

could live from day to day. Twenty million bushels crossed the border into New South Wales and South Australia and farmers were accepting 60 cents and 65 cents a bushel for the wheat in order to obtain a few bob. The people who made the money on the wheat were the profiteering stock feed mills and flour mills. The Government did nothing about the problem; it turned a blind eye to it.

I want to know where the Government is going and I want to know what are its basic principles and whether they lead to economic ruin—as I believe they do—or to the road back to prosperity. As a member of the Labor Party, I stand for political principles and not the type of political wisdom used by the Premier to win the last four or five elections in knowing what to say at the right time. In the days ahead, there will be no shifting of the political grounds or principles of the Labor Party. Members of the Labor Party may need to gain some political wisdom, but our principles will be retained and implemented in two and a half years' time when the people return the Labor Party to the Treasury bench.

Another matter which causes me great concern is decentralization. Political wisdom dictates the introduction of this subject one month before an election and forgets it one month afterwards. It is time that something constructive was done. The Government should decentralize its own departments. Can any honorable member give me a valid reason why the headquarters of the State Rivers and Water Supply Commission with its 500 employees are situated in Armadale, when it does not control anything within a radius of 25 miles from its location? Perhaps the commission's office should be located in Ballarat. I realize that vast industries cannot be established in small country towns, but some Government departments could be relocated outside Melbourne. The Forests Commission, the Department of Agriculture, and

the State Rivers and Water Supply Commission should not be located in the metropolitan area. If the Government gave a lead by establishing some of its departments where they ought to be, in areas where they operate effectively, private enterprise industry would soon follow.

The things I have mentioned are worth fighting for. "Solidarity" is a hackneyed word but it is a great word in the movement to which I belong. In that movement we have our differences but, unlike the party on the Government benches, we do not form a mutual admiration society. We are a party of the people. We fight for what is good for the masses, and the masses are invariably right. Our policies are based on what the people want and need. The Labor movement lives, thrives, and grows strong as a result of the work, not of a few individuals, but of all who are associated with it. The Labor movement, particularly as it exists at present, will be the salvation of this State which is fast going down the drain—the Labor Party will put in the plug.

There is a veneer of unity between the Liberal Party and the Country Party in this House. Today I saw the first sign that there was a third party here. It had appeared that there were only two parties represented in this House. Because of the veneer of unity, it is hard to establish to whom the parties answer. Perhaps it is the McEwen-Gorton coalition which pulls the strings in this State.

The loyalty and solidarity of the Labor Party will win through. The people of Victoria will realize this. Country people are looking for help which is not forthcoming. They can do only one thing, namely, unite and discard their Liberal Government chains in favour of a Labor Party Government which will give them the help and finance they need in a way which will stimulate the whole of the economy of the State of Victoria.

Mr. AMOS (Morwell).—It is an honour and a privilege to speak to the motion for the adoption of an

Address-in-Reply to the Speech of His Excellency the Governor. I appreciate this opportunity of thanking the electors of Morwell for entrusting in me their faith, their hopes and their aspirations for the next three years, and I assure the House of their loyalty to the Throne. Matters concerning this House, Governments and the nation are of vital concern to each and every elected member of this Chamber.

I wish to refer to the subject of decentralization, balanced development or regional development—however one chooses to describe it—which affects the livelihood of thousands of people living in country Victoria. Although it may be somewhat parochial, I refer to my electorate of Morwell in the Latrobe Valley. As most honorable members are aware, the State Electricity Commission's undertakings are situated in the Latrobe Valley where it generates some 85 per cent of the electrical energy used in Victoria. The commission employs about 7,000 workers who bring to the region approximately \$550,000 per week. The commission's undertakings and the supporting industries constitute by far the largest employment opportunity in the Latrobe Valley, which could be described as a semi-industrial area. It has a large migrant population and a large school leaving population, each of which creates difficulties for new school leavers and others seeking employment in the area.

I am sure most honorable members appreciate some of the Government's earlier moves in establishing in Victoria the five regional area concept, which has been followed in the Latrobe Valley. The Latrobe Valley operates under undue stress and needs further Government initiatives. Without being too critical on this debate of privilege, it may suffice for me to say that more Government assistance is clearly needed by the regional development committees to build up semi-industrial centres such as the Latrobe Valley to the recognized self-generating population of between 100,000 and 150,000 persons.

Mr. Amos.

In his Speech, His Excellency mentioned that the Government intends to create a new Ministry of Social Welfare. I am sure most honorable members take the view that, provided that responsible attention is given to this Ministry, it could be one of the most forward steps taken by the Government for many a year, although it is long overdue. A previous speaker in this debate mentioned pockets of poverty, which exist not only in the suburban areas but also throughout Victoria. I know that in semi-industrial areas such as the Latrobe Valley where employment opportunities come and go, pockets of poverty become very apparent. In the short time that I have had the honour of being a member of this House, I have on many occasions witnessed severe hardship caused by low income, a deserting wife or husband, and poverty often caused by circumstances beyond the control of the individual. Without Government recognition of these pockets of poverty and of the plight and needs of the people, much remains undone.

I am sure all honorable members have had much the same experience in their electorates, but in my service to the constituents of Morwell much of my time has been taken up with problems associated with the Housing Commission—not that the commission has been at fault, but I have found that tenants, perhaps because of ignorance of Housing Commission policy, simply cannot afford even the rents charged by the commission. At this time I wish to compliment the staff of the Housing Commission in my area for their willing co-operation and assistance in our efforts to assist the people concerned.

I understand that, in this sessional period, the Government intends to review the interest rate limit under the stamp duty legislation with a view to lifting it from the present level of 9 per cent per annum to 1 per cent per month. If the Government takes this action it will be welcomed because the operation of the Act has seriously affected the affairs of credit unions in Victoria to their detriment and that of

thousands of low-income earners. Again, this problem is associated with the question of wiping out pockets of poverty. I know that in Morwell the credit unions have counselled literally hundreds of families and have assisted them to overcome their financial problems. The latest records published by credit unions disclose that 164 of these bodies are operating within Victoria—all doing a marvellous job in assisting low-income earners.

I shall quote one example. The existing legislation exempts from stamp duty a retail budget account of less than \$200. However, budget accounts usually operate on an effective interest rate of about 26 per cent. People of small means, people on the poverty line, who borrow from credit unions and bargain with a retailer for a discount and so save money, find that they still must pay $1\frac{1}{2}$ per cent stamp duty on the loan, despite the fact that the interest is lower, that the loan itself is covered by an insurance policy and that by assisting and co-operating with the particular credit union they are in fact building the society in which they live.

In conclusion, I trust that the expressions of loyalty voiced by the honorable member for Gippsland West, in seconding the motion moved by the honorable member for Gippsland South, for the adoption of an Address-in-Reply to the Speech of His Excellency, will inspire this House to enact worth-while and meaningful legislation which will materially assist every citizen of this State.

Mr. E. W. LEWIS (Dundas).—I have pleasure in endorsing the expressions of other honorable members of loyalty to Her Majesty the Queen, and I express my thanks to His Excellency the Governor for his Speech at the opening of Parliament. I take this opportunity of voicing my gratitude to the electors of Dundas for endorsing me as their representative in this House. It will be an honour, a privilege and a duty to represent

them to the best of my ability. I have always held the view that life consists not of what one can take, but of what one can give. It is my intention to give all I can to the electors of Dundas.

This electorate borders the State of South Australia and extends over a large part of western Victoria. Some years ago it was considered to be one of the wealthy areas of the State. Today, this rural area faces a state of near depression which concerns me deeply. I shall work to the best of my ability to change this situation. I take the opportunity of impressing on the Government the urgent need to inform the Federal Government in no uncertain terms of the crisis facing the rural community of Victoria. The problems of the farmers, which are complex and great, are reflected in the depressed economic conditions in the cities and towns of rural Victoria, and particularly in my electorate. It is the responsibility of this Government to convince the indifferent and complacent Federal Government of the need for action and the necessity to implement a scheme for the marketing of rural products, and in particular of wool. My electorate is one of the largest wool-producing areas in Victoria.

Why should farmers be told to leave the industry? This policy has been fostered by the Federal Government. It is my opinion that the world is run by people and manipulated by greed, and both the small and the large farmer are being manipulated in no uncertain manner. They are struggling for their economic lives. I shall support them in this struggle because I believe not only that the small farmer should be socially and economically viable but also that he is essential to the rural community. How can this Government help to overcome the economic *malaise* apparent in the towns in my electorate? It is my strong belief that this problem can immediately be alleviated by the establishment of suitable secondary industries in country towns. Why