**ADVANCES TO SETTLERS ON CROWN LANDS BILL 1911**

**House of Assembly, 24 October 1911, pages 755-7**

Second reading

**The TREASURER,** in moving the second reading of the Advances to Settlers on Crown Lands Act Amendment Bill, said he was glad of the opportunity to bring before the House a measure which was of great importance to new settlers in the State. It had been felt for some time that the Acts under which they had been working were not sufficiently liberal. The legislation was originally copied from Western Australia, but South Australia had not kept pace with the Western State. There had not been the extensions which should have been made in a growing community. There had been the right class of settler to take up repurchased and reclaimed lands. They were men with ability and determination, who simply lacked financial strength to undertake the work of clearing the country and getting on the soil. Frequently the Land Board had been blamed because it had not been prepared to allot land to men who had not the requisite amount of capital. When they found it was in the interests of the State to help these people, and to see that they became effective settlers, it was incumbent upon the Government to bring in such a Bill as he was now submitting to the House. The three principal effects of this measure were:—1. To remove the disability imposed by the principal Act on holders of repurchased lands. 2. To remove the limit on the amount available for advances. 3. To increase the amounts which may be advanced under the Act. He had never been able to see why it was not just as desirable to advance to the settler on repurchased land, as to the man who took up Crown lands. Certainly there was the liability on the State for the cost of purchase of the lands. Nevertheless men had been severely handicapped and not able to make their holdings as profitable as they should be because the State could not give them financial assistance. This Bill proposed to remedy that. Clause 3 repealed the Amending; Act of 1909. That was because that Act only amended section 13 of the principal Act, and it was now proposed to further amend that section, so that much confusion will be avoided by repealing section 13 and the Act of 1909 and re-enacting the section as it was proposed to amend it; that was done in clause 6 of the Bill. The removal of the disability of settlers on repurchased lands had again been recommended by the Advances to Settlers’ Board, and that was effected by repealing the present definition of Crown lands, which excluded the lands in question, and giving a new definition, according to subdivision b of the definition in clause 4. In further explanation of the proposed definition it might he mentioned that the expression “Crown lands” was used in the Advances to Settlers Act in a wider sense than the meaning given to it by the Grown Lands Act In the last mentioned Act ft did not include lands subject to agreements or leases; but the unmistakable intention of the Advances to Settlers Act was that the holders of those lands were the persons to be benefited. The proposed definition therefore included them within the meaning of Crown lands. It was also intended to enable holders of lands in irrigation areas to get advances under this Act. instead of under the Irrigation and Reclaimed Lands Act, 1908; it was inconvenient to have the two systems working at the same time, and the provisions and terms of the Advances to Settlers Act are more satisfactory. The definition of “Crown lands'’ was therefore expressly made to include lands subject to leases under the Irrigation and Reclaimed Lands Act. The removal of the limit upon the amount available for making advances was effected by clause 5 . Clause 6, as already intimated, sub­stituted an amended section for section 13 of the principal Act as amended by the Act of 1909. The purposes for which advances might be obtained were as at pre­sent. They were included in the first subclause. The succeeding sub-clause deal; with the amount of the advance. The most important change was that the board might take into consideration the value of the applicant’s interest in (he holding. This was done under the Western Australian Act, and the board, under the Act in South Australia, strongly recommended the same course here. The present Act al­lowed advances for improvements up to 15/ in the £ of the value of existing improvements and those in course of being made. The Bill proposed an advance up to £100 on the value of the lease and improvements, and if such value exceeded £400 a further amount of £250 up to three-quarters of the excess in value. It would, therefore, be possible to follow the Western Australian system. The amount to be advanced was stated on the plan when the land was let, and the lessee knew ex­actly what his advance would be. The total amount was not advanced at once, hut conditionally on the making of improvements. (Mr. Jamieson——“Improvements would include the value of the land.”) Not necessarily so. The advance was really on improvements to be made. At the present time advances were made on the improvements that had been made. A further advance not exceeding £200 might be obtained for stocking purposes, the present Acts fixed no separate limit to these advances. For discharging a mortgage the Bill allowed three-quarters of the value of the lease and improvements; the present Act allowed 12/ in the pound on the value of improvements only. There was no provision under which the State could discharge a mortgage raised on reclaimed lands. The above-mentioned were the relative limits of advances; an absolute limit was fixed by sub-clause 5, namely, £600, when the settler held under the Irrigation and Reclaimed Lands Act, and £850 in other cases; the present Acts al­lowed £300 in the former, and £600 in the latter case. (The Hon. L. O’Loughlin— “Who will administer the Bill?”) There was no proposed change. The Federal Government proposed a Commonwealth Bank, which was practically assured. The question would be discussed when the question came up whether or not local branches should be partly under the control of the State. Sub-clause 6, taken from the Western Australian Act, allowed separate advances to be made to persons who occupied a holding jointly or in common; but this did not mean that the value of improvements could be estimated more than once, it being provided that the value was to be divided proportionately to the respective interests of the several holders. The other clauses. 7 and 8, were merely machinery provisions. It might be explained that when the Advances for Homes Bill was going through committee last year a much better scheme was devised for securing the purposes of sections 19 and 20 of the Advances to Settlers Act, and the object of section 8 was simply to adopt that scheme for the purposes of the Act. The great advantage was that it obviated the troublesome necessity, created by sections 19 and 20 of the Act, of executing a fresh mortgage when the holder completed his purchase and got his grant. The new scheme was simply to endorse the existing mortgage on the grant, which was quite as effective as executing a fresh mortgage. There was not likely to be any division of opinion as to the necessity of the measure, though there might be a difference of view as to the details. The Act had not been taken the fullest advantage of. (Hon. L. O’Loughlin—“The private banks have been so liberal.”) Yes, private institutions had been very liberal, but then, on the other hand, private institutions were often ready to participate in a panic. Not so long ago the banks seemed to want to call in all their securities in the Pinnaroo district. (Hon. L. O’Loughlin—“Oh, no, they didn’t.”) At all events the banks were very careful of all but the first class securities, and in the case of private banks the sudden calling up of securities might involve private owners in a serious loss. He moved the second reading.

On the motion of the Hon. L. O’LOUGHLIN the debate was adjourned till next day.