

that Chiltern obtains the money that was intended for it. If an enabling Bill is necessary, I can assure the Government of the wholehearted support of the Country party.

In conclusion, I refer to a question concerning the railways. The residents of north-eastern Victoria have been very roughly treated in regard to the new train schedule since the standard gauge line came into operation. One of the main difficulties is that no buffet car is attached to the 7 a.m. train from Albury to Melbourne. Our children have to rise at 2.30 a.m. and leave the house at 3.30 a.m. to catch a bus to connect with the 7 a.m. train at Albury. They do not obtain anything to eat now until Wangaratta, but originally it was Seymour. Even Wangaratta is too far. I ask the Government to put on a buffet car even for a trial period. The former Minister of Transport, Sir Arthur Warner, said that he would put the Sunday afternoon train from Albury on for a trial period of three months and that if it was not patronized it would be taken off. I am pleased to say that it is patronized on Sundays. I would like to see a few modern carriages, but I ask that a buffet car be attached to the 7 a.m. train from Albury for at least a three-month trial period. If it is not patronized, then there will be some excuse for taking it off. The lack of a buffet car in the winter months is a severe imposition on people who have to travel many cold, weary miles before they reach the train. I trust that the Government will consider the matters which I have raised.

Mr. HOLDING (Richmond).—It will not come as a surprise to honorable members to learn that I rise to support the amendment moved by the Leader of the Opposition. The Budget and the documents accompanying it have impressed Government supporters in two ways. They claim that it shows a record of past achievements and it provides the basis for future stability and expansion within this State. Members of the Opposition do not share that view. We feel that many of the statements made by the Treasurer were somewhat preten-

tious in their review of the past achievements of this Government and were unimaginative to the extent to which they planned the future economic development of Victoria. But our real criticism of the Budget is that it was in all respects very much removed from the real needs of the people. This different interpretation which we on the Opposition side place upon the Budget and its accompanying documents stems from the fundamentally different approach taken by members of the Opposition as to what constitutes progress and achievement.

We submit that the Government tends to view progress and prosperity in terms of the profits which are shown on the balance-sheets of Victorian companies, in terms of the large number of glass houses and buildings that are erected within the City of Melbourne and the amount of overseas capital that becomes available for investment. The attitude of the Opposition to all these things is not determined because we are "prophets of gloom," as we have been so often described, nor are we opposing them simply for the sake of opposition. Our attitude is determined by the fact that we see prosperity and progress in terms of the real living standards of the people. We say that the much publicized "Sell Victoria" campaign, the balance-sheets and profits of the few wealthy interests, are not the standards by which one should determine the issue of progress and prosperity. We maintain that these questions have to be determined in terms of the living conditions of the Victorian people.

I regret, Mr. Chairman, that, apart from the prophecy at the end of his speech, the Premier did not in any way mention the real issue of unemployment in this State. This is a somewhat notorious omission, and it has already been referred to by the Deputy Leader of the Opposition. But I should like to say that in the electorate that I have the honour to represent unemployment is a very real issue and not something to be passed over lightly. All members on the Opposition side of the House—and I believe and hope on the Government side of the House also—will agree that it is

the moral right of every wage earner in this State to have the opportunity to work.

In Richmond as at the 27th July of this year 3 per cent. of the work force, or 937 persons, were receiving unemployment benefits. In Collingwood the registered number of unemployed was 2,120, or 5 per cent. of the work force. The position is worse, not better, than it was at an equivalent time last year and as at the 30th March of this year. There has been some variation between March and the later month I have mentioned, July, but I regret to say that I cannot share the view expressed by the Premier when he said that we could have confidence that unemployment in this State would be resolved. Unemployment in Victoria will not be resolved by a Government that merely wishes it to be resolved; it can be resolved only by direct and positive Government action. I regret to say that I have not been able to find in any examination of any detail of the Budget that this Government proposes to take positive action to deal with the issue of unemployment.

Another matter of vital concern to my electorate, and I believe of vital concern to all members of this House, is the problem of housing. In Richmond and Collingwood many young people, and many old people also, are living in what are virtually sub-standard houses. It is not the exception, but in many cases the rule, that young families are living in old houses in respect of which demolition orders have been issued dating back to the 1920's. It is in the light of the achievement of this Government in the provision of housing that I believe we can apply some real test as to how successful the Government has been in regard to the problems confronting the people, and by an analysis of the housing situation we can see how real are the promises made by the Premier that the Government has a plan which is in the interests of the people of this State.

Honorable members know, just as I know, the record of this Government in terms of the activities of the Housing

Commission. The fact is that at the 28th February, 1962, there were some 13,351 applicants for Housing Commission accommodation. The record of the Government, as provided by the Minister of Housing in an answer to a question asked in this House recently, was that, during the year 1961-62 this Government completed 1,762 houses and 638 flats. It is, I think, an interesting admission that the Premier, who was prepared to compare the achievements of this Government in almost all fields in respect of the year 1955-56, was not prepared to accept that same period for the purpose of a comparison of the accomplishments of his Government in the matter of housing. If one looks at the relevant figures it is understandable, because this Government built just under half the number of houses completed in that year and only slightly over half the number of flats. At that time there were, in fact, 11,000 applicants on the waiting list for Commission homes. So, the figures show that persons relying on the provision of accommodation by the Housing Commission are now worse off than at any time since 1956. The position is that the number of applicants has increased and the number of house and flats that are being built has decreased.

Unfortunately for all the citizens of this State, and more unfortunately for this Government, the position is no better if we turn to the field of private housing; indeed the whole situation of housing in Victoria reached such crisis proportions that recently private enterprise—the private enterprise which is so often praised and lauded by honorable members of the Government, and so often thrown at honorable members on this, the Opposition, side of the House—carried out its own investigation into the housing situation. Its conclusions, I believe, would destroy any claim that this Government might make in regard to its housing achievements, and in case honorable members feel that, perhaps, the document that I propose to refer them to is in some way biased or in some way not representative, I point out that this document and the figures on which I propose to rely represent an

analysis of the housing finance in Victoria which was prepared for and on behalf of almost all the large private enterprise concerns operating in the building industry, and I shall name but a few of the sponsors of this research document. They are the Builders and Allied Trades Association, the Country Timber Merchants Association, the Federated Hardware and Fibrous Plaster Manufacturers Associations, the Master Builders Association of Victoria, and the Master Plumbers and Plasterers Associations of Victoria. Therefore, I do not think honorable members supporting the Government will be prepared to regard this document as one that is particularly biased.

What are the conclusions that were reached in this analysis? Let me say at this stage that any fairminded person reading this report would be impressed, first, with its objectivity and, secondly, with the fact that if it contains any errors in its analyses, those errors occur, I think, on the side of conservatism. They are not errors of a radical nature, and they do not in any way overstate the case; if anything, they understate it.

The finding of this private enterprise committee was that, since 1952, the speculative activity in land has increased the price of low-priced building blocks in the metropolitan area by 325 per cent. It also points out that in 1946 the price of land represented only 9 per cent. of the total purchase price of a house; but by 1961 it had risen to 25 per cent.

The report goes on to point out that the really substantial increase in the price of land is largely due to the high interest money which is borrowed by speculative subdividers and their profit mark-up. Allowing for the increase in the price of land, and the proportionate increase in the price of building, the conclusions that they reached—comparing the year 1952 with the year 1961, covering a period of something like nine years during most of which time this Government has been in office—were that, if one had been relying on war service homes finance, the deposit required in 1952 by the average purchaser

would have been only 10 per cent. of the total purchase price of house and land. If, in 1961, one were relying on war service homes finance, the deposit needed would be increased to 35.3 per cent. of the total price.

In 1952, relying on co-operative housing finance, the deposit required was only 10 per cent. of the total purchase price of the house and land, but by 1961 the deposit would have increased to 34.4 per cent. With State Savings Bank finance, the deposit in 1952 constituted 25 per cent. of the total purchase price, but by 1961 it had increased to 39.8 per cent. If one were relying on Commonwealth Savings Bank finance the change would be even more dramatic, because there would be an increase from 32.3 per cent. of the total purchase price in 1952 to 45.3 per cent. in 1961.

At this stage I think the report possibly errs on the side of conservatism. It endeavoured to estimate the period it would take a young worker with a family to save to build his own home. It has taken as the average weekly wage payable to an intending purchaser in 1961 the figure supplied by the Commonwealth Statistician, namely, the amount of £23.25 per week. It is pointed out that if a purchaser were relying on war service homes finance in 1952, it would have taken him one and one-third years to save the deposit for his house; but on the basis of 1961 conditions it would take him six and a quarter years to save the necessary deposit. If he had been relying on co-operative housing finance in 1952, the worker on an average income could have saved the deposit for his house in two years. In 1961 that period would have risen to six and a half years.

Perhaps I might interpose here to point out that it has been assumed that a worker would be able to save 20 per cent. of his average weekly income, but I think that that figure may be too high. Using State Savings Bank finance in 1952, it would have taken a worker on the average income four and a half years to save the deposit for the purchase of his house. Under 1961 wages and costs it would take him seven

and a half years to accumulate the necessary deposit. If he were relying on the Commonwealth Savings Bank finance in 1952 it would have taken five and a half years to acquire the necessary sum, but on 1961 figures it would be eight and a half years before he could save the deposit required.

Now, the conclusion reached by private enterprise—and I am using its own figures—is that, due to the results of the policy of this Government in letting private enterprise have its head in the housing field, a young couple intending to purchase their own home to-day have to pay two to three times the amount paid previously. It takes them two or three times longer to save the deposit, and in the field of private home financing the situation in this State is now the worst it has been since 1945. That is the record of private finance and its availability for housing in this State. It is a record of which neither the Government nor honorable members supporting the Government should be proud. They should consider very real and very dynamic action to solve this problem, but, unfortunately, the Budget shows very little indication of either of those actions.

These facts and the difficulties confronting young people to-day are such that it has led to two important developments within our community, the first being the social development of the working wife. It is now accepted within this community—and indeed the figures support this view—that a young couple entering marriage have to face the social reality that a wife will have to continue working for a period of two, three or more years to enable them to save the deposit necessary for the purchase of a house. As often happens early in the marriage if the wife gives birth to a child, it becomes more remote—due to the additional cost to the family unit—that they will ever own their home. What happens then? In 1957 the hire-purchase companies realized that there was a potential, lucrative market here, and therefore a second social development took place within this State—a social development which I believe includes gross usurious and anti-social

practices by many of the leading financial institutions in this State. The practice to which I am referring was consciously developed by the hire-purchase companies and was one which this Government knew of and chose to do nothing about until recently when the whole thing reached crisis proportions. The practice to which I refer was that of lending and financing deposits for homes. I refer honorable members to the detail of the report, where it is stated at page 35—

When a home buyer, without sufficient money to cover the gap between what he could borrow and what he has saved, approaches a builder he is referred to one of the hire-purchase companies.

A practice developed in which the finance company requires the builder to discount the loan, although it charges interest on the full amount to the home buyer.

Until recently the builder had to discount the loan at the rate of 20 per cent., but this has now fallen to 15 per cent., following negotiations between the builders and hire-purchase companies.

So, this is not something that has just occurred. There are even agreements about it. Here is an example of how this operates. With bridging finance for the home buyer, the figure demanded is £750. The hire-purchase company requires the builder to discount £150 of that. So, the amount actually advanced by the hire-purchase company to the intending home buyer is £600. The home buyer is then charged at the rate of 8 per cent. flat on the full £750. Is that the kind of private enterprise activity which this Government sponsors? Is this kind of private enterprise activity to be allowed to go on in the community? Do not make the mistake of thinking that this has just occurred in irregular and isolated cases, or that it operates only in fringe building. It has gone to the very heart of the building industry in this State, as the report indicates when it states—

An official of a hire-purchase company said that almost every State Savings Bank loan since 1957, has been backed by bridging finance from hire-purchase companies.

The figures he gives for co-operative housing societies is 25 per cent. and for war service homes 25 per cent. The War Services Homes Division, however, estimates the amount of secondary finance required by their borrowers is closer to 50 per cent.

The official of the hire-purchase company said that the interest rate has been consistently 10 per cent. flat with repayments over a period of four years.

What is the attitude of this Government, which supports private enterprise, to an interest rate of 10 per cent. flat for young home builders? Does it support it? The report continues—

The average size of the loan was £500.

On the basis of these estimates, and it is assumed that 80 per cent. of State Savings Bank loans since 1957, and 25 per cent. of co-operative housing loans, and 25 per cent. of war service home loans have required secondary finance from hire-purchase companies, and the average amount of the loan has been £500, then the total amount of money lent by the hire-purchase companies since 1957 is in the order of £9,600,000. This figure relates only to buyers of homes through the three lending institutions mentioned and does not include those financed through the Commonwealth Savings Bank, or through other lending sources.

That is the report of private enterprise on the record of this Government on housing. Is it a record of which this Government is proud? I submit that it is a record which is against the interests of every young person in this State who wants to own his home. Yet, when he introduced his Budget, the Treasurer said—

We are working to carefully considered long-range plans so that private enterprise can continue its plans for growth of confidence.

What honorable members on the Opposition side of the House want to know in regard to this record in relation to housing, which private enterprise has said is creating the greatest crisis since 1945, is what the Treasurer means when he describes it as part of the long-range plan which the Government has been carefully following.

The next item with which I want to deal, and the next test that I propose to make in considering the Budget, revolves around the estimate for the Department of Labour and Industry. I regret to say that this year the estimate for this Department is £341,645, which is below the actual expenditure of £348,981 by the Department for the preceding year. The only conclusion that one can reach from those figures

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is that again this Government does not propose any extensive legislative programme in the important field of industrial safety. As honorable members are aware, in 1958, this Government set up a committee to deal with the question of industrial safety in Victoria. I believe the report brought down by that committee is one which should commend itself to every honorable member. Again, some of the findings of that committee were both dramatic and startling. The committee found that in 1958 the cost to industry of industrial accidents in this State was £50,000,000 a year. Its estimate of the time lost as a result of industrial accidents was 1,500,000 man-days a year. According to the committee, 6,500 workers are absent from work every working day as a result of industrial accidents of some kind. The committee recommended substantial alterations in existing legislation, which included the Mines Act, the Explosives Act, the Lifts Regulation Act and the Labour and Industry Act, and indicated that new scaffolding regulations were imperative and that a new Act was desirable to deal with the handling of radio-active substances.

Prior to and since then, the trade union movement in this State has been continually pressing this Government and private enterprise to do something about industrial accidents in industry. The only conclusion that one can reach from the latest estimates from the Department of Labour and Industry is that this Government does not propose to implement the report of its own committee. If that is so, it is extremely regrettable. I urge the Government to implement the decisions of that committee as soon as possible.

Another matter which, when dealing with the administration of the Department of Labour and Industry, I believe should be brought to the attention of honorable members is the continued reluctance of the Government to prosecute employers who fail to comply with the law. During this debate we heard the honorable member for St. Kilda say, with the assent of other members of the Government party: that it was the policy of the Government to

uphold the law. As one who has had some dealings with various Government Departments in this matter, I ask if that is the policy of the Government, why does it not do something about it? The fact is that the Government has failed and continues to fail to implement and administer many sections of the Labour and Industry Act. One of the difficulties confronting any Government that intended to tackle confidently the question of industrial accidents has been the lack of properly documented figures and information which would provide a sound basis upon which to work.

The only basis upon which one can consider the efficiency of the Government in administering the Labour and Industry Act is to deal with machines one at a time. I obtained some figures from the Minister of Labour and Industry relating to circular saws and buzzing machines—two machines well known in industry. I inquired as to the number of accidents to operators of these machines in the years 1959, 1960 and 1961. The answer given to me by the Minister was that in 1959, 38 workmen were injured as a result of operating circular saws and buzzing machines. In 1960 33 workmen were injured, and in 1961 the relevant number was 46. The number of prosecutions launched by the Department in those three years was two. One resulted in a conviction and the other case was dismissed.

It is well known to both the trade union movement and employers that this Government will not administer its laws. This has led many trade unions to assume a cynical attitude towards the administration of the Labour and Industry Act. What is worse is that it has now led employers as a group to treat the administration of this Act—and the Government—with complete contempt. The position is that accidents are occurring in industry because many machines are unguarded and employers simply fail to report accidents. If one compares the figures made available to me by the Minister with the figures compiled by the Victorian Government Statist, the results are alarming. Under the Labour and In-

dustry Act an employer is compelled to report within 24 hours any accident that occurs on a machine if the worker concerned is not fit to return to work.

The Victorian Government Statist has checked the records of the Workers Compensation Board and his standard for an accident is any worker who has been absent from work for a week or more. So, of the two figures, those of the Victorian Government Statist should be the more conservative. However, he found that in 1959, when the Department of Labour and Industry had reported 38 accidents on buzzing machines and circular saws, 391 accidents had in fact occurred, which means that only 9.7 per cent. of the accidents which actually occurred were reported. In 1960, when the figure supplied by the Department was 33, the total number of accidents recorded by the Government Statist to have occurred was 375. So, in 1960, only 8.8 per cent. of the accidents which actually occurred were reported to the Department. There are no figures available for the year 1961. The figures I have mentioned indicate that the Government is not upholding the law which it is pledged to administer. Rather than criticize Judges of the Supreme Court for the interpretations they have made in the application of penalties, the Premier could do much better by concentrating on the administration of certain Government Departments in order to ensure that they uphold the law, which they are duty bound to do.

The Premier feels that Victoria's industrial development is outstripping the industrial development of the other States. The attitude of members of the Labour party is that if this is in fact so, why should not the conditions of employment in this State outstrip the conditions in the other States? If Victoria is doing as well as the Premier says, why should not this Government adopt the principle of three weeks' annual leave for all workers in industry which was adopted in New South Wales in 1959? Since then productivity in New South Wales has increased by 2 per cent. Why should not the Victorian Government give a lead in the important field

of long service leave? In many sections of industry, notably the building industry, the meat industry and the clothing industry—industries which are vital to the development of the community—the workers employed will never receive the benefit of long service leave. This is due not to any fault of theirs but to the very nature of the industry in which they work. Let us take the meat industry as an example. It is a seasonal trade, and men may work for one of the big employers like Angliss or Borthwick for 20 or 30 years—virtually the whole of their working lives—yet never qualify for long service leave.

In the off-season, employers stand the men down perhaps for a period of 4, 5 or 6 weeks, and when work is available again they ask the men by telegram to return to the industry. However, the break in the continuity of employment is such that those workers will never be entitled to long service leave. Surely supporters of the Government will be prepared to concede, as a matter of common economic justice, that men who are engaged in an industry of that nature should be entitled to the benefits of long service leave. The same position arises in the building industry. The great glass houses which are being erected in this State and which the Premier takes such delight in opening owe their existence to the skill and ingenuity of Victorian workmen. Yet these men will never qualify for long service leave, not because of any fault of their own but because of the casual basis on which the industry is organized. This forces them to go from one job to another. The majority of men engaged in this industry spend the whole of their working lives in the trade but never become entitled to long service leave. I believe the time is ripe for this State to give a lead on such matters. If the Government is serious in its claims regarding economic development and prosperity in this State, it should meet the just claims of the trade union movement for long service leave and three weeks' annual leave.

In view of utterances by certain honorable members concerning the Victorian branch of the Australian Labour party,

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which I have the honour to represent in this House, I desire to say that I concede their right to disagree with our views and their right to rely on the support of a sectional, minority group organized along narrow sectarian lines, in order to stay in office as the Government. However, they should never forget that when the Australian Labour party in 1955 purged itself of elements which were organized on a narrow, sectarian basis, it struck a blow for all sections of the community who believed in democracy. If the Liberal party Government is to be rejected, let it be rejected by the people of Victoria on the policies it stands for.

The Labour party will be out to disagree with Liberal party members, and it will fight them and attempt to defeat them at every opportunity. However, that will be done by honest means. I say quite frankly that I would not like to see the Liberal Government fall by reason of the fact that there was operating inside it an organization with its own finance, its own sectarian motives, its own disciplines and its adherence to principles which were not the principles by which the Liberal party publicly stood. That was the position in the Australian Labour party in 1955. Honorable members opposite should never forget that the Australian Labour party is the oldest political party in this country. It arose out of the social needs and longings of the people of Australia. It has the most substantial political history of any party in the country, and it is the largest single party in the Commonwealth. It is the party to which the majority of Australians give their political allegiance and support. We do not ask members of the Government party to agree with us; we do not even ask them to respect us. But we are entitled to say, "Do not misrepresent that for which we stand."

I make no apology for saying that I am a proud member of the Victorian branch of the Australian Labour party. I have attended its conferences and participated in the making of its decisions. I believe in its decisions and policies. So long as

I am a member of this House, I will always adhere to those traditions and policies.

Because of the failure of this Government to deal with the real issue of housing—the fact that there is a housing crisis in this State, the fact that the Government has failed to deal with the real issue of unemployment, the fact that the Government is not up to date in regard to industrial safety and is ignoring legitimate and proper demands of the trade union movement—I feel that the amendment moved by the Leader of the Opposition should be supported by every member of this House.

Mr. BLOOMFIELD (Minister of Education).—I am very happy to have the opportunity to be the first to congratulate the honorable member for Richmond on the very notable contribution he has made to this debate on the occasion of his maiden speech. I believe it will be agreed on both sides of the House that his party has gained an acquisition which will strengthen its capacity and influence in the House. Now that he has entered the arena, so to speak, I look forward—as I am sure all honorable members do—to many interesting exchanges between him and his immediate political neighbour, the honorable member for Hawthorn. It would be too much to expect that the Government could be persuaded or even greatly influenced by what he said, but he did reveal, at any rate, a very pronounced capacity for putting forward logically and fluently what he believes in.

This is a remarkable debate always, and I do not suppose that any of us will fail to observe this phenomenon. The Budget debate takes place after there has been a year of legislation, expenditure and taxation. When the account of the past year's performance and the plans for the ensuing year's management are unfolded, we find the same pattern always. When taxation is introduced, there is a complaint that it is sectional and unjust. If an imposition of any sort is introduced or increased, there is some complaint. There is never a suggestion that expenditure might be reduced in any of the Departments of

State which the Government must finance. Yet in that situation there is always a complaint during the Budget debate that particular Departments in which particular members are interested are insufficiently provided for.

Mr. FENNESSY.—Or badly administered?

Mr. BLOOMFIELD.—I do not think we have heard very much about bad administration. We heard a good deal about the deficiencies in the number of policemen, coupled with high praise for the Police Force and its leadership. In the case of most Departments there have been one or two minor and parochial complaints about things which are said to be neglected or muddled, but on the whole the real complaint can be put down in every case to a sort of suggestion that a particular Department is starved for funds.

Naturally, I am expected to deal with the matter of education. I suppose the aspect of departmental management which was referred to for the most part and is foremost in the public mind at the moment is the matter of secondary teachers and staffing. The document which the Leader of the Opposition described—I shall not quote him exactly—as a very exact and careful publication and upon which he relied completely, was on the other hand found by the honorable member for Albert Park, in some fairly important matters, to be a matter for criticism and mistrust.

I should like to give in as detached a manner as possible the departmental approach to the question of secondary teachers. I shall try to do this in chronological order and without making any invidious comparisons between this and any other Government. The first thing to take into account chronologically is that from 1933 to 1950, a period of seventeen years, there was substantially no training of secondary teachers in academic subjects in this State.

I see that the honorable member for Albert Park is a little puzzled or dubious when I say that, but it is so. It means that if we go into a high school in this