

Queensland



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Legislative Assembly

WEDNESDAY, 21 SEPTEMBER 1966

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Mr. SPEAKER (Hon. D. E. Nicholson, Murrumba) read prayers and took the chair at 11 a.m.

PRIVILEGE

MR. SPEAKER'S RULING

Mr. SPEAKER: Hon. members, I refer to the matter raised on 20 September on a question of privilege by the hon. member for Windsor relative to section 37A (1) of the Vagrants, Gaming, and Other Offences Acts, 1931 to 1964. It is my opinion, as a layman, that the matter is really a question of law rather than privilege, and it is not the function of the Chair to adjudicate on a matter of law.

QUESTIONS

TRAFFIC BREACHES BY DRIVERS OF MOTOR TRUCKS

(a) **Mr. Davies** for **Mr. Duggan**, pursuant to notice, asked The Minister for Mines,—

For the financial years 1964-65 and 1965-66, for Queensland registered motor trucks,—

(1) What was the total number of over-loading breaches in terms of (a) excess axle loads and (b) excess total loads?

(2) How many of the trucks concerned were driven by (a) owner drivers, and (b) employee drivers?

(3) What number of these vehicles were (a) owned by Local Authorities, and (b) engaged on contracts for Local Authorities?

(4) How many special permits were issued for indivisible loads or some type of heavy haulage?

Answers:—

(1) "The information is not available in this form. However, for the two years the following applied—

NUMBER OF BREACHES		
	1964-65	1965-66
Trucks registered in Queensland	4,820	4,770
Trucks registered Inter-State	2,882	2,458
Total breaches	7,702	7,228
TYPE OF BREACHES		
Excess axle loads	5,439	5,182
Excess total loads	2,240	2,039
Other	23	7
Total	7,702	7,228"

(2) "This information is not readily available."

(3) "(a) 1964-65, 27; 1965-66, 62. (b) Not known."

(4) "730 permits issued in 1964-65 and 1,007 in 1965-66. The number of these referring to vehicles registered in Queensland is not readily available."

(b) **Mr. Davies** for **Mr. Duggan**, pursuant to notice, asked The Minister for Education,—

For the financial years 1964-65 and 1965-66, how many traffic breaches were reported or breach notices issued against drivers of motor trucks in terms of—
(a) exceeding speed limit, (b) driving with insecure loading, (c) overloading, (d) driving with no red flag on loading, (e) failing to comply with conditions of permit for wide loading, and (f) vehicle loading obscuring driver's vision?

Answer:—

"The information sought is not available and could only be obtained by a very detailed and extensive investigation conducted for the specific purpose. It is not proposed to divert staff from other important duties to conduct such research."

NEW INDUSTRIES IN NORTH QUEENSLAND

Mr. Aikens, pursuant to notice, asked The Minister for Industrial Development,—

(1) Was he correctly reported in the press of July 3 as saying, *inter alia*, that this Government had launched twenty-five new industries in Queensland?

(2) If so, how many of these industries were launched in North Queensland and, if any, what are they and where in North Queensland were they established?

Answers:—

(1) "As far as I can ascertain I was not reported in the Press at all on July 3. In *The Courier-Mail* of July 5 I announced the Department of Industrial Development had completed preliminary studies of 25 industries which appeared to offer good opportunities for establishment in this State. These, I said, were being brought to the notice of industrialists who could perhaps be interested in such projects. I also added the procedure for making Crown land available for industry had been streamlined and was now primarily the responsibility of the Department of Industrial Development. I further stated that, in accordance with its election promise, steps were now being taken by the Government to set aside parcels of Crown land in the main provincial centres of the State to meet the future needs of industry. If this is the statement to which the Honourable Member refers, I have no doubt he will readily concede that his Question is based entirely on wrong premise."

(2) "See Answer to (1)."

ANZAC COTTAGES

Mr. Davies for **Mr. Houston**, pursuant to notice, asked The Minister for Justice,—

(1) How many Anzac cottages are there now in Queensland for which the Public Curator is responsible and how many were there originally?

(2) In what towns are they now located?

(3) Who is responsible for their maintenance and cost of repair?

(4) Are the cottages all in good repair and condition?

Answers:—

(1) "There are now twenty-five Anzac cottages in existence for which the Public Curator is responsible. There were originally fifty-one."

(2) "The cottages are located as follows: Brisbane, nineteen; Goodna, two; Rockhampton, Gympie, Dalby and Kilcoy, one each."

(3) "In most cases the Public Curator as trustee is responsible; in other cases the tenants are responsible."

(4) "No. Due to the age of the cottages and lack of funds in past years because of the small rentals charges, most of the cottages are not in good repair and condition. It is now considered not an economical proposition to spend a large amount on any cottage by way of repair or restoration."

SAFETY OF SCHOOL BUSES

Mr. Davies for **Mr. P. Wood**, pursuant to notice, asked The Minister for Education,—

(1) Has his attention been drawn to a statement in *The Sunday Mail* of September 18 in which it was claimed that old, unserviceable and sub-standard vehicles were being used as school buses in Queensland?

(2) What action is his Department taking to ensure that Queensland school children are conveyed to and from school in safe vehicles which provide a reasonable standard of comfort?

(3) How many accidents involving school buses were reported to his Department in the years 1964, 1965, and 1966 to date?

Answers:—

(1) "Yes."

(2) "The Conveyance Committee formed by parents of pupils using a school transport service select a contractor with a suitable vehicle. The Department of Machinery and Scaffolding

and also the Police Department are furnished with schedules detailing approved school bus services and these Departments arrange for periodical checks of all vehicles."

(3) "No record can be found of any report to my Department respecting the involvement in an accident of any bus performing an approved school service during 1964, 1965 and 1966."

SALE OF GOODS ACT

Mr. Sherrington, pursuant to notice, asked
The Minister for Justice,—

(1) Has representation been made to him by the Retail Traders Association concerning the desirability of introducing a "No Limit" section in "The Sale of Goods Act of 1896"?

(2) What reasons have they advanced as to why they consider this action desirable?

(3) Is a similar type of law operating in South Australia?

(4) Has any finality been reached concerning their submission?

Answers:—

(1) "Yes."

(2) "The reasons have already been published in the Press."

(3) "Yes."

(4) "No finality has been reached. I am not yet in a position to make an announcement on this subject."

ADVERTISING AND SALE OF DANGEROUS TOY

Mr. Bennett, pursuant to notice, asked
The Minister for Labour and Tourism,—

(1) Has his attention been drawn to Waltons latest publication advertising their Christmas toy catalogue?

(2) In particular, did he see the advertisement on the fifth page depicting a Secret Sam Set and Attache Case and exhorting young boys to "track a spy" and "check the scene with the attachable periscope" and advising that the secret pistol demonstrated, fires play bullets through a hole in the case?

(3) If so, can he prevent such type of advertising and also the sale of this type of toy, which could be dangerous and set young boys' minds and imaginations along criminal lines?

(4) Has this type of toy been banned in New South Wales?

Answer:—

(1 to 4) "I have seen the advertisement. However, there is no legislation coming within my purview which deals with such matters. It would appear, from enquiries made from New South Wales, that action in that State apparently could only be taken if the toy were injurious to a child's health, or if it were explosive and could endanger the life of a child. It is further understood that the New South Wales Police Department, in certain circumstances, also can take action in regard to articles considered objectionable or dangerous. Therefore, as the matter, in one way or another, would appear to concern each of them, I am forwarding a copy of the advertisement to my colleagues, the Minister for Education, the Minister for Justice, and the Minister for Health."

ADDRESS BY MINISTER FOR JUSTICE TO STIPENDIARY MAGISTRATES

Mr. Bennett, pursuant to notice, asked
The Minister for Justice,—

(1) Was he correctly reported in the *Telegraph* of September 19 and in the *Courier-Mail* of September 20, 1966, when it was claimed in effect that he endeavoured to influence a meeting of magistrates and gave them directions in relation to their judicial activities?

(2) Does he regard the magistracy or courts of other jurisdiction as sub-departments of the Department of Justice?

Answer:—

(1 and 2) "The magistrates in the discharge of their judicial duties are completely separate from and independent of the Executive. The magistrates in this respect are in no different position from any judge. I officially opened the Magistrates Conference and asked the magistrates for their earnest deliberation on some of the problems which are vexing the State, particularly the toll of the road and the prevalence of cattle stealing. No directions were given by me to the magistrates. The matters to which I referred are matters of great public interest. They call for the consideration and thought of every responsible member of the community. In asking the magistrates to take these matters into consideration in their deliberations, I feel that I was only expressing the earnest concern of all thoughtful members of the community."

FINANCING OF COAL MINING INDUSTRY
LONG SERVICE LEAVE TRUST FUND

Mr. Donald, pursuant to notice, asked The Minister for Mines,—

Is the Coal Mining Industry Long Service Leave Trust Fund financed by an excise on coal? If so, from whom and how is this excise collected?

Answer:—

“Yes. This excise is levied and collected by the Commonwealth Customs and Excise Department on all coal production except for export market.”

POSITIONING OF MOTOR VEHICLE
REGISTRATION LABELS

Mr. Bromley, pursuant to notice, asked The Minister for Mines,—

Because of the high proportion of wind-screen breakages on Queensland roads and as the placement of vehicle registration labels on side ventilation windows is permitted in New South Wales, Victoria and South Australia, will he introduce a similar system in this State? If not, why not?

Answer:—

“Alternative methods to windscreen labels are being examined as means of indicating current registration. A decision is expected shortly.”

REMUNERATION OF GAOL PRISONERS
DOING TRADE WORK

Mr. Bromley, pursuant to notice, asked The Minister for Health,—

(1) Since the introduction of the amending Act relating to prisoners doing trade and other work in Wacol and other gaols, how much money has been credited to these people?

(2) What sort of work, trade or otherwise, are the prisoners performing, how many are engaged in this undertaking and what is their general reaction to the scheme?

(3) What is the system adopted and is it proceeding satisfactorily or not?

Answers:—

(1) “Since the introduction of the Remuneration System to Prisoners on May 24, 1965, until the end of August, 1966, an amount of \$27,760.96 has been credited to prisoners doing trade and other work in Queensland prisons.”

(2) “The nature of the work or trade undertaken by prisoners and the approximate numbers engaged in each category are as follows:—

Nature of Work or Trade	Numbers Employed
Tailor Shop—Manufacture of Prison and Institutional Clothing, &c.	40
Uniform Shop—Manufacture of Uniforms for Prisoners' Officers	16
Carpenters Shop and Spray Painting—Manufacture of furniture, joinery and repairs and maintenance thereto, signwriting	30
Boot Shop—Making of Boots and Shoes for Prisons and other Government Institutions	38
Tin Shop—Making of Tinware for Government Institutions	23
Saddlery—Saddle, Harness and all Leather Work	19
Metal Shops—Manufacture of Metal Furniture and Pre-fabricated Steel Work	17
Building Construction—New Buildings within the Prison Area	90
Plumbers, Drainers and Labourers—Installations in New Buildings	40
Painters—General Maintenance Work	15
Bake-Houses—Manufacture of Bread for Prisons and other Government Institutions	40
Dairying and General Farm Work, including Stock Raising, General Agricultural Development and Afforestation	180
Cooks—Cooking and General Culinary Work	50
Laundry—Institutional Laundering	50
Total	648

The reaction to the scheme is good and the majority of prisoners, particularly the younger ones, regard it as a good means of rehabilitation. Generally they prefer being taught a trade or being able to put their hands to something useful rather than remaining idle through lack of suitable employment.”

(3) “Prisoners serving twelve months and over are seen by the Prison Classification Committee and classified as a means to their rehabilitation. In all other cases, prisoners who have had previous experience in trade work are allocated to their particular trade if possible as soon as can be arranged and those who have the aptitude to learn can do so under the supervision and guidance of the Trade Instructor in whatever calling the prisoner is placed. The scheme, which is in its infancy, is beneficial to the prisoners and is proceeding satisfactorily.”

CHECKING OF ELECTORAL ROLLS BY
CIVILIANS

Mr. Bromley, pursuant to notice, asked The Minister for Justice,—

In view of the fact that hundreds of people claimed a vote at the last State Election, stating that they had enrolled even though their names did not appear on the electoral rolls, will he arrange to have civilians appointed to carry out future State electoral roll checks so that police can be relieved of the duty, thus enabling them to perform work more usually associated with the Police Force?

Answer:—

"The existing practice, which was also the practice of previous Governments, is to have periodically a house-to-house electoral canvass by police officers conducted simultaneously throughout all electoral districts in this State. This practice has proved very effective and it is considered that a canvass by a civilian corps, for various reasons, would be less effective. These police electoral canvasses are conducted at lengthy intervals only. Moreover, such a canvass provides an opportunity for police officers and the inhabitants of an area to become known one to the other. It has been found that at every election, Commonwealth, State, or Local Authority, there is always a certain percentage of electors who have omitted to fulfil their legal obligations regarding enrolment for both Commonwealth and State rolls. A change to civilian roll canvassers would not alter this position."

DIMBULAH-NORMANTON ROAD

Mr. Wallis-Smith, pursuant to notice, asked The Minister for Mines,—

In view of the urgent need for improvement of the Dimbulah-Normanton Road, will he consider the clearing of the surveyed road so that all future expenditure on it can be used on the permanent alignment?

Answer:—

"The road is not surveyed. It is being surveyed and improved as funds can be made available."

ADMINISTRATION OF MITCHELL RIVER AND EDWARD RIVER MISSIONS

Mr. Wallis-Smith, pursuant to notice, asked The Minister for Education,—

Has the Government decided to assume full responsibility for the material administration of Mitchell River and Edward River Missions? If so, on what date will the change-over take place?

Answer:—

"As I indicated to the Honourable Member on September 6, negotiations are in progress for transfer of the material administration of Mitchell River, Edward River and Lockhart River communities. Such transfer has been approved in principle but no firm date has been determined as yet for the changeover. As the Honourable Member no doubt will appreciate, there are many matters to be resolved and whilst it is not yet possible to indicate a definite date of transfer, it is reasonable to expect that any change will not become effective until after the imminent wet season which should terminate approximately May, 1967."

RAIL PASSES TO RETIRED RAILWAYMEN

Mr. R. Jones, pursuant to notice, asked The Minister for Transport,—

(1) Is a limitation placed on the availability of passes issued to retired railwaymen who have over thirty years service?

(2) If so, does this permit less favourable conditions to operate in comparison with the availability of passes allowed to other pensioners annually?

Answers:—

(1) "A retired railwayman with over thirty years' continuous service in the Department is entitled to a first class station to station pass for a period of one month, once in each calendar year."

(2) "The Railway Department does not issue passes to pensioners. The Labour and Tourism Department issues requisitions for second class travel by pensioners under certain conditions."

LAND FOR HIGH SCHOOL, STRATFORD

Mr. Diplock for **Mr. Adair**, pursuant to notice, asked The Minister for Education,—

Has the Education Department secured an area of land at Stratford for high school purposes? If so, when will the work of school building commence?

Answer:—

"The present high schools will meet the secondary education needs in Cairns for some years. However, action has been initiated for the resumption of a State high school site at Stratford. This land is being acquired against probable future requirements of the area and no indication can be given as to when a school building might be provided thereon."

TOILET FACILITIES FOR PSYCHIATRIC WARD, TOWNSVILLE GENERAL HOSPITAL

Mr. Tucker, pursuant to notice, asked The Minister for Health,—

(1) What is the number of (a) female and (b) male patients presently occupying psychiatric ward 15 at the Townsville General Hospital?

(2) How many toilet facilities, i.e., showers, plunge baths, hand basins and w.c.'s are there to serve (a) female and (b) male patients?

Answers:—

(1) "Female patients, 14; male patients, 9."

(2) "Toilet facilities for female patients: Showers, nil; plunge baths, 1; hand basins, 1; w.c.'s, 1. Toilet facilities for male patients: Showers, nil; plunge baths, 1; hand basins, 1; w.c.'s, 1. There

are also one bath with shower over it for use of staff only, one hand basin for medical staff, one hand basin for nursing staff and one w.c. for staff use only."

ASSISTANCE TO DISCHARGED PRISONERS
TO RETURN TO HOME STATES

Mr. Tucker, pursuant to notice, asked The Minister for Health,—

(1) Further to his Answer to my Question on September 15, 1966, is he aware that, prior to committing their offences, many of the young men from interstate presently in custody at H.M. Prison, Stuart, came north hoping to find work in Townsville and were unsuccessful in their quest?

(2) As the same conditions will apply on their discharge, will he consider granting assistance to those who genuinely desire to return to their home States?

Answers:—

(1) "I am informed that the only way this information could become available to the Prisons Department is in respect of persons serving a sentence of more than twelve months when interviewed by the Classification Committee of the prison or by some other indirect means, such as a prisoner being interviewed by the Prisoners' Aid Society prior to discharge. Normally prisoners' records do not contain information of this nature."

(2) "The North Queensland Prisoners' Aid Society, which receives an annual subsidy from the Government, is only too willing to assist any prisoner on discharge, providing his case is genuine, in regard to—(a) employment; (b) clothing; (c) accommodation. Under the Prison Regulations a prisoner on discharge may receive second class rail fare to the place of his arrest within the State. Should his case be genuine and he approaches the Prisoners' Aid Society, they will endeavour to assist him back to his home, whether this be interstate or otherwise. Often it is found preferable for the person to be given employment for a week or two locally—if available—so that he can earn wages to cover expenses to see him back to his home State."

COUNSEL FOR POLICE COMMISSIONER AT
CORONER'S INQUEST

Mr. Aikens, pursuant to notice, asked The Minister for Justice,—

(1) Has his attention been drawn to an article in *Sunday Truth* of September 18, wherein it was stated that the Honourable Member for South Brisbane would appear as counsel at the inquest into the death of a man named Lamont?

(2) If so, will the Government brief counsel to appear for the Police Commissioner so that the whole matter may be fully and publicly ventilated?

Answers:—

(1) "I have read the article in question."

(2) "A decision as to whether in this inquest there should be any departure from the usual practice for an officer of the police to appear to assist the coroner has not been made."

PAPERS

The following papers were laid on the table, and ordered to be printed:—

Reports—

Nominal Defendant (Queensland) for the year 1965-66.

Agricultural Bank for the year 1965-66.

Net Surplus Profits, State Government Insurance Office (Queensland) for the year 1965-66.

Chief Inspector of Factories and Shops for the year 1965-66.

COMMONWEALTH SAVINGS BANK OF
AUSTRALIA AGREEMENT BILL

SECOND READING—RESUMPTION OF DEBATE

Debate resumed from 20 September (see p. 631) on Mr. Chalk's motion—

"That the Bill be now read a second time."

Mr. PORTER (Toowong) (11.30 a.m.): Now that the House has decided—by a "narrow" margin—to proceed with the Bill forthwith, I do not propose to recapitulate points already covered. Yesterday I endeavoured to keep strictly to the amendment, so there are a couple of other matters which I think should be mentioned at this stage.

I think it is quite plain to the House that we are doing something different from what is contained in the earlier agreement. Whatever it is that clause 10 (b) of the schedule does mean, it is quite certain that it is different from and additional to the earlier agreement. I do not propose to examine the financial arguments used to justify this monopoly clause, although I consider some of them to be quite vulnerable. My objection, as stated before, is solely on the principle that in order to secure an agreement on terms quite different from those applying originally, we have had to forgo the basic right of competition and give a monopoly.

I regret that there seems to be creeping into this Chamber a tendency to, in a term popular among our young people today, "rubbish" a person and not deal with the argument. The hon. member for Albert skirted around this, but listening to him I thought he might have his tongue in his cheek by using such fulsome compliments and indulging not in praise but in savage satire.

I regret very much that the hon. member for Aspley took the line that because one person differs from another on a basic point of principle, necessarily he must be attacking the character and probity of the other person. In my view that is a pretty shoddy way of entering a debate. All of us should be quite clear on this matter of argument and dispute. Let me make it clear that because I see here a point of principle which I cannot abandon at any price, I do not for a moment suggest that I am nobler, wiser, or more intelligent than my colleagues. My colleagues might well be right in this; I, and others, might well be wrong. The essential point is that I believe I am right. Surely if I believe I am right I can take no other course in terms of the political philosophy to which I subscribe. And surely here in this Chamber is where a stand should be made for the beliefs and aims to which any hon. member feels himself deeply and personally committed. I would not expect anyone to disagree with that.

At this point I wish to draw attention to an impression that might have been created by the Treasurer when he was replying at the conclusion of the introductory stage. What he said carried an implication which I am sure he did not intend, and which he will want to correct. He said that this Bill had received the support of the majority of members in the Government joint party room. Of course, this is quite true, but the impression that emerged was that some speaking against it were doing so after participating in that debate and after the vote was taken; in other words, that we were welshing on an agreement because it did not go our way.

That, of course, is not true. I know that the Treasurer will readily agree with that. I for one—and there were others—made it quite plain that to me this was a matter of deep principle, and irrespective of the decision I would not be able to go along with it. That was said long before the vote was taken. I made my position quite clear from the very earliest stage. I would not believe that any member of my party would want to prevent another member from adopting this attitude. To act otherwise would make a mockery of the procedures and beliefs to which we are committed. Indeed, it would put our methods on a par with those of the A.L.P., which in my view have contributed very heavily to putting them in the sorry position they occupy at present.

I have said again and again that I make no advocacy for the private banks, although I believe that a good case could be made for them on the basis of their contribution to the development of Queensland compared with that of the Commonwealth Bank. I repeat, for the tenth time, that that is not the prime issue. The prime issue is simply this: should people like myself who believe in the preservation of a competitive free-enterprise economy as the most effective means of using our resources to advantage, and as a dynamic force for progress, approve

of the Government's endorsing a monopoly because it appears to profit by that monopoly? If we do, then as I see it where do we halt the procedure? Suppose, for instance, that a chain store came along and said to the Government, "Let us have every school tuck-shop and you will get 50 per cent. of the profits." Would such a proposition be considered? This may seem an extravagant analogy, but, in terms of principle, is it?

A monopoly of children's banking is abhorrent at any price. I know the arguments advanced that this is different—they were used extensively yesterday—that the Commonwealth Bank is the people's bank. These arguments cut no ice with me. We hear about the people's bank, the people's trams and the people's railways, but the sole test of all these propositions is what best benefits the community. I will stand on that premise. The belief that there is an inbuilt superior efficiency, or an inherent moral rightness in public ownership, is a piece of Socialist nonsense that every experience of the 20th century has exploded.

I expect that hon. members opposite will support this measure; I expect it, but I do not understand their views. They are committed to the philosophy of Socialism, which exalts public ownership and is implacably hostile to private ownership.

Mr. R. Jones: And monopolies.

Mr. PORTER: I see it quite the other way. I oppose all monopolies, but hon. members opposite do not. The only monopoly opposed by hon. members opposite is the private one. It will not pass without notice in the larger world outside this Chamber that the only division on this measure was not called by hon. members opposite.

I do not enjoy saying that I cannot—and will not—go along with my Government on a measure. There is no pleasure and no satisfaction in that. Were my sole concern this issue of a free-enterprise Government feeling itself obliged to endorse a monopoly, then that would go too far for me. But the other point I am taking is, will we teach this principle-for-price practice to our children?

I ask myself what manner of generation we expect to produce when we deliberately condition them to a monopoly; and, moreover, a monopoly obtained from a Government with a mandate for free enterprise, because it was acquired for a price.

I do not think any of us can pretend to be dismayed if we produce a community of cynics and spivs who laugh to scorn the old, solid virtues that adults tried to teach them and ask, "Why didn't you practice what you preach?" I am sure that none of us could be surprised, for I think we are all sufficiently experienced to know that we will surely reap what we sow.

An Honourable Member: You could not teach the Young Liberals.

Mr. PORTER: The Young Liberals have probably taught me a few things. I am always in need of some teaching.

Much has been made in this debate of the advantages that this agreement will confer on the State—these, of course, are obvious—and much too little has been said of the advantages that the agreement has already conferred on the Commonwealth Bank and which this new agreement will confer on it in the future. To me, this is an important aspect.

I repeat that when the whole picture is considered in relation to the financial life-blood pumped into this State's economy by the private banks as compared with the Commonwealth Bank, this House may well find that in the long term, under this agreement, it is throwing away the substance for a very thin shadow. With my colleagues, I very much regret that I am opposed to the Government. I find that this clause of the agreement is bad principle and, in my view, in the long term will turn out to be bad business.

Finally, let me say that we in this Chamber should not let recent events loom too largely in our minds. The fact that a few Government members have differed from their party will not create any international incident. I should say this is a very minor storm in a very small tea-cup.

Obviously the Opposition would like to make capital out of this. There is a queer attitude in this House that if a person can embarrass the Government here, he has somehow scored off it in the electorate. I can only say that we are remarkably fortunate that the general level of political sagacity outside is somewhat higher than it seems to be inside this Chamber. I think that hon. members opposite should recognise that gleefully contributing to this so-called embarrassment will do them no good at all in the electorate.

I regarded as quite remarkable the endeavour to make some capital out of the Treasurer's having discussed this matter with the State council of the Liberal Party. It was not extraordinary, because the Treasurer is not only Treasurer and Deputy Premier but also the State Parliamentary Liberal Leader, and what he did was completely in accord with his responsibilities both to his office and in his role as party leader. To make capital out of this is only using a boomerang that will hit back at the Opposition.

Now that the motion to establish a select committee has been lost—and I must confess that I entertained some doubts when it was moved whether it would be carried—I for one make it plain that I do not propose to join in dividing this House at any further stage. It could be painful, and obviously would be pointless. However, my deep objection to this schools monopoly, which I consider in a large sense is unnecessary and in every sense unacceptable, will continue to be voiced.

Mr. AIKENS (Townsville South) (11.43 a.m.): I listened with great interest to the well-delivered speech of the hon. member for Toowong, who is, of course, new to this Chamber. As he occupied a very prominent position in the Liberal Party for many years, those of us who are really interested in politics and the workings of this Parliament were eager to know just what stand he would take on various matters concerning this State. I always considered him to be a man who would not stoop to hypocrisy. I hope that today we have not heard from him something that could only be described as slobbering and sickening hypocrisy. On one or two previous occasions he has told this House that he is opposed to all forms of monopoly whereas the Labour Party is opposed only to private monopoly. If he is opposed to all forms of monopoly, and if he is honest and consistent in the expression of that opinion, I look forward to the assistance I hope to get from the hon. member for Toowong in breaking down some of the most vicious monopolies established by his Government in this State, without doubt with the concurrence of the hon. member in the position he previously held in the Liberal Party. I will mention only two: Malanda milk—

Mr. SPEAKER: Order! I inform the hon. member for Townsville South, and other hon. members, that I do not propose to allow this debate to develop into either a personal or a party-political slanging match. If any hon. member does not confine his remarks in this second-reading debate to the principles of the Bill, I shall have to ask him to discontinue his speech.

Mr. AIKENS: A very sound ruling indeed, Mr. Speaker.

Mr. SPEAKER: I ask the hon. member to take note of it.

Mr. AIKENS: Perhaps, as I have been allowed to name that monopoly, I can look forward to the support of the hon. member for Toowong in wiping the monopoly out of existence.

It is true that after the passage of this Bill children attending State schools who desire to bank at school may do so only with the Commonwealth Savings Bank. However, I should like to point out to the House something that apparently the hon. member for Toowong does not know. No child at a State school in Queensland is, acting of his or her own volition or under the instructions of his or her parents, under any obligation whatever to bank with the Commonwealth Savings Bank at school if he or she does not want to. Children can go across the road at lunch-time or any other time and do their savings-bank business with a private savings bank. That is an issue that has, I think, been deliberately clouded by the rebels on the back bench of the Liberal Party.

To make an analogy with the matter to which I previously referred, no child attending a State school in Townsville—or,

for that matter, no citizen of Townsville—who does not want to buy Malanda milk can go across the road and buy milk supplied by any other company. If that is not a vicious and reprehensible monopoly, I have yet to be told what “monopoly” means. I suppose it is very fortunate for those of us who support the principles of the Bill that Mr. Reg. Ansett has not obtained a controlling interest in one of the private trading banks of Australia. If he had, it would be only a short time before the Commonwealth Government—

Mr. SPEAKER: Order!

Mr. AIKENS: I am dealing with the principles of the Bill, Mr. Speaker. The Commonwealth Government, which is of the same political kidney as the hon. member for Toowong and the back-bench rebels of the Liberal Party, would emasculate the Commonwealth Bank in the interests of the bank owned and controlled by Reg Ansett.

I am not going to occupy the time of the House for very long. I sincerely and fervently hope that this Bill means what I think it means, and what the hon. member for Toowong and his friends on the back bench also think it means. If it does not, and if there is any challenge to the Bill by the private banks, I am afraid that our opinions will be set aside by the appellate court. I do hope, however, that the Bill means what I think it means, and that it will confer on the Commonwealth Bank the right to a monopoly of savings-bank business at State schools. I repeat that the Commonwealth Bank will obtain the business of only those children who want to bank with it; they can bank with any other private savings bank if they really want to.

In the division of the House yesterday the Australian Labour Party, as was to be expected, crossed the floor and voted with the Tories. I was not in the House at the time.

Mr. Davies interjected.

Mr. AIKENS: In reply to the hon. member for Maryborough, I may say that my political and personal life is an open book. I am always prepared to tell my electors where I am at any hour of the day on any day of the week. That is something that I do not think the hon. member for Maryborough is prepared to do. My speech on the amendment moved by the hon. member for Clayfield yesterday was arranged for me by the Government Whip because I told him that I had to leave the House early in the afternoon to attend a function that I had arranged to attend weeks ago. It was a matter of deep regret to me that I could not remain in the House and cast my vote for the amendment. I would have transformed the “Subversive Six” into the “Steadfast Seven.” If anybody wants to know how I would have voted yesterday but for circumstances beyond my control, I want to place on record in “Hansard” that I would have voted with the “Subversive Six” of the

Liberal Party. However, I would not have voted for the amendment for the same reason as they had in voting for it.

I have no hesitation in stating where I stand on any matter, because my constituents—indeed, all the people of Queensland—trust me. Although they may not always agree with me and may not think that I am always right, at least they will pay me the compliment of saying that I am always honest.

Mr. Mann: They will be calling you “Tumbling Tom” after this.

Mr. AIKENS: As a matter of fact, that was an epithet—not a very opprobrious one, either—used against me by the Liberal candidate in the 1944 election, as the hon. member for Burdekin will recall. The Liberal candidate called me “Tumbling Tom” because in those days I used to go on benders, and the tumbling, of course, referred to the fact that I used to tumble over, having too much grog inside me. I will not make any specific reference to that point in relation to the hon. member who made the interjection. Fancy such an interjection coming from a member of a party that bites its fingernails in eager anticipation, waiting to go over and vote with the Tories on every occasion it can!

Mr. SPEAKER: Order! I have already warned hon. members about turning this debate into a personal and party-political slanging match. It will not warn the hon. member again.

Mr. AIKENS: I thought you would give me the right to reply to a fairly personal interjection. Being, as I am, thin-skinned and of a sensitive nature, I was somewhat wounded by it.

Having said that, I propose to conclude my speech by saying again that I intend to accept the Bill as it is. I am going to vote for it as it is, both at the second-reading stage and at the Committee stage, in the hope that it means what I think it means. Again because I do not want anybody to be under a misapprehension on the matter, I tell the world, through the pages of “Hansard” and the Press, that if I had been in the House yesterday—I repeat that it was a matter of deep regret to me that I was not—I would have voted with the six who voted for the amendment moved by the hon. member for Clayfield.

Mr. LICKISS (Mt. Coot-tha) (11.52 a.m.): In beginning my speech let me quote from an editorial that appeared in “The Courier-Mail” of Thursday, 15 September, under the heading “Hard banking question”. It said—

“The Treasurer (Mr. Chalk) and State Cabinet had to make a difficult decision on whether or not to continue the Commonwealth Savings Bank’s monopoly in savings banking at State Schools.

"On the one hand their political philosophy can only have led them to oppose the extension of this monopoly. On the other hand, they believed the State stood to benefit more from an agreement with the Commonwealth Bank. They cannot be blamed for putting the immediate State interest before personal political beliefs.

"This does not mean, however, that the agreement is a sound one. It is not clear that Queensland, in the long run, will do better. It is a sound principle that all banks should share in school banking business. Also, the provision that the agreement extends for 20 years is bad."

One might say that this, broadly, is the issue before the House at the moment, except that, from my point of view, where the newspaper refers to "political philosophy", I choose, personally, to term certain aspects of this so-called philosophy a Liberal principle—I stress the words "I, personally".

Having debated the main principle that is offensive to me—that being the exclusive right to school banking for the Commonwealth Savings Bank in Queensland—and having participated in the debate on what I considered to be certain vital aspects, I now accept the decision of the House that the Bill, in the broad sense, is to proceed as printed. However, I do wish to speak briefly on certain matters that I believe are pertinent to the Bill, and also on certain matters raised in the House in the debate up to this stage.

It would appear, from the Treasurer's statement and from a reading of the agreement incorporated in the Bill as a schedule to it, that, as a Government, we are to provide exclusive rights to the Commonwealth Savings Bank to school banking at State schools in this State. I would suggest that, in terms of the clause, which the Treasurer claims enables this to be implemented, we cannot set any broad limitation on the Commonwealth Savings Bank's activity in so-called partnership with the State in this banking field, or on what demands can or are likely to be made by the Commonwealth Savings Bank in terms of the agreement. This might allay the concern of the hon. member for Townsville South. For argument's sake, can the clause be construed to extend to an exclusive right on the Aboriginal reserves, in Public Service preference, or, in fact, in any activity where State moneys are lent or granted or where control is exerted? With other hon. members I feel sure that some definite statement is required on these matters at a later stage of this debate.

The particular measure dealing with the five-yearly review is also rather vague in its interpretation and proposed operation, and, whilst hon. members have spent a great deal of time and effort in debate on the relevant issues, the major alterations and variations to the agreement will be decided in the future by two people: firstly, the general manager of the Commonwealth Savings Bank, and, secondly, the Treasurer. The result of those deliberations will be subject to approval by

the Governor in Council by Order in Council. What an anti-claimax! What a gaping hole appears to have been left to create a variation, which, under normal circumstances and practice, would escape the scrutiny of this Parliament.

I believe it is fair to say that, if the State Government is in partnership with the Commonwealth Savings Bank, it is in open competition with all other free-enterprise savings banks and can and must use its legislative and administrative powers and influences to exclude such banks from certain State instrumentalities, particularly, at this stage at any rate, the State schools. We must recognise and acknowledge that this is fact.

I do not propose to canvass the issues again; however, I do wish to correct, or endeavour to correct, certain matters that have been stated or referred to in this place. Firstly, I should like to comment on a statement that was made, I believe, by the Treasurer in connection with what happened in our joint party room. I believe the Treasurer gave the impression that the very people who participated in opposition to the issues exercised their democratic vote in the joint party room and then saw fit to oppose the amendment in this House.

Mr. Chalk: Tell us what happened in the joint party room.

Mr. LICKISS: Let me just put the record straight here.

Mr. SPEAKER: Order! It would appear that quite a deal of tedious repetition is entering this debate. I would ask hon. members to try to introduce some new subject and to try to keep the debate in line with a second-reading debate.

Mr. LICKISS: With due respect, this was a statement made by the Treasurer, which I believe I have the right to answer.

Mr. SPEAKER: Order! I was saying that tedious repetition is creeping in. The hon. member for Toowong has already dealt with the subject now being covered by the hon. member for Mt. Coot-tha.

Mr. LICKISS: I accept that; and I trust that the Treasurer will, in due course, see his way clear to set the record straight, particularly as far as I am concerned.

Mr. Aikens: The hon. member for Toowong did not say it very clearly.

Mr. SPEAKER: Order! The hon. member for Mt. Coot-tha does not require any prompting.

Mr. LICKISS: I wish to advise this House that I, for one, do not get satisfaction out of having to oppose a measure against my own Government. It is much easier to move with the tide than against it. I think it is fair to say that nothing underhand was done by any of the hon. members who have opposed this issue. I have no hesitation in saying that

should circumstances unfortunately present themselves in the same form in the future I would do exactly the same thing again.

I believe that the Treasurer implied that those who opposed the measure appeared to reflect on the integrity of himself and certain officers. The hon. member for Aspley came in along similar lines and made certain comments that I propose to deal with later in the debate. Again I categorically deny that in any way have I reflected on the integrity of the Treasurer or any of his officers—or, for that matter, anyone—during this debate up to this point of time. The words used by the Treasurer in pointing out what those in opposition to the Bill have done reminded me of a particular clause in the Bill which sets out to do a specific thing and, like a machine gun, sprays the whole field. I would again ask the Treasurer to put the record straight in this regard. One could not fail to notice what appeared in the Press this morning.

I was interested when the hon. member for Albert joined in the debate on the amendment. I suppose one's first reaction would be to retaliate in similar terms. However, I feel that his contribution was so puerile and amateurish that I should treat it with the contempt that it so richly deserves.

Mr. Carey: I will not take a point of order. I do not think it is worth while.

Mr. LICKISS: I could not care less whether the hon. member takes a point of order or not.

I was not surprised to see my colleague the hon. member for Aspley enter the debate at that juncture. By some queer twist of his rather clouded mind he feels that because I said that my principles were not for sale, I automatically implied that other hon. members' principles were for sale. What rubbish! When I speak in this House I speak for myself in accordance with my own conscience, and I respect the right of every other hon. member to do likewise. It is true that what I consider to be a vital principle may not appear to be a principle in the eyes of other hon. members. As the hon. member for Toowong said, I could be wrong and everyone else could be right. I do not object if that is the feeling of the House, but when I stand up here I feel that it is my duty to say what I believe, and not what I am told I should believe. I make up my own mind. If the day ever comes in my parliamentary career when I cannot make up my own mind and am told to do something, I would prefer to leave the Parliament than to spend my time in this place.

Mr. Sullivan interjected.

Mr. LICKISS: If the hon. member for Condamine wishes to enter the debate in his role of assassin as he did in a previous debate on land matters in this place, then let him do it and take the consequences.

Mr. SPEAKER: Order! I have warned hon. members previously about engaging in personalities. I warn the hon. member for Mt. Coot-tha in the same vein in case he did not hear my previous warning, and I ask the hon. member for Condamine to please refrain from interjecting.

Mr. LICKISS: Surely, Mr. Speaker, if I am strongly provoked I should have an opportunity to reply.

Mr. Aikens: You will not sell your soul.

Mr. SPEAKER: Order!

Mr. LICKISS: I repeat, what I consider to be principles may not be principles in the eyes of other hon. members, and I respect their right to determine what they believe to be their principles and to make political judgments.

Mr. Melloy: If you are elected to support a party, why don't you do it? If you want to be an Independent, why not be an Independent?

Mr. LICKISS: In reply to the hon. member, I say what I feel I should say on matters before this House. I have reserved that right, and I will continue to do so.

I propose to read what the hon. member for Aspley said about me.

An Opposition Member: You propose to say it again.

Mr. LICKISS: I propose to read it this morning, and I believe that I am entitled to make my own decision in this matter.

The hon. member for Aspley said—

"It could be inferred from that remark by my colleague from Mt. Coot-tha that, although his principles are not for sale, he believes that the Leader of the Liberal Party, the Treasurer, has sold out his principles in arriving at the conclusion of these negotiations, that the Premier and members of Cabinet, who agreed to the proposals, have set aside their principles, and that other members of the coalition Government have also disregarded their principles to support this measure. I say that this agreement should be considered not as a matter of principle but as a matter of judgment."

I cannot, and I do not, deny the hon. member the right to make that statement, but when he said that this is a matter of political judgment, I take exception to the fact that the hon. member has taken unto himself the right to interpret what I have said and so put it incorrectly in this form.

Mr. Ramsden: He can interpret only what you say.

Mr. LICKISS: That is fair enough. But I do not think the hon. member should add to what I said what he believes I meant. I

merely express my own views here, and my own principles. He would do well to confine himself to a similar role.

Let me return to the matter of the party meeting. I make the statement, without any equivocation or hesitation, that as far as the Liberal Party in this House is concerned—and again this is my opinion—we have never, to my knowledge, been served by a better party leader than our present leader. I do not think I have the reputation of being a crawler. It can never be said of me that I say other than what is in my mind, and I am doing that now. Let the people who wish to bring in these other matters for party-political purposes look after themselves. I have the utmost respect for the Treasurer as Treasurer, and as Liberal Party Leader, and I feel sure he knows that he will have my loyal support at all times. I also believe that he respects my rights in this place to speak on a matter of principle.

Mr. Davies: You protesteth too much.

Mr. LICKISS: I do not protest too much.

I deeply regret the passage of the Bill up to the present stage. We might speculate on what would have been the reaction had the tables been turned, for I think this is extremely important. What would have been the reaction if hon. members opposite had been in the Government benches and we had been in the Opposition benches? I hazard a guess that we would be accusing them of doctrinaire Socialism in its worst form, and that we would have lifted the very roof of Parliament in our opposition to such a measure.

I think it is only fair, while this brave attitude is prevailing, that we should pause and reflect for a moment on what our attitude would have been in different circumstances. It is possible that this is the crux of the whole issue. What would have been our reaction to similar legislation had we been in the Opposition benches? In expressing views I have I referred to an editorial. I should like to quote again the last paragraph of the editorial. It reads—

“This does not mean, however, that the agreement is a sound one. It is not clear that Queensland, in the long run, will do better. It is a sound principle that all banks should share in school banking business. Also, the provision that the agreement extends for 20 years is bad.”

In a nutshell, that expresses my sentiments.

In conclusion, let me say that whilst those members who have stood out on what I consider to be a matter of principle have taken quite a buffeting for their action, my action was precipitated only by the interest I have in the welfare of this State. Again I could be completely wrong, but that is what precipitated my action. I do not ask other members to agree with me. I respect their views in argument for or against a measure. However, I say finally that I

condemn those who would introduce personal petty controversies in a matter of such major importance to this State.

In the Committee stage I shall be interested in certain paragraphs of the agreement and I trust that an opportunity will be afforded for an examination of these matters.

Mr. HUGHES (Kurilpa) (12.12 p.m.): We have argued out, necessarily and as far as possible, I believe, all aspects surrounding this Bill. In the final bringing in of the washing the Treasurer made one or two points which I consider it is necessary to clear up. He took umbrage at certain remarks made by my colleagues and me. It is probably good that in Parliament there should be a public airing of matters which have ramifications that extend over the whole of the State.

Mr. Aikens: You are not political yo-yos or puppets dangling on the end of a string.

Mr. HUGHES: We are not. We in the Liberal Party, and in the Country Party, express our views according to our conscience. That is what Opposition members are jealous of. We must realise that if there are any puppets around here they are members of the Australian Labour Party, who dance every time the strings are pulled by their masters in the Q.C.E.

Mr. SPEAKER: Order!

Mr. HUGHES: If there is to be any soul-searching in this regard, we must find where it should rightly be done. We on this side of the House, members of the Country Party and the Liberal Party, have the right to voice our views according to our conscience, maybe because we have the courage of our convictions or maybe because we do and say things in accordance with our sincere and honest beliefs. We are not suggesting we are absolutely right, but let no-one take that right away from us, or claim that it is not a good thing for our party, the public and the State of Queensland. It is a good thing in debating and analysing any measure. We do this simply without any dereliction of duty or disloyalty.

Because apparently umbrage has been taken at some remarks, I want the Treasurer and other hon. members to understand that, like my colleagues, I have debated this Bill, as I do any Bill, purposefully and objectively. In this matter nothing personal has been said against the Treasurer. I have the greatest sympathy for him in the position in which he found himself. This was, as it were, thrust upon him. He assumed his portfolio at a time when there was figuratively speaking, an egg to unscramble, and he entered the arena to champion causes that originally were none of his making. I have great admiration and respect for his ability, fearlessness and purposefulness in this regard.

Mr. Aikens: You will make the front bench yet.

Mr. HUGHES: I have no desire to get there.

The Treasurer complains of criticism that has been levelled at the Bill. As responsible members of Parliament, surely we are not expected simply to sit here and coo like emasculated doves? What good purpose would that serve? If any are to look like puppets, I know that that can be left to those associated with the Trades Hall faction.

An Opposition Member: Here we go again.

Mr. HUGHES: Hon. members opposite know that I am not a Red-baiter. These charges, however, have been made by some Opposition members, and I think it only fair that I should be allowed to refute them. If hon. members opposite do not agree with what we say, at least they should defend our right to say it and respect us for putting our views forward. I stated clearly my attitude on this matter. If statements that I made or figures that I quoted need correction, I shall accept it; I would be a very small person if I adopted any other attitude. What I said is what I believe to be right.

Reference was made to my remark that the agreement is a wholly immoral act of administration. I referred to the original agreement, which had been signed. Certainly I said that, but I said it not in the way in which the Treasurer has taken it, that is, as referring to his signature to this agreement before it was brought to Parliament. It was admitted by the previous Treasurer that the deed had been done and the agreement had been signed, so that members were placed in the position of being presented with a fait accompli and were expected merely to rubber-stamp it.

The Treasurer said that the usual practice and procedure has been followed, and that this was the only possible method. Why was it the only possible method? As I have said before, there was in existence an agreement that had been in force for many years. Certainly it expired in the middle of last year, and the Bill dates the new agreement back to 1 July, 1965. Surely some temporary agreement could have been negotiated by the then Treasurer, Sir Thomas Hiley, to allow the matter to come before the House for the fullest explanation and analysis, following which a decision could have been made one way or the other.

Although arguments have been advanced for and against the Bill, obviously it will be passed. What I have said in this debate was never intended to impugn the character of any person; all I have done is debate the measure objectively and sincerely. I wonder if the same can be said of the Leader of the Opposition? He said that the Labour Party initiated this agreement many years ago; that it is no different from previous agreements; and that the Opposition presents no arguments against it. That is what he said, but I do not believe it to be so. Surely there are essential differences between this agreement

and previous ones. They are some of the major points that have been debated, and I believe that the Leader of the Opposition has not recognised social and economic changes. That is probably the reason why in both the State and Federal political arenas the Australian Labour Party will remain in political oblivion. It has not kept up with the times and adjusted its thinking from days gone by to the present day. One might refer to it as penny-farthing thinking in a jet age. If the Australian Labour Party does not change its thinking, I am positive that it will remain on the Opposition benches. It cannot possibly prove that it is able to control the public purse or protect the pockets of the people unless it does.

I voiced my opposition to this measure in the party room as long ago as last year, and I have argued in this debate on the points of principle on the "business deal" aspect. I have examined the arguments for and against the Bill and considered the possible benefits and losses. In my opinion, the present administration of savings-bank business at schools enables the Commonwealth Savings Bank to run its business on the cheap. Teachers have to take time out from teaching and are reduced almost to the level of milk-vendors and bankers. The system that is now applied and working in Western Australia could have been applied by agreement in this State. I understand that the State's own bank is in competition with other banks in Western Australian schools.

Mr. Walsh: Only because it could not handle it.

Mr. HUGHES: What is the position in Western Australia? Everyone has a full right of choice, because all the banks are allowed in. It was not a question of the Commonwealth Bank being unable to handle the business.

Mr. Walsh: No, because the Rural Bank could not handle it.

Mr. HUGHES: The Commonwealth Bank wanted sole rights, as it did here. The fact is that every bank, including the State bank, is allowed to operate in the schools in Western Australia. It is open and free competition, which is only fair. What has happened? Firstly, there has been a refreshing change; secondly, there is a right of choice; and, thirdly, school-teachers are able to do what they are really meant to do—teach—not act as milk-vendors, bankers, fee collectors, and collectors of bus fares. A similar system would have been a good thing for Queensland schools.

Problems have arisen in State schools in Queensland because of the greatly increased numbers of children requiring education. The Government has had many demands made on it but, generally speaking, it has dealt with the problems satisfactorily. On the other hand, there is still room for improvement. If private savings banks had the right of entry to State schools, teachers would not have to

concern themselves with banking business. Not every bank would operate at a school at the one time. The banks would draw up a roster by agreement and one bank at a time would look after the business for all of them. Those administrative duties would be carried out without the teacher being taken away from his true profession.

I have joined with other hon. members on this side of the Chamber in saying that the Treasurer's arguments on the business side may prove to be right, but I think they may very well be wrong. As the Treasurer said, this is a business deal and only time will tell whether or not it is a good one.

Mr. Walsh: There is a good report on the Commonwealth Bank in this morning's newspaper.

Mr. HUGHES: There are good reports on all banks; let us face it. Although there may be a good report today on the Commonwealth Savings Bank, if one looks at the statistics over the years one sometimes finds that savings in all banks have escalated.

Mr. Walsh: They have been going up and up.

Mr. HUGHES: In spite of that, Queensland has incurred losses. It may be argued that savings bank deposits in the community are increasing. This is because society is affluent. However, it is what happens 20 years hence that counts, not what happens tomorrow. It is true that discussions can take place at five-year intervals, but the agreement that Parliament is asked to ratify is for 20 years. Can any hon. member predict with accuracy what the economic situation will be in 10 years or 20 years, what level savings will have reached, or anything of that sort? Of course he cannot. One of the reasons why I supported the move to have this proposal referred to a select committee is that it has been said that this agreement is a good business deal and I wondered if it could stand investigation. If it could not, then it certainly would be worth while doing something about it.

Mr. Walsh: Is it good business?

Mr. HUGHES: I have my doubts about it; but time may prove that it is a good business deal. Time may prove the Treasurer's predictions to be true. His opinion may prove to be far better than my own. However, I wonder whether the State should gamble to the extent that it is gambling in this agreement.

As I have said, from my own point of view this debate has not been conducted as a slanging match but in an objective and sincere way. I have the highest esteem for the Treasurer, and in no way have I tried to impugn him. There has been no desire on my part to do so. If my remarks have been taken in that way, then I would hasten to correct that impression. I have no desire to impugn anybody's character. We certainly

have put our views forcefully and fiercely at times in the heat of argument during the debate, but they have been also objective and constructive. Some of us on this side of the House have taken the opportunity of exercising our right to express, according to our consciences, our political beliefs on behalf of the people we represent. As I said earlier, while other hon. members may not agree with what we say, I believe that they should defend our right to say it.

Mr. HANLON (Baroona) (12.27 p.m.): I do not intend to reiterate any of my comments during the debate on the amendment, but there are a couple of points that I wish to make relating to the general principles of the Bill. I wish to make some brief comments also on some of the remarks that have been made this morning by hon. members opposite.

First, as far as the Bill is concerned, one point that strikes me is that the Treasurer has not indicated as yet—I might have missed it—what the current position is in the hiatus that has developed since 30 June, 1965. Have we been getting by more or less on an act of faith by the Commonwealth Bank since that time? Have we been making our drawings of 70 per cent., or have they been suspended pending ratification of the agreement.

Mr. Chalk: They have been suspended; they have been put aside on the understanding that if the agreement is ratified they will be made up.

Mr. HANLON: I appreciate that the Bill provides for retrospectivity once the agreement is ratified; but this is a point that must be of concern to the people of Queensland, and particularly to hon. members, when the State Treasury has been under extreme pressure in assisting the State's primary producers and other people who have been affected by the ravages of drought. Irrespective of what some hon. members in the Liberal Party consider to be matters of principle to them—and they have the right to have those matters considered if they wish—the net effect on the State has been that for some 12 months or more our right to use these drawings has been suspended. We have not lost it if these retrospective provisions are ratified; but during this period of extreme financial stringency, which the Treasurer referred to earlier in this session, and at a time when representations have been made to the Federal Government for special assistance, we have not got as much as we want. The delays have been sponsored largely by this group of dissident hon. members of the Liberal Party, at a time of financial stringency and when we had to put aside for the time being our right to a substantial sum of loan money from the Commonwealth Savings Bank.

Mr. Hughes: That is not because of any opposition that we may have expressed.

Mr. HANLON: I resist the temptation to go back over the history of this matter as I outlined it yesterday. It was indicated conclusively that this matter went to Cabinet in 1965, when it was accepted by Cabinet on the advice of the then Treasurer. I do not deny the right of the Government joint Caucus to assert their rights as they see them. Because of that and the extension of the matter into the outside sphere of political operations of the Liberal Party itself—the Treasurer said yesterday that he was not prepared to bring the Bill to Parliament until it had been cleared by the Liberal Party State council—time has gone on. I do not know exactly who was responsible for the delay. The net effect to the State is what concerns us, not the wrangling in the Liberal Party. A point that the Treasurer had not clarified was whether the Commonwealth Bank was, by favour, continuing these drawings during the interim period on the understanding that there would be ratification of the agreement.

The hon. member for Mt. Coot-tha raised the question as to what the attitude of the Liberal and Country Parties in Opposition would be if a Labour Government had brought this agreement to Parliament. I venture to say that it is fair comment to suggest that the present Treasurer and his colleagues would be doing a tribal war dance on this side and complaining about a Socialist Government. I do not think anybody can deny that. If a Labour Treasurer or Labour Leader had risen in this Chamber to bring down any Bill, particularly a Bill relating to an agreement with a body such as the Commonwealth Savings Bank, saying that he had not been prepared to bring it to Parliament before clearing it with the party executive, there would have been much more hullabaloo from hon. members opposite than there has been on this occasion, when it was said by their own Leader. "The Courier-Mail" would have carried a four-column special editorial on the front page in such terms as, "Is democracy dead? Responsible Cabinet Ministers of the Labour Government are not prepared to introduce legislation approved by Cabinet into the sovereign State Parliament until it has been cleared by the State party executive."

Of course, in this morning's "Courier-Mail" there is no reference at all to the remarks of the Leader of the Opposition and other hon. members on this side concerning that matter. About three lines in all were devoted to the speech of the Leader of the Opposition. No reference was made to the very stinging comments he and others on this side made about the situation and the voluntary admission of the Treasurer yesterday that he had not been prepared to bring this Bill into Parliament until he had secured the clearance of the Liberal Party executive. The Treasurer's exact words were—

"I was not prepared to sign the new agreement until I cleared it first with the council of the Liberal Party, because the opportunity presented itself."

"Hansard" then records "Opposition laughter". That laughter arose because the Treasurer said that the opportunity presented itself. It took 15 months for that opportunity to present itself.

In his supercilious fashion the hon. member for Toowong said, "The poor coves over there do not realise that the public will not be affected by any suggestion they make about what the Leader of the Liberal Party might have done in taking the matter to his party council before bringing it to Parliament." The public have no chance, because "The Courier-Mail" did not even report to them the opinions expressed by the Leader of the Opposition on this matter. The attitude of the Press is certainly different now from its attitude in the 1950's, when very strong suggestions made by the Liberal Party and the Country Party about interference by outside bodies in the Australian Labour Party were emblazoned in "The Courier-Mail". However, I will not spend any more time on that point. I referred to it only because of the comments of the hon. members for Mt. Coot-tha and Toowong.

An Opposition Member: You may be certain that you will not be reported.

Mr. HANLON: Possibly so, but that does not concern me so much. I think the people of Queensland are entitled to have these matters reported equally, whether they affect the Country-Liberal Party or the A.L.P. Certainly, plenty of space was given on page 1 of the Press to report the remarks by the hon. member for Gregory during the Address-in-Reply debate; they were considered to be sufficiently important to be reported. The lack of reference to this very important matter which was raised yesterday by the Leader of the Opposition on behalf of the Opposition relative to the Treasurer's action is to be deplored.

Mr. Duggan: At least Clem Jones was well reported on page 3.

Mr. HANLON: That matter received quite a big write-up.

To clear up a small doubt in my mind before the Committee stage, I wish to refer to a few remarks made by the Treasurer at the introductory stage concerning negotiations that preceded this agreement. On two occasions he used the words, "a little more sweetening." He said that he went to Sydney to try to negotiate a better arrangement. From the words he used throughout his speech, it was obvious that he meant a better arrangement for the associated banks and not for the State of Queensland. He said he made an offer to the Commonwealth Bank, "which included something that had just a little more sweetening in it than is in the present agreement."

Is the Treasurer prepared to tell us the background to the introduction of this agreement? What was the little extra sweetening he was prepared to offer the Commonwealth Bank? Apparently it was rejected, but what

was the quid pro quo? He later referred to the fact that the Commonwealth Savings Bank in Queensland had been suffering some losses. He was challenged on this by the hon. member for Kurilpa particularly, and he pointed out that one of the reasons was the very favourable rate of interest this State had enjoyed under the previous agreement, and said that this had contributed to the losses. He then used the same words in a different vein, when he said, "But we are aware of this, and that is one of the reasons this Bill has a little extra sweetening in the interest rate." He used that term on one occasion when referring to something he offered the Commonwealth Bank which was not accepted and apparently is not in the agreement, and again in relation to something contained in the agreement. It will be interesting to hear from him whether he is prepared to give us further information as to the respective sweetenings that he offered in his negotiations on this agreement before it came to Parliament.

Mr. Walsh: Their investments were formerly tied to a lower rate of interest.

Mr. HANLON: That is true; they were.

Taking the words used by the Treasurer, it would seem that he related them to a time when he was carrying on subsequent negotiations after the original agreement made by Sir Thomas Hiley, which suggests that if there is now a little extra sweetening in this agreement it is something which initially had not been stipulated as one of the bank's requirements. However, because time dragged on with the backward and forward negotiations and the two Treasurers stumbling over the original agreement, we had to accept a deal that was slightly less favourable than the Commonwealth Bank originally was prepared to offer. In other words, the Treasurer went to them and said, "Here is a little extra sweetening if you let the associated banks enter the schools." The Commonwealth Bank said, "You have mucked around for so long that we will have that little extra sweetening too, thank you, and we still will not let the other banks into the schools." It seems that, here again, the group that is trying to delay this matter has, if anything, contributed to the disadvantage of the State rather than to its benefit.

Finally, I refer to the fact that the hon. member for Toowong and others seem to think that there is no analogy between the proceedings adopted in respect of this agreement and those that applied to other agreements that have been brought to this House. If they care to look at the Amoco agreement Bill they will find that it contains four clauses that are almost identical with those in this agreement.

It is not true, as the hon. members for Clayfield and Kurilpa claimed this morning, that this agreement was brought to Parliament as a *fait accompli*. It was brought to Parliament as an agreement which had been signed by the State Treasurer and the general

manager of the Commonwealth Savings Bank, Mr. Norman. It was submitted to Parliament for ratification. If Parliament wants to alter the agreement, as the hon. member for Bundaberg said yesterday, the usual procedure adopted is to move for the postponement of clauses 2 and 3 of the Bill until after debate on the schedule. Then if Parliament wants to delete a clause or alter a word in the agreement it can do so, and it can then make amendments to clause 2 of the Bill.

I do not say that that will happen, because the Opposition and the Government have no intention of supporting any amendment. In that way Parliament could say that the Treasurer is now authorised to execute the altered agreement, rather than that he has always had that authority. Instead of the Treasurer bringing here for ratification an agreement already signed by him, Parliament will give to the Treasurer an agreement which it would be willing to ratify to see if the Commonwealth Savings Bank is prepared to sign it. Virtually that would mean that the agreement was rejected by the House and it would go back to laws except that ratification would have been secured in advance. Therefore Parliament still has the final say in this matter, and it is incorrect for the hon. member for Kurilpa to claim that it is a *fait accompli*. I agree with him when he claims that Parliament should not necessarily have to agree to it, hence the Committee procedure.

Mr. RAMSDEN (Merthyr) (12.42 p.m.): I regret that earlier this morning, in the absence of the hon. member for Aspley at an electoral function, an hon. member made certain remarks about what the hon. member for Aspley had said in this Chamber. Had the hon. member for Aspley been present he would have entered the debate either by interjection or on a point of order.

I make it quite clear that the hon. member for Aspley was not alone in his feeling that aspersions had been cast on members of the Liberal Party by a previous speaker who asserted that he was not prepared to sell his principles. I felt the same resentment myself. I enter the debate this morning only to make clear my position as a Liberal.

Mr. Walsh: Are you speaking as secretary of the Caucus?

Mr. RAMSDEN: No; as the Liberal member for Merthyr. Some of my colleagues said that this legislation is repugnant to them as Liberals and claimed that their principles could not be bought. Because it has been said in some quarters that I may not be as Liberal as I am, I make no apology for saying I am a Liberal and I am a member of the Liberal Party.

As I understand the Liberal policy or platform, we, as a party, believe in private enterprise as long as it is in the interests of the State—and I repeat, as long as it is in the interests of the State. I for one refuse, as a Liberal, to say that I am committed to

believe in private enterprise at any cost and under any circumstances, wise or unwise, right or wrong. If this were not so the Liberal Party, in its wisdom, over the years would have moved against State ownership of the railways and Federal participation in Trans-Australia Airlines. We would also have moved for the sale of the Postmaster-General's Department, and we certainly would not now have any part of the State medical services available through our public hospitals.

To place the position on record, I now wish to read from page 5 of the official platform of the Liberal Party of Australia, under the heading "Economic and Financial." It reads—

"25. The fostering of an economic climate favourable to the best use of available resources and for the promotion of general prosperity and rising standards of living.

"26. Preservation of a competitive, free-enterprise economy, as the most effective means of using our resources to advantage and as the dynamic force for progress.

"27. Rejection of socialistic and totalitarian controls as retarding progress and impeding initiative.

"28. Use of central banking, budgetary and fiscal policies to maintain a high level of employment and stability of the currency, to avoid inflationary and deflationary conditions, and to promote rapid development of the nation.

"29. Maintenance of the Reserve Bank to perform central banking functions, under the control of a Board, and completely separated from the Commonwealth Trading Bank, the Commonwealth Savings Bank, and the Development Bank.

"30. Encouragement of a high rate of savings and of investment of capital from local and overseas sources."

Mr. SPEAKER: Order! I trust that the hon. member does not intend to read all the clauses in that document.

Mr. RAMSDEN: With respect, Mr. Speaker, the Treasurer and some other members of the Liberal Party have been attacked on the ground that the Bill does not accord with Liberal principles. I think I am right in showing that it does accord with Liberal principles.

Mr. SPEAKER: The hon. member is quite right in showing that, but I do not think it is necessary to read the whole policy of the Liberal Party.

Mr. RAMSDEN: Thank you for your tolerance so far, Mr. Speaker. May I proceed to read two more clauses, then I shall leave this subject. They read—

"31. Provision of efficient basic services proper to government for the needs and development of the economy.

"32. Promotion of the incentive to produce by claiming in taxation as little from income as is practicable, having regard to the essential needs of defence, social and public services, and of the economy, and to equity as between taxpayers."

With your indulgence, Mr. Speaker, I now read clause 40—

"40. Protection of the community against any monopolies, combines and industrial organisations where, through absence of competition or by restrictive practices, they operate in a manner contrary to the public interest."

I have read those clauses—much to your dismay, Mr. Speaker—because I feel that they are bound up with the Bill.

I should like to say that this question of the agreement was, as the Treasurer has said, decided by the Council of the Liberal Party in recent weeks. It is equally true that some time ago Convention, the supreme governing body of the Liberal Party, resolved that negotiations with the private banks be pursued to see if some other solution could be reached.

Mr. R. Jones: This is direction from an outside body.

Mr. RAMSDEN: Not at all; it is an expression of the will of the people who support us, and that is what we look for. In the joint party room this agreement was decided. I should like to say further that had we sat in Convention rather than Council a few weeks ago, I am certain, on the arguments that the Treasurer and Leader of the Liberal Party presented to Council, that Convention would have had no alternative but to vote exactly as Council did.

Mr. Duggan: That is rather a vote of no confidence in the Treasurer's predecessor. He should have had all the facts for the Liberal convention.

Mr. RAMSDEN: I do not intend to be side-tracked.

Having read from the platform of the Liberal Party, I am certain in my own mind that no Liberal principles are being challenged. Let me go back to that platform. Clause 25 says—

"The fostering of an economic climate favourable to the best use of available resources . . ."

Is not that exactly what this agreement does? As the Treasurer has pointed out already, there would have been a loss to the State of many millions of dollars if the agreement had not been signed.

Clause 26 says—

"Preservation of a competitive, free-enterprise economy, as the most effective means of using our resources to advantage . . ."

I remind the House that the hon. member for Bundaberg yesterday hit the nail on the head when he said that in effect the

Treasurer had called tenders. Is not this a free-enterprise Government? Is not that a free-enterprise action? One says, "This is what company A is prepared to do. Are you prepared to match it, or aren't you?"

Mr. Hanlon: You put all the tenders in one box at the one time. You don't allow the second person to come along and have a peep at the first person's tender before tendering.

Mr. RAMSDEN: Clause 30 says—

"Encouragement of a high rate of savings and of investment of capital from local and overseas sources."

Is not that the very principle of the Liberal Party that the Treasurer has carried out in this agreement?

The Treasurer has already said in this House that he expects a hard Budget, and all hon. members know there will be a shortage of money. As chairman of the Metropolitan Fire Brigades Board, which relies largely on loan moneys and Government control of budgets to carry on its protection of life and property in this city, let me say that I have to face up to the same problems, in a lesser degree, that the Treasurer faces in the wider field of State finance. Neither as a State nor as a semi-governmental authority can we afford to lose the benefits of this Agreement.

Having spoken of the political bearing of this Bill on myself as a Liberal, I wish to make one or two comments relative to its effect. In the first place, I am prepared to accept the Government's assurance that this agreement is worth many millions of dollars to Queensland for certain considerations, one of which is the sole right of entry by the Commonwealth Bank into State schools.

Now, what is the effect of this agreement? Certainly there is no compulsion upon any parent to bank at a school. It is obvious that parents can operate trust accounts for their school children with the private banks if they wish to, but not in school buildings in school hours. The Bill certainly does not prevent any parent from doing that. If the feeling advanced by those in the Chamber who oppose the Bill being read a second time is a general one and if, as they say, there is general dismay and opposition to it, then those who are concerned and those who disagree should protest and show their disagreement by closing the Commonwealth Savings Bank school accounts that they now operate. They have a perfect right to do that; the agreement does not force them to keep the accounts open.

Finally, I do not believe that the private banks were quite in earnest in their endeavour to obtain this school franchise. If they were, it is obvious that they would have made some offer in competition, to quote the benefits that they were prepared to give the State, when the Treasurer asked them what they could do.

I believe that, apart from financial considerations to the State, the private banks could not cope with the right of entry into State schools if they had been given it, because private banks would have to be selective and they would be forced to pick the eyes out of the State school banking services. I cannot see that the private banks have the organisation within themselves, remembering that they are in competition with each other, to cover the whole State education system as does the Commonwealth Bank, which extends even to the remotest corners of the State.

At a function that I attended only a few nights ago, a very responsible private bank officer confided that his bank could be embarrassed if it had to take over school banking.

When the Treasurer placed his report before the private banks, saying, in effect, "This is what the Commonwealth Bank is prepared to do for the State. Can you match it? Can you make any offer which could even be taken to be some form of comparison with the Commonwealth Bank's offer?", one of the reasons why they did not try to compete, I suggest, was that the private trading banks are so highly competitive with one another that they could not offer any common front.

I might illustrate this by recalling a talk I had with a consortium of private companies in connection with a joint engineering project. When speaking of this engineering project they spoke with a common voice because they were able to unite as a consortium in their common interest. But when I wanted to talk with them about the economics of dredging they all refused to take an active part in any further talks. They said, "We are in open competition one with the other in this particular field." I feel that the private trading banks are possibly in the same dilemma with regard to this agreement. United, they wanted to go into the schools; in competition one with the other, they could present no common front to make the Treasurer any substantial offer.

To sum up, might I say that, as a matter of political principle, the Treasurer was justified in signing the agreement, and, as a matter of competitive business, he was further justified and is to be congratulated on the stand he took.

[*Sitting suspended from 1 to 2.15 p.m.*]

Hon. G. W. W. CHALK (Lockyer—Treasurer) (2.15 p.m.), in reply: It is true that this Bill, which I believe in broad principle can be described as a very simple measure, has possibly attracted more debate than any other measure for some considerable time. It is equally true that the debate has produced evidence of some dissension or variation of interest among certain members of the Government parties. I want to make it clear that I feel that the main difference of

opinion is associated with only one facet of the measure, that is, as I said yesterday, the restriction on the entry of private savings banks into State schools.

I feel that the issue has been fairly fully covered from almost every angle. For my own part I have made four fairly long speeches. I have done this deliberately as I hoped I would be able to clear up any misunderstandings or other thoughts in the mind of any hon. member that anything was being hidden, or that there was anything within the proposal that had not been fully explained or fully written into the Bill.

In speaking to the amendment yesterday afternoon I covered most of the points raised by the Leader of the Opposition, so I do not think there is any need for me to labour further any of the points he raised, other than to say that I appreciate the position in which he finds himself. Had I been on his side of the Chamber and seen the variance of opinion within the Government parties, naturally I may have endeavoured to drive a wedge or expound on those differences of opinion by raking into the discussion what might be considered to be a few red herrings.

After all, the Leader of the Opposition has had quite some experience in breaking up political parties. Although he has succeeded in one direction and has split one party apart, let me say to him that I do not believe that he has either the ability or, might I say, the basis to cause some break within the Government. I do not deny him his right to try; that is his right and prerogative.

Both the Leader of the Opposition and the hon. member for Baroona referred to the fact that I said I had cleared this matter with my own political party. I said that in all sincerity. It is true, and the opportunity presented itself to me at a meeting of the party to indicate what my thinking was. I indicated that as the leader of the party. As I said yesterday, what a hypocrite I would have been to sit and listen to a debate within my own political party without rising to indicate that I had come to a conclusion on it and indicating to the party the stand I intended to take.

I placed before the party my reasons for coming to that conclusion. It was then for those hon. members to consider their judgment on the motion before the council. They had to say whether they agreed or disagreed with it. Therefore, as I said yesterday and in my introductory remarks on the Bill, I cleared it. I make no apology to anybody in this House, or outside it, for having spoken as I did when the opportunity presented itself. I say to the Leader of the Opposition that so far as I am concerned he cannot gain any kudos—he cannot obtain any “coupons”—for raising that issue on this occasion.

We spent almost the whole of yesterday on the amendment and, as I said, I believe I replied to all the issues that were raised. This morning we heard speeches by the

hon. members for Toowong, Mt. Coot-tha and Kurilpa. In turn, they adopted virtually the same line of argument as they advanced at the introductory stage. From my point of view they expressed the attitude that, having contested the measure on the basis of an amendment, they were prepared to accept what might be described as the democratic decision of this Parliament, namely, the decision of the majority of those who constitute it. I accept their assurance on that matter.

Reference was made to something that I said in the opening stages of the debate. I said I was surprised at the attitude of some members of my party. I said that because, as I indicated to the House, this legislation was not brought here until it had been fully discussed and approved of within the joint Government party room. That is the principle of government followed throughout the Commonwealth of Australia as I know it, and, for that matter, it is the broad basis of democracy. Within the joint party meeting those members had full opportunity to express their dissension and to bring forward, as forcibly as they could, every argument against this proposal.

I then proceeded to say that, having placed all those arguments before their fellow members, this measure was approved of on the majority of voices. Then, firstly as Treasurer of the State and secondly as leader of the party, I was fully justified in bringing the Bill before this House. I say to the hon. member for Mt. Coot-tha, who felt that I accused him, or some of those who associated themselves with the amendment, of welshing, that he used the word, not I. I endeavoured to convey the exact position to the Chamber.

It is true, and I place it on record, that some hon. members who voted for the amendment indicated in the party room that they proposed to speak against this Bill in the House. The thought I wanted to leave when I spoke in this Chamber was that I felt we had broken down what might be termed the team spirit, because after all, in parliamentary government today it is usual, whether the Liberal Party, the Country Party, or the Labour Party is in power, that legislation be discussed within the party in Government, and, when it is brought into the House, the support of the party in Government is given to that legislation. That is the only thought I wanted to engender. I am not making a personal attack on any member of my party. But that is the understanding. Personally I was disappointed at some of the remarks made in this Chamber. I believe in the right of every individual parliamentarian to express himself fully to his utmost within his party room. But if we are going to have democratic government within this State we must have some basis of team spirit and loyalty in the House.

There are only three issues that I feel I am expected to clarify. A good deal was said about clause 10 (b) of the schedule. The terminology of that clause was that of the bank. It is true that I discussed with officers of the bank just what they expected of the Government, can I say, in exchange for the offer they were making. After discussion, the bank followed the terminology of the previous agreements. I asked the bank officers, as some hon. members have asked in this Chamber, exactly what this clause meant. Perhaps it could have been written in more precise language, and perhaps if it had been we might have been tying a much tighter string around the agreement than we have at present. However, the bank chose the particular words that are used. There is no doubt in my mind what the clause means, nor do I believe there is any doubt in the minds of the officers of the Commonwealth Savings Bank or its Board what it means.

It is true that perhaps someone may be able to place some other construction upon the words, but for my part and the Government's part—and, I believe I can say without fear of contradiction, the Commonwealth Savings Bank's part—this clause of the schedule gives to the Commonwealth Savings Bank the sole right to enter State schools for savings-bank purposes during the period of the agreement. This is, after all, an agreement between a sovereign State and, I believe, an equally reputable Commonwealth-wide banking organisation.

Let me say to the House that there are no skeletons in the cupboard; there is nothing hidden, and nothing else is intended. It is an agreement that gives to the State of Queensland considerable benefit in exchange for the concession that the bank sought. I object to any expressed or implied suggestion that there is any misrepresentation in relation to the agreement. For the information of the hon. member for Baroona, it is true that during negotiations I did, as I described it, attempt to add some sweetening to the original terms, because I believed that there was perhaps still a chance that the responsible negotiators of the Commonwealth Bank would depart from the principle that they had so rigidly laid down.

Mr. Walsh: They were entitled to some modification, too.

Mr. CHALK: That is so.

I want to say, to clear the mind of the hon. member for Baroona and also to have recorded in the pages of "Hansard" for all who desire to read it, that the agreement that I signed was identical in all respects with that which Sir Thomas Hiley had signed and of which he sought his party's approval so that it could be ratified in this House. Before Sir Thomas Hiley's signature was placed on the agreement, not only many discussions but a number of "sweeteners", to use the word of my predecessor, were applied to the negotiations so that some of the things sought

by the Commonwealth Savings Bank were eliminated and some of those sought by the Queensland Government were added.

I do not believe it is right and proper for me to outline all the comings and goings in these negotiations. After all, the previous Treasurer was negotiating on behalf of the State of Queensland. He was prepared to turn some of his cards face up in the negotiations, and he expected the Commonwealth Bank to do the same. Might I say that possibly some of the cards were also face down during those negotiations. However, finally, when a decision was reached, the cards, on both sides, were all face up, and that is the way in which any two businessmen, hard and shrewd though they may be, would conduct negotiations.

During my personal business career I had the responsibility of engaging in negotiations on many occasions. Since I have been a member of this Government and a Minister of the Crown, I have also had the responsibility of negotiating on behalf of this State, first in close liaison with the late Ernest Evans and later on my own, with the Japanese and other overseas people. I believe that those negotiations were in the interests of Queensland. As a result of my experience, I know that one does not place all one's cards face up at the beginning. That is why I said earlier that some sweeteners were added by the State early in these negotiations in the hope that we would get some of the things we were seeking, and at that stage it was not a question of eliminating the right of the Commonwealth Savings Bank to have sole entry to State schools.

Mr. Hanlon: I accept that; but the point I am making relates to the sweetener that you offered finally.

Mr. CHALK: I will come to that.

Mr. Hanlon: In relation to the second concession, that would be an offer on behalf of the banks, not on behalf of the State.

Mr. CHALK: If the hon. member will be a little patient, I will come to that. I do not have anything to hide, but I am trying to make the position very clear because the hon. member left me with the impression that he was questioning whether there was some difference between the sweetener I offered to the bank and what might be described as the first agreement entered into by Sir Thomas Hiley. I think I have indicated clearly that there was no variation between the final decision that was reached with Sir Thomas Hiley when he was Treasurer of Queensland and the agreement that I ultimately signed.

Mr. Hanlon: But you did offer something extra that is not in this agreement?

Mr. CHALK: I am prepared to deal with that further point now. It is true that during the time I was responsible for the negotiations I not only visited the bank but I also went to Sydney to negotiate with top-ranking

officers. I put a proposal to them and suggested that perhaps they would be prepared to forgo the right of sole entry into schools in exchange for something better than the rate of interest that had been outlined in the original agreement. I do not hide that.

Mr. Hanlon: You were giving away something that was of advantage to the State to get an advantage for the associated banks. That is the very point I am making.

Mr. CHALK: Throughout the debate the hon. member for Baroona has endeavoured, I think, to make some type of political capital out of this particular issue. He is saying now that I offered something that was the right of the State in exchange for something that he claims would have been to the benefit of the associated banks.

Mr. Hanlon: That is true. You did, too.

Mr. CHALK: Let me put it to the hon. member more bluntly than that. I was endeavouring to get the best deal for the State of Queensland, and I believed that possibly it would be better to have all the banking interests in Queensland in complete unity and harmony in this matter than to have a variance of opinion among them. If I may, I should like to adopt the words of one of the hon. members who spoke in opposition to the agreement and who said that there was a possibility that the trading banks might take some of their interest and some of their lending capacity away from the State. Having that in mind, was it not better from my point of view to make certain that I should have both interests on side? I was not prepared to sink the agreement. What I was prepared to do was to endeavour to get complete unity among all banking interests. I was not able to secure that, and, because of that, I then said, "All right. If that is to be the deal, I will report back to my Cabinet on it." There was no sinister motive. So far as I was concerned, it was a continuation of business negotiations which had, to put it in plain words, broken down between Sir Thomas Hiley, at the time he left the portfolio, and the Commonwealth Bank.

The hon. member for Baroona was the one who this morning drew attention, and very rightly so, to the fact that there has been such a long delay in this matter. I know that if by some mischance there was a change of Government the hon. member possibly could become Treasurer of this State, and because of his interest and thought in this matter he would know that there has been some difficulty in the past 12 months because we were not able to draw upon the money that we would have otherwise secured. But I say now that this Government has taken a "punt", if I may use a racing expression, over this period. The Government has been told by the Commonwealth Savings Bank that if this agreement is ratified the payments to the Government will be made retrospective to the termination of the

last agreement. I know that the Commonwealth Savings Bank has earmarked a certain amount of money for that purpose. On the other hand, the Government has had to utilise funds, which possibly could have been used for other purposes, to ensure that it could continue its housing programme.

As Treasurer of this State, I am faced with having to bring down the Budget on Thursday of next week. It has been necessary for me to know, before that Budget is brought down, exactly where the State is heading. No-one can go on indefinitely fooling himself, fooling his Government, or, for that matter, fooling the people of Queensland. We had to know what would be available to us, and we had to know within the past week so that we could complete the Budget. If this money was not going to drift into the Housing Commission Fund, it meant that, if we were to continue the rate of home building that we had built up during the time we have been in office, we would have to take something like \$2,000,000 out of some other Vote and from some other department, and it meant also that we would have to deny ourselves some of the benefits, the amenities and the progress that is envisaged in the Budget. Therefore, it was essential that this matter be clarified.

I can take the matter further. If there were no agreement there would be a much greater interest drain on Queensland. That had to be allowed for in the Budget. I wish to present to this Chamber a Budget that is based on fact, based on knowledge, based on consultation with my own Treasury officers, and based on the availability of money as we saw it for the coming 12 months. That is why I wanted to have this matter cleared up before I brought the Budget down.

Mr. Walsh: That is very important.

Mr. CHALK: It is.

I give the hon. member for Baroona full credit for trying to bring one or two red herrings into the issue; that is politics. But this agreement is more than politics; it is something that is for the betterment of the State. I know of no way in which Queensland can obtain the benefits outlined in this agreement without following it to the letter.

That brings me back to the point raised about a principle. I do not want to labour the point, but it has been said, and said again, by those opposed to the agreement that they are opposing it on a basis of principle. It was suggested by the hon. member for Toowong that we were possibly doing something that would be to the detriment of children of the future. I do not concede that point. If we do not do this now we are not only doing something to the detriment of children of the future but something to the detriment of the State today. Is it not the responsibility and the charge of every hon. member to try to do something for the State? Are we not here in the interests of the people of Queensland? Are

we not here to ensure that this State will continue to go forward so that in the future Queensland will be undeniably the best State in the Commonwealth?

As long as I am Treasurer, if it comes to a question of principle I will consider what that principle means and what is the position before me. I believe that my conscience, as well as the conscience of my colleagues who have supported me, is clear on this occasion. I believe that we have weighed all the issues and all the things that are involved. Having weighed them on a basis of principle, that principle being our responsibility to Queensland as members of Parliament, I am certain the only conclusion we could come to is that this Bill must go through. The passage of the Bill will ensure that when I bring down the Budget I can say that certain money will become available to us from a specific source. When that money is available to Queensland, and when we distribute it on the basis decided upon, we will be doing something of great magnitude that will set the future pattern for the development of this State.

I leave it at that. I believe that we have clearly indicated to the people of Queensland the basis on which the agreement was arrived at, what is involved in the agreement, what the responsibilities of the State are and what the responsibilities of the Commonwealth Savings Bank are. Having placed all those facts clearly before the House, let me conclude by saying that I believe that every fair-minded citizen, everyone who has the interests of this State wholly and fully at heart, will say that this Bill has brought about a measure of assistance to Queensland that completely outweighs any of the minor points that have been raised in opposition to it.

Motion (Mr. Chalk) agreed to.

COMMITTEE

(The Chairman of Committees, Mr. Hooper, Greenslopes, in the chair)

Clause 1, as read, agreed to.

Clause 2—Execution of Agreement authorised—

Mr. HANLON (Baroona): I formally move—

“That consideration of clauses 2 and 3 be postponed until after consideration of the schedule.”

Hon. G. W. W. CHALK (Lockyer—Treasurer) (2.50 p.m.): As I indicated in reply to the hon. member for Bundaberg in the second-reading stage of the Bill, I have no objection to clauses 2 and 3 standing over until the schedule has been discussed.

Motion (Mr. Hanlon) agreed to.

Schedule—

Mr. HANLON (Baroona) (2.51 p.m.): I will not spend much time discussing the schedule, but I wish to refer particularly to clause 5, which relates to interest rates. As has been suggested by the hon. member

for Bundaberg, I do not think any objection can be raised to the fact that the interest concession under the new agreement will not be as favourable as that agreed upon in 1920. Certainly it would be unreasonable to expect that it would, there being no compulsion whatever on the Commonwealth Savings Bank to enter into any agreement with the Government as the old agreement had terminated. The terms were then open for fresh bargaining and I accept the Treasurer's submission that the interest rates would have to be arrived at in the light of what each party was prepared to put up and bargain on. I am not raising any objection to the fact that there is an alteration in the concessional rate of interest available to us.

I wish briefly to clarify a point I made during the second-reading stage, a point to which the Treasurer was good enough to reply in considerable detail. I asked a question relating to the stage at which the original agreement had been abandoned and Sir Thomas Hiley was instructed by Caucus to try to retrieve the situation. To use Sir Thomas Hiley's words in answer to a question, he was asked to try to make some new arrangement with the Commonwealth Bank under which it would agree to the private banks participating in school banking. Sir Thomas Hiley failed, as did his successor, in this approach to the Commonwealth Bank. To use the words of the present Treasurer, he said, “Here is a little bit more sweetening from the Government if you are prepared to vary what we have already agreed to in the matter of your exclusive right.”

I sought from the Treasurer details of the extra sweetening. I do not wish to continue the argument about the Treasurer's action in the light of his obligation to his Caucus and to the Liberal Party, as I have dealt with that and my thoughts are clear. But that point having been reached, obviously this instruction from the Government Caucus to the former Treasurer, and to the present Treasurer, to approach the Commonwealth Bank and offer extra sweetening in some way—an extra concession in return for the Commonwealth Bank's varying the provisional agreement by allowing the associated banks into schools—meant that the Government Caucus was, in effect, telling the Treasurer, with his responsibility to the State, to offer a concession—virtually a loss to the State, or something not quite as acceptable to the State—in return for an advantage, not for the State, but for the associated banks. This was in the light of the original submissions made in Caucus, because the associated banks were disadvantaged by not being allowed into State schools. It was unfortunate that the Government Caucus should place the Treasurer in the position of having to offer some extra concession that would, in reality, secure a further benefit for the associated banks, not for the State.

The only answer the Treasurer has given is that he considered that in making that approach he was justified in giving this

extra concession because it would engender unity in the banking field in Queensland and that there would not be the discontent between the Commonwealth Savings Bank and the other banks that he suggests will now exist. What concerns me particularly is that he more or less suggested the very thing he had repudiated and damned in the suggestion of the hon. member for Kurilpa, namely, that the private banks would retaliate and use economic blackmail on the Government by saying, "Unless we get the lolly we are after we will consider transferring interstate the deposit funds of Queenslanders." It is not the banks' money, as the hon. member for Mt. Gravatt suggested. They are handling hundreds of millions of dollars of depositors' money which is only theirs in trust; they are only dealers in money. They were using economic blackmail by threatening to use the funds of Queensland depositors as advances in other States.

Mr. Carey: You don't believe that, do you?

Mr. HANLON: Frankly, I did not believe it. I was pleased that the Treasurer savagely repudiated the suggestion of the hon. member for Kurilpa and other hon. members in opposing the agreement who, the Treasurer claimed, had a brief from the private banks and were speaking for them. The Treasurer has now put it forward as justification for having offered this further concession that is not in this agreement; and it is not in the agreement, on the Treasurer's words, because the Commonwealth Savings Bank was not prepared to accept it. The bank said it wanted what was in the agreement.

In order to get the concession for the private banks the Treasurer was instructed by the Government Caucus—largely, I imagine, the Liberal section—to make an offer on behalf of the State that would advantage only the associated banks and would bring about unity or goodwill in the banking field in Queensland. He said, "If we did not make that offer, would we be justified? Those banks which have already been mentioned indirectly in this debate would divert some of the funds of Queenslanders to other States." Having condemned the suggestion of the hon. member for Kurilpa as unworthy of being put forward in this Chamber and as an insult to the private banks, he later used it himself as justification for the extra sweetening he was talking about that was offered to the Commonwealth Bank to get this privilege for the associated banks.

Mr. Duggan: Would not that action be recreant to his responsibility?

Mr. HANLON: That interjection from the Leader of the Opposition is pertinent. I do not say that he would be recreant to his trust as Treasurer, as he sees it. But we must agree that it conflicts with his attitude, as recorded in "Hansard", that he regards his trust or his office as Treasurer as coming first. There seems to be some

sort of clash of interests in the suggestion that he should adopt that attitude. The Press painted his stand as "the cause of gallant Gordon for the advance of democracy against the Vikings in the corner." The Leader of the Opposition pointed out at the second-reading stage that the Treasurer was actually prepared to make a concession against the interests of the State but in the interests of the associated banks.

I do not want to be unfair and pursue unnecessarily the probing of the Treasurer that I undertook at the second-reading stage. Actually he was very frank; if anything, he was more than frank in many of his statements in this debate. In an endeavour to score off the recalcitrant members of the Liberal Party sitting in the corner of the Chamber, he probably gave away considerably more than he would otherwise have done of what Mr. Speaker referred to as "dirty linen" while calling a member to order when these matters were referred to yesterday. However, democracy has perhaps been better served by the fact that they have come out, so the members sitting in the corner can take some consolation from that.

For whatever reason the Commonwealth Savings Bank rejected the additional sweetener or bribe, or whatever it may be called, offered by the Treasurer at the direction of the Government parties, I am glad it did so, although I am not going to say that it rejected it in the interests of the State. Apparently in its own interests it was not prepared to change its attitude even for the sweetener offered at the expense of the State in an endeavour to assist the private banks. I am pleased that the extra sweetener is not in the agreement, because it would have been of benefit only to the private banks.

I do not think very much can be said by way of objection or query concerning the remainder of the agreement. I notice that in clause 4 of the schedule the money to be directed to the Queensland Housing Commission, for example, is to be by way of direct transfer instead of coming through the State. This will give the State the advantage of extra financial resources in loan moneys outside the Loan Council, which is a good thing.

These moneys are to be made available by the bank "on its usual terms and conditions." It seems that there is a slight sweetener there to the extent that money coming direct to the State will be at the concessional rate of interest set out in clause 5. When funds are allocated direct to semi-governmental bodies or the Queensland Housing Commission under clause 4, they are made available by the bank "on its usual terms and conditions." The interest rate then applying would naturally be considerably in excess of the concessional rate of interest. However, the additional interest charges are no doubt outweighed by the extra financial entitlement outside Loan Council funds.

Those are the only points that I wish to make in considering the schedule.

Mr. LICKISS (Mt. Coot-tha) (3.4 p.m.): The matter now before the Committee is the schedule to the Bill, which is in fact the agreement, and it is the duty of the Committee to see that the principles enunciated in the agreement are carried into effect by means of the schedule and in words that clearly define such principles.

During the second-reading stage I drew attention to the fact that I intended to refer to clauses 10 and 12 of the schedule. We were advised during the Treasurer's winding up of the debate at the second-reading stage that the bank had insisted on a clause giving it exclusive access to State schools. We were advised earlier that this would flow from clause 10 (b) of the schedule, which reads—

"The State undertakes and agrees with the Savings Bank during the currency of this Agreement that—

(b) the State will in every possible way aid, assist and further the interests of the Savings Bank in the conduct of its banking business in the State of Queensland."

The important words in that clause are, "The State undertakes and agrees . . ." to do certain things, and what it will do is set out in subclause (b)—"the State" will—I repeat the important word "will"—in every possible way aid, assist and further the interests of the Savings Bank in the conduct of its banking business in the State of Queensland." The words "in the State of Queensland" must be noted carefully, too, because somewhere in the agreement one expects to find an "exclusivity" clause relating to State school banking. I suggest that one possibly would expect to find in the clause, "the State will in every possible way aid, assist and further the interests of the Savings Bank in the conduct of its banking business in the State schools of Queensland."

Of course, if the agreement is to be limited, one must consider the words in it and the exact meaning of the words, because in 15 or 20 years' time the present Treasurer and his officers probably will not be here to say what the intention was. As has been said already, intentions do not matter a continental before a court of law, so one must dwell on the words. The only conclusion that I can come to is that the wording of clause 10 (b) must necessarily allow the bank to go beyond an exclusive right to school banking. In fact, it is explicit. It provides that the State will assist the Commonwealth Savings Bank in the conduct of its banking business in the State of Queensland, a much wider implication and coverage than merely the State schools.

During the debate on the second reading, I asked this question: does this mean that if there is some way in which we can encourage public servants to bank within

the confines of buildings owned by the State, or we can bring some pressure to bear or use some persuasion on people who are obliged to use State grants or loans in the administration of boards or projects that come even remotely under the control of the State, the Bank can virtually demand, under the terms of this particular clause of the agreement, that the State shall do everything possible to give the Commonwealth Savings Bank, if it is a savings bank matter, exclusive rights to that banking? That is the first point, and I ask the Treasurer, in view of what I have said, whether he now agrees that the terms of this agreement as written go far beyond the confines of an exclusive right to school banking. If it means what it says, it goes beyond normal State school banking.

The second point that I raised during the debate on the second reading related to clause 12, which says that at the expiration of each five-year period the agreement can be examined again. I do not think it states explicitly the way in which the operation can be undertaken. It does not include the words "mutual agreement between the parties"; but without those words it is difficult to imagine how the clause can operate. I assume that although the words "mutual agreement" are not incorporated in the wording of the clause they are at least implied."

Mr. Coburn: They would be redundant.

Mr. LICKISS: That might be right. But then it is a question of the disadvantage to either party; to know how it could be agreed that someone is getting a benefit and someone else is losing on the deal, and for consent for a variation to be agreed upon.

I fail to see how there could be an agreement, and consequently I fail to see, unless there is an advantage to both parties, how clause 12 can operate. This clause will now operate so that any variation to the agreement, which will be in force for the next 20 years, can be made by two people. One is the general manager for the time being of the Commonwealth Savings Bank and the other is the Treasurer for the time being of the State of Queensland. There could be a very harsh and marked variation from the point of view of what we in this place, at this time, consider to be in the interests of the State.

If we bear in mind the wording of clause 10 (b), we see that the widest interpretation can be placed upon it, and this could be done by two people. It will be done with the approval of the Governor in Council by Order in Council—and we know how few of those orders receive the scrutiny of this Parliament.

If these words are to remain in clause 10 (b), I believe that the stage is set for unlimited assistance to this bank by the State in competition with other banks in Queensland. I ask the Treasurer if he has given some

thought to those words and whether the words are far too wide for his intentions in relation to the exclusive right to school banking, which is one of the considerations upon which the Commonwealth Savings Bank is prepared to lend to the State Government.

Mr. WALSH (Bundaberg) (3.12 p.m.): At the outset, I say that my reason for suggesting the postponement of clause 2 was that that clause authorises the Treasurer to sign the agreement, and it could be that in an atmosphere such as we have been experiencing for the last two days an upset would take place. The members of the A.L.P., the Independents and the group of rebellious Government members could have put their heads together, and, if there were some absentees, the Government could have found itself in a very awkward position and it would either have had to turn this agreement down or send it back to another place because of some amendments that had been suggested.

I suggest to the Treasurer that he should have copies made of his introductory speech on this measure and have them disseminated in public circulation. I suggest this for the reason that apparently even "The Courier-Mail" is not satisfied that this is necessarily a good agreement, and I have gathered from some editorial comment in the country Press that there is confusion among the public. That may be so, because the real meat of this matter has not been presented.

How anybody could argue, after examining the text of this agreement, that it is not favourable to the State, I do not know. I do not know how anyone could arrive at that conclusion because the financial provisions, which matter to me most in these discussions, really do benefit the State. I do not think that the hon. member for Toowong or the hon. member for Clayfield would disagree with me when I say that. This State is deriving some benefit, and some considerable benefit, from the agreement, and this fact has to be conveyed to the public so that their minds might be disabused of the suggestion that it will give the Commonwealth Savings Bank a monopoly in school banking, in particular, to the detriment of the associated banks, without having explained to them the *quid pro quo* to the State. I make that suggestion. I do not think it would be a bad idea to have it placed on record.

This agreement, of course, does not take nearly the perusal and study that the original agreement did. The original agreement entered into on 22 June, 1920, contained 23 clauses. No doubt there was justification for more verbiage in those days because it was a new agreement and because of the nature of the financial problems being discussed between the States and the Commonwealth Bank at that time. This agreement is limited to 12 clauses, and even within that number there are only a few that are really important.

As to the point raised by the hon. member for Baroona concerning clause 4, it would appear that any of the loans made to the

Queensland Housing Commission and the Corporation of the Agricultural Bank would be made on an interest basis that would be applicable to loans as if they had been raised on the open market or by debentures from any other source; in other words, there would be no concessional rate of interest for the particular loans referred to in clause 4. At least it is a very good thing to have a source of finance that can be tapped fairly readily. It is good to know that we can tap it from year to year as long as the profits are there, and that this money is to be made available to those two State instrumentalities.

Mr. Hanlon: If we are virtual partners with the Commonwealth Savings Bank, why isn't our full drawing entitlement from that source recognised as being outside our Loan Council approved borrowings?

Mr. WALSH: I say quite definitely—I have said this over the years—that to some extent we were disadvantaged because the agreement was entered into prior to the Financial Agreement of 1927-28. With the agreement operating as it was then, nobody could foresee what was going to happen eventually with the Federal Government's control of the Loan Council. The State representatives at that time no doubt agreed to allow the amount that was being raised by way of domestic raisings to be considered as part of the overall raisings. I think that we have to some extent suffered from this. As I have said before, in the case of the other States with their instrumentalities, such as the South Australian Savings Bank and the Victorian Savings Bank, those funds are available to the Government and the semi-government authorities in those States without having to be taken into consideration in determining the loan allocation for the State.

The only thing that happened in that respect is that we are still getting the benefit of the concessional rate of interest. I can see the point raised by the hon. member for Baroona. The pity of it is that it is not isolated completely from the discussion of the over-all loan allocation. If the Commonwealth Bank is to make these extra funds available as part of this agreement, I think the State has to be thankful for that.

The Treasurer gave an outline of what is proposed in clause 5. This is probably where the bank is getting some benefit out of the redrafting of the agreement. I say quite frankly that apart from the purely public relations aspect of school banking it would have paid the Commonwealth Savings Bank to throw this agreement aside so that it could be allowed to invest these funds, which are made available to the Government at the concessional rate of interest, at the higher rates of interest being charged by private banks and insurance companies.

That is the position in a nutshell. If we are not to acknowledge that to "The Courier-Mail" or to some other source, things are

coming to a pretty sad stage in our publicising of the relations between the Government and the banks. There is no doubt in my mind that it would be to the advantage of the Commonwealth Savings Bank to throw this agreement completely aside if it looked at it strictly from the financial point of view and the way in which it could invest its funds at a higher rate of interest.

Mr. Chalk: It would be a great advantage.

Mr. WALSH: I ask the Treasurer not to misunderstand my attitude on this occasion, or to think that it may influence me on some future occasion. If I have bricks to throw, I throw them.

On this occasion I must give the Government credit for exercising some political morality. Having had a partner for 40 years, and having benefited from the agreement that operated, the Government is not prepared to throw the agreement aside simply because of a little pressure applied by the private banks or within the Government parties. From the public's point of view, irrespective of one's politics the Government must be given credit for standing up to the pressure.

As to clause 10 (b) of the schedule, quite frankly in my book it is as wide open as the Pacific Ocean. It certainly does not deal with the specific nature of the aid or assistance that has to be given by the State in furthering the interests of the bank. Having committed itself to this principle, if the Government decides that there are other avenues in which it can assist the Queensland branch of the Commonwealth Savings Bank to make greater profits, it may be obligated to do so. And why shouldn't it? After all, it has not become a competitor of the associated banks, as has been claimed; it has become a partner of the Commonwealth Bank, and if there is any avenue at all whereby the Government can assist the Commonwealth Savings Bank to make greater profits than at present, it will do so with the knowledge that it will share in the profits.

I do not know if the hon. member for Mt. Coot-tha is opposed to that principle; he did not say. However, I should be surprised if he were not agreeable to a transaction, agreement or partnership between this Government and any industry or undertaking, apart from the Commonwealth Savings Bank, if the Government were to get a substantial "quid" out of it. I should certainly be in it if I were acting on behalf of the Government.

Let us look at clause 10 (b) of the schedule. It says—

"the State will in every possible way aid, assist and further the interests of the Savings Bank in the conduct of its banking business in the State of Queensland."

I do not think anyone will disagree when I say that the nature of the aid or assistance is not defined. It has come to my knowledge that deposit boxes are already deposited in

different branches of Government activities. I want to know if the Government will consider allowing the Commonwealth Bank to go into those departments too.

Mr. Aikens: Those boxes are put in there by the private banks?

Mr. WALSH: Yes.

Mr. Murray: They are put in there for the Commonwealth Savings Bank exclusively.

Mr. WALSH: Do not let us get mixed up. The hon. member for Clayfield is referring to the business done by the Government.

Mr. Murray: I am talking about the box system.

Mr. WALSH: Does the hon. member say that the private banks have no deposit boxes in the Golden Casket office, the Valley police station, police headquarters—

Mr. Chalk: Your information is pretty good.

Mr. WALSH: Yes. After all, the Treasurer knows that I have been here long enough not to get on my feet and make statements if I know I can be knocked down.

On my left there is a group that has been trying to convey to the people of Queensland that the private banks have not been considered by the Government in this way at all. I say definitely that the Commonwealth Trading Bank or the Commonwealth Savings Bank should have the right to put their deposit boxes in every Government department, and as there is no agreement with the other banks, I say that under clause 10 (b) the Government, if it acts morally, must ensure that the Commonwealth Bank has the exclusive right in this field.

Mr. Aikens: The private banks took their boxes out.

Mr. WALSH: Exactly, with the full knowledge and on the condition that as the Government will benefit from any increased deposits in the savings bank it should assist the savings bank.

Mr. Chichen: What about service to the individual? Is that not to be considered?

Mr. WALSH: Does not the hon. member for Mt. Gravatt, who has had wide business experience, concede that any person over 16 years of age, working in a Government department, has enough common sense to do his own banking irrespective of Government policy on boxes in Government departments? As the hon. member for Burdekin said, they are not conscripted to put their money into any particular bank. But if it is beneficial to the private banks to have this business, the Government, under this clause, is obligated to see that the private banks no longer enjoy that right. As there is no agreement between the Government and the private banks in this matter, the Government is exercising its right. But if there is now an agreement,

the Government must aid and assist the Commonwealth Savings Bank. I should like the Government to consider this matter particularly on the basis that it will benefit.

I refer now to what I class as an irresponsible statement by one or two Government members that the private banks would in effect withdraw the money they have invested in Queensland, or would be no longer interested in investing in Queensland. That is paltry and small. Irrespective of politics, we must concede that the private banks over the period have been identified and associated with considerable development. When I was Treasurer I was always mindful of the fact that there were certain bank managers that the Treasury could contact to see if funds were available for a particular local authority or semi-governmental body. I remember that the Labour Government had to amend the law on two occasions because Sir Douglas Forbes breached the law to help local authorities with their finances. So we are not unmindful of the part the private banks have played.

People like the hon. member for Kurilpa and Mr. Prowse should not talk nonsense. Mr. Prowse, the research officer for the associated banks, addressed Rotary and left the impression that the private banks would have to consider giving no financial assistance to the State of Queensland.

Mr. MURRAY (Clayfield) (3.30 p.m.): This whole matter gets worse as it proceeds—there is no question about that—and if ever there was justification for supporting the need for another look at this matter, it is provided by clause 10 (b) of the schedule. I shall not read it again, as it has already been read about 15 times. If clause 10 (b) means that an exclusive right to school banking is given to the Commonwealth Savings Bank, it means anything at all. It simply means that any clause in any Bill purporting to mean any one thing means any other thing. Let us be reasonable about it. Here we have a clause so wide that it means anything.

I thank the hon. member for Bundaberg for asking that the schedule be discussed before clause 2 of the Bill. In all of the discussion that took place prior to the printing of the Bill, it was assumed that the clause giving the exclusive right to the Commonwealth Bank would be clearly defined. It was expected that it would clearly mean what it was meant to mean, and as it means with the few words added a short time ago by the hon. member for Mt. Coot-tha.

How can this be cleared up? The Treasurer assures us that there is no side agreement, and, of course, we accept his assurance. There is nothing to define what clause 10 (b) means except negotiations across a table or perhaps an understanding. There may be a letter somewhere in the files of the Treasury Department, or somewhere else, that may help to show the intention,

but that is all there is to show that the clause gives an exclusive right to the Commonwealth Bank to enter State schools.

Where is this to stop? What are the guidelines for interpretation of clause 10 (b)? This is what we should know firmly and fully. I ask the Treasurer to confer with the Minister for Education on what will happen if the teachers say, "We will no longer be bankers." The Queensland Teachers' Union has already expressed itself rather strongly on this matter.

Mr. O'Donnell: I know; I said that yesterday.

Mr. MURRAY: Exactly. School banking by the Commonwealth Bank has been possible because of the loyalty and devotion to duty and the children by public servants employed by the Department of Education.

Mr. Coburn: We used to have to take the money and be responsible for it.

Mr. MURRAY: Of course, and that is still what happens. Let us suppose that teachers say, "We will not carry out banking. It is an out-of-hours duty and we refuse to be bankers as well as milk vendors. We are there to teach the children."

Mr. Carey: Don't you agree that the Commonwealth Bank, if it has this right, would establish a banking system inside schools and supply its own staff?

Mr. MURRAY: It is perfectly clear that if the teachers said "We will not be bankers," the Commonwealth Savings Bank would be hard put to administer the scheme. In other words, the cost to the Commonwealth Savings Bank could be such that the State's losses would be much greater than any it has had in the past or, at least, the profits would be less. That is of concern to us; it is important.

Mr. Wallis-Smith: Would the teachers say the same thing to the private banks?

Mr. MURRAY: We know perfectly well that the scheme envisaged by us, which is operating so successfully in Western Australia at the moment, does not place any extra duty on the teachers. It is conducted by an officer of one bank for and on behalf of all the banks.

One might well wonder whether, if the Treasurer had made a very successful deal with, say, the E. S. & A. Bank—it had set its rates of interest 1 per cent. lower—

Mr. Carey: Why contradict him?

Mr. MURRAY: Wait a minute.

If the E. S. & A. Bank had said, "We will do this and do that," and the Treasurer had decided that its proposal was the answer, what would the Opposition have said? If in certain circumstances the E. S. & A. Bank had entered the bargaining race and won because it offered an extremely good deal for Queensland, a deal that in the interests of the State

we could not ignore, and we entered into an agreement giving it the exclusive right to banking in the State of Queensland, what would be the attitude of the Opposition in this Chamber then?

Mr. Mann: We would oppose it very strongly.

Mr. MURRAY: What would be the attitude of my colleagues? Because the Commonwealth Bank is a sacred cow—the people's bank—it must be given an exclusive right. As hon. members know, because of a number of circumstances it should be able to offer preferential treatment, and the associated banks refused to enter a bargaining race with a semi-governmental institution. I will not prosecute that argument. The point is that if this had been round the other way and the situation had arisen that the E. S. & A. Bank had offered the best deal, I venture to say that the roof would have been lifted off Parliament House if the Treasurer had accepted it.

Mr. Carey: Why are you saying that the associated banks conduct their business so successfully in Western Australia when you said a few minutes ago that the Commonwealth Bank could not conduct its business successfully without the assistance of the teachers? Why the difference? Why shouldn't the Commonwealth Bank be able to do that?

Mr. MURRAY: The pooling of resources by all the banks simply means that one bank acts as agent for all the banks. That is elementary; I will not argue about it with the hon. member.

I have mentioned the relevant points. How much further do we go with assistance to the Commonwealth Savings Bank? If it is not doing well north of Capricorn, the suggestion might be made, "Let us proclaim an area north of Capricorn in which private savings banks will not be allowed, or in which private savings-bank activities will cease."

Mr. Hanlon: Only the Commonwealth could do that under the Commonwealth Bank Act. It would not be within the power of this Government.

Mr. MURRAY: But I say to the hon. member for Baroona that in many insidious ways we can be requested to help.

This clause in the schedule frightens me, quite frankly. I believe it is a very sorry state of affairs that the interpretation of it is being left wide open, so that it can flow from one set of hands to another, as I said yesterday, and to other minds subject to other persuasions. That is very important indeed. I believe it is dangerous. I know it cannot be altered. But, good heavens, who is going to interpret it? This is what I ask, and I have the right to ask.

Might I say further that a good deal of condemnation has been heaped up to this little end of this Chamber for some frivolity,

it is thought, some rebellious attitude, and some attitude of trying to split or break the Government. God forbid! If this has done nothing else but establish the validity of some argument that may have emanated from this end of the Chamber—and is anybody going to say that none of our argument is acceptable over the wide range of it—if just one point of our argument is valid, then it means that the argument of the Government, to that extent, is pinned down. In that sense we serve the public well.

I am sick and tired of hearing these recriminations and this abuse heaped on a few members who feel for the public interest. And who will dare state here that I am not acting in the public interest? That is how I am acting, and I believe that my colleagues are doing so also. I take a very serious and dim view of this abuse. Whenever I feel there are things to be said, and whenever I feel there are actions to be taken, I will say them and take them in this Chamber, with due regard to the notices given to my Leader and with due regard to ethical procedures, which have been followed.

When we talk of democracy and democratic systems within parties, democracy is useless unless we use the machinery of it in a responsible way. I venture to say that on this occasion there has been the responsible use of the machinery of Parliament. Please let me hear no more of these allegations, these inferences and these imputations that we act only in the interests of seeking publicity.

An Opposition Member: They are breaking their hearts.

Mr. MURRAY: It is not worthy for hon. members to indulge in that type of recrimination, and I would like to hear no more of it.

Mr. AIKENS (Townsville South) (3.43 p.m.): I do not think the hon. member for Clayfield should be unduly concerned by any recriminations or accusations that are directed at the little Left Wing of the Liberal Party by members of the Labour Party, because anybody who knows anything at all about human nature knows that the most intense hatred springs from envy. The hon. member and his colleagues are simply receiving the envy of the slaves for the free. And there is no greater hatred of any group of people than the envy and the hatred of slaves for free men.

Mr. Bennett: Of course, you asked a question this morning.

Mr. AIKENS: These men over here are the champions of democracy, and the hon. member is the proclaimed champion of the criminal. I have never known him to be concerned in any way over the victims of the criminal.

I am glad that this point has been raised. I came back into the Chamber to raise it myself. The hon. member for Clayfield is

concerned at the recriminations and accusations that are emanating from the Labour Party. He has not cleared up this point; he has merely skimmed over it, as it were. I intend to try to clear it up. I ask the Treasurer to declare in this Chamber unequivocally just what clause 10 (b) really means; just how the State Government proposes to aid, assist and further the interests of the Commonwealth Savings Bank in the conduct of its banking business in the State of Queensland. What does he propose to do? We were here all day yesterday and we are still here—when we will adjourn, of course, is in the lap of the gods—and we have been told in general terms what it means. We have had quite a lot of extraneous matter introduced into the debate; we have had a lot of platitudinous ponderosity introduced; we have had quite a lot of prolixity. But we have not had in ordinary, simple, understandable words just what the Treasurer and the Government propose to do under clause 10 (b) in order to aid, assist and further the interests of the Commonwealth Savings Bank. I hope that clause 10 (b) means all that the hon. member for Clayfield is afraid that it means. I hope it does mean that.

We had a very interesting observation from the hon. member for Bundaberg, who told us that the private trading banks and the private savings banks have already put deposit boxes in the various Government instrumentalities and offices in Brisbane. I have no doubt that they have put them into Government buildings and offices in other parts of the State. I spoke yesterday about the possibility of an appeal by the private trading banks to an appellate court on the interpretation of clause 10 (b). Let us look at it from the other angle. Suppose the Commonwealth Savings Bank says to the Treasurer, as I think it has the right to say under clause 10 (b), "You take those private savings bank boxes out of the Government departments. By allowing them to be there, and by giving the private trading banks an 'open Sesame' into Government departments with their savings deposit boxes and all that sort of thing, you are not acting in accordance with clause 10 (b)", what will happen? I ask the Treasurer to tell us quite honestly and frankly what he would do.

Mr. Mann: If I were the Treasurer I would get them right out.

Mr. AIKENS: If I were the Treasurer I would do the same thing. I want to know whether the present Treasurer will do the same thing. I want to know whether the present Treasurer has the same interpretation of clause 10 (b) as apparently the hon. member for Clayfield has. If the Treasurer tells us that he is not going to do that, then, of course, he has only been misleading us about the real meaning of clause 10 (b).

Mr. Walsh: Not necessarily. You don't know what might arise in the future.

Mr. AIKENS: I am not concerned about what might arise in the future. I am wise enough to cross streams only when I come to them. I want to know what is happening now. The hon. member for Bundaberg is a man whose veracity I hold in high regard, although I do not always hold his politics in high regard. He assures us that the private trading banks have already put these deposit boxes into Government instrumentalities in Brisbane. I want to know what is going to happen if the Commonwealth Savings Bank says to the Treasurer, as I think it has a right to say under clause 10 (b), "Get those private trading bank boxes out of the Government instrumentalities. Get them out pretty quick smart."

Mr. Coburn: Who put them there?

Mr. AIKENS: I do not know. That is something we should be told.

The Treasurer told us that the Commonwealth Bank would not sign the agreement unless clause 10 (b) was included. He went to the other trading banks and asked them, "Will you give me the same terms as the Commonwealth Bank is prepared to give?" But they said, "No." Apparently we have the position where the private trading banks, who would not match the offer of the Commonwealth Bank in this regard, now find that they did not have to match the offer at all, or enter into any agreement with the Treasurer or the Government, to be entitled to all the privileges and concessions, and probably more, that the Commonwealth Bank will get under this agreement.

I want the Treasurer to tell us about this in his closing remarks, if he will. I cannot force him, of course. I cannot hold him down with a foot to his throat or, like a gladiator in the arena, with a dagger at his larynx, saying, "Tell us, or else!" and, when he does tell us, cut his throat just the same. I want him to tell us clearly in simple, understandable language just what he proposes to do about clause 10 (b) and what concessions he will give to the Commonwealth Bank.

We heard quite a lot of blather and blarney from the hon. member for Clayfield. I have been on his side for a little while, but now I am going to rip a few pieces of skin off him. I do congratulate him on the stand he has taken. Being a free man myself I do not envy him, and being a free man I do not condemn him or criticise him. If I were not, I should probably hate him just as much as any slave hates a free man, and that is why the Labour Party hates him.

Mr. Mann: You ought to get down on your knees and thank the Labour Party for getting you here, instead of knocking it.

Mr. AIKENS: The man who got me here in the first instance, in 1944, is still sitting here beside me—Arthur Coburn. If he had not stood for Mundingburra in the 1944 election I doubt that I would have made it, but, having made it once, I never lost it

and no-one can be sure of being here longer than I am; I will be here as long as I want to stay here.

Mr. Mann interjected.

Mr. AIKENS: The hon. member for Brisbane will be here only as long as the "Moscow Mob" allow him to be here. They decided at the Townsville Convention last year that he is too old and senile to run for the next election, and that goes for poor old "Horrible Horace", Jim Donald, and a lot more of them.

We heard a lot about the fact that the teachers in Queensland State schools have been doing this banking on behalf of the Commonwealth Savings Bank. I understand that is quite true. Whether they continue to do it is a matter entirely for them. If they should decide through their union that they no longer intend to do any banking business for the Commonwealth Savings Bank I will be on their side, for I am always on the worker's side. That is where I differ dramatically from Labour members. I do not shift from side to side; I am always on the side of the workers.

Mr. Bennett: That is why you always vote for Tory legislation.

Mr. AIKENS: Who voted with the Tories yesterday? The hon. member and his dingo mob went over and voted with them. If I had been here—

The CHAIRMAN: Order! The hon. member for Townsville South is treating the Committee as if it were a vaudeville show. I ask him to continue dealing with the schedule under discussion.

Mr. AIKENS: I will do so. I do all I possibly can to co-operate, but sometimes the Opposition make it impossible.

If the teachers refuse to continue with the Commonwealth Savings Bank business in State schools I will be on their side because they have that right. It is their inalienable right to determine the terms of their employment, and if they think that banking is outside the terms of their employment they have the right to refuse to do it. We have heard a lot of talk about teachers doing extraneous duties, but to suggest that this is the only extraneous duty they perform is pure and simple bunk. If the hon. member for Clayfield knew anything about the work that the teachers are doing in the State schools of Queensland—and they are doing it willingly in the interests of the children and in the interests of the department, and have done it for donkey's years—he would not mouth such nonsense as he did when he spoke about their having this extra duty thrust upon them. I know of teachers in country areas where labour is unobtainable who have to clean their schools, rake up the yard, and cut and burn the trees. I know of teachers in country schools who have to play the role of sanitary man, and clean out the toilets and do all that sort of

thing. They are happy to do it because they say, "I am here to teach the children. We cannot get the labour to do it." They are happy to do it and do not grumble about it. If the Department of Education could get anyone to do it I am sure it would pay someone to do it.

When I had country areas in my electorate I knew school teachers who could not get accommodation near their schools. I remember that on one occasion the parents of the pupils bought the teacher a bike which he rode 7 miles to school and back home over a rough bush road every day, and he was happy to do it.

What is all this nonsensical talk about extraneous duties? Teachers perform in accordance with their concept of loyalty to the Department of Education. I would say that, of all the extraneous duties that the teachers in Queensland perform, the weekly banking, the small amount of Commonwealth Savings Bank money that they handle, represents probably the smallest and most inconvenient.

Mr. Pizzey: You said "most inconvenient".

Mr. AIKENS: I mean "the least inconvenient".

Mr. Bennett interjected.

Mr. AIKENS: Being an ordinary man, and not one who considers he is anointed by God or celestially begotten, as members of the Labour Party do, I am quite aware of the fact that I make errors now and again. The one I just made is what we call a "lapsus linguae". Hon. members opposite would not know what that was; the hon. member for South Brisbane would not know anyway; he knows nothing about Latin. He probably thinks "lapsus linguae" is the name of a Greek wrestler.

Do not let us tangle this up with all the extraneous duties, blah blah and guff we have had from the hon. member for Clayfield and others. The teachers themselves will decide whether they will continue with school banking and all the other extraneous duties they have been doing for years, and are still doing.

To get back to my initial remark, I should like the Treasurer, when he gets the opportunity when this debate is mercifully drawing to a close, to tell the Committee in simple terms, so that even the hon. member for South Brisbane with his limited mentality can grasp it, exactly what he proposes to do for the Commonwealth Savings Bank under clause 10 (b).

Mr. SULLIVAN (Condamine) (4.56 p.m.): I enter the debate because of the strange course the debate has taken in the passage of this Bill. Possibly the Chamber has never been better attended, and hon. members have shown a great deal of interest in this matter. The Opposition has indicated how much it is in favour of the measure. This was shown yesterday when Opposition members

voted with the Government. It has not been necessary for many Government members to speak in support of the Bill, because we decided at our joint party meeting that this was the right step to take. We believe that the Treasurer did a very good job and got the best possible deal for Queensland. The hon. member for Bundaberg mentioned that benefits will accrue financially to the State from the deal the Treasurer obtained.

The point whether the associated banks or the Commonwealth Bank should have the right to enter the State schools has been argued. As the Treasurer outlined, the associated banks were given every opportunity to match the offer of the Commonwealth Bank but they could not. That is why this legislation was introduced. The majority of members feel it is unnecessary to speak, because the Treasurer has put the case well.

The hon. member for Townsville South introduced an interesting point earlier today when he spoke about the banking habits of children. Not every child avails himself of the opportunity to bank at his school. When I learned that facilities were provided at the school attended by my children I discussed the matter with my wife, and as I banked with the A.N.Z. Bank I chose the savings bank facilities of that bank for my children. It would be interesting to know the percentage of school children who use school-banking facilities. Whether they do or not, I believe that when children leave school they are guided by their parents. My colleague the hon. member for Albert mentioned that children generally use the banking instrumentality which their parents have used over the years. In the industry with which I am associated, and no doubt in others, a father quite often acts as guarantor for his son, and takes him to his bank. To members on the Government side who during the last couple of days have expressed concern over this matter, I say that I do not think there is any real need for worry. I do not believe that this is a means of educating children to "Bank Commonwealth", or that they will continue to do so for the rest of their lives.

The hon. member for Townsville South to some extent came to grips with the hon. member for Clayfield over the possibility of teachers refusing to carry out banking responsibilities. Remembering what has happened in the last day or two, I am wondering whether the hon. member for Clayfield is trying to bring in some other issue to stir up strife among teachers. I say that with all respect to him. If he is, I would be very concerned about it.

Mr. Walsh: He ought to be ashamed of himself if he is doing that.

Mr. SULLIVAN: What has happened in the last couple of days seems to indicate that to me. If it is so, it is something that we should all treat with concern.

When the hon. member for Mt. Coot-tha was speaking and dealing so much with principles, I asked him by interjection about the principles he adopted yesterday. I join other members in saying that I do not deny to private members the right to voice their opinions and be critical of aspects of Government policy with which they are not satisfied. It is good to be able to do that. When I asked him where he stood in the moving of an amendment and the dividing of the House in an endeavour to defeat his Government, his retort referred to something that I hoped he had forgotten. He referred to me as trying to "assassinate" him some 12 months ago during the passage of the Bill dealing with the freeholding of Crown land. For his sake, I hoped that he had forgotten about that, because on that occasion we had the spectacle of seeing him and the hon. member for Clayfield 14 times moving and seconding motions and then voting against them. At least yesterday they had the courage to vote against their Government, which I do not deny them the right to do, but if they were not in favour of something that has been agreed to by the majority in the party room I think they should have walked out of the House instead of voting against it.

I join with other members of the Government and the Opposition in commending the Treasurer on the presentation of this measure, and I believe that, as this is the best deal that Queensland can obtain, we must accept it.

Mr. CHINCHEN (Mt. Gravatt) (4.3 p.m.): I rise to seek clarification on a couple of clauses. I refer first of all to clause 1. It is well recognised that we are living in times that are changing at a very swift tempo. For this reason, I feel that the Treasurer and his officers must have carried out investigations and arranged projections to show what clause 1 will mean to the State in the years to come. Changing times and the entry of the private banks to the savings field must have a great effect on what "seventy per centum of the net quarterly increase in the amount of Savings Bank depositors' balances in Queensland" will mean in terms of money.

Without a doubt the Treasurer would not have concluded an agreement of this magnitude without looking into this matter and, as the Committee is now being asked to ratify it, I am wondering if the Treasurer can indicate what this will mean in the years to come. We know what it has meant to us in years gone by; it is important to know what it will mean in the future, because it is from this clause that any financial advantage to the State will be derived.

It is also from the 70 per cent. of the net quarterly increase in depositors' funds that 2/7ths can be used for local government purposes, housing, and so on. Again, this is important.

It could be said, of course, that it may give information that is confidential to the bank, but I think we could at least be given

a lead. Is it thought that the volume of money that has been made available to the State over the last three, four, or five years will continue? Is it thought that it will increase or decrease, and roughly to what extent? I think my request is reasonable, because information such as that would enable hon. members to estimate just what the agreement may mean to the State in terms of money. In my opinion, some information must be made available for the consideration of hon. members at this time.

The other point relates to clause 10 (b) of the agreement. I am in a little bit of a quandary because I do not know what the clause means, and I should like to know, as would the hon. member for Townsville South, the hon. member for Clayfield, and various other hon. members, what the Treasurer thinks it really means. I read it this way: that the State will in every possible way aid, assist and further the interests of the Commonwealth Savings Bank. It "will" do that. It means that the State must jump at the behest of the Commonwealth Savings Bank. That is the only way I can interpret it. It does not say "if you agree"; it says "you will". It seems very strange to me that the State should be placed in the position of being told by the Commonwealth Savings Bank what it will do.

Mr. Aikens: The Treasurer said that the bank would not sign the agreement till that was included in it.

Mr. CHINCHEN: Again we come back to the recent negotiations. I do not think there is any financial problem involved. The problem is that the State, in the first few hours of negotiations, apparently allowed the Commonwealth Bank to pick its own ground on which to negotiate. The Treasurer said, "From the beginning, the Commonwealth Savings Bank laid down as a condition . . ." The bank got in first and laid down the conditions. What would have happened if Sir Thomas Hiley or his officers had got in first and laid down conditions? What if they had said, "We demand the condition that all banks should enter State schools."? I am inclined to think that the agreement would be exactly the same as it is today, with the exception that clause 10 (b) would be deleted.

The hon. member for Bundaberg has changed his ground a little. He said yesterday, by interjection, in regard to the savings bank continuing this agreement, "They are morally obliged to carry on with the agreement." Today he said, "There is no need for them to do anything about the agreement." I cannot imagine the Commonwealth Bank allowing the Treasurer to return to Queensland and announce, "Because we have allowed the private trading banks to enter State schools, the Commonwealth Bank is to charge the State £1,000,000 more a year in interest." That would be the worst publicity the bank could have. It certainly

would have continued the agreement. However, the bank laid down the conditions and the bank's representatives were the better negotiators. When Sir Thomas Hiley went to Sydney, it was too late; when Mr. Chalk went to Sydney, it was too late. The point I make is that it was only in the first hours of negotiation that the bank said, "We insist on this condition," and it is now included in clause 10 (b).

Mr. Hanlon: He acknowledges that it was an existing benefit that the bank enjoyed when negotiations began.

Mr. CHINCHEN: Quite so, but nobody else entered this field. The point is that the bank gained not only what the Treasurer told us it wanted and what it laid down as a condition from the beginning, the sole right of entry to State school banking; it gained much more. It has gained this: the Government will in every possible way assist, aid and further the interests of the Commonwealth Savings Bank. That is much more than the bank asks for—or does it ask for this? We have not been told.

Mr. Chalk: I have tried to restrain myself; but I have explained it.

Mr. CHINCHEN: It is impossible for a member to be in the Chamber all the time, and I apologise if the Treasurer has explained it while I was not here. But this information is not available to me, and that is why I ask. If it has been explained, please do not explain it again; I will read it in "Hansard".

I am amazed at the width, the depth and the breadth of this clause. I do not know how it is going to be interpreted, or by whom. I can only presume that the bank will be granted the right of sole access to State school banking. But does it now negotiate with the Minister for Education, who is legally responsible for the schools? Does it negotiate with him, and is he not allowed to negotiate with the private banks? I do not know what happens from here on. I do not know the reason for this clause. I am scared of this, to be perfectly honest, because the bank can make demands of the Government, and I do not see how the Government can refuse them. If the bank wants some assistance it will say, "Here we are; we want some assistance."

Mr. Aikens: I hope you are right.

Mr. CHINCHEN: I hope I am wrong. Many people throughout Australia will be worried about this. What I am looking for at this stage is some indication of the projections, the programmed figures, and the thoughts that may flow from clause 1 in years ahead. Are they to be greater or lesser? Are they to grow or curve or swing upwards as we get more money?

The other thing I am looking for is a clear and definite explanation of clause 10 (b) and what it covers; what the intention is and what the bank's power is; and how we as a State Government must apply ourselves towards assisting the bank.

Mr. MURRAY (Clayfield) (4.13 p.m.): After hearing the hon. member for Condamine raise the matter that he did, I must say that one cannot hope to win. I am castigated for moving amendments and not voting for them, and now I am castigated for moving an amendment and doing the opposite. My friend from Condamine reminds me that it was on another Bill, but in that case it was definitely opposing part of a Bill. This is a case of asking for a delay for a further investigation; that is all. The inference here is, "You are not doing right whatever you do; therefore, do not move amendments." That is the inference, and I do not accept this. I will move amendments according to my own sense of responsibility, however much I may be held in contempt by other hon. members.

I must also say that I have been accused of trying to stir up some trouble with respect to the effect that clause 10 (b) will have on teachers. The hon. member for Barcoo, the hon. member for Burdekin and the hon. member for Toowoomba East were school teachers, and they, with the Minister for Education, were he here, would know full well that this is certainly not a case of stirring up trouble. After all, the teachers have been restrained by the president of the Queensland Teachers' Union from taking action in these matters. They have complained for a long time. I have asked the Treasurer what would happen if they decided to take action. What sort of problems would the Commonwealth Savings Bank have in the administration of this clause with the interpretation now given to it by the Government? It would have trouble. No doubt it would have to seek other means. Would it employ other Government servants? What would the Government do? Surely school children would not be denied the opportunity that does exist. I am sure that is not the intention of anybody.

Mr. Bennett: Do you think your Government is capable of handling the teachers?

Mr. MURRAY: I think my Government is capable of handling anything very well and thoroughly. I think my Government is a little optimistic—

Mr. Walsh: You are not Premier yet.

Mr. MURRAY: The Government I belong to. This is my Government. I believe it is a little optimistic in its interpretation of this clause as to its limitations. This again is the narrow front. We have never diverted from it.

I look forward with very great interest to my Leader's giving the clarification asked for by the hon. member for Townsville South. No doubt this will be thorough and full, and will set my mind completely at rest.

Mr. LICKISS (Mt. Coot-tha) (4.18 p.m.): I am sorry I have to enter the debate again at this stage, but I am prompted to do so by the remarks of the hon. member for

Condamine, who referred to what happened in another debate and said that he thought I should forget it for my own good. I thought it was rather presumptuous of the hon. member. This debate is on a matter of principle arising over this Bill, which deals with an arrangement between the Government and the Commonwealth Savings Bank. The hon. member's interjection was not on the basis of that principle at all, but on a personal issue. I am one who takes a note of history because I believe that history has a habit of repeating itself. We saw that happen today. I anticipated such action sooner or later, and am prepared to deal appropriately with him on any such occasion.

I wish to make a point for the sake of clarification, not only to hon. members but also to the Press in the gallery. This morning's Press referred to the "rebels" voting against the Government. The fact is that six members of the Liberal Party voted for an amendment in this Chamber. What would have been the position if the Treasurer for one reason or another had accepted the amendment? We would have been voting with the Government. These misleading statements are fed to the public—

Opposition Members interjected.

The CHAIRMAN: Order!

Mr. LICKISS: I can take as much as they can give.

I refer particularly to the condemnation that has been levelled at me in relation to my comments on the schedule to the agreement. If ever there was a good reason for another look at this Bill, particularly as my friend the hon. member for Clayfield has said, it is to be found in hon. members' critical view of clause 10 (b) of the schedule and what it is supposed to mean on the one hand and what it actually means on the other, which has been the very basis of our argument from the inception of the debate to the present time. I believe it is worth while taking notice of what we have said about this clause.

I believe I should put the facts on record. So far as the hon. member for Condamine is concerned, I have a very good memory. I believe in the repetition of history, and I wanted to make that point.

Mr. WALSH (Bundaberg) (4.21 p.m.): It appears to me that the hon. members for Mt. Coot-tha, Mt. Gravatt and Clayfield are concerned only with trying to belittle the activities of the Commonwealth Savings Bank. I listened to them very carefully, and in each case they asked many questions. It is true that all the matters they envisage could arise, but one would expect them to give some answers to the questions they ask. However, they simply asked the questions and said, "Will this happen? Will that happen?", and left it at that.

The hon. member for Clayfield is overlooking the protection given by the Liberal Government in the Federal sphere to Ansett-A.N.A. in competition with T.A.A., and seeks to imply that the Commonwealth Savings Bank would not be operating favourably. That is almost a parallel case to the present one.

When the hon. member for Clayfield was speaking I got the document styled "Banking and Currency" and looked up some statistics. I found that there are 13 savings banks in Australia, eight of which operate in Queensland. There were 706 branches of all banks in Queensland as at 30 June, 1965, and, of that number, Commonwealth Savings Bank branches numbered 144. The number of savings bank agencies in Queensland as at 30 June, 1965, was 2,353 and the Commonwealth Savings Bank operated 1,558 of them. It is interesting to note that there is no break-down of school-banking agencies, but there was a total of 1,678 school-banking agencies in Queensland at that date. As I said, there is no break-down to show what banks are operating them, but I take it that the Commonwealth Savings Bank does.

Mr. Smith: Why should they all belong to the Commonwealth?

Mr. WALSH: The denominational schools would be included, but the hon. member will realise that they represent only a small percentage of the total.

We have heard much argument about the "colossal" sum of money that the Commonwealth Savings Bank is chasing. As at 30 June, 1965, there were, \$2,007,000 in depositors' accounts, and the average per depositor's account was \$13.16. What a terrific amount to be arguing about!

Coming back to the 1,678 school bank agencies, there are 152,000 operative accounts. Hon. members will agree that the total of the deposits in school savings bank accounts is not a substantial amount to divide among eight trading banks in Queensland.

Mr. Murray: It is not a profitable venture.

Mr. WALSH: Of course it is, and it is obvious from the number of agencies the Commonwealth Bank has throughout the length and breadth of Queensland that it is giving service in remote parts of Queensland where the private banks are not.

Mr. Murray: It is purely a sprat to catch a mackerel.

Mr. WALSH: Yes, and the mackerel is a big one in this case. If the Treasurer is to get a big slice of the mackerel, all well and good.

(Time expired.)

Hon. G. W. W. CHALK (Lockyer—Treasurer) (4.26 p.m.): I do not think there is much to which I need reply. What we have listened to for the last hour or so has

covered basically the same line of argument as we had earlier in the second-reading debate. It is true that we are discussing the schedule to this Bill.

The hon. member for Baroona was the first to speak in the Committee stage. May I say that I normally regard his contributions as reasonably constructive, but on this occasion the red herrings he drew across the trail were nothing more than humbug. When it is all boiled down, he wanted to know who was responsible for conducting these negotiations. The Government of the State is the responsible body. Those who were responsible for negotiating this agreement were either Ministers of the Crown or top-ranking public servants under the direction of Ministers of the Crown.

The hon. member for Baroona wanted to know the benefits that would accrue, and claimed that in my negotiations I was trying to assist the associated banks. I pointed out earlier that anything I did to get any of the terms of this agreement changed was done to get something which was or would be in the best interests of Queensland, and it was for me to decide whether something should be given away in one direction to gain something in another. I believe that my approach resulted in a greater benefit than that originally offered to Sir Thomas Hiley. But when I could not improve on the situation I was quite happy to take the best I could get, and as far as I am concerned that best was better than the best that was offered by the associated banks.

Mr. Aikens: Tell us what you are going to do for the Commonwealth Bank?

Mr. CHALK: I shall in a moment. The hon. member is not catching his plane yet, is he?

I say to the hon. member for Baroona that what I did, I did believing that the outcome would be better. Because I could not budge the Commonwealth Bank in that direction, I was quite happy to go back to my Government and point out that this was the best deal that could be obtained.

The hon. member for Mt. Coot-tha took clause 10 and said, first of all, that what concerned him was that portion of it that reads, "The State undertakes and agrees . . ." He then said that he wanted to know exactly what we had agreed to. I do not know how many times I have to say in this Chamber exactly what I believe the agreement means. On each occasion on which I have risen I have tried to say that the only thing that the Commonwealth Bank has sought in this matter is the sole right of entry to State schools during the period of the agreement. I said earlier that we had agreed to nothing more and nothing less; I said we had not been asked for anything more or anything less.

Mr. Aikens: What are the obligations under this clause?

Mr. CHALK: I shall deal with the point raised by the hon. member for Townsville South when I come to it. I have told hon. members repeatedly the basis of the negotiations that took place between Sir Thomas Hiley and me, on behalf of the State, and high executive officers of the bank.

Mr. Duggan: In what respect is the final agreement that you reached with the bank an improvement on what Sir Thomas Hiley obtained?

Mr. CHALK: I have already castigated a member of my party for being out of the Chamber and not hearing what I said previously. However, I know that the Leader of the Opposition has certain responsibilities. What I said earlier in my remarks was that there was no variation between the agreement that Sir Thomas Hiley signed originally and the agreement signed by me. I did say that I endeavoured to get some change in it, and it was over that that the hon. member for Baroona took me to task.

The hon. member for Bundaberg made the suggestion, with which I do not disagree, that it might be in the interests of the State to issue some type of précis or publication dealing with what the agreement means to Queensland. I am not saying that I shall do that, but I do say to those who have spoken against the Bill and claimed that it has caused great consternation among either their supporters or certain other people that during the whole of the passage of the Bill I have not received one letter protesting against it. It is true that an approach was made to me by the associated banks, and it is equally true that a letter was written by the president or secretary of a branch of the Liberal Party somewhere in Brisbane who is also a member or manager of one of the associated banks.

During the luncheon recess I asked the Premier if he had received any similar communications, because I thought that the House should be told of any such protests. The Premier informed me that he had received one letter. Is there anything different between me, as Treasurer, or the Premier of the State, and other members of Parliament, if people want to run to members with complaints? After all, if you want to achieve anything, you go to the butcher, not the block. The butcher is the one to go to if you have a complaint. As far as I am concerned, no approaches have been made to me on this.

Mr. Walsh: That was bad organisation on the part of the rebels.

Mr. CHALK: Probably I will receive some now. However, by the time I receive them it will be too late. The State has entered into this arrangement; it has entered into it as a partner. If benefits accrue from it, we expect to get the advantage of those benefits.

The hon. member for Clayfield has spoken on the schedule at least twice. He referred

particularly to the position of teachers, and possibly that is the only point in his remarks to which I should reply.

I am not unmindful of the assistance given by State school teachers in the field of school banking, and I believe that the majority of them—I have many friends who are teachers—although they may not really like doing this class of work, which could be regarded as being outside their normal responsibilities, are at all times keen to do what they can to assist in educating or otherwise helping children. This is one way in which I think they can assist. I do not think for a moment that they are attempting to train children to use one form of banking, although it is true that, because of the agreement, one bank has exclusive rights. What teachers are trying to do is implant in the minds of children the need for some type of weekly or monthly saving, and I believe that parents also are keen to do this.

I remind hon. members that there is no binding obligation on parents to tell Johnny that he must bank at the school. The Government has not tied that into the Bill. What it has tied into the Bill is the provision of a facility for school banking. If parents wish children to take advantage of it, the facility will be there.

I think that teachers will continue the practice that has existed for a number of years. However, if they do not, if something that has gone on in this Chamber in the past week or fortnight engenders an uprising of some sort among teachers, the Commonwealth Bank is well aware of the problem it faces. The question arose in discussions, and the bank knows that some other basis of arrangement will have to be entered into if the teachers will not handle school banking business. Let me say to hon. members that that problem will be met when it arises. I believe that the bank, because of its insistence on this condition, will find some way of continuing to provide the facility. It is commonly known, I think, from the union's point of view, that a contribution is made for providing banking facilities. That is a matter outside my province; it is a matter for the Queensland Teachers' Union to consider.

Mr. Aikens: It is a matter between the teachers and the bank.

Mr. CHALK: That is quite true.

Mr. O'Donnell: It has nothing to do with the Bill.

Mr. CHALK: The hon. member for Townsville South wants to know what the obligations are under this clause.

Mr. Aikens: In precise terms.

Mr. CHALK: I will be as precise as I possibly can. As far as I am concerned, firstly, the Commonwealth Savings Bank shall have the sole right to conduct school banking within State schools during the period of this agreement. Secondly, no other obligations are entered into by the State. I

have asked officers of the bank what this clause means other than the point I mentioned. Those officers have indicated to me that they have no other particular point in mind. It is true that if they wanted to discuss any other problems, or if we wanted to discuss any other problems or any other matters, there is always the right under this agreement to have the matter discussed. Clause 12 sets out that there can be a review. I think the hon. member for Mt. Coot-tha raised the point that this would be a review and a decision arrived at only between the general manager for the time being of the Commonwealth Savings Bank and the Treasurer for the time being of the State of Queensland. Does the Treasurer of the State bind the Government? It is right and proper, first of all, from the Government's point of view, that the Treasurer negotiate. This agreement says that those negotiations must have the approval of the Governor in Council. The Governor in Council comprises Cabinet and His Excellency the Governor. This is not something that will be decided by two men; it is something that will be decided by the Government, through Cabinet.

Mr. LICKISS: I rise to a point of order because I could not get in by interjection what I want to say. The Treasurer will remember that I referred also to the approval of the Governor in Council by Order in Council.

Mr. CHALK: The hon. member says he also included the Executive Council, and I accept his assurance. But that does not clear up any further the point that I am making, which is that this is not a two-man show.

Mr. Hanlon: It would have to be tabled, wouldn't it?

Mr. CHALK: It receives the approval of the Governor in Council.

Mr. Walsh: The Order in Council would.

Mr. CHALK: The Order in Council would. The wording is "Governor in Council by Order in Council". The Order in Council would be tabled and it could be debated in this Chamber. As to the general discussion, it is not something just between two people; therefore, I believe that we have a basis of protection if the Commonwealth Bank wants to interpret this clause in any other way.

I believe that possibly the wording of the clause is better for the State than it would be if we wrote in the dozen words suggested by those hon. members who put forward the amendment yesterday. A certain amount of latitude is allowed by the words, and during all of my discussions and the discussions of my officers no other point was raised. I am making the issue as clear as I possibly can and as clear as it is essential to at present.

The hon. member for Mt. Coot-tha asked me what the position was with regard to clause 1 of the schedule. All I can say is that I do not propose to try to gaze into some

crystal ball and look into the future. I have faith in Queensland, and I know what this agreement has meant in the past because I have the facts and figures relating to it. I know that this agreement is written so that, generally speaking, the State will receive a better deal than it received in the past. Certain things have been written into this agreement which were not in the previous agreement but which will be for the greater benefit of the State.

I believe that as the years go by we will see in Queensland a great improvement in the position of the Commonwealth Savings Bank and all other banks. After all, we have an increasing population; we are developing industry in this State; we are building up our export industries. Is it not obvious that there will be a greater volume of money in this State, that more people will be employed and that more wages will be paid? Is it therefore not logical to assume that there will be more bank accounts? Is it not logical to assume that a percentage of that increased business will go to the Commonwealth Savings Bank? Is it not right to assume that this will mean greater benefit to that bank? I would not attempt to tell the Committee what it will mean in round figures, because I would not know. What I have said so far are things which I know to be facts, and of which I have a thorough knowledge.

Mr. Walsh: What about these deposit boxes in Government departments?

Mr. CHALK: I understand that there are a number of deposit boxes of other banks in some Government departments. I tried to find the background to that. I believe that this was agreed to at a time when another Minister was in charge of a certain department. For my part, this has never been challenged; the Commonwealth Savings Bank has never challenged it. Whether it knew about it, I do not know, but it certainly knows now.

I say in all sincerity that I do not believe that the Commonwealth Bank will say that just because something is happening we have to do this or that. What the Commonwealth Bank asked for was school banking, and we have given it that. If it asks for more, that will be a matter for negotiation and future discussion. I do not deny that the bank has driven a fairly hard bargain with me. If it wants to drive a further bargain with me I will be just as tough and hard as I have been up to date. We are partners, and for my part I believe that the State can, and will, benefit from what we have done.

I do not think I can add any more. I know the debate has been long. I think it was the hon. member for Clayfield who said that he was sick and tired of this business. From my point of view I, too, am just a little sick and tired of it.

The Government has endeavoured to get the best deal it can for Queensland. If we do that, surely we are acting as good Queenslanders and as a good Government should. Are we not doing something for the betterment of the State generally?

I hope it will not be necessary for me to rise again. The Committee has been told all I know. I hope that now we will be able to proceed with the agreement and get the benefits that are to be derived from it. If we get those benefits I will ensure that the money that flows into Queensland is spent wisely and well by the Government in the interests of the people of this State.

Schedule, as read, agreed to.

Clauses 2 and 3, as read, agreed to.

Bill reported, without amendment.

The House adjourned at 4.52 p.m.