

education is the birthright of every child, and I equally strongly believe that it is the right of parents to choose the type of education they want for their families.

A great compliment has been paid to the Premier and myself, as representatives of the Liberal Party, by the people of the Caulfield electorate in their election of me as their representative in this House. No doubt their decision was greatly influenced by the achievements of Liberal Party Government in Victoria, achievements such as the highest rate of average earnings in Australia, the highest rate of employment in Australia, the highest rate of bank savings, the highest rate of teachers to pupils, the lowest rate of road casualty accidents, and the highest rate of home ownership in the world, to name but some of these achievements.

I was born in the electorate of Caulfield. I went to school there, and my father represented the area in this House for 21 years, from 1955 to 1976. I am honoured by the people of Caulfield electing me to represent them in this House, and I will do my utmost to represent them well and to keep flourishing in Victoria the spirit of individual enterprise from which every major achievement in this world has been derived.

Sir Winston Churchill once said "We must beware of creating a society where no one counts for anything, save a politician or a civil servant." I have no doubt I will be joined by every member of the Government party in ensuring that this sentiment is not overcome during the course of this Parliament.

It is my great pleasure, on behalf of the people of the electorate of Caulfield, to assure His Excellency of their loyalty and good wishes to Her Majesty, Queen Elizabeth II.

Mr BROWN (Westernport)—I am pleased to have the honour to second the motion for the adoption of an Address-in-Reply so ably moved by the honorable member for Caulfield. In doing so I express the high esteem in which His Excellency is held in the electorate of Westernport and within the State of Victoria.

Sir Henry and Lady Winneke have set a magnificent example for all Victorians. I also wish to congratulate you, Mr Speaker, on your elevation to your high office.

Westernport is a large and diverse electorate which covers 3296 square kilometres. It takes in all the shore line of Westernport bay and extends from Cape Schanck in the east to Flinders and Hastings, across to Pearcedale and Langwarrin, around the corner to Tooradin, Koo-wee-rup and Lang Lang townships, easterly to the Strzelecki Ranges nearly to the town of Drouin, southward to the townships of Korumburra and Wonthaggi, and down the coast to Cape Paterson. It is a hard electorate to traverse. From the town of Cowes on Phillip Island one can look across the bay to the township of Flinders, but to traverse that road is a one-and-a-half hour journey.

As I said, Westernport is a diverse electorate. It contains major secondary industries of which Lysaght's, which presently employs approximately 1400 persons, is an example. Many small industries are carried on in the towns to which I have referred and most primary industries are carried on in Westernport. Fishing and tourism are major industries. Because of the size and the number of towns in Westernport, of necessity the honorable member for Westernport has an arduous task and must, I believe, be active. In Westernport there are 68 schools and 6 hospitals, ranging from one with 12 beds to a 98-bed hospital in Wonthaggi. Wonthaggi, the town in which I live, is the largest town of the electorate with more than 5000 residents. It was established by the State Government of Victoria in 1910 because of the deposits of black coal that existed in the area. I am proud to stand in Parliament as a person born and bred in Wonthaggi. My father and grandfather worked in those coal mines all their working lives.

In addition to the mainland towns three islands are located in the Westernport electorate. Phillip Island, which is well known, is Victoria's major tourist attraction with penguins, koala bears and seals as the

primary attractions. It is the third largest tourist attraction in the nation after the Great Barrier Reef and Ayers Rock. It attracts up to 40 000 visitors in one day. Churchill Island also exists in the electorate of Westernport. It was purchased by the State to conserve its unique ecology and history for future generations. The third and largest island in Westernport is French Island which is also unique. It is unincorporated territory and abounds with wildlife. It is twice the size of Phillip Island. A ferry service was recently purchased on a co-operative basis by the residents of French Island to protect their interests by providing daily transport to the island. The residents manage their island, including the upkeep of the roads.

Westernport is very much a growth electorate. It has experienced a 10 per cent growth in population in the past three years, primarily as a result of increased industry and its attraction from a retirement point of view. Many people now live in Westernport and travel daily to Melbourne, Frankston and similar suburban areas. I am sure this growth will continue. One of the major reasons for that view is that Westernport is the best deep water port in Australia. It has a sheltered anchorage of more than 20 square kilometres, which is more than 18 metres deep. This is outstanding by world standards and, as I say, I understand it is the best deep water port in Australia. In addition, there are large areas of flat land adjacent to the shore and the port has the added advantage of being close to the City of Melbourne. Obviously industrial development will continue in this port region. This development must be carried out with due regard for the ecology of the area, including the bay itself.

His Excellency mentioned the Government's commitments to decentralization. The township of Korumburra, to which I referred previously, has a population of approximately 3000. Some five years ago the town lost its major employer, known as the South Gippsland Milk Industries, which merged with Murray Goulburn. Not long after the merger, Murray Goulburn closed the factory and

transferred to Leongatha. This factory was the major employer in Korumburra and has not been replaced. The premises, which are spacious and in good condition, are on the market at a most attractive price. It is my top priority to attract industry to Westernport for Government assistance in establishing an industry in that factory in Korumburra. I support the Government's decentralization programme. Westernport has been described as a problem electorate. I have indicated some of the problems. I believe it is my task as the member for Westernport to be aware of those problems, to work on them and to do my best to overcome them.

His Excellency also referred to the major problem of unemployment which exists in this nation, and mentioned private enterprise. I am a believer in and supporter of private enterprise. The building trade is the barometer of the situation of private enterprise in the economy. When there is a downturn in the economy it is first and most noticed through a downturn in the building trade. Likewise, the building trade can be used as a stimulus to assist in the recovery of the economy. Suppliers of such products as bricks and tiles, sawmills, transport firms, furnishing and floor covering trades, all benefit from any upturn in the building industry.

As the honorable member for Caulfield mentioned, Victoria has the highest rate of home ownership in the world. This magnificent statistic is no accident. It is due in no small measure to this Government and the previous Government continuing to assist the building trade and other areas connected with finance for home development. The State Bank of Victoria lends nearly as much as all other savings banks in Victoria combined. The State Bank maintains an even flow of funds. This is vital from the point of view of the building trade. The permanent building societies inject many millions of dollars but are often not able to maintain the flow. Last year the State Bank lent \$393 million for housing. It expects to lend more in the coming financial year. It lends four and a half times the amount that the borrower has on

deposit for twelve months. Last year the State Bank provided 5097 new home loans. It made 11 365 loans for the purchase of existing homes and 9487 loans for additions and alterations to existing homes.

The Government also actively promotes the co-operative housing society movement which caters primarily for low income earners who otherwise would not have an opportunity of purchasing a home. In this financial year the State Government injected \$65 million into the building industry through the co-operative housing society movement. It would not be fair or reasonable to expect the State Government to contribute \$65 million every year, but I believe there is real scope to further investigate subsidizing interest rates for first home buyers. If the Government was to subsidize by 2 per cent an injection of funds totalling \$100 million over the next twelve months, this would cost \$2 million or less than .06 per cent of the present Budget. This subsidy may decrease at the rate of .25 per cent per annum. On that basis, after eight years no subsidy would be paid. I am not talking of establishing a precedent. This Government already subsidizes interest rates to borrowers through the co-operative housing society movement. It is a proven fact that with inflation and wage rises the ability of the average income earner to repay loans increases with the effluxion of time. I am talking of a grant by way of interest subsidy. I consider that if this Government spent \$2 million to generate \$100 million into housing loans, it would be money well spent. It would stimulate private enterprise and the economy. It would create numerous jobs in many trades, including those to which I have referred.

Along with other honorable members, I have been elected to do my best for the people of Victoria. Victoria deserves responsible Government which hands down common-sense decisions. For my part, I pledge myself to work hard and responsibly for the people of Westernport and of Victoria. Before concluding, I would be remiss if I did not thank the staff of this Parliament. As a new member,

Mr Brown

I have experienced a warm welcome and I am grateful for the assistance that I have received and continue to receive. I am a supporter and believer in God, Queen and country, and in this regard I can assure His Excellency of the loyalty of the residents of Westernport and of myself to Her Majesty Queen Elizabeth II.

Mr. WILKES (Leader of the Opposition)—I congratulate the honorable members for Caulfield and Westernport on the contributions they have made in their maiden speeches to this House. My mind goes back to the peculiar occasion when I was in a similar position. In expressing on behalf of Her Majesty's Opposition our allegiance to the Crown, I should like to express my personal congratulations and good wishes to Sir Henry and Lady Winneke on Sir Henry's reappointment to the position of Governor. Like many honorable members, I believe Sir Henry's services to this State have earned him the respect of every person in Victoria. I am duly conscious that from time to time he has offered me advice that I have found valuable as the Leader of the Opposition. I congratulate Sir Henry on his extended term of office.

Similarly, I apologize to His Excellency for having to read out a Speech that was mainly comprised of rhetoric that the Premier used in his election speech not long ago. The Speech was no more relevant to the real problems that face Victoria than was the Premier's policy speech. The same tired old clichés were trotted out on behalf of the same old crew. There have been one or two changes, but it was obvious during question time that, basically, it is the same old crew making the same old decisions and ignoring the real problems that face the State. The document is shallow, and I advise you, Mr Speaker, to examine it. It is wishy-washy and lacking in precise definition and direction. It gives no vision of the future of Victoria. If it were not such a serious occasion and such a serious speech, honorable members would be laughing at the poor attempt by the Government to describe its legislative programme for the ensuing term of Parliament.