**ADVANCES TO SETTLERS ON CROWN LANDS ACT FURTHER AMENDMENT BILL 1912**

**House of Assembly, 12 December 1912, page 1336**

Second reading

**The COMMISSIONER of CROWN LANDS**, in moving the second reading, said an amending Bill was necessary owing to the increased cost of money, and because there seemed a desire on the part of members generally that they should amend the principal Act in the direction of making it more liberal. The first six clauses related to doing away with a fixed rate of interest. The rate was fixed at 4 per cent, in the principal Act. The Bill provided that the Treasurer could from time to time proclaim the rate. The terms of the mortgage to be given by the settlers would, apart from that, be the same as at present. Similar provisions had been accepted by the House in relation to the Advances for Homes and State Bank Bills, and he asked that they should be accepted in connection with those lands, so that the State would get from settlers an interest at least equal to what the State had to pay for public moneys. Section 7 would be useful to some settlers in Eyre’s Peninsula who had difficulty in effecting water improvements, and who might be nearly a year before they got the first catch of water in tank or dam. The settlers in the Hundred of Rudall were feeling the matter seriously, and when the Government indicated, its policy to build sheds, he was approached to see if he could do it for their benefit. Though it was easy enough to do it in new lands, it was impossible for settlers on older lands, except by the means they were now taking to enable the Commissioner of Crown Lands to erect a shed on the lessee undertaking to execute a mortgage to the Government to cover the cost. The money for that work would be repaid out of the Advances to Settlers Fund. The section provided the whole scheme. It would not help a great number of settlers. Section 8 materially liberalized the Advances to Settlers Act. At present, apart from lending money for further improvements, they could lend only for paying off an existing mortgage. The settlers were not always necessarily subject to a mortgage, but might be otherwise encumbered with storekeepers’ bills, or financial liabilities from a farming standpoint, or for living expenses. The Act entitled the Government to advance to 75 per cent, to pay off mortgages. He now proposed to extend that concession for any other purpose. Thus the Government would be able to consider many cases which did not now come within the Act. Clause 9 would principally interest the District of Burra. In it the Government was fulfilling a promise to enable the Pekina lessees to obtain necessary loans in connection with their leases. As there were other leases given in connection with other departments, it might be advisable later that these should have the benefit of the Act. It was proposed in subclause b of section 9 that these should be brought under the Act by proclamation. The Bill was simple, and as the time was short, and the measure met the wishes of members, he suggested it might be adopted without unnecessarily long debate, so that it might become law that session.

Mr. GOODE said all sides of the House recognised that the Government could not get money at 4 per cent., and it was necessary to empower it to reduce the rate. Clause 7 was desirable, but there was a tendency for Government work to be costly. (Commissioner of Grown Lands— “The sheds with necessary tanks would cost about £100.”) He hoped specifications would not be unduly rigorous in respect of the finish of the work. Clause 8 was a big step towards making the Act more liberal, and accorded with a suggestion he had made that loans should be advanced for any purpose. He cordially supported the second reading.

Mr. TRAVERS said it was unfortunate that, the higher interest was necessary, but the Bill would be advantageous in connection with the loans and with the provision for erecting sheds and tanks. Government officers were not usually too generous in their estimation of the value of properties as securities. He welcomed the Bill as a liberalizing measure.

Carried. In committee, Clauses 1 to 6