**ADVANCES TO SETTLERS ON CROWN LANDS ACT AMENDMENT BILL 1927**

**House of Assembly, 1 December 1927, page 1844**

Second reading

**The COMMISSIONER of CROWN LANDS: (Hon. G. F. Jenkins)—**Section 14 of the Advances to Settlers on Crown Lands Act, 1914, provides for the making of advances by the State Bank to settlers on Crown lands. Advances may be made to a settler for the purpose of making improvements on his holding of any amount, not exceeding £400, up to the fair estimated value of the settler’s lease or agreement, and any improvements already on the holding and those in course of being made thereon, and, in case such fair estimated aggregate value is in excess of £400, or any further amount, not exceeding £250, up to three-fourths of the amount of such excess. Advances may also be made for other purposes enumerated in the section; but it is provided that the total of the advances under the Act for all purposes, must not exceed £850. Clause 2 extends the provisions of section 14 by providing that the amounts which may be advanced for improvements shall be £600 and £400, instead of £400 and £250 as previously mentioned, and by providing that the aggregate amount which maybe advanced under the Act shall be increased from £850 to £1,200. Paragraph (d) of clause 2 repeals paragraph (a) of subsection (5) of section 14 of the principal Act. This paragraph deals with the amount which may be advanced on land within an irrigation area. Under the Irrigation Act, 1922, it is provided that no further advances are to be made under the Advances to Settlers on Crown Lands Act,1914, in respect of land within an irrigation area, provision being made under the Irrigation Act, 1922, for the making of advances within irrigation areas. This paragraph is therefore repealedas being unnecessary. Section 17 of the principal Act provides that on the application of a settler, the bank may, upon the holding of the settler, make improvements in any manner set out in the section. Clause 3 provides that, in addition to carrying out the improvements already enumerated in the section, the bank may erect any dwelling-house or other building on the holding of the settler. Under section 21 of the principal Act, it is provided that for the first five years next following the date on which an advance is made, the settler is to pay to the bank interest on the advance at the fixed rate. After the expiration of this five years, the settler is required to repay the advance in 70 equal half-yearly instalments, together with simple interest at the fixed rate on the balance of the advance for the time being unpaid. Under the present section, it follows that every advance must be for a term of 40 years. Clause 4 amends the section so that the term of each advance may be fixed by the bank at the time the advance is made, instead of every advance being for a fixed period. Interest only will be payable on the advance for such period, not exceeding five; years, as is fixed by the bank. At the expiration of this period, the settler will be required to repay the advance by such number of half-yearly instalments, not exceeding 70, as is fixed by the bank at the time of the making of the advance. The Bill is brought in as a result of the announced policy of the Government to make further advances to settlers on taking up Crown lands and particularly to make advances for the building of homes on those farm lands where such is considered necessary and expedient, and also to give some elasticity to the clause dealing with the repayment of the loans. I move the second reading.

The Hon. L. L. HILL secured the adjournment of the debate until December 6.