**LOANS FOR FENCING AND WATER PIPING BILL 1929**

**House of Assembly, 8 August 1929, pages 657-8**

Second reading

**The COMMISSIONER of CROWN LANDS (Hon. G. F. Jenkins)—**The Loans for Fencing Act, 1919, makes provision for the granting of loans to farmers for the purpose of the erection of fences. The scheme provided is as follows: —Any farmers in district council districts who desire assistance under the Act may petition the local district council for an advance. If the council thinks the request is a proper one to grant, it will make application to the State Bank of South Australia for the granting of a loan. If the State Bank is satisfied that it is desirable so to do, the bank will make the loan to the council and the council, in turn, will make advances to the petitioners. The bank looks to the council for repayment of the loan, and the council has the duty of collecting the amounts of the advances from the petitioners. In parts of the State outside district council districts the State Bank has power to make advances directly to petitioners without the intervention of a district council. The Government have been requested to extend the provisions of the Loans for Fencing Act, 1919, so that it will apply to the granting of assistance for the purpose of laying down water piping, it being contended that the method provided in the Act is the most expeditious and convenient method of providing assistance for such a purpose. This Bill is therefore introduced for the purpose of providing that loans for water piping may be made under the Loans for Fencing Act, 1919, in the same manner as loans for fencing are made. Loans for water piping will be made to petitioners by councils out of funds advanced by the State Bank. As in the case of loans for fencing, it will be the duty of the councils to secure the repayment of these loans, and the councils will be liable for their repayment to the bank. In order to recoup the councils for the expenses incurred in administration it is provided that, in addition to interest at the fixed rate, an additional interest charge of ten shillings per centum per annum on the amount of every loan will be payable by the petitioner to the council concerned. Loans for fencing are repayable in 120 equal annual instalments. In view, however, of the shorter life of water piping, it is provided that, loans for water piping shall be repay able in 10 equal annual instalments. As in the case of loans for fencing, loans for water piping will be secured by a first charge on the land in respect of which the loan is made. The State Bank will be empowered to make advances for water piping direct to petitioners whose land is outside a district council district.

The Hon. L. L. Hill—Have you any estimate of the extra requirements?

The COMMISSIONER of CROWN LANDS -—It is not a big thing, but will enable people living in a district like the West Coast to lay water on to their holdings. In general, the scheme already in existence for the making of loans for fencing has been extended to include loans for water piping and, with the sole difference with respect to the term of the loan (which has already been dealt with), the Bill provides that loans for water piping are to be obtained on the same terms as loans for fencing. I am confident the Bill will have the sympathetic consideration of all members interested in the development of our agricultural country.

Mr. PEDLER secured the adjournment of the debate until August 13.