

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

should industry not be established in country towns and cities? Why should country people have to work to provide an education for their children, only to see them swallowed up in Melbourne? This policy is breaking up the family unit, which comprises the strength and fibre of the Australian way of life. The people who live in the country have to face the harsh realities of this fact.

Those who live in the city do so of their own choice and must put up with pollution, overcrowding, traffic jams and freeways. That is their right. Other people choose to stay in the country, amid fresh air and green trees. They should not have to face economic penalties because they choose to live in the country. Local councils in the electorate of Dundas have gone as far as they can to provide incentives to encourage the establishment of secondary industries. They now need the assistance of this Government and I sincerely hope they will get it.

One field in which this Government can help is that of the tourist industry. Tourism in rural areas can go a long way to alleviate many problems, and it would require only a comparatively small sum of money to provide the necessary incentives. The tourist industry provides two-way dividends—facilities for the tourist and commercial activities for the towns and cities. A large part of the famous mountain ranges, the Grampians, which are renowned for their beauty, is situated in the electorate of Dundas. They provide the nation's greatest tourist attraction and if this tourist potential is realized, western Victoria will benefit. The Grampians District Tourist Association has promoted tourism for 23 years. I hope it will continue its activities. Tourist assets are to be found in abundance in our rural areas and the Government should have sufficient foresight to develop them in the interests of Victoria.

The establishment of a special teaching school similar to the special school at Pleasant Creek, which has a staff of 130, would be of great

benefit. It would not take much imagination to realize the benefits that a school of this nature would accrue to a town with a population of 6,000 people, not forgetting the vital benefits to the pupils of the rural community who would be taught under ideal conditions.

In his policy speech, the Premier and Treasurer wisely said that he would establish a commission to investigate the possibility of establishing a fourth university. The establishment of this university in the country could provide no better form of decentralization. Surely no honorable member would consider it necessary to establish another university in the City of Melbourne! I assure the Premier that the country people would welcome the establishment of this university in a rural area. The honorable gentleman has often criticized the conduct of university students, but I assure him that country people, particularly those in the electorate of Dundas, would not mind them one bit; in fact, they would appreciate their presence. Hamilton has formed a University Promotion Committee, of which I am a member. This body will put a case before the commission appointed to investigate the establishment of the university. I hope the Premier will consider the establishment of the university in the electorate of Dundas, to give some impetus to decentralization in the area.

I propose now to inform the House of the grave problems that exist in the five high schools in my electorate. They are in much need. Stawell High School has many problems of which I shall enlighten the House at a later date. However, the Hamilton High School has many more problems because it has no less than fourteen buildings of assorted designs, constructed of different types of material, scattered around the school grounds. These buildings can only be described as a shambles. I describe them as being "scattered", because they have apparently been put there with no consideration for

function or efficiency. Two years ago the Government promised that land would be bought for a new high school in Hamilton. To date, nothing has been achieved. Parents and students, both present and future, will be most grateful to the Government if the land is purchased and a new high school started in the near future. At Balmoral, which is also in my electorate, the situation is a little different because there is no high school building. The Balmoral High School has been sharing the dubious facilities of the consolidated school for a number of years. This arrangement was to have existed only until 1971, but land has not yet been purchased for the new high school. Where will these students be educated next year? There are many problems in the Dundas electorate and I intend to dedicate myself to eliminating them. My efforts in this House will be directed at restoring the confidence of the farmers and the residents of the country towns and cities in the area.

On the motion of Sir ARTHUR RYLAH (Chief Secretary), the debate was adjourned.

It was ordered that the debate be adjourned until next day.

### ADJOURNMENT.

HOSPITALS AND CHARITIES COMMISSION: ALTONA AND DISTRICT HOSPITAL—MINES DEPARTMENT: QUARRYING PERMIT AT SOUTH MORANG.

Sir ARTHUR RYLAH (Chief Secretary).—I move—

That the House, at its rising, adjourn until tomorrow, at half-past Ten o'clock.

The motion was agreed to.

Sir ARTHUR RYLAH (Chief Secretary).—I move—

That the House do now adjourn.

Mr. FLOYD (Williamstown).—I have a problem connected with the Altona and District Hospital, and I hope the Minister of Health will take some notice of it. I do not need a reply tonight and

it does not matter if the Minister is not available to hear my remarks. Although money is involved, it has nothing to do with the Budget. The money was promised for the Altona hospital in 1968 and a letter from the Hospitals and Charities Commission stated that the project would be put on the schedule and dealt with in July, 1969. A deputation concerning a new hospital at North Altona was received most courteously by the former Minister of Health and was informed that a new hospital would not be built despite the fact that there is a very good case for a hospital to be built there. The land and the money is available and organizations such as Rotary and Apex are anxious to start the job. The Minister is cautious and will not permit money to be raised for hospitals by these organizations lest the plans have to be changed and the hospital cannot be built. The former Minister considered, and doubtless the present Minister agrees, that it would be wrong to ask the public to raise the money for a hospital if there is a possibility that it may not be built.

That is one aspect of the problem. The other aspect is that there is a small hospital at Altona to which necessary and reasonable improvements should have been made in 1968. The Hospitals and Charities Commission calculated the cost of these improvements at \$25,000, but the Altona hospital appointed its own architect and found that they would cost \$40,000. In a letter the Hospitals and Charities Commission stated that it would agree to the scheme and would give \$30,000 of the \$40,000. This has nothing to do with the current hospital programme; this project was to be undertaken in the financial year 1968-69. I can supply the Minister with correspondence, if he so desires. I do not expect the Minister to give me an answer tonight because the problem arose before he took over the portfolio. It seems that as there is a shortage of money the people of poor old Altona might miss the