

VICTORIA



MINUTES
OF THE
PROCEEDINGS
OF THE
LEGISLATIVE
COUNCIL.

SESSION.

1893

COMMITTEE
ROOM.



VICTORIA.



MINUTES OF THE PROCEEDINGS

OF THE

LEGISLATIVE COUNCIL.

SESSION 1893.

WITH COPIES OF THE VARIOUS DOCUMENTS ORDERED BY
THE COUNCIL TO BE PRINTED.

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	Nomination.	Polling.		
MELBOURNE PROVINCE:				
The Honorables—				
Cornelius Job Ham	27 Aug. 1892	...	1898	Retired by rotation, and re-elected. Seat vacated by being appointed Minister of Defence; re-elected.
Robert Reid	7 Feb. 1893	...	1896	
George Selth Coppin	30 Aug. 1889	...	1895	Elected under Act No. 995. Retired by rotation, and re-elected.
James Service	31 Aug. 1888	...	1894	
NORTH YARRA PROVINCE:				
The Honorables—				
Nathaniel Levi ... ..	...	8 Sept. 1892	1898	Elected in place of Hon. W. H. Roberts, who retired by rotation.
William Pitt ... ..	...	1 Aug. 1891	1896	Elected in place of Hon. J. G. Beaney, deceased.
Frederick Sheppard Grimwade ...	7 Nov. 1891	...	1894	Elected in place of Hon. G. Le Fevre, deceased.
SOUTH YARRA PROVINCE:				
The Honorables—				
Simon Fraser	27 Aug. 1892	...	1898	Retired by rotation, and re-elected. Seat vacated by being appointed Min- ister of Defence; re-elected.
Sir Frederick Thomas Sargood ...	18 Nov. 1890	...	1896	
John Mark Davies	18 Nov. 1890	...	1895	Seat vacated by being appointed Min- ister of Justice; re-elected.
Matthew Lang	26 Nov. 1892	...	1894	Elected in place of Hon. Sir Jas. MacBain, deceased.
Edward Miller	5 April 1893	1894		Elected in place of Hon. M. Lang, deceased.
SOUTHERN PROVINCE:				
The Honorables—				
Donald Melville	27 Aug. 1892	...	1898	Retired by rotation, and re-elected. Elected in place of Hon. C. H. James, who retired by rotation.
Thomas Brunton ... ..	...	11 Sept. 1890	1896	
Sir William John Clarke, Bart. ...	31 Aug. 1888	...	1894	Retired by rotation, and re-elected.
SOUTH-WESTERN PROVINCE:				
The Honorables—				
Donald Smith Wallace	27 Aug. 1892	...	1898	Retired by rotation, and re-elected. Retired by rotation, and re-elected.
Joseph Henry Connor	29 Aug. 1890	...	1896	
Sidney Austin	31 Aug. 1888	...	1894	Elected in place of Hon. W. Robert- son, who retired by rotation.
NELSON PROVINCE:				
The Honorables—				
Thomas Dowling	27 Aug. 1892	...	1898	Retired by rotation, and re-elected. Elected in place of Hon. J. P. Mac- Pherson, deceased.
Samuel Williamson ... ..	...	25 Sept. 1891	1896	
William Henry Seville Osmand ...	...	13 Sept. 1888	1894	Elected in place of Hon. Jas. Wil- liamson, who retired by rotation.
WESTERN PROVINCE:				
The Honorables—				
Nathan Thornley	27 Aug. 1892	...	1898	Retired by rotation, and re-elected. Seat vacated by being appointed Post- master-General; re-elected.
Agar Wynne	7 Feb. 1893	...	1896	
Samuel Winter Cooke	31 Aug. 1888	...	1894	Elected in place of Hon. W. Ross, who retired by rotation.
NORTH-WESTERN PROVINCE:				
The Honorables—				
David Coutts	27 Aug. 1892	...	1898	Retired by rotation, and re-elected. Elected in place of Hon. G. Young, deceased.
Duncan Elphinstone McBryde ...	...	19 Dec. 1891	1896	
Joseph Major Pratt ... ..	...	12 Sept. 1889	1895	Elected under Act No. 995. Seat vacated by being appointed Min- ister of Defence; re-elected.
James Bell	28 Sept. 1889	...	1894	
NORTHERN PROVINCE:				
The Honorables—				
Joseph Henry Abbott	27 Aug. 1892	...	1898	Retired by rotation, and re-elected. Retired by rotation, and re-elected.
William Irving Winter-Irving ...	29 Aug. 1890	...	1896	
George Simmie ... ..	...	12 Sept. 1889	1895	Elected under Act No. 995.
Joseph Sternberg	24 April 1891	...	1894	Elected in place of Hon. F. Illing- worth, resigned.

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Provinces and Members.	Elected at—		Dates of Retirement.	Remarks.
	Nomination.	Polling.		
WELLINGTON PROVINCE :				
The Honorables—				
Emanuel Steinfeld ... ..	...	8 Sept. 1892	1898	Elected in place of Hon. H. Gore, who retired by rotation.
succeeded by				
Thomas Drummond Wanliss ...	6 May 1893	...	1898	Elected in place of Hon. E. Steinfeld, deceased.
Henry Cuthbert	29 Aug. 1890	...	1896	Retired by rotation, and re-elected.
Edward Morey	30 Aug. 1889	...	1895	Elected under Act No. 995.
David Ham	31 Aug. 1888	...	1894	Retired by rotation, and re-elected.
NORTH CENTRAL PROVINCE :				
The Honorables—				
William Henry Embling	27 Aug. 1892	...	1898	Elected in place of Hon. W. E. Stanbridge, who retired by rotation.
Nicholas FitzGerald	29 Aug. 1890	...	1896	Retired by rotation, and re-elected.
William Austin Zeal	11 May 1892	...	1894	Seat vacated by being appointed Postmaster-General; re-elected. Elected President, 10th November, 1892.
NORTH-EASTERN PROVINCE :				
The Honorables—				
Frederick Brown	27 Aug. 1892	...	1898	Retired by rotation, and re-elected.
John Alston Wallace	29 Aug. 1890	...	1896	Retired by rotation, and re-elected.
Arthur Otto Sachse ... ..	...	23 May 1892	1894	Elected in place of Hon. J. S. Butters, resigned.
GIPPSLAND PROVINCE :				
The Honorables—				
William Pearson	27 Aug. 1892	...	1898	Retired by rotation, and re-elected.
succeeded by				
Edward Jolley Crooke	1 Sept. 1893	...	1898	Elected in place of Hon. W. Pearson, deceased.
William McCulloch	29 Aug. 1890	...	1896	Retired by rotation, and re-elected.
Charles Sargeant ... ..	...	12 Sept. 1889	1895	Elected under Act No. 995.
George Davis	8 April 1892	...	1894	Seat vacated by being appointed Minister of Defence; re-elected.
SOUTH-EASTERN PROVINCE :				
The Honorables—				
James Buchanan... ..	27 Aug. 1892	...	1898	Retired by rotation, and re-elected.
James Balfour	29 Aug. 1890	...	1896	Retired by rotation, and re-elected.
Frank Stanley Dobson	31 Aug. 1888	...	1894	Retired by rotation, and re-elected. Appointed Chairman of Committees, 4th July, 1893.

GEORGE H. JENKINS,
Clerk of the Parliaments.

Legislative Council,
Melbourne, 31st December, 1893.

I N D E X.

LEGISLATIVE COUNCIL OF VICTORIA.

SECOND SESSION.

FIFTEENTH PARLIAMENT.

I N D E X.

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 (2) To facilitate reference to any Paper ordered to be printed, the Cypher (as A 1) at the bottom of the title-page of each Paper is shown in this Index.

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 WORKING MEN'S COLLEGE (BORROWING POWERS) BILL.

SUMMARY OF PROCEEDINGS ON BILLS.

Bills initiated during the Session	...	...	...	...	...	...	...	64*
Passed and assented to...	...	...	...	...	...	...	...	51
" and reserved	...	...	...	...	...	...	...	3
" the Legislative Council but not the Legislative Assembly	...	...	...	...	...	...	...	2
Discharged by Order	...	...	...	...	...	...	...	2
Lapsed	...	...	...	...	...	...	...	5
Second Reading negatived	...	...	...	...	...	...	...	1
								64

* Including 57 received from the Legislative Assembly.

PROCEEDINGS ON BILLS.

SESSION 1893.

ACTS CORRECTION BILL.—Bill intituled "*An Act to correct certain errors in Acts.*"—(Hon. A. Wynne.)—Brought from the Legislative Assembly and read a first time, 1st November, 1893, p. 116.

Read a second time and committed; considered in Committee and reported without amendment, 2nd November, p. 123.

Order for consideration of report discharged and Bill recommitted for reconsideration; re-considered in Committee and re-reported with an amendment; report, by leave, considered and adopted; Bill read the third time and passed, 2nd November, p. 123.

Message from the Legislative Assembly notifying their disagreement with the amendment of the Legislative Council; amendment considered; Legislative Council, on division, do not insist on their amendment, 3rd November, p. 128.—(Assented to 6th November. Act No. 1348.)

APPROPRIATION BILL.—Bill intituled "*An Act to apply a sum out of the Consolidated Revenue to the service of the Year ending on the thirtieth day of June One thousand eight hundred and ninety-four and to appropriate the Supplies granted in this Session of Parliament.*"—(Hon. R. Reid.)—Brought from the Legislative Assembly and read a first time, 24th October, 1893, p. 100.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 31st October, p. 111. (Assented to 6th November. Act No. 1354.)

AUDIT ACT 1890 AMENDMENT BILL.—Bill intituled "*An Act to amend the 'Audit Act 1890.'*"—(Hon. S. W. Cooke.)—Brought from the Legislative Assembly and read a first time, 20th September, 1893, p. 72.

Read a second time and committed; considered in Committee and reported with an amendment; report, by leave, considered and adopted; Bill read the third time and passed, 4th October, p. 84.

Message from the Legislative Assembly notifying their agreement to the amendment of the Legislative Council, 10th October, p. 86. (Assented to 19th October. Act No. 1323.)

BAIRNSDALE AGRICULTURAL SHOW GROUNDS SALE BILL.—Bill intituled "*An Act to provide for the Sale of the Bairnsdale Agricultural Show Grounds.*"—(Hon. A. Wynne.)—Brought from the Legislative Assembly and read a first time, 1st November, 1893, pp. 118-19.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 3rd November, p. 130. (Assented to 6th November. Act No. 1352.)

BEULAH AND HOPETOUN RAILWAY ACT 1892 AMENDMENT BILL.—Bill intituled "*An Act to amend the 'Beulah and Hopetoun Railway Act 1892.'*"—(Hon. A. Wynne.)—Brought from the Legislative Assembly and read a first time, 5th September, 1893, p. 57.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 12th September, p. 66. (Assented to 26th September. Act No. 1316.)

CAMPASPE IRRIGATION AND WATER SUPPLY TRUST VALIDATING BILL.—Bill intituled "*An Act to validate the Creation and Appointment of the Campaspe Irrigation and Water Supply Trust and for other purposes.*"—(Hon. A. Wynne.)—Brought from the Legislative Assembly and read a first time, 2nd November, 1893, p. 122. Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 2nd November, pp. 124-5. (Assented to 6th November. Act No. 1345.)

CAPE PATTERSON AND KILCUNDA JUNCTION RAILWAY ACT AMENDMENT BILL.—Bill intituled "*An Act to amend and continue an Act intituled 'An Act to authorize the construction of the Cape Patterson and Kilcunda Junction Railway and for other purposes.'*"—(Hon. J. Service.)—Brought from the Legislative Assembly and read a first time, 31st October, 1893, p. 108.

Motion, by leave—That all the Standing Orders relating to Private Bills be suspended in relation to the Bill to amend and continue an Act intituled "*An Act to authorize the construction of the Cape Patterson and Kilcunda Junction Railway and for other purposes,*" and that all fees be remitted with regard to such Bill—agreed to, and Bill read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 1st November, p. 115. (Assented to 6th November. Act No. 1335.)

CHAFFEY BROTHERS SHARES BILL.—Bill intituled "*An Act to remove Doubts as to the powers of Chaffey Brothers Limited to issue certain Shares.*"—(Hon. C. J. Ham.)—Brought from the Legislative Assembly and read a first time, 31st October, 1893, p. 110.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 1st November, pp. 116-17. (Assented to 6th November. Act No. 1336.)

COMPANIES ACT AMENDMENT ACT 1892 AMENDMENT BILL.—Bill to amend the *Companies Act Amendment Act 1892.*—(Hon. A. Wynne.)—Initiated and read a first time, 16th August, 1893, p. 39.

Order for second reading discharged and Bill withdrawn, 24th October, p. 101.

COMPANIES ACT 1890 FURTHER AMENDMENT BILL.

—Bill to further amend the *Companies Act 1890*.—(Hon. A. Wynne.)—Initiated and read a first time, 4th July, 1893, p. 16.

Motion—That this Bill be now read a second time—debate adjourned, 18th July, p. 25; debate resumed and further adjourned, 25th July, p. 29; debate resumed; Bill read a second time and committed; considered in Committee, 1st August, p. 32.

Further considered in Committee, 8th August, p. 34; 9th August, p. 36; 29th August, p. 50 and p. 51; 5th September, p. 58; 4th October, p. 84; 10th October, p. 86; 11th October, p. 89.

Reported with amendments, 11th October, p. 89. Order for consideration of report discharged and Bill recommitted for the reconsideration of clauses 1, 30, 31, 32, 34, 37, 43, 51, 55, 57, 68, 76, 91, 92, the First Schedule, and certain headings; reconsidered in Committee, 17th October, pp. 92–3.

Further reconsidered in Committee and re-reported with further amendments; report, by leave, considered and adopted; Bill read the third time and passed, 18th October, p. 95. Bill not returned from the Legislative Assembly.

CONSOLIDATED REVENUE BILL (No. 1).—Bill intituled “*An Act to apply out of the Consolidated Revenue the sum of Forty-seven thousand one hundred and seven pounds to the service of the year One thousand eight hundred and ninety-two and ninety-three and the sum of One million three hundred and fifty-three thousand two hundred and ninety-six pounds to the service of the year One thousand eight hundred and ninety-three and ninety-four*.”—(Hon. A. Wynne.)—Brought from the Legislative Assembly and read a first time, 25th July, 1893, p. 28.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 25th July, p. 29. (Assented to 27th July. Act No. 1307.)

CONSOLIDATED REVENUE BILL (No. 2).—Bill intituled “*An Act to apply out of the Consolidated Revenue the sum of Eight hundred and one thousand five hundred and seventy-four pounds to the service of the year One thousand eight hundred and ninety-three and ninety-four*.”—(Hon. R. Reid.)—Brought from the Legislative Assembly and read a first time, 26th September, 1893, p. 75.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 27th September, p. 79. (Assented to 10th October. Act No. 1320.)

CONSTITUTION ACT (ELECTORAL) AMENDMENT BILL.

—Bill intituled “*An Act relating to the Advertising of Persons objected to on Electoral Lists*.”—(Hon. A. Wynne.)—Brought from the Legislative Assembly and read a first time, 18th July, 1893, p. 24.

Read a second time and committed; considered in Committee and reported with amendments; report, by leave, considered and adopted; Bill read the third time and passed, 18th July, pp. 25–6.

Message from the Legislative Assembly notifying their agreement to the amendments of the Legislative Council, 18th July, p. 26. (Assented to 19th July. Act No. 1306.)

CUSTOMS DUTIES BILL.—Bill intituled “*An Act for granting to Her Majesty certain Duties of Customs*.”—(Hon. A. Wynne.)—Brought from the Legislative Assembly and read a first time, 12th September, 1893, pp. 63–4.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 20th September, p. 71. (Assented to 26th September. Act No. 1318.)

DEBENTURES CONVERSION ACT 1893 AMENDMENT BILL.

—Bill intituled “*An Act to amend the ‘Debentures Conversion Act 1893’*.”—(Hon. A. Wynne.)—Brought from the Legislative Assembly and read a first time; read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 11th July, 1893, p. 22. (Assented to 17th July. Act No. 1305.)

DIMBOOLA AND BOORT RAILWAYS CONSTRUCTION BILL.

—Bill intituled “*An Act to authorize the construction by the State of Lines of Railway from Dimboola and Boort*.”—(Hon. A. Wynne.)

—Brought from the Legislative Assembly and read a first time, 18th July, 1893, p. 24.

Read a second time and committed; considered in Committee, 8th August, p. 33.

Further considered in Committee, 16th August, p. 40; 29th August, p. 50; 30th August, p. 53.

Reported with an amendment, 30th August, p. 53.

Recommitted for the reconsideration of clause 3; reconsidered in Committee and re-reported with a further amendment; report, by leave, considered and adopted; Bill read the third time and passed, 30th August, p. 53. (Assented to 11th September. Act No. 1312.)

EMPLOYERS AND EMPLOYÉS ACT 1890 AMENDMENT BILL.

—Bill intituled “*An Act to make permanent Part III. of the ‘Employers and Employés Act 1890’*.”—(Hon. Lieut.-Col. Sir F. T. Sargood.)—Brought from the Legislative Assembly and read a first time, 31st October, 1893, p. 108.

Read a second time and committed; considered in Committee, 1st November, p. 116.

Further considered in Committee and reported without amendment, 1st November, p. 118.

Recommitted for reconsideration; reconsidered in Committee and re-reported with an amendment and with an amended title, viz., “*An Act to extend the operation of Part III. of the ‘Employers and Employés Act 1890’*,” report, by leave, considered and adopted; Bill read the third time and passed, 1st November, p. 118.

Message from the Legislative Assembly notifying their agreement to the amendments of the Legislative Council, 2nd November, p. 122. (Assented to 6th November. Act No. 1343.)

FACTORIES AND SHOPS ACT 1890 AMENDMENT BILL.

—Bill intituled “*An Act to amend the ‘Factories and Shops Act 1890’ and for other purposes*.”—(Hon. A. Wynne.)—Brought from the Legislative Assembly and read a first time, 10th October, 1893, p. 86.

Read a second time and committed; considered in Committee, 25th October, p. 104.

Reported with amendments, 25th October, p. 104.

FACTORIES AND SHOPS ACT 1890 AMENDMENT BILL—*continued.*

Recommitted for the consideration of a proposed new clause; reconsidered in Committee and re-reported with a new clause inserted; report, by leave, considered and adopted, 25th October, p. 104.

Read the third time and passed, 31st October, p. 111.

Message from the Legislative Assembly notifying their agreement to the amendments of the Legislative Council, 31st October, p. 113. (*Assented to 3rd November. Act No. 1333.*)

GOVERNOR'S SALARY REDUCTION BILL.—Bill intituled "*An Act to reduce the sum appropriated to the Payment of the Salary of every future Governor of Victoria.*"—(*Hon. A. Wynne.*)—Brought from the Legislative Assembly and read a first time, 18th July, 1893, pp. 24-5.

Order of the Council appointing Tuesday, 25th July, as the day for the second reading rescinded, and the second reading made an Order of the Day for this day, 18th July, p. 26.

Motion—That this Bill be now read a second time—debate adjourned, 25th July, p. 29; debate resumed and further adjourned, 1st August, p. 32; 25th October, p. 104; debate resumed, 31st October, p. 112. Motion for second reading negatived, 31st October, p. 112.

HEIDELBERG AND ELTHAM RAILWAY CONSTRUCTION ACT 1893 AMENDMENT BILL.—Bill intituled "*An Act to amend the 'Heidelberg and Eltham Railway Construction Act 1893.'*"—(*Hon. R. Reid.*)—Brought from the Legislative Assembly and read a first time, 31st October, 1893, pp. 111-12.

Motion—That this Bill be now read a second time—on division, agreed to; Bill read a second time and committed; considered in Committee and reported with amendments, 2nd November, p. 125.

Order of the Council appointing Monday, 6th November, as the day for the consideration of the report rescinded, and report, by leave, considered and adopted; Bill read the third time and passed, 3rd November, p. 126.

Message from the Legislative Assembly notifying their agreement to the amendments of the Legislative Council, 3rd November, p. 130. (*Assented to 6th November. Act No. 1353.*)

HORSHAM RACE-COURSE RESERVE BILL.—Bill intituled "*An Act for the purpose of altering the reservation of the Horsham Race-course so far as that reservation makes that Reserve a Public Park.*"—(*Hon. D. E. McBryde.*)—Brought from the Legislative Assembly and read a first time, 31st October, 1893, p. 110.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 1st November, p. 117. (*Assented to 6th November. Act No. 1338.*)

IRRIGATION AND WATER SUPPLY ADVANCES BILL.—Bill intituled "*An Act to apply temporarily out of the moneys raised under the 'Victorian Government Stock Act 1889' certain sums of money for Irrigation Works and Water Supply purposes.*"—(*Hon. A. Wynne.*)—Brought from the Legislative Assembly and read a first time, 17th October, 1893, p. 92.

Motion—That this Bill be now read a second time—on division, agreed to; Bill read a second time and committed; considered in Committee

IRRIGATION AND WATER SUPPLY ADVANCES BILL—*continued.*

and reported without amendment; report considered and adopted; Bill read the third time and passed, 18th October, p. 96. (*Assented to 3rd November. Act No. 1327.*)

LAND SALES BY AUCTION FUND ACT 1891 AMENDMENT BILL.—Bill intituled "*An Act to amend the 'Land Sales by Auction Fund Act 1891.'*"—(*Hon. A. Wynne.*)—Brought from the Legislative Assembly and read a first time, 5th September, 1893, p. 56.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 12th September, p. 65. (*Assented to 26th September. Act No. 1314.*)

LAND SETTLEMENT BILL.—Bill intituled "*An Act to provide for the Establishment of Village Communities, Homestead Associations, and Labour Colonies.*"—(*Hon. A. Wynne.*)—Brought from the Legislative Assembly and read a first time, 16th August, 1893, p. 40.

Read a second time and committed; considered in Committee, 22nd August, p. 42.

Further considered in Committee and reported with amendments; report, by leave, considered and adopted; Bill read the third time and passed, 23rd August, p. 47.

Message from the Legislative Assembly notifying that they have agreed to some of the amendments of the Legislative Council, have disagreed with two of such amendments, and have agreed to one of the said amendments with an amendment; amendments considered; Legislative Council agree to the amendment of the Assembly on an amendment of the Council, and do not insist on their amendments disagreed with by the Legislative Assembly, 29th August, p. 50.

Message from the Legislative Assembly transmitting Message from His Excellency the Governor recommending certain amendments in the Bill, to which the Legislative Assembly had agreed; His Excellency's amendments agreed to, 29th August, p. 51. (*Assented to 31st August. Act No. 1311.*)

LESSEES OF CROWN LANDS RELIEF BILL.—Bill intituled "*An Act to give Relief to certain Lessees of Crown Lands.*"—(*Hon. S. W. Cooke.*)—Brought from the Legislative Assembly and read a first time, 31st October, 1893, pp. 112-13.

Read a second time and committed; considered in Committee and reported with amendments; report, by leave, considered and adopted; Bill read the third time and passed, 2nd November, p. 124.

Message from the Legislative Assembly notifying their agreement to the amendments of the Legislative Council with an amendment; Assembly's amendment considered and agreed to, 3rd November, pp. 128-9. (*Assented to 6th November. Act No. 1349.*)

LIBRARIES ACT 1890 AMENDMENT BILL.—Bill to amend the *Libraries Act 1890.*—(*Hon. A. Wynne.*)—Initiated and read a first time, 28th June, 1893, p. 13.

Read a second time and committed; considered in Committee, 11th July, p. 22.

Further considered in Committee, 18th July, p. 25.

Reported with amendments, 18th July, p. 25.

LIBRARIES ACT 1890 AMENDMENT BILL—*continued.*

Order for consideration of report discharged and Bill recommitted for the reconsideration of clauses 2 and 3; reconsidered in Committee and re-reported with further amendments; report, by leave, considered and adopted; Bill read the third time and passed, 1st August, p. 32.

Message from the Legislative Assembly notifying their agreement to the Bill with amendments, 5th September, p. 57. Bill lapsed.

LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL.—Bill to amend the law relating to Life Assurance Companies.—(Hon. S. Fraser).—Initiated and read a first time, 11th July, 1893, p. 22.

Motion—That this Bill be now read a second time—debate adjourned, 16th August, p. 40; debate resumed and further adjourned, 30th August, p. 54; 6th September, p. 61; debate resumed; Bill read a second time and committed to a Select Committee, 20th September, p. 72.

Motion—That the Select Committee on the Life Assurance Companies Law Amendment Bill consist of the Honorables F. Brown, H. Cuthbert, G. Davis, Dr. W. H. Embling, F. S. Grimwade, C. J. Ham, E. Miller, W. Pitt, S. Williamson, and the Mover (Hon. S. Fraser); such Committee to have power to send for persons, papers, and records; three to be the quorum—agreed to, 27th September, p. 77.

Report from Select Committee brought up, 31st October, p. 107. Bill lapsed.

MARINE ACT 1890 AMENDMENT BILL.—Bill intituled "*An Act to amend the 'Marine Act 1890.'*"—(Hon. R. Reid).—Brought from the Legislative Assembly and read a first time, 5th September, 1893, p. 57.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 12th September, p. 65. (*Assented to 26th September. Act No. 1315.*)

MARINE ACT 1890 AMENDMENT BILL (No. 2).—Bill intituled "*An Act to amend the Sixty-fifth Section of the 'Marine Act 1890.'*"—(Hon. R. Reid).—Brought from the Legislative Assembly and read a first time, 31st October, 1893, p. 108.

Read a second time and committed; considered in Committee and reported without amendment, 2nd November, p. 124.

Order for consideration of report discharged and Bill recommitted for reconsideration; reconsidered in Committee and re-reported with an amendment, 2nd November, p. 125.

Report considered and adopted; Bill read the third time and passed, 3rd November, p. 127.

Message from the Legislative Assembly notifying their agreement to the amendment of the Legislative Council, 3rd November, p. 131. (*Reserved for the signification of Her Majesty's pleasure thereon, 6th November, see p. 135.*)

MELBOURNE AND METROPOLITAN BOARD OF WORKS OFFICERS' SALARIES REDUCTION BILL.—Bill intituled "*An Act providing for the Temporary Reduction of the Salaries of certain Officers of the Melbourne and Metropolitan Board of Works and for other purposes.*"—(Hon. R. Reid).—Brought from the Legislative Assembly and read a first time, 25th October, 1893, pp. 104-5.MELBOURNE AND METROPOLITAN BOARD OF WORKS OFFICERS' SALARIES REDUCTION BILL—*continued.*

Read a second time and committed; considered in Committee and reported with an amendment; report, by leave, considered and adopted; Bill read the third time and passed, 1st November, p. 118.

Message from the Legislative Assembly notifying their agreement to the amendment of the Legislative Council, with an amendment; Assembly's amendment considered and agreed to, 3rd November, p. 129. (*Assented to 6th November. Act No. 1351.*)

MEMBERS' REIMBURSEMENT REDUCTION BILL.—Bill intituled "*An Act providing for the Reduction for Three Years of the Reimbursement of Expenses payable to Members of the Legislative Assembly.*"—(Hon. A. Wynne).—Brought from the Legislative Assembly and read a first time, 18th July, 1893, p. 25.

Order of the Council appointing Tuesday, 25th July, as the day for the second reading rescinded, and the second reading made an Order of the Day for this day, 18th July, p. 26.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 25th July, p. 29. (*Assented to 29th August. Act No. 1309.*)

METROPOLITAN FIRE BRIGADES BOARD (BORROWING POWERS) BILL.—Bill intituled "*An Act to authorize the Metropolitan Fire Brigades Board to Borrow a further sum of Thirty thousand pounds.*"—(Hon. A. Wynne).—Brought from the Legislative Assembly and read a first time, 31st October, 1893, p. 111.

Read a second time and committed; considered in Committee and reported with an amendment; report, by leave, considered and adopted; Bill read the third time and passed, title amended and agreed to, 2nd November, p. 123.

Message from the Legislative Assembly notifying their agreement to the amendments of the Legislative Council, 3rd November, p. 128. (*Assented to 6th November. Act No. 1346.*)

MILDURA RATING ACT 1893 CONTINUATION AND AMENDMENT BILL.—Bill intituled "*An Act to continue and amend the 'Mildura Rating Act 1893.'*"—(Hon. Lieut.-Col. Sir F. T. Sargood).—Brought from the Legislative Assembly and read a first time, 31st October, 1893, p. 110.

Read a second time and committed; considered in Committee and reported with amendments; report, by leave, considered and adopted; Bill read the third time and passed, 1st November, p. 116.

Message from the Legislative Assembly notifying their agreement to the amendments of the Legislative Council, 2nd November, p. 122. (*Assented to 6th November. Act No. 1342.*)

MINISTERS' SALARIES REDUCTION BILL.—Bill intituled "*An Act providing for the Reduction for Three Years of the Salaries of Responsible Ministers of the Crown.*"—(Hon. A. Wynne).—Brought from the Legislative Assembly and read a first time, 18th July, 1893, p. 24.

Order of the Council appointing Tuesday, 25th July, as the day for the second reading rescinded, and the second reading made an Order of the Day for this day, 18th July, p. 26.

MINISTERS' SALARIES REDUCTION BILL—continued.

Read a second time, with the concurrence of an absolute majority of the whole number of the Members of the Legislative Council, and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time, with the concurrence of an absolute majority of the whole number of the Members of the Legislative Council, and passed, 25th July, p. 28. (*Reserved for the signification of Her Majesty's pleasure thereon, 29th August, see p. 55.*)

MUNICIPAL ENDOWMENT REDUCTION BILL.—Bill intituled "*An Act to reduce the Municipal Endowment.*"—(*Hon. R. Reid.*)—Brought from the Legislative Assembly and read a first time, 13th September, 1893, p. 67.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 20th September, p. 72. (*Assented to 26th September. Act No. 1319.*)

MUNICIPAL OVERDRAFTS INDEMNITY BILL.—Bill intituled "*An Act to indemnify the Councillors of various Municipalities for Borrowing Moneys by Overdrafts on Bankers for the purposes of their Municipalities contrary to the provisions of the 'Local Government Act 1890,' and for other purposes.*"—(*Hon. A. Wynne.*)—Brought from the Legislative Assembly and read a first time, 12th September, 1893, p. 64.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 3rd October, p. 81.

Message from the Legislative Assembly transmitting Message from His Excellency the Governor recommending an amendment in the Bill, to which the Legislative Assembly had agreed; His Excellency's amendment agreed to, 10th October, p. 87. (*Assented to 13th October. Act No. 1322.*)

OFFICERS' SALARIES UNDER SPECIAL ACTS REDUCTION BILL.—Bill intituled "*An Act providing for the Reduction during three years of the Salaries of certain Officers under the Constitution Act or Part IX. of 'The Constitution Act Amendment Act 1890' or whose Salaries are provided for by Special Appropriations.*"—(*Hon. A. Wynne.*)—Brought from the Legislative Assembly and read a first time, 18th July, 1893, p. 24.

Order of the Council appointing Tuesday, 25th July, as the day for the second reading rescinded, and the second reading made an Order of the Day for this day, 18th July, p. 26.

Motion—That this Bill be now read a second time—debate adjourned, 25th July, p. 29; debate resumed; Bill read a second time, with the concurrence of an absolute majority of the whole number of the Members of the Legislative Council, and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time, with the concurrence of an absolute majority of the whole number of the Members of the Legislative Council, and passed, 1st August, p. 31. (*Reserved for the signification of Her Majesty's pleasure thereon, 29th August, see p. 55.*)

OLEOMARGARINE BILL.—Bill intituled "*An Act to amend the Law relating to the Manufacture and Sale of Oleomargarine or other mixtures in imitation of Butter.*"—(*Hon. J. Buchanan for the Hon. G. Davis.*)—Brought from the Legislative Assembly and read a first time, 5th September, 1893, p. 57.

Read a second time and committed; considered in Committee, 13th September, p. 67.

Further considered in Committee and reported with amendments, 27th September, p. 78.

Order for consideration of report discharged and Bill recommitted for the reconsideration of clauses 4 and 5; reconsidered in Committee, 3rd October, p. 82.

Further reconsidered in Committee and re-reported with an amendment, 4th October, p. 83.

Recommitted for the further consideration of clause 5, and a proposed new clause; reconsidered in Committee and re-reported with further amendments; report, by leave, considered and adopted; Bill read the third time and passed; title amended and agreed to, 4th October, p. 83.

Message from the Legislative Assembly notifying their agreement to the amendments of the Legislative Council, 31st October, p. 108. (*Assented to 3rd November. Act No. 1331.*)

OPIUM BILL.—Bill intituled "*An Act to restrict and regulate the Importation Sale and Use of Opium.*"—(*Hon. A. Wynne.*)—Brought from the Legislative Assembly and read a first time, 31st October, 1893, p. 109.

Petitions presented and referred to the Committee on the Bill, 2nd November, p. 121.

Motion—That there be laid before this House a copy of the letter addressed to the Honorable the Premier by Mr. C. P. Hodges (Chinese Interpreter) in reference to the Opium Bill now before Parliament—agreed to; copy of the letter presented, 25th October, p. 103. Bill lapsed.

PATENTS LAW AMENDMENT AND CONSOLIDATION BILL.—Bill to amend and consolidate the Law concerning Letters Patent for Inventions.—(*Hon. A. O. Sachse.*)—Initiated and read a first time, 11th July, 1893, p. 21.

Read a second time and committed; considered in Committee, 9th August, p. 35.

Further considered in Committee, 30th August, p. 54; 20th September, p. 72.

Reported with amendments, 20th September, p. 72.

Order for consideration of report discharged and Bill recommitted for the reconsideration of clauses 1 and 49; reconsidered in Committee and re-reported with amendments; report, by leave, considered and adopted; Bill read the third time and passed, 27th September, p. 77. Bill not returned from the Legislative Assembly.

PERMANENT RESERVES REVOCATION BILL.—Bill intituled "*An Act to revoke in the whole or in part the Permanent Reservation under Orders in Council of certain Crown Lands and to enable such Lands to be used for Agricultural Village and Homestead Settlement.*"—(*Hon. A. Wynne.*)—Brought from the Legislative Assembly and read a first time, 25th October, 1893, p. 103.

Read a second time and committed; considered in Committee, 2nd November, pp. 121-2.

PERMANENT RESERVES REVOCATION BILL—continued.

Motion, by leave—That it be an instruction to the Committee to call Mr. W. Davidson, Inspector-General of Public Works, to the Bar, to give evidence with respect to the Bill—agreed to, 2nd November, p. 122.

Further considered in Committee and reported with amendments, 2nd November, p. 122.

Recommitted for reconsideration; reconsidered in Committee and re-reported with further amendments; report, by leave, considered and adopted; Bill read the third time and passed, 2nd November, p. 122.

Message from the Legislative Assembly notifying their agreement to the amendments of the Legislative Council, 3rd November, p. 128. (*Assented to 6th November. Act No. 1347.*)

POSTAGE RATE CONTINUATION BILL.—Bill intituled "*An Act to continue in force a certain Rate of Postage.*"—(*Hon. A. Wynne.*)—Brought from the Legislative Assembly and read a first time, 17th October, 1893, p. 92.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 18th October, p. 96. (*Assented to 3rd November. Act No. 1326.*)

PRAHRAN MUNICIPAL LOAN BILL.—Bill intituled "*An Act to authorize the Council of the City of Prahran to construct certain Permanent Works and Undertakings in lieu of certain other Permanent Works and Undertakings.*"—(*Hon. Lieut.-Col. Sir F. T. Sargood.*)—Brought from the Legislative Assembly and read a first time, 31st October, 1893, p. 109.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 2nd November, p. 124. (*Assented to 6th November. Act No. 1344.*)

PROVIDENT SOCIETIES ACT 1890 AMENDMENT BILL.—Bill intituled "*An Act to amend the 'Provident Societies Act 1890.'*"—(*Hon. A. Wynne.*)—Brought from the Legislative Assembly and read a first time, 5th September, 1893, p. 57.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 12th September, p. 66. (*Assented to 26th September. Act No. 1317.*)

PUBLIC OFFICERS' RETIREMENT BILL.—Bill intituled "*An Act to provide for the further Reduction of the Number of Public Officers.*"—(*Hon. A. Wynne.*)—Brought from the Legislative Assembly and read a first time, 17th October, 1893, p. 93.

Motion—That this Bill be now read a second time—debate adjourned, 18th October, p. 96; debate resumed; Bill read a second time and committed; considered in Committee and reported with amendments; report, by leave, considered and adopted; Bill read the third time and passed, 24th October, pp. 100-1.

Message from the Legislative Assembly notifying their agreement to the amendments of the Legislative Council, 25th October, p. 104. (*Assented to 3rd November. Act No. 1329.*)

PUBLIC OFFICERS' SALARIES REDUCTION BILL.—Bill intituled "*An Act providing for the Reduction during Three Years of the Salaries of certain Public Officers.*"—(*Hon. A. Wynne.*)—Brought from the Legislative Assembly and read a first time, 29th August, 1893, p. 49.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 5th September, p. 56. (*Assented to 11th September. Act No. 1313.*)

PUBLIC SERVICE ACT 1890 FURTHER AMENDMENT BILL.—Bill intituled "*An Act to further amend the 'Public Service Act 1890.'*"—(*Hon. A. Wynne.*)—Brought from the Legislative Assembly and read a first time, 12th September, 1893, p. 63.

Read a second time and committed; considered in Committee, 26th September, p. 75.

Further considered in Committee, 3rd October, p. 82; 4th October, p. 83.

Reported with amendments; report, by leave, considered and adopted; Bill read the third time and passed, 4th October, p. 83.

Message from the Legislative Assembly notifying that they have agreed to some of the amendments of the Legislative Council, have disagreed with others, and have agreed to others of the said amendments with amendments, and have made consequential amendments in clause 20; amendments considered; Legislative Council do not insist on one of their amendments, insist on two of their amendments, agree to the amendments of the Legislative Assembly on certain of the amendments of the Legislative Council, and with the consequential amendments made by the Legislative Assembly in clause 20, 10th October, pp. 85-6.

Message from the Legislative Assembly notifying that they do not insist on disagreeing with the amendments insisted on by the Legislative Council, 17th October, p. 92.

Message from the Legislative Assembly transmitting Message from His Excellency the Governor recommending certain amendments in the Bill, to which the Legislative Assembly had agreed; His Excellency's amendments agreed to, 17th October, p. 93. (*Assented to 19th October. Act No. 1324.*)

RAILWAYS STANDING COMMITTEE ACTS AMENDMENT BILL.—Bill intituled "*An Act to amend the Law relating to the Railways Standing Committee.*"—(*Hon. S. W. Cooke.*)—Brought from the Legislative Assembly and read a first time, 3rd October, 1893, p. 82.

Motion—That this Bill be now read a second time—debate adjourned, 25th October, p. 104; debate resumed; Bill read a second time and committed; considered in Committee, 31st October, p. 112.

Further considered in Committee, 2nd November, p. 122.

Reported with amendments, 2nd November, p. 122.

Motion—That this Bill be recommitted for the reconsideration of clause 2—by leave, withdrawn; report, by leave, considered and adopted; Bill read the third time and passed, 2nd November, p. 123.

RAILWAYS STANDING COMMITTEE ACTS AMENDMENT BILL—continued.

Message from the Legislative Assembly notifying that they have agreed to some of the amendments of the Legislative Council and have disagreed with others; amendments disagreed with considered; the Legislative Council do not insist on their amendments, 3rd November, p. 129. (*Assented to 6th November. Act No. 1350.*)

RECONSTRUCTED COMPANIES BILL.—Bill to facilitate the carrying out the Reconstruction Schemes of Certain Companies.—(*Hon. A. Wynne.*)—Initiated and read a first time, 17th October, 1893, p. 92.

Read a second time and committed; considered in Committee, 18th October, p. 97.

Reported with amendments, 18th October, p. 97.

Order for consideration of report discharged and Bill recommitted for reconsideration; reconsidered in Committee and re-reported with further amendments; report, by leave, considered and adopted; Bill read the third time, 24th October, p. 100.

Motion—That the words “payment of the statutory fees” in clause 4 be printed in italics—agreed to; Bill passed; title amended and agreed to, 24th October, p. 100.

Report from the Clerk of corrections made by him in the Bill, 25th October, p. 103.

Message from the Legislative Assembly notifying their agreement to the Bill with amendments; Assembly’s amendments considered; some of the said amendments agreed to, amendment to insert new clause D disagreed with, 3rd November, pp. 126–7.

Message from the Legislative Assembly notifying that they do not insist on their amendment disagreed with by the Legislative Council, 3rd November, p. 130.

Report from the Clerk of the Parliaments of a clerical error in the Bill; correction of error agreed to by the Council and the letter ordered to be sent to the Assembly with a Message requesting their concurrence in such correction, 6th November, p. 133.

Message from the Legislative Assembly notifying their concurrence with the Legislative Council in the correction of the clerical error reported by the Clerk of the Parliaments, 6th November, p. 134. (*Assented to 6th November. Act No. 1356.*)

SALE OF BREAD BILL.—Bill intituled “*An Act to compel the Sale of Bread by Weight and for other purposes.*”—(*Hon. D. Melville.*)—Brought from the Legislative Assembly and read a first time, 8th August, 1893, p. 33.

Read a second time and committed; considered in Committee, 20th September, p. 73.

Further considered in Committee and reported with amendments, 27th September, p. 78.

Report considered and adopted; Bill read the third time and passed, 3rd October, p. 82.

Message from the Legislative Assembly notifying that they have agreed to some of the amendments of the Legislative Council and have disagreed with the amendment to insert new clause B; amendment disagreed with considered; the Legislative Council do not insist on their amendment, 31st October, p. 109. (*Assented to 3rd November. Act No. 1332.*)

ST. KILDA MUNICIPAL LOAN BILL.—Bill intituled “*An Act to authorize the City of Saint Kilda to construct certain permanent Works and Undertakings in lieu of certain other permanent Works and Undertakings.*”—(*Hon. Lieut.-Col. Sir F. T. Sargood.*)—Brought from the Legislative Assembly and read a first time, 16th August, 1893, p. 40.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 23rd August, pp. 46–7. (*Assented to 29th August. Act No. 1310.*)

SUGAR DUTIES BILL.—Bill intituled “*An Act for granting to Her Majesty further Duties of Customs.*”—(*Hon. A. Wynne.*)—Brought from the Legislative Assembly and read a first time, 27th September, 1893, p. 79.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 3rd October, p. 81. (*Assented to 13th October. Act No. 1321.*)

SWAMP LANDS BILL.—Bill intituled “*An Act relating to Swamp Lands.*”—(*Hon. A. Wynne.*)—Brought from the Legislative Assembly and read a first time, 17th October, 1893, p. 92.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 18th October, p. 95. (*Assented to 3rd November. Act No. 1325.*)

TEACHERS’ SALARIES BILL.—Bill intituled “*An Act to further amend the Law relating to the Payment of State School Teachers and for other purposes.*”—(*Hon. S. W. Cooke.*)—Brought from the Legislative Assembly and read a first time, 25th October, 1893, p. 105.

Read a second time and committed; considered in Committee and reported with amendments; report, by leave, considered and adopted; Bill read the third time and passed, 31st October, p. 112.

Message from the Legislative Assembly notifying their agreement to the amendments of the Legislative Council, 31st October, p. 113. (*Assented to 3rd November. Act No. 1334.*)

THISTLE ACT 1890 AMENDMENT BILL.—Bill intituled “*An Act to amend the ‘Thistle Act 1890.’*”—(*Hon. R. Reid.*)—Brought from the Legislative Assembly and read a first time, 31st October, 1893, p. 110.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 1st November, p. 117. (*Assented to 6th November. Act No. 1337.*)

TREASURY BONDS BILL.—Bill intituled “*An Act to authorize the issue of Treasury Bonds.*”—(*Hon. A. Wynne.*)—Brought from the Legislative Assembly and read a first time, 17th October, 1893, p. 93.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 24th October, p. 101. (*Assented to 3rd November. Act No. 1328.*)

TRUSTEES LAW AMENDMENT BILL.—Bill to amend the Law relating to Trustees.—(*Hon. R. Reid.*)—Initiated and read a first time, 4th July, 1893, p. 16.

Order for second reading discharged and Bill withdrawn, 24th October, p. 101.

UNCLAIMED FUNDS BILL.—Bill intituled "*An Act to provide for giving publicity to information relating to Unclaimed Funds and for other purposes.*"—(*Hon. A. Wynne.*)—Brought from the Legislative Assembly and read a first time, 31st October, 1893, p. 108. Bill lapsed.

VICTORIAN GOVERNMENT STOCK BILL.—Bill intituled "*An Act to authorize the raising of money for certain purposes by increasing the amount of Victorian Government Stock.*"—(*Hon. R. Reid.*)—Brought from the Legislative Assembly and read a first time, 31st October, 1893, p. 113.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 1st November, p. 119. (*Assented to 6th November. Act No. 1341.*)

WARRAGUL AGRICULTURAL SHOW GROUNDS SALE BILL.—Bill intituled "*An Act to provide for the Sale of the Warragul Agricultural Show Grounds.*"—(*Hon. C. Sargeant.*)—Brought from the Legislative Assembly and read a first time, 31st October, 1893, p. 109.

Read a second time and committed; considered in Committee, 1st November, p. 116.

Further considered in Committee and reported with an amendment, 1st November, p. 118.

Report considered and adopted; Bill read the third time and passed, 3rd November, p. 129.

Message from the Legislative Assembly notifying their agreement to the amendment of the Legislative Council, 3rd November, p. 131. (*Assented to 6th November. Act No. 1355.*)

WATER ACT 1890 AMENDMENT BILL.—Bill intituled "*An Act to amend the 'Water Act 1890.'*"—(*Hon. A. Wynne.*)—Brought from the Legislative Assembly and read a first time, 31st October, 1893, p. 107.

WATER ACT 1890 AMENDMENT BILL—continued.

Motion—That this Bill be now read a second time—debated; further motion—That the debate be now adjourned—debate interrupted and resumed and question—That the debate be now adjourned—on division, negatived; debate interrupted and adjourned, 3rd November, pp. 130–31. Bill lapsed.

WATER SUPPLY LOANS APPLICATION BILL.—Bill intituled "*An Act to sanction the issue and application of certain sums of money as Loans for Water Supply and Irrigation Works in the Country Districts and for other purposes.*"—(*Hon. A. Wynne.*)—Brought from the Legislative Assembly and read a first time, 31st October, 1893, p. 110.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 1st November, p. 119. (*Assented to 6th November. Act No. 1340.*)

WOOD'S POINT MUNICIPAL DISTRICT BILL.—Bill intituled "*An Act relating to the Wood's Point Municipal District.*"—(*Hon. A. O. Sachse.*)—Brought from the Legislative Assembly and read a first time, 31st October, 1893, p. 111.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 1st November, p. 117. (*Assented to 6th November. Act No. 1339.*)

WORKING MEN'S COLLEGE (BORROWING POWERS) BILL.—Bill intituled "*An Act to authorize the Trustees of the Working Men's College in the City of Melbourne to borrow Three thousand pounds by way of mortgage on certain Land vested in them.*"—(*Hon. A. Wynne.*)—Brought from the Legislative Assembly and read a first time, 24th October, 1893, pp. 99–100.

Read a second time and committed; considered in Committee and reported without amendment; report considered and adopted; Bill read the third time and passed, 25th October, p. 105. (*Assented to 3rd November. Act No. 1330.*)

NOTE.—The Ministers' and Officers' Salaries Retrenchment Bill, passed in the Session 1892–3, and reserved on the 7th December, 1892, for the signification of Her Majesty's pleasure thereon, was assented to on the 26th June, 1893, and the assent proclaimed on the 14th August, 1893. Act No. 1308. See pp. 41–2.

MINUTES OF THE PROCEEDINGS, ETC.

VICTORIA.

No. 1.

MINUTES OF THE PROCEEDINGS OF THE LEGISLATIVE COUNCIL.

WEDNESDAY, 28TH JUNE, 1893.

1. The Council met pursuant to the Proclamation of His Excellency the Governor, bearing date the twenty-third day of May, 1893, which Proclamation was read by the Clerk, and is as follows:—

FURTHER PROROGUING PARLIAMENT AND FIXING THE TIME FOR HOLDING THE SECOND SESSION OF THE FIFTEENTH PARLIAMENT.

PROCLAMATION

By His Excellency the Right Honorable JOHN ADRIAN LOUIS, Earl of Hopetoun, Viscount Aithrie and Baron Hope in the Peerage of Scotland; Baron Hopetoun of Hopetoun, and Baron Niddry of Niddry Castle in the Peerage of the United Kingdom; Knight Grand Cross of the Most Distinguished Order of Saint Michael and Saint George; Governor and Commander-in-Chief in and over the Colony of Victoria and its Dependencies, &c., &c., &c.

WHEREAS by *The Constitution Act* it was amongst other things enacted that it should be lawful for the Governor to fix such places within Victoria, and, subject to the limitation therein contained, such times for holding the first and every other Session of the Council and Assembly, and to vary and alter the same respectively in such manner as he might think fit; and also from time to time to prorogue the said Council and Assembly, and to dissolve the said Assembly, by Proclamation or otherwise, whenever he should deem it expedient: And whereas the said Council and Assembly, called "The Parliament of Victoria," stand prorogued until Thursday the twenty-fifth day of May instant, and it is expedient further to prorogue the same, and to fix the time for holding the next Session thereof: Now therefore I, the Governor of Victoria, in exercise of the power conferred by the said Act, do by this my Proclamation further prorogue the said Parliament of Victoria until Wednesday the twenty-eighth day of June next ensuing; and also I do hereby fix Wednesday the twenty-eighth day of June aforesaid, as the time for the commencement and holding of the next Session of the said Council and Assembly, called the Parliament of Victoria, for the despatch of business, at the hour of Two o'clock in the afternoon, in the Parliament Houses, situate in Parliament-place, Spring-street, in the City of Melbourne: And the Honorable the Members of the Legislative Council and the Members of the Legislative Assembly are hereby required to give their attendance at the said time and place accordingly.

Given under my Hand and the Seal of the Colony, at Melbourne, this twenty-third day of May, in the year of our Lord One thousand eight hundred and ninety-three, and in the fifty-sixth year of Her Majesty's reign.

(L.S.)

HOPETOUN.

By His Excellency's Command,

J. B. PATTERSON.

GOD SAVE THE QUEEN!

2. APPROACH OF HIS EXCELLENCY THE GOVERNOR.—The approach of His Excellency the Governor was announced by the Acting Usher.

His Excellency came into the Council Chamber, and commanded the Acting Usher to desire the immediate attendance of the Legislative Assembly in the Council Chamber, who, being come with their Speaker, His Excellency was pleased to speak as follows:—

MR. PRESIDENT AND HONORABLE GENTLEMEN OF THE LEGISLATIVE COUNCIL:

MR. SPEAKER AND GENTLEMEN OF THE LEGISLATIVE ASSEMBLY:

I have called you together for the purpose of obtaining your advice and assistance at this important juncture.

Before my Ministers took office a variety of causes had brought the finances of the country into a very unsatisfactory state. It is to be regretted that subsequent events have intensified that position of affairs. To restore the equilibrium between the public income and expenditure a policy of retrenchment became a necessity. During the recess that policy has been carried out by reducing

Departments and abstaining from making new appointments. A series of further proposals for an extensive and decisive decrease of the public expenditure will be laid before you. These will embrace not only temporary reductions for the next three years, but permanent ones applying to future appointments and promotions. Votes of public moneys will have to be curtailed, but my Advisers rely on the patriotism of Parliament, as representing the country, to support their efforts in this direction so as to secure the maintenance of the public credit above all other considerations.

Concurrently with these proposals, measures to encourage the increase of the products of the land, and to give profitable employment to a large number of people, will be submitted for your approval. Amongst these a Lands Settlement Bill to establish village communities, homestead associations, and labour colonies will claim your early consideration.

In administering the present law relating to occupation of land the Minister has taken steps to remove difficulties in the way of intending selectors, and a large increase of settlement has been the result of this action.

Consequent on the demand for Mallee land it has been deemed advisable to resume several blocks. These have been obtained on favorable terms. It is confidently anticipated that this arrangement will prove advantageous in promoting extended settlement in that district, and will meet with the approval of Parliament.

In the recent financial crisis my Advisers felt that it was absolutely necessary to provide that the people's savings should be thoroughly assured. The Government therefore assumed the responsibility of guaranteeing the deposits in the General Savings Banks, and arranged with the Commissioners that the future control of the Banks should be undertaken by the Government. This arrangement is now being carried into effect under an agreement between the Commissioners of those Banks and the Government, subject to the ratification of Parliament.

After careful consideration it was not deemed advisable to take action in the direction of issuing legal tender notes, and Ministers congratulate the country that the reconstruction of the suspended banks has afforded great relief, and may, it is anticipated, obviate any necessity for Government interference.

A Banking Bill is now being prepared for the consideration of the various Australian Parliaments, and I trust that the outcome of this proposed federal action will be a measure which will prevent the recurrence of the banking troubles from which Australia is now emerging.

Victoria must ever remember that South Africa proffered not alone its sympathy, but its aid, to Australian Governments, and thus gave another proof of the mutual good-will, unity in interest, and solidarity in sentiment of the various outlying parts of the British Empire to each other.

The terrible disaster to Her Majesty's ship *Victoria*, by which the lives of Vice-Admiral Sir George Tryon and a large number of brave officers and men of the Navy have been lost, has caused a feeling of profound sorrow throughout this colony, and I have already conveyed to the Admiralty the sympathy of the people of Victoria with the great loss the British Navy has sustained. The valuable services of Vice-Admiral Tryon, whilst Commander-in-Chief on the Australian Station, are well known and greatly appreciated.

At the earliest possible opportunity negotiations will be opened with New South Wales and the other Colonies in the direction of making an advance towards Intercolonial Free-trade by reciprocity treaties. In many important matters our interests are diverse, but by mutual concessions an approach can be gradually made to uniformity of Tariff without permanent injury to any existing interest.

My Advisers will also propose to Parliament to join the other Colonies in increasing the number of representatives for each Colony in the Federal Council of Australasia and in giving to such Council further executive power. By the development of this central body into active existence a steady progress will be made towards that ultimate Federation which on all sides is admitted to be necessary for guarding and promoting the united welfare of the people of Australasia.

The Government, finding that the promoters of the private railway line from Beulah to Hopetoun were unable, on account of the financial crisis, to carry out their undertaking, has agreed, subject to the approval of Parliament, to take over and complete that line as part of the Victorian Railway system. In addition to the value of this line to the Mallee settlers and its promising paying prospects, Ministers have secured a further advantage in obtaining the surrender of nearly 100,000 acres of Mallee land from the lessee.

A Bill to amend the Railways Standing Committee Act will be proposed for your consideration. Railway extension in certain districts is an absolute necessity to secure their immediate progress. The Government outlay, however, in that direction will have to depend on moneys to be raised locally. This policy will afford an additional security against undue expenditure.

MR. SPEAKER AND GENTLEMEN OF THE LEGISLATIVE ASSEMBLY :

The Estimates have been prepared in accordance with the declared system of retrenchment, and will be laid before you. The policy of the Government is to abstain from borrowing outside Victoria except for conversion purposes. During the past half-year the Treasurer floated successfully in Melbourne Treasury bills of the amount of £750,000. Five per cent. debentures of the amount of £310,000 falling due the 1st of January next in Melbourne have been already converted into or provided for by the sale locally of a similar amount of 4 per cent. debentures at par. An alteration in the Conversion Act passed last session to provide leave for an increase in the interest to 4 per cent. will be submitted for your approval. Arrangements are being made by which the Government hope to carry out that conversion successfully.

My Advisers deeply regret that any additional taxation, even of a temporary character, has to be proposed. The necessities of the occasion, however, will compel them to do so. The exigencies of the State demand, and sound policy dictates, that sufficient income should be raised to cover the expenditure of the year. Proposals will also be made to deal with the existing deficit.

MR. PRESIDENT AND HONORABLE GENTLEMEN OF THE LEGISLATIVE COUNCIL:

MR. SPEAKER AND GENTLEMEN OF THE LEGISLATIVE ASSEMBLY:

The marriage of His Royal Highness the Duke of York with the Princess May of Teck will be an event which will be hailed throughout Victoria with feelings of pleasure and heartfelt loyalty. Parliament will be asked to send a message to Her Majesty the Queen, on behalf of the people of Victoria, expressive of their sincere congratulations on this auspicious occasion.

My Advisers fully recognise that the future prosperity of the colony depends upon the increased production of its industries, and every effort will be made to direct surplus labour into channels that should have the effect of adding to their normal production. A liberal encouragement has already increased the dairy output. Attention will be given by Ministers to promote the wine, fruit, and frozen meat export trade by ascertaining, through experts, the most approved methods of treatment of these products, and by endeavouring to arrange for cheap freights to foreign markets. An officer of the Department of Agriculture is now engaged in Europe, and will visit other countries with a view of gaining knowledge respecting the dairy and kindred industries, and there is little doubt but that the result of his labour will give additional impetus to these producing interests, which are of the greatest importance to this colony.

It is satisfactory to note that the returns of our gold mines are steadily improving. The yields of the leading gold-fields have been maintained, while fresh discoveries have been made in outside districts. In the coal-mining industry a marked advance has taken place. The railways sanctioned by Parliament are being vigorously pushed on to the coal mines. Ministers have lowered the freights on the Victorian coal to the centres of population, where it is hoped that it will enter into general consumption. Our enormous brown coal deposits promise to be successfully utilized by the application of machinery to its preparation.

A Bill will be introduced constituting a Board to take the place of the Mining and Prospecting Boards on a basis which my Advisers trust will be satisfactory to the mining interest.

A Bill to amend the Water Act will be also introduced, to further encourage the residents in dry districts to increase their products by irrigation.

Other important measures will be submitted for your consideration in due course during the session.

In view of the usual difficulty of persons who are unable to obtain employment at this season of the year, Ministers have endeavoured to meet the emergency by railway extension and other works. They have also subsidized organizations having for their objects the settlement of the people on the land and the alleviation of distress. Their efforts in the direction of temporarily affording employment are necessarily limited, and they have urged on individual employers of labour to benefit their fellow citizens as well as themselves by energetically proceeding at the present juncture with every productive enterprise within their power.

I rejoice that the copious rains of the last few weeks promise a successful season to our pastoral and agricultural interests. The fact of these rains extending over the whole of Australia encourages the hope that there will soon be a turn from the ebb to the flow of prosperity.

Grateful to Divine Providence for the prospect of a good season, I trust that a further blessing may be vouchsafed to your labours in advancing the interests of the people of Victoria in this Session of Parliament, which I now declare open.

Which being concluded, a copy of the Speech was delivered to the President, and a copy to Mr. Speaker, and His Excellency the Governor left the Chamber.

The Legislative Assembly then withdrew.

3. The President took the Chair, and read the Prayer.

4. ISSUE OF AND RETURN TO WRITS.—The President announced that, during the recess, he had issued Writs for the election of Members to serve for the South Yarra Province and for the Wellington Province respectively, in the place of the Honorable Matthew Lang and the Honorable Emanuel Steinfeld, deceased; that there had been returned to him such Writs, and by the endorsements thereon it appeared that Edward Miller and Thomas Drummond Wanliss had been elected in pursuance thereof.

5. NEW MEMBER.—The Honorable Edward Miller, being introduced, took and subscribed the oath required by law, and delivered to the Clerk the Declaration required by the thirty-seventh section of the Act No. 1075, as hereunder set forth:—

“In compliance with the provisions of the Act 54 Victoria, No. 1075, I, EDWARD MILLER, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in land or tenements in the colony of Victoria of the yearly value of Two hundred pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such land is situated in the municipal district of Kew, and is known as part of ‘Findon’ Estate, being land measuring four acres, situate corner of Barker’s-road and Findon-street.

“And I further declare that such of the said lands or tenements as are situate in the municipal district of Kew are rated in the rate-book of such district upon a yearly value of Two hundred pounds.

“And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“EDWARD MILLER.”

6. DECLARATIONS OF MEMBERS.—The Honorables the President, J. H. Abbott, S. Austin, J. Balfour, J. Bell, F. Brown, T. Brunton, J. Buchanan, Sir W. J. Clarke, J. H. Connor, S. W. Cooke, G. S. Coppin, H. Cuthbert, J. M. Davies, G. Davis, Dr. Dobson, T. Dowling, Dr. W. H. Enbling, N. FitzGerald, S. Fraser, F. S. Grimwade, C. J. Ham, D. Ham, N. Levi, D. E. McBryde, W. McCulloch, D. Melville, E. Morey, W. Pitt, J. M. Pratt, R. Reid, A. O. Sachse, Lieut.-Col.

Sir F. T. Sargood, G. Simmie, J. Sternberg, N. Thornley, D. S. Wallace, J. A. Wallace, S. Williamson, W. I. Winter-Irving, and A. Wynne severally delivered to the Clerk the Declaration required by the thirty-seventh section of the Act No. 1075, as hereunder set forth :—

“ In compliance with the provisions of the Act 54 Victoria, No. 1075, I, WILLIAM AUSTIN ZEAL, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of Nine hundred and thirty pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment ; and further, that such lands or tenements are situated in the municipal districts of Prahran and South Melbourne, and are known as—

“ Parts of Crown portions 14, 17, 18, and 29, parish of Prahran, at Toorak ; and parts of Crown allotment 3, section I, and Crown allotment 4, section I, city of South Melbourne, all in the county of Bourke.

“ And I further declare that such of the said lands or tenements as are situate in the municipal district of Prahran are rated in the rate-book of such district upon a yearly value of Six hundred and twenty-four pounds ; and that such of the said lands or tenements as are situate in the municipal district of South Melbourne are rated in the rate-book of such district upon a yearly value of Three hundred and six pounds.

“ And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“ W. A. ZEAL.”

“ In compliance with the provisions of the Act 54 Victoria, No. 1075, I, JOSEPH HENRY ABBOTT, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of Four hundred and fourteen pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment ; and further, that such lands or tenements are situated in the municipal districts of Sandhurst, Echuca, and Strathfieldsaye, and are known as—

“ Firstly, part of Crown allotment five, section thirty-one C, Barkly-place, city and parish of Sandhurst, county of Bendigo.

“ Secondly, Crown allotment six and six A of section sixty-eight C, Olinda and Gladstone streets, city and parish of Sandhurst, county of Bendigo.

“ Thirdly, part of Crown allotment three, section six, town of Echuca, parish of Echuca North, county of Rodney, particularly described in certificate of title entered in the Register Book, vol. 1786, fol. 357001.

“ Fourthly, Crown allotments one, two, and three, section nineteen, parish of Mandurang, county of Bendigo.

“ Fifthly, part of allotment thirteen, section one, and part of Crown allotment six of section three, parish of Mandurang, county of Bendigo, particularly described in certificate of title entered in the Register Book, vol. 1353, fol. 270462.

“ Sixthly, part of Crown allotment seventeen, section one, parish of Mandurang, county of Bendigo, particularly described in certificate of title entered in the Register Book, vol. 1140, fol. 227959.

“ And I further declare that such of the said lands or tenements as are situate in the municipal district of Sandhurst are rated in the rate-book of such district upon a yearly value of One hundred and twenty-five pounds ; and that such of the said lands or tenements as are situate in the municipal district of Echuca are rated in the rate-book of such district upon a yearly value of Seventy-four pounds ; and that such of the said lands or tenements as are situate in the municipal district of Strathfieldsaye are rated in the rate-book of such district upon a yearly value of Two hundred and fifteen pounds.

“ And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“ JOSEPH HENRY ABBOTT.”

“ In compliance with the provisions of the Act 54 Victoria, No. 1075, I, SIDNEY AUSTIN, of Geelong, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One hundred and sixty-eight pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment ; and further, that such lands or tenements are situated in the municipal district of Winchelsea, and are known as ‘ Karngun Paddocks.’

“ And I further declare that such of the said lands or tenements as are situate in the municipal district of Winchelsea are rated in the rate-book of such district upon a yearly value of One hundred and sixty-eight pounds.

“ And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“ SIDNEY AUSTIN.”

“ In compliance with the provisions of the Act 54 Victoria, No. 1075, I, JAMES BALFOUR, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of Three hundred and fifty pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment, and further, that such lands or tenements are situated in the municipal district of Prahran, and are known as ‘ Tyalla,’ Toorak.

“ And I further declare that such of the said lands or tenements as are situate in the municipal district of Prahran are rated in the rate-book of such district upon a yearly value of Nine hundred pounds.

“ And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“ JAMES BALFOUR.”

“ In compliance with the provisions of the Act 54 Victoria, No. 1075, I, JAMES BELL, do declare and testify that I am legally or equitably seized of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One hundred and twenty pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of Dunolly, and are known as my property, being allotments 4, 5, 6, 7, and 9 of section 26, town of Dunolly.

“ And I further declare that such of the said lands or tenements as are situate in the municipal district of Dunolly are rated in the rate-book of such district upon a yearly value of One hundred and twenty pounds.

“ And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“ JAMES BELL.”

“ In compliance with the provisions of the Act 54 Victoria, No. 1075, I, FREDERICK BROWN, of Beechworth, do declare and testify that I am legally or equitably seized of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One hundred and nine pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of Beechworth, and are known as ‘ Shrublands ’—Allotments 2, 3, and 4 of section F, with dwelling-house and out-offices, occupied by me; also allotment 8 of section P¹, 17 of section 4, and part of allotment 3 of section D, all in the town and parish of Beechworth.

“ And I further declare that such of the said lands or tenements as are situate in the municipal district of United Shire of Beechworth are rated in the rate-book of such district upon a yearly value of One hundred and nine pounds.

“ And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“ FREDK. BROWN.”

“ In compliance with the provisions of the Act 54 Victoria, No. 1075, I, THOMAS BRUNTON, do declare and testify that I am legally or equitably seized of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of Four hundred and ninety-five pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of Essendon, and are known as—

- “ Roxburgh, Ascot Vale,
- “ Bloomfield-road,
- “ St. Leonard’s-road,
- “ Union-road,
- “ Roxburgh-street.

“ And I further declare that such of the said lands or tenements as are situate in the municipal district of Essendon are rated in the rate-book of such district upon a yearly value of Four hundred and ninety-five pounds, and that such of the said lands or tenements as are situate in the municipal district of Essendon are rated in the rate-book of such district upon a yearly value of Four hundred and ninety-five pounds.

“ And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“ THOMAS BRUNTON.”

“ In compliance with the provisions of the Act 54 Victoria, No. 1075, I, JAMES BUCHANAN, do declare and testify that I am legally or equitably seized of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One hundred and ten pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of Berwick, and are known as ‘ Burr Hill,’ Berwick, in my own occupation.

“ And I further declare that such of the said lands or tenements as are situate in the municipal district of Berwick are rated in the rate-book of such district upon a yearly value of One hundred and ten pounds.

“ And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“ JAMES BUCHANAN.”

“In compliance with the provisions of the Act 54 Victoria, No. 1075, I, SIR WILLIAM JOHN CLARKE, Bart., do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One thousand and fifty-five pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of Merriang, and are known as Three thousand four hundred and sixty-one acres, in the parishes of Kalkallo and Mickleham, No. 4 in the rate-book.

“And I further declare that such of the said lands or tenements as are situate in the municipal district of Merriang are rated in the rate-book of such district upon a yearly value of One thousand and fifty-five pounds.

“And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“W. J. CLARKE.”

“In compliance with the provisions of the Act 54 Victoria, No. 1075, I, JOSEPH HENRY CONNOR, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of over One hundred pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of Colac, shire of Colac, county of Grenville, and are known as allotments 57A and B, parish of Cundare, viz:—

				A.	R.	P.
Allotment	57A,	area	...	79	0	32
	57B,	„	...	79	0	32
	75A,	„	...	80	0	0
	57A B,	„	...	80	0	0
				318	1	24

“And I further declare that such of the said lands or tenements as are situate in the municipal district of Colac, shire of Colac, parish of Cundare, and county of Grenville, are rated in the rate-book of such district upon a yearly value of One hundred and twenty-seven pounds eight shillings, and that such of the said lands or tenements as are situate in the municipal district of Colac are rated in the rate-book of such district upon a yearly value of One hundred and twenty-seven pounds eight shillings.

“And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a member of the Legislative Council.

“JOS. H. CONNOR.”

“In compliance with the provisions of the Act 54 Victoria, No. 1075, I, SAMUEL WINTER COOKE, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One hundred pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of Dundas, and are known as ‘Murndal.’

“And I further declare that such of the said lands or tenements as are situate in the municipal district of Dundas are rated in the rate-book of such district upon a yearly value of One thousand four hundred and sixty-five pounds ten shillings.

“And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“SAMUEL WINTER COOKE.”

“In compliance with the provisions of the Act 54 Victoria, No. 1075, I, GEORGE SELTH COPPIN, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of Three hundred pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of Flinders and Kangerong shire, and are known as ‘The Anchorage,’ the ‘Back Beach Palace,’ Sorrento.

“And I further declare that such of the said lands or tenements as are situate in the municipal district of Flinders and Kangerong are rated in the rate-book of such district upon a yearly value of Two hundred and fifty-seven pounds, and that such of the said lands or tenements as are situate in the municipal district of Flinders and Kangerong are rated in the rate-book of such district upon a yearly value of—‘The Anchorage,’ One hundred and seven pounds; ‘Back Beach Palace,’ One hundred and fifty pounds.

“And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“GEORGE SELTH COPPIN.”

"In compliance with the provisions of the Act 54 Victoria, No. 1075, I, HENRY CUTHBERT, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of Two hundred pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal districts of the city of Ballarat and shire of Ballarat, and are known as—

"Part of allotment 4 of sec. 9, city of Ballarat, county of Grenville; and

"Allotment 2 of sec. 14, parish of Cardigan, county of Grenville.

"And I further declare that such of the said lands or tenements as are situate in the municipal district of the city of Ballarat are rated in the rate-book of such district upon a yearly value of Eighty pounds; and that such of the said lands or tenements as are situate in the municipal district of the shire of Ballarat are rated in the rate-book of such district upon a yearly value of One hundred and twenty pounds.

"And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

"HENRY CUTHBERT."

"In compliance with the provisions of the Act 54 Victoria, No. 1075, I, JOHN MARK DAVIES, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of Two hundred and forty pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of Lilydale, and are known as Crown allotments fifty-six, fifty-seven, and fifty-eight, parish of Wandin Yallock, county of Evelyn, containing six hundred and twenty-five acres and twenty perches or thereabouts.

"And I further declare that such of the said lands or tenements as are situate in the municipal district of Lilydale are rated in the rate-book of such district upon a yearly value of Two hundred and forty pounds.

"And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

"JNO. M. DAVIES."

"In compliance with the provisions of the Act 54 Victoria, No. 1075, I, GEORGE DAVIS, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One hundred pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal districts of Maffra and Essendon, and are known as 'Riversdale,' in the parish of Tinamba, in the municipality of Maffra, and a piece of land, allotment 64, Bagotville Estate, in the parish of Essendon.

"And I further declare that such of the said lands or tenements as are situate in the municipal district of Maffra are rated in the rate-book of such district upon a yearly value of Three hundred and eighty pounds, and that such of the said lands or tenements as are situate in the municipal district of Essendon are rated in the rate-book of such district upon a yearly value of Five pounds.

"And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

"GEO. DAVIS."

"In compliance with the provisions of the Act 54 Victoria, No. 1075, I, FRANK STANLEY DOBSON, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One hundred and fifty pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of Prahran, and are known as No. 52 Darling-street, South Yarra.

"And I further declare that such of the said lands or tenements as are situate in the municipal district of Prahran are rated in the rate-book of such district upon a yearly value of One hundred and fifty pounds.

"And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

"F. STANLEY DOBSON."

"In compliance with the provisions of the Act 54 Victoria, No. 1075, I, THOMAS DOWLING, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of Two hundred pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal districts of Hampden and Mortlake, and are known as 'Jellalabad,' situated on Mount Emu Creek, and bounded on the south by township of Darlington, on the east by lands belonging to Messrs. Cole and Dodds, on the north by station known as 'Terrinallum,' and on the west by station known as 'Mount Fyans.'

“And I further declare that such of the said lands or tenements as are situate in the municipal district of Mortlake are rated in the rate-book of such district upon a yearly value of One thousand seven hundred pounds, and that such of the said lands or tenements as are situate in the municipal district of Hampden are rated in the rate-book of such district upon a yearly value of Five hundred and forty-six pounds.

“And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“THOMAS DOWLING.”

“In compliance with the provisions of the Act 54 Victoria, No. 1075, I, WILLIAM HENRY EMBLING, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of Two hundred and seventy-five pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of St. Kilda, and are known as ‘Elmwood,’ Chapel-street, East St. Kilda.

“And I further declare that such of the said lands or tenements as are situate in the municipal district of St. Kilda are rated in the rate-book of such district upon a yearly value of Two hundred and seventy-five pounds.

“And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“W. H. EMBLING.”

“In compliance with the provisions of the Act 54 Victoria, No. 1075, I, NICHOLAS FITZGERALD, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One hundred pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of St. Kilda, and are known as dwelling-house, ‘Moirra,’ Alma-road, St. Kilda, county of Bourke.

“And I further declare that such of the said lands or tenements as are situate in the municipal district of St. Kilda are rated in the rate-book of such district upon a yearly value of Three hundred and seventy-five pounds, and that such of the said lands or tenements as are situate in the municipal district of St. Kilda are rated in the rate-book of such district upon a yearly value of Three hundred and seventy-five pounds.

“And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“N. FITZGERALD.”

“In compliance with the provisions of the Act 54 Victoria, No. 1075, I, SIMON FRASER, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of Four hundred and fifty pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of Prahran, and are known as ‘Norla,’ Irving-road, Toorak.

“And I further declare that such of the said lands or tenements as are situate in the municipal district of Prahran are rated in the rate-book of such district upon a yearly value of Four hundred and fifty pounds.

“And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“SIMON FRASER.”

“In compliance with the provisions of the Act 54 Victoria, No. 1075, I, FREDERICK SHEPPARD GRIMWADE, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of Five hundred pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of Caulfield, and are known as ‘Harleston,’ situate and being at the corner of Balaclava and Orrong roads, Caulfield.

“And I further declare that such of the said lands or tenements as are situate in the municipal district of Caulfield are rated in the rate-book of such district upon a yearly value of Five hundred pounds, and that such of the said lands or tenements as are situate in the municipal district of Caulfield are rated in the rate-book of such district upon a yearly value of Five hundred pounds.

“And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“F. S. GRIMWADE.”

“In compliance with the provisions of the Act 54 Victoria, No. 1075, I, CORNELIUS JOB HAM, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly

value of One hundred and eighty pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of Melbourne, and are known as No. 60 and 62 Drummond-street, being No. 1930 and 1931 in the rate-book of city of Melbourne for Smith ward.

"And I further declare that such of the said lands or tenements as are situate in the municipal district of Melbourne are rated in the rate-book of such district upon a yearly value of One hundred and eighty pounds, and that such of the said lands or tenements as are situate in the municipal district of Melbourne are rated in the rate-book of such district upon a yearly value of One hundred and eighty pounds.

"And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

"C. J. HAM."

"In compliance with the provisions of the Act 54 Victoria, No. 1075, I, DAVID HAM, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of Three hundred and eighty pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of Ballarat East, and are known as houses and land in Victoria-street.

"And I further declare that such of the said lands or tenements as are situate in the municipal district of Ballarat East are rated in the rate-book of such district upon a yearly value of Three hundred and eighty pounds, and that such of the said lands or tenements as are situate in the municipal district of Ballarat East are rated in the rate-book of such district upon a yearly value of Three hundred and eighty pounds.

"And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

"DAVID HAM."

"In compliance with the provisions of the Act 54 Victoria, No. 1075, I, NATHANIEL LEVI, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One hundred and fifty pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of city of Melbourne, and are known as Printing establishment, situated in Hosier-lane, off Flinders-street east.

"And I further declare that such of the said lands or tenements as are situate in the municipal district of city of Melbourne are rated in the rate-book of such district upon a yearly value of One hundred and ten pounds.

"And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

"NATHL. LEVI."

"In compliance with the provisions of the Act 54 Victoria, No. 1075, I, DUNCAN ELPHINSTONE MCBRYDE, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of Four hundred and seventy-five pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of Brighton, and are known as 'Kamesburgh,' containing ten acres or thereabouts, being part of Dendy's special survey at Brighton, and situate at the angle of North-road and Cochrane-street, and lately purchased by me for the sum of Twelve thousand two hundred pounds.

"And I further declare that such of the said lands or tenements as are situate in the municipal district of Brighton are rated in the rate-book of such district upon a yearly value of Four hundred and seventy-five pounds, and that such of the said lands or tenements as are situate in the municipal district of Brighton are rated in the rate-book of such district upon a yearly value of Four hundred and seventy-five pounds.

"And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

"DUNCAN E. MCBRYDE."

"In compliance with the provisions of the Act 54 Victoria, No. 1075, I, WILLIAM McCULLOCH, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of Three hundred pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of Colac, and are known as 'Mertoun Park.'

"And I further declare that such of the said lands or tenements as are situate in the municipal district of Colac are rated in the rate-book of such district upon a yearly value of One thousand three hundred and thirteen pounds.

“And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“W. McCULLOCH.”

“In compliance with the provisions of the Act 54 Victoria, No. 1075, I, DONALD MELVILLE, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One hundred and fifty-three pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal districts of Brunswick, Pyalong, McIvor, and are known as—

“My residence, situated in Albion-street, W. Brunswick, with thirty acres of land; two hundred and six acres of land within the shire of Pyalong; one hundred and forty acres of land within the shire of McIvor.

“And I further declare that such of the said lands or tenements as are situate in the municipal district of Brunswick are rated in the rate-book of such district upon a yearly value of One hundred and five pounds, and that such of the said lands or tenements as are situate in the municipal district of Pyalong are rated in the rate-book of such district upon a yearly value of Twenty-eight pounds, and that within the municipal district of McIvor at Twenty pounds.

“And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“D. MELVILLE.”

“In compliance with the provisions of the Act 54 Victoria, No. 1075, I, EDWARD MOREY, of Ballarat, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One hundred and forty-three pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of the city of Ballarat, and are known as assessment 89, Lydiard-street, Eighty pounds; assessment 1493, Armstrong-street, Sixty-three pounds; and are allotments six and nineteen, section nine, city and parish of Ballarat, county of Grenville.

“And I further declare that the said lands or tenements are situate in the municipal district of the city of Ballarat, and are rated in the rate-book of such district upon a yearly value of One hundred and forty-three pounds.

“And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“E. MOREY.”

“In compliance with the provisions of the Act 54 Victoria, No. 1075, I, WILLIAM PITT, of Trenergy-crescent, Collingwood, in the colony of Victoria, architect, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One hundred pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of Collingwood, and are known as land, Trenergy-crescent, Collingwood, aforesaid.

“And I further declare that such of the said lands or tenements as are situate in the municipal district of Collingwood are rated in the rate-book of such district upon a yearly value of Two hundred pounds.

“And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“WILLIAM PITT.”

“In compliance with the provisions of the Act 54 Victoria, No. 1075, I, JOSEPH MAJOR PRATT, gentleman, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of Two hundred and twenty-five pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of Melbourne, and are known as all that piece of land containing thirty-six perches and three-tenths of a perch or thereabouts, being part of Crown allotment four, section fourteen, city of Melbourne, parish of North Melbourne, at East Melbourne, county of Bourke.

“And I further declare that such of the said lands or tenements as are situate in the municipal district of Melbourne are rated in the rate-book of such district upon a yearly value of Two hundred and twenty-five pounds.

“And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“JOSEPH M. PRATT.”

“In compliance with the provisions of the Act 54 Victoria, No. 1075, I, ROBERT REID, merchant, Melbourne, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One hundred pounds above all charges and incumbrances affecting the same, other

than any public or parliamentary tax or municipal or other rate or assessment ; and further, that such lands or tenements are situated in the municipal district of Berwick, and are known as 'Mount Pleasant Estate,' 440 acres at Pakenham, in Beaconsfield riding of the shire of Berwick.

"And I further declare that such of the said lands or tenements as are situate in the municipal district of Berwick are rated in the rate-book of such district upon a yearly value of Two hundred and twenty-three pounds.

"And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

"ROBERT REID."

"In compliance with the provisions of the Act 54 Victoria, No. 1075, I, ARTHUR OTTO SACHSE, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One hundred and ten pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment ; and further, that such lands or tenements are situated in the municipal district of the city of Prahran, and are known as land and house property, No. 25 Kensington-road, South Yarra.

"And I further declare that such of the said lands or tenements as are situate in the municipal district of Prahran are rated in the rate-book of such district upon a yearly value of One hundred and ten pounds.

"And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

"A. O. SACHSE."

"In compliance with the provisions of the Act 54 Victoria, No. 1075, I, FREDERICK THOMAS SARGOOD, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One thousand six hundred and fifty-five pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment ; and further, that such lands or tenements are situated in the municipal district of Caulfield, and are known as 'Rippon Lea'—

"Forty-six acres of land, with dwelling-house thereon.

"And I further declare that such of the said lands or tenements as are situate in the municipal district of Caulfield are rated in the rate-book of such district upon a yearly value of One thousand six hundred and fifty-five pounds.

"And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

"F. T. SARGOOD."

"In compliance with the provisions of the Act 54 Victoria, No. 1075, I, GEORGE SIMMIE, of Cornelia Creek, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One hundred pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment ; and further, that such lands or tenements are situated in the municipal district of Echuca Shire, and are known as 'Cornelia Creek.'

"And I further declare that such of the said lands or tenements as are situate in the municipal district of Echuca Shire are rated in the rate-book of such district upon a yearly value of One thousand pounds.

"And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

"G. SIMMIE."

"In compliance with the provisions of the Act 54 Victoria, No. 1075, I, JOSEPH STERNBERG, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of over One hundred pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment ; and further, that such lands or tenements are situated in the municipal districts of Echuca and of the city of Melbourne, and are known as—firstly, Crown allotments 91, 92, 93, and 133, parish of Kyabram, county of Rodney, in the municipal district of Echuca ; secondly, Crown allotments 4 and 5, section 1A, township and parish of Rochester, county of Bendigo, in the municipal district of Echuca ; thirdly, allotment 64, parish of Rochester West, county of Bendigo, in the municipal district of Echuca ; fourthly, part of Crown allotment 12, section 14, Melbourne East, parish of North Melbourne, county of Bourke, particularly described in the certificate of title entered in the Register Book, vol. 1820, fol. 363905, and which land is situated in the municipal district of Melbourne.

"And I further declare that such of the said lands or tenements as are situate in the municipal district of Echuca, and are firstly above described, are rated in the rate-book of such district upon a yearly value of Sixty pounds ; and that such of the said lands or tenements as are situate in the municipal district of Echuca, and are secondly above described, are rated in the rate-book of such district upon a yearly value of Forty pounds ; and that such of the said lands or tenements as are situate in the municipal district of Echuca, and are thirdly above described, are

rated in the rate-book of such district upon a yearly value of Ten pounds; and that such of the said lands or tenements as are situate in the municipal district of the city of Melbourne, and are fourthly above described, are rated in the rate-book of such district upon a yearly value of One hundred and twenty pounds.

"And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

"JOS. STERNBERG."

"In compliance with the provisions of the Act 54 Victoria, No. 1075, I, NATHAN THORNLEY, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One thousand five hundred and twenty-four pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of Minhamite, and are known as 'Kangatong,' containing about 8,000 acres.

"And I further declare that such of the said lands or tenements as are situate in the municipal district of Minhamite are rated in the rate-book of such district upon a yearly value of One thousand five hundred and twenty-four pounds.

"And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

"N. THORNLEY."

"In compliance with the provisions of the Act 54 Victoria, No. 1075, I, DONALD SMITH WALLACE, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One hundred pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of shire of Ballan, and are known as 'Ballark Homestead,' with about one thousand acres of land adjoining.

"And I further declare that such of the said lands or tenements as are situate in the municipal district of the shire of Ballan are rated in the rate-book of such district upon a yearly value of One hundred pounds.

"And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

"D. S. WALLACE."

"In compliance with the provisions of the Act 54 Victoria, No. 1075, I, JOHN ALSTON WALLACE, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of Two hundred and eighty pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal districts of Towong and Port Melbourne, and are known as—

"No. 1. Lands and tenements situate near Bethanga, parish of Berringa, electoral district of Benambra, shire of Towong, area six hundred and thirty-nine acres.

"No. 2. Lands and tenements—the Bay View Hotel, situate Beach street, Port Melbourne.

"And I further declare that such of the said lands or tenements as are situate in the municipal district of Towong are rated in the rate-book of such district upon a yearly value of One hundred pounds, and that such of the said lands or tenements as are situate in the municipal district of Port Melbourne are rated in the rate-book of such district upon a yearly value of One hundred and eighty pounds.

"And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

"JOHN A. WALLACE."

"In compliance with the provisions of the Act 54 Victoria No. 1075, I, SAMUEL WILLIAMSON, of Allan Vale, Great Western, county of Borung, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One hundred pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of Stawell, and are known as Allanvale Estate, and consisting of 6,009 acres or thereabouts, in the parishes of Concongella and Bulgana, counties of Borung and Ripon, in the colony of Victoria.

"And I further declare that such of the said lands or tenements as are situate in the municipal district of Stawell are rated in the rate-book of such district upon a yearly value of Seven hundred pounds.

"And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

"SAML. WILLIAMSON."

"In compliance with the provisions of the Act 54 Victoria, No. 1075, I, WILLIAM IRVING WINTER-IRVING, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of Five thousand pounds and upwards above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal districts as hereunder named, and are known as—

"Noorilim, in the shire of Waranga.	
"Carpenteit,	" Hampden.
"Tirrengower,	" Colac.
"Allotments,	" Tambo.
"Stanhope,	" Echuca and Waranga.

"And I further declare that such of the said lands or tenements as are situate in the municipal district of Waranga are rated in the rate-book of such district upon a yearly value of Six thousand three hundred and eighty-one pounds; and that such of the said lands or tenements as are situate in the municipal district of Hampden are rated in the rate-book of such district upon a yearly value of Four hundred and ninety-three pounds; and that such of the said lands or tenements as are situate in the municipal district of Colac are rated in the rate-book of such district upon a yearly value of Three hundred and sixty-three pounds nine shillings; and that such of the said lands or tenements as are situate in the municipal district of Tambo are rated in the rate-book of such district upon a yearly value of Six pounds; and that such of the said lands or tenements as are situate in the municipal district of Echuca and Waranga are rated in the rate-book of such district upon a yearly value of Three thousand one hundred and fifty-seven pounds.

"And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

"WM. I. WINTER-IRVING."

"In compliance with the provisions of the Act 54 Victoria, No. 1075, I, AGAR WYNNE, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One thousand pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal districts of the shires of Mortlake and Hampden, and are known as 'Terinallum.'

"And I further declare that such of the said lands or tenements as are situate in the municipal district of Mortlake are rated in the rate-book of such district upon a yearly value of Three thousand one hundred and forty-seven pounds, and that such of the said lands or tenements as are situate in the municipal district of Hampden are rated in the rate-book of such district upon a yearly value of Three thousand two hundred and twenty-seven pounds.

"And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

"AGAR WYNNE."

7. LIBRARIES ACT 1890 AMENDMENT BILL.—The Honorable A. Wynne moved, That he have leave to bring in a Bill to amend the *Libraries Act 1890*.

Question—put and resolved in the affirmative.

Ordered—That the Honorable A. Wynne do prepare and bring in the Bill.

The Honorable A. Wynne then brought up a Bill intituled "*A Bill to amend the 'Libraries Act 1890,'*" and moved, That it be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.

8. PAPERS.—The Honorable A. Wynne presented, by command of His Excellency the Governor—

Locomotive Branch Inquiry Board.—Report of the Board of Inquiry into certain matters connected with the Locomotive Branch of the Victorian Railway Department.

Ordered to lie upon the Table.

The following Papers, pursuant to the directions of several Acts of Parliament, were laid upon the Table by the Clerk:—

Licensing Act 1890.—Additional Rules and Regulations.

Water Act 1890.—Koroit Waterworks Trust.—Application for Additional Loan of £70.—Detailed Statement and Report.

9. SPEECH OF HIS EXCELLENCY THE GOVERNOR.—The President reported the Speech of His Excellency the Governor.

The Honorable E. Miller moved, That a Committee be appointed to prepare an Address to His Excellency the Governor in reply to His Excellency's Opening Speech.

Question—put and resolved in the affirmative.

The Honorable E. Miller moved, That the Committee consist of the Honorables D. Coutts, S. Fraser, N. Levi, J. M. Pratt, Lieut.-Col. Sir F. T. Sargood, N. Thornley, S. Williamson, W. I. Winter-Irving, A. Wynne, and the Mover.

Question—put and resolved in the affirmative.

The Committee retired to prepare the Address.

The Honorable E. Miller presented the Address which had been adopted by the Committee, and the same was read by the Clerk, and is as follows:—

To His Excellency the Right Honorable JOHN ADRIAN LOUIS, Earl of Hopetoun, Viscount Aithrie, and Baron Hope in the Peerage of Scotland; Baron Hopetoun of Hopetoun, and Baron Niddry of Niddry Castle in the Peerage of the United Kingdom; Knight Grand Cross of the Most Distinguished Order of Saint Michael and Saint George; Governor and Commander-in-Chief in and over the Colony of Victoria and its Dependencies, &c., &c., &c.

MAY IT PLEASE YOUR EXCELLENCY—

We, the Legislative Council of Victoria, in Parliament assembled, beg to express our loyalty to our Most Gracious Sovereign, and to thank Your Excellency for the gracious speech which you have been pleased to address to Parliament.

The Honorable E. Miller moved, That the Council agree with the Committee in the said Address.

Debate ensued.

The Honorable F. S. Grimwade moved, That the debate be adjourned until Tuesday next.

Debate ensued.

Question—That the debate be now adjourned until Tuesday next—put and resolved in the affirmative.

Ordered—That the debate be adjourned until Tuesday next.

10. ADJOURNMENT.—The Honorable A. Wynne moved, by leave, That the Council, at its rising, adjourn until Tuesday next at half-past four o'clock.

Question—put and resolved in the affirmative.

And then the Council, at fifty-four minutes past five o'clock, adjourned until Tuesday next.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 1.

TUESDAY, 4TH JULY, 1893.

NOTICES OF MOTION :—

1. The Hon. A. WYNNE: To move, That the Honorables the President, S. W. Cooke, H. Cuthbert, J. M. Davies, Dr. Dobson, N. FitzGerald, Lieut.-Col. Sir F. T. Sargood, J. Service, N. Thornley, and W. I. Winter-Irving be Members of the Select Committee on the Standing Orders of the House; three to be the quorum.
2. The Hon. A. WYNNE: To move, That the Honorables the President, F. Brown, S. Fraser, F. S. Grimwade, and D. Melville be Members of the Joint Committee of both Houses to manage the Library.
3. The Hon. A. WYNNE: To move, That the Honorables the President, G. Davis, C. J. Ham, J. M. Pratt, and N. Thornley be Members of the Joint Committee of both Houses to manage and superintend the Parliament Buildings.
4. The Hon. A. WYNNE: To move, That the Honorables J. Buchanan, D. E. McBryde, A. O. Sachse, J. A. Wallace, and W. I. Winter-Irving be Members of the Joint Committee of both Houses to manage the Refreshment Rooms.
5. The Hon. A. WYNNE: To move, That the Honorables the President, S. Austin, J. H. Connor, G. S. Coppin, D. Coutts, Dr. W. H. Embling, D. Ham, E. Morey, C. Sargeant, and J. Sternberg be Members of the Printing Committee; three to be the quorum.
6. The Hon. A. WYNNE: To move, That Tuesday, Wednesday, and Thursday in each week be the days on which the Council shall meet for despatch of business during the present Session, and that half-past Four o'clock be the hour of meeting on each day; that on Tuesday and Thursday in each week the transaction of Government business shall take precedence of all other business; and that on Wednesday in each week Private Members' business shall take precedence of Government business.
7. The Hon. A. WYNNE: To move, That the Honorable Dr. Dobson be Chairman of Committees of the Council.
8. The Hon. N. THORNLEY: To move, That a Select Committee be appointed to inquire into and report upon the application for the selection of land by James Heaney in the parish of Merino, county of Normanby, such Committee to consist of the Honorables Dr. Dobson, F. S. Grimwade, D. Melville, D. E. McBryde, W. Pitt, A. O. Sachse, and J. Service; to have power to send for persons, papers, and records, and to move from place to place; three to be the quorum.

ORDERS OF THE DAY :—

1. LIBRARIES ACT 1890 AMENDMENT BILL—To be read a second time.
2. ADDRESS IN REPLY TO HIS EXCELLENCY THE GOVERNOR'S SPEECH—Consideration of Report of Committee—*Resumption of debate.*

GEORGE H. JENKINS,
Clerk of the Legislative Council.

PARLIAMENTARY PAPERS ISSUED 28TH JUNE, 1893.

Notices of Motion and Orders of the Day. No. 1.

Notices of Motion and Orders of the Day. No. 1.

VICTORIA.

No. 2.

MINUTES OF THE PROCEEDINGS
OF THE
LEGISLATIVE COUNCIL.

TUESDAY, 4TH JULY, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. SWEARING-IN OF MEMBER.—Thomas Drummond Wanliss, being introduced, took and subscribed the oath required by law, and delivered to the Clerk the Declaration required by the thirty-seventh section of the Act No. 1075, as hereunder set forth :—

“In compliance with the provisions of the Act 54 Victoria, No. 1075, I, THOMAS DRUMMOND WANLISS, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One hundred pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of Ballaarat, and are known as Crown allotment nine and part of Crown allotment four, section two, parish of Ballarat, county of Grenville, particularly described in the certificate of title entered in the Register Book vol. 1884, fol. 376615; and as Crown allotment four of section nineteen, city and parish of Ballarat, county of Grenville, particularly described in the certificate of title entered in the Register Book vol. 1048, fol. 209600.

“And I further declare that such of the said lands or tenements are situate in the municipal district of Ballaarat and rated in the rate-book of such district upon a yearly value of Four hundred pounds.

“And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a member of the Legislative Council.

“T. D. WANLISS.”

5. MESSAGE FROM HIS EXCELLENCY THE GOVERNOR.—The following Message from His Excellency the Governor was presented by the Honorable A. Wynne, and the same was read by the Honorable the President—

HOPETOUN,
Governor.

Message No. 1.

In accordance with section 5 of *The (Victorian) Federal Council Act 1885*, the Governor notifies to the Legislative Council that, under the provisions of section 3 (second paragraph) of the said Act,

The Honorable John Gavan Duffy, M.P., and
The Honorable Sir Frederick Thomas Sargood, K.C.M.G., M.L.C.,

ceased to hold office as Representatives of the Colony of Victoria in the Federal Council of Australasia on the 26th June, 1893, their resignations having been received by the Governor on that date; and that on the 26th June, 1893, the Governor, with the advice of the Executive Council, appointed

The Honorable James Brown Patterson, M.P., Premier, Chief Secretary, and Minister of Railways, and

The Honorable Sir Bryan O’Loghlen, Baronet, M.P., Attorney-General,

to be Representatives of the Colony of Victoria in the Federal Council of Australasia.

Government Offices,
Melbourne, 29th June, 1893.

6. DECLARATIONS OF MEMBERS.—The Honorables D. Coutts and J. Service severally delivered to the Clerk the Declaration required by the thirty-seventh section of the Act No. 1075, as hereunder set forth:—

“In compliance with the provisions of the Act 54 Victoria, No. 1075, I, DAVID COUTTS, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of over One hundred pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal districts of Korong and East Loddon, and are known as ‘Salisbury Estate,’ municipal district of Korong, and the ‘Elmswood Estate,’ also land known as Naughton’s, municipal district of East Loddon.

“And I further declare that such of the said lands or tenements as are situate in the municipal district of Korong are rated in the rate-book of such district upon a yearly value of Five hundred pounds; and that such of the said lands or tenements as are situate in the municipal district of East Loddon are rated in the rate-book of such district upon a yearly value of Six hundred and thirty pounds.

“And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“DAVID COUTTS.”

“In compliance with the provisions of the Act 54 Victoria, No. 1075, I, JAMES SERVICE, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One hundred pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of Caulfield, and are known as ‘Kilwinning,’ being the house and lands occupied as a residence for myself in Balaclava-road, corner of Hotham-street.

“And I further declare that such of the said lands or tenements as are situate in the municipal district of Caulfield are rated in the rate-book of such district upon a yearly value of Five hundred pounds.

“And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“JAMES SERVICE.”

7. COMPANIES ACT 1890 FURTHER AMENDMENT BILL.—The Honorable A. Wynne moved, by leave, That he have leave to bring in a Bill to further amend the *Companies Act 1890*.

Question—put and resolved in the affirmative.

Ordered—That the Honorable A. Wynne do prepare and bring in the Bill.

The Honorable A. Wynne then brought up a Bill intituled “*A Bill to further amend the ‘Companies Act 1890,’*” and moved, That it be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.

8. TRUSTEES LAW AMENDMENT BILL.—The Honorable R. Reid moved, by leave, That he have leave to bring in a Bill to amend the law relating to Trustees.

Question—put and resolved in the affirmative.

Ordered—That the Honorable R. Reid do prepare and bring in the Bill.

The Honorable R. Reid then brought up a Bill intituled “*A Bill to amend the law relating to Trustees,*” and moved, That it be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.

9. PAPERS.—The Honorable A. Wynne presented, by command of His Excellency the Governor—
Post Office Savings Bank.—Statement of Accounts of the Post Office Savings Bank in Victoria for the Year 1892.

Ordered to lie on the Table.

The following Papers, pursuant to the directions of several Acts of Parliament, were laid upon the Table by the Clerk:—

Bank Liabilities and Assets.—Summary of Sworn Returns for the Quarter ended 31st March, 1893.

Education Act 1890.—Alteration of Regulations V. and XVI.

Fire Brigades Act 1890.—Country Fire Brigades Board.—Regulation.

Metropolitan Fire Brigades Board.—Report for the Year ended 31st December, 1892.

Report of the Chief Inspector of Factories, Work-rooms, and Shops for the Year ended 31st December, 1892.

Water Act 1890—

Campaspe Irrigation and Water Supply Trust.—Rating Regulation.

Carrum Irrigation and Water Supply Trust.—Rating Regulation.

East Boort Irrigation and Water Supply Trust.—Rating Regulation for 1893.

Emu Valley Irrigation and Water Supply Trust—

Application for a Further Loan of £1,800.—Detailed Statement.

Further Loan.

Kerang East Irrigation and Water Supply Trust.—Rating Regulation.

Macorna North Irrigation and Water Supply Trust—

Constituted.

Regulations for Election of Commissioners.

Scheme and Plan of Works.

Marquis Hill Irrigation and Water Supply Trust.—Rating Regulation.

Myall Irrigation and Water Supply Trust.—Rating Regulation.

Water Act 1890—

- North Boort Irrigation and Water Supply Trust.—Further Loan.
 Rodney Irrigation and Water Supply Trust.—Loan.
 Swan Hill Irrigation and Water Supply Trust.—Loan.
 Twelve Mile Irrigation and Water Supply Trust.—Rating Regulation.
 Tragowel Plains Irrigation and Water Supply Trust.—Regulation No. 9.
 Wandella Irrigation and Water Supply Trust.—Rating Regulation for 1893.
 The Western Wimmera Irrigation and Water Supply Trust.—Regulation No. 14.
 Western Wimmera Irrigation and Water Supply Trust Re-subdivided.
 Western Wimmera Irrigation and Water Supply Trust Re-subdivided.—Order Amended.
 Yatchaw Irrigation and Water Supply Trust.—Rating Regulation.
 The Shire of Wimmera and the Western Wimmera Irrigation and Water Supply Trust.—
 Application of Municipal Funds.
- Savings Banks—Commissioners of—
 General Order No. XIX.
 General Order No. XX.

10. ADDRESS IN REPLY TO HIS EXCELLENCY THE GOVERNOR'S SPEECH.—The Order of the Day for the resumption of the debate on the question, That the Council agree with the Committee in the Address in reply to His Excellency the Governor's Speech, having been read—
 Debate resumed.
 Question—put and resolved in the affirmative.
 The Honorable E. Miller moved, That the Address be presented to His Excellency the Governor by the President and such Members of the Council as may wish to accompany him.
 Question—put and resolved in the affirmative.
11. STANDING ORDERS COMMITTEE.—The Honorable A. Wynne moved, That the Honorables the President, S. W. Cooke, H. Cuthbert, J. M. Davies, Dr. Dobson, N. FitzGerald, Lieut.-Col. Sir F. T. Sargood, J. Service, N. Thornley, and W. I. Winter-Irving be Members of the Select Committee on the Standing Orders of the House ; three to be the quorum.
 Question—put and resolved in the affirmative.
12. LIBRARY COMMITTEE.—The Honorable A. Wynne moved, That the Honorables the President, F. Brown, S. Fraser, F. S. Grimwade, and D. Melville be Members of the Joint Committee of both Houses to manage the Library.
 Question—put and resolved in the affirmative.
13. PARLIAMENT BUILDINGS COMMITTEE.—The Honorable A. Wynne moved, That the Honorables the President, G. Davis, C. J. Ham, J. M. Pratt, and N. Thornley be Members of the Joint Committee of both Houses to manage and superintend the Parliament Buildings.
 Question—put and resolved in the affirmative.
14. REFRESHMENT ROOMS COMMITTEE.—The Honorable A. Wynne moved, That the Honorables J. Buchanan, D. E. McBryde, A. O. Sachse, J. A. Wallace, and W. I. Winter-Irving be Members of the Joint Committee of both Houses to manage the Refreshment Rooms.
 Question—put and resolved in the affirmative.
15. PRINTING COMMITTEE.—The Honorable A. Wynne moved, That the Honorables the President, S. Austin, J. H. Connor, G. S. Coppin, D. Coutts, Dr. W. H. Embling, D. Ham, E. Morey, C. Sargeant, and J. Sternberg be Members of the Printing Committee ; three to be the quorum.
 Question—put and resolved in the affirmative.
16. DAYS OF BUSINESS.—The Honorable A. Wynne moved, That Tuesday, Wednesday, and Thursday in each week be the days on which the Council shall meet for despatch of business during the present Session, and that half-past Four o'clock be the hour of meeting on each day ; that on Tuesday and Thursday in each week the transaction of Government business shall take precedence of all other business ; and that on Wednesday in each week Private Members' business shall take precedence of Government business.
 Question—put and resolved in the affirmative.
17. CHAIRMAN OF COMMITTEES.—The Honorable A. Wynne moved, That the Honorable Dr. Dobson be Chairman of Committees of the Council.
 Debate ensued.
 Question—put and resolved in the affirmative.
 Whereupon the Honorable Dr. Dobson was congratulated by the Honorable the President on his again securing the confidence of Honorable Members, and then Dr. Dobson returned his thanks for his re-election to the office of Chairman of Committees.
18. POSTPONEMENT OF ORDER OF THE DAY.—Ordered, That the consideration of the following Order of the Day be postponed until Tuesday next :—
Libraries Act 1890 Amendment Bill—To be read a second time.
19. ADJOURNMENT.—The Honorable A. Wynne moved, by leave, That the Council, at its rising, adjourn until Tuesday next.
 Question—put and resolved in the affirmative.

And then the Council, at thirty-six minutes past nine o'clock, adjourned until Tuesday next.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 2.

TUESDAY, 11TH JULY, 1893.

Questions.

1. The Hon. Lieut.-Col. SIR F. T. SARGOOD : To ask the Honorable the Postmaster-General when the Return ordered by the Legislative Council on the 11th January last, in relation to the arrears of payments due to the Lands Department, will be ready.
2. The Hon. Lieut.-Col. SIR F. T. SARGOOD : To ask the Honorable the Postmaster-General—
 - (1) Was Mr. Tennison Greene, at the date of his appointment to an office at Inglewood, an officer of the Public Service.
 - (2) Is the office to which he was appointed on the 16th June a classified office under the Public Service Act.
 - (3) What are the requirements of the Public Service Act in connexion with the appointment of persons not in the Public Service.
 - (4) Were any or all of these requirements complied with ; and, if so, which.
 - (5) Is there not any officer in the Public Service qualified and able to discharge the duties of this office.
 - (6) If not, why was not one of the recently retired officers of the Public Service appointed.

Government Business.

ORDERS OF THE DAY :—

1. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—Second reading.
2. TRUSTEES LAW AMENDMENT BILL—Second reading.
3. LIBRARIES ACT 1890 AMENDMENT BILL—Second reading.

General Business.

NOTICES OF MOTION :—

1. The Hon. Lieut.-Col. SIR F. T. SARGOOD : To move, That there be laid before this House copies of all letters and papers relating to the appointment of Mr. Tennison Greene.
2. The Hon. A. O. SACHSE : To move, That he have leave to bring in a Bill to amend the *Patents Act* 1890 and for other purposes.
3. The Hon. S. FRASER : To move, That he have leave to bring in a Bill to amend the law relating to Life Assurance Companies.
4. The Hon. N. THORNLEY : To move, That a Select Committee be appointed to inquire into and report upon the application for the selection of land by James Heaney in the parish of Merino, county of Normanby, such Committee to consist of the Honorables Dr. Dobson, F. S. Grimwade, D. E. McBryde, D. Melville, W. Pitt, A. O. Sachse, and J. Service ; to have power to send for persons, papers, and records, and to move from place to place ; three to be the quorum.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

PARLIAMENTARY PAPERS ISSUED SINCE 29TH JUNE, 1893.

Notices of Motion and Orders of the Day. No. 2.
Libraries Bill—[22]

Votes and Proceedings of the Legislative Assembly. Nos. 1 and 2.
Notices of Motion and Orders of the Day. No. 3.
Koroit Waterworks Trust.—Application for Additional Loan of £70.—Detailed Statement and Report.
No. 11.
Locomotive Branch Inquiry Board.—Report of the Board of Inquiry into certain matters connected with the Locomotive Branch of the Victorian Railway Department. No. 31.

VICTORIA.

No. 3.

MINUTES OF THE PROCEEDINGS

OF THE

LEGISLATIVE COUNCIL.

TUESDAY, 11TH JULY, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. DECLARATIONS OF MEMBERS.—The Honorables W. H. S. Osmand and C. Sargeant severally delivered to the Clerk the Declaration required by the 37th section of the Act No. 1075, as hereunder set forth:—

“In compliance with the provisions of the Act 54 Victoria, No. 1075, I, WILLIAM HENRY SEVILLE OSMAND, do declare and testify that I am legally or equitably seized of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of Four hundred and fifty pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of the shire of Stawell, and are known as the Concongella Estate in the parishes of Stawell and Concongella, and ‘The Sycamores,’ in the parishes of Stawell and Watta Wella.

“And I further declare that such of the said lands or tenements as are situate in the municipal district of Stawell Shire are rated in the rate-book of such district upon a yearly value of Four hundred and fifty pounds.

“And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“W. H. S. OSMAND.”

“In compliance with the provisions of the Act 54 Victoria, No. 1075, I, CHARLES SARGEANT, do declare and testify that I am legally or equitably seized of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of One hundred and seven pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal districts of Warragul and Woorayl, and are known as to the said municipal district of Warragul as part of allotment one hundred and two, parish of Drouin East, county of Buln Buln, containing seventy-five acres thirty-one perches; and as to the said municipal district of Woorayl, allotments thirty-four, thirty-five, and thirty-six, on plan of subdivision No. 1374, and being part of Crown allotment thirty-eight, parish of Mirboo, county of Buln Buln.

“And I further declare that such of the said lands or tenements as are situate in the municipal district of Warragul are rated in the rate-book of such district upon a yearly value of One hundred and one pounds; and that such of the said lands or tenements as are situate in the municipal district of Woorayl are rated in the rate-book of such district upon a yearly value of Six pounds.

“And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“CHARLES SARGEANT.”

5. PRESENTATION OF ADDRESS TO HIS EXCELLENCY THE GOVERNOR.—The President reported that he had that day waited upon His Excellency the Governor, and had presented to him the Address of the Legislative Council, agreed to on the 4th July instant, and that His Excellency had been pleased to make the following reply:—

MR. PRESIDENT AND HONORABLE GENTLEMEN OF THE LEGISLATIVE COUNCIL—

In the name and on behalf of the Queen I thank you for your expression of loyalty to our Most Gracious Sovereign, contained in the Address which you have just been good enough to present to me.

I fervently trust that the outcome of your deliberations upon the measures to be brought under your consideration may be crowned with the most beneficial results to this community.

HOPETOUN.

Government Offices,
Melbourne, 11th July, 1893.

6. THE COMMITTEE OF ELECTIONS AND QUALIFICATIONS.—The President laid upon the Table the following Warrant appointing the Committee of Elections and Qualifications:—

VICTORIA.

Pursuant to the provisions of *The Constitution Act Amendment Act 1890*,
I do hereby appoint—

The Honorable Frederick Brown,
The Honorable Samuel Winter Cooke,
The Honorable Nicholas FitzGerald,
The Honorable Simon Fraser,
The Honorable Cornelius Job Ham,
The Honorable Lieut.-Col. Sir Frederick Thomas Sargood,
and

The Honorable William Irving Winter-Irving
to be Members of a Committee to be called "The Committee of Elections and Qualifications."

Given under my hand this eleventh day of July, One thousand eight hundred and ninety-three.

W. A. ZEAL,
President of the Legislative Council.

7. PAPERS.—The Honorable A. Wynne presented, by command of His Excellency the Governor—

Report of Proceedings taken under the provisions of the Land Acts and the Wattles Act 1890 during the year ending 31st December, 1892.

Penal Establishments and Gaols.—Report of the Inspector-General for the year 1892.

A General Summary of the Import, Export, Transhipment, and Shipping Returns, with an Abstract of Customs Revenue for the year 1892; also, Abstract Comparative Table, years 1888–92, &c., &c.

Severally ordered to lie on the Table.

The following Papers, pursuant to the directions of several Acts of Parliament, were laid upon the Table by the Clerk:—

Wattles Act 1890.—Issue of Lease under Section 3.

Water Act 1890.—Macorna North Irrigation and Water Supply Trust.—Loan.

Report of the Country Fire Brigades Board for the year ended 31st December, 1892, together with Statements of Receipts and Expenditure, and Assets and Liabilities for that period.

Agricultural Education.—Accounts of the Trustees of Agricultural Colleges and the Council of Agricultural Education from 1st January, 1892, to 30th June, 1892.

Report of the Inspector of Explosives to the Honorable the Commissioner for Trade and Customs on the working of the Explosives Act during the year 1892.

Victorian Military Forces—Defences and Discipline Act 1890.—

Alterations in the Financial and Store Regulations made on the 9th February, 1892.
Dress Regulations.

Alterations in the Regulations made on the 20th June, 1892.

Victorian Naval Forces—

Revised Regulations.

Additional Regulation, &c.

Customs and Excise Duties Act 1890—

Minor Articles used in Manufacture—

Brooms.

Labels, Leathers, &c.

Customs Act 1890—

Drawback Regulations.

Drawback Regulations Amended.

Drawback Regulations.—Schedule Amended.

Drawback Payable on Tea.

Marine Act 1890—

Licensing of Boats and Boatmen and Equipment of Boats.

Examination of Engineers for Certificates of Competency.—Amended and Additional Regulations.

Melbourne Harbor Trust.—Regulations.

Marine Board of Victoria.—Statement of Pilotage Receipts and Disbursements for the year ended 31st December, 1892, together with the Audit Commissioners' Certificate thereon.

8. **RAILWAY CONSTRUCTION.**—The Honorable A. Wynne moved, by leave, That, inasmuch as the construction of lines of railway from Dimboola to Jeparit and from Boort to Quambatook will be of great advantage to the Victorian Railways system, and is calculated to promote the increased settlement of the people on the land, and will unquestionably be a profitable and remunerative investment for the State, and in view of the emergency of affording such employment as will develop the productive power of the country, this House declares that it is desirable to commence without delay the construction of the said lines, and hereby authorizes the Minister of Railways to proceed accordingly in anticipation of legislative authority, notwithstanding anything to the contrary in the Railways Standing Committee Acts contained.

Debate ensued.

Question—put and resolved in the affirmative.

9. **MESSAGE FROM THE LEGISLATIVE ASSEMBLY.**—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council an Address of Congratulation to Her Most Gracious Majesty the Queen, and also an Address to His Excellency the Governor, adopted this day by the Legislative Assembly, with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 11th July, 1893.

THOS. BENT,
Speaker.

The Address to Her Majesty the Queen was read by the Clerk, and is as follows :—

To Her Majesty the Queen.

MOST GRACIOUS SOVEREIGN :

We, Your Majesty's most dutiful and loyal subjects, the Legislative Assembly of Victoria, in Parliament assembled, beg leave to approach Your Majesty with renewed expressions of our loyalty to the Throne and our affection for Your Majesty's person.

We desire to offer to Your Majesty our heartfelt congratulations on the marriage of Your grandson, His Royal Highness the Duke of York, with the Princess Mary of Teck.

The intelligence of this auspicious event has been received throughout Victoria with feelings of the greatest pleasure.

We humbly request that Your Majesty will be pleased to convey to Their Royal Highnesses the assurance of our fervent hope that Providence will vouchsafe to both of them a long and happy life.

The Honorable A. Wynne moved, That the blank in the foregoing Address be filled up by the insertion of the words "Legislative Council and the"

Question—put and resolved in the affirmative.

The Honorable A. Wynne moved, That this House agree with the Legislative Assembly in the said Address.

Question—put and resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Address, and have filled up the blank therein by the insertion of the words "Legislative Council and the."

The Address to His Excellency the Governor was read by the Clerk, and is as follows :—

To His Excellency the Governor.

MAY IT PLEASE YOUR EXCELLENCY—

We, the Legislative Assembly of Victoria, in Parliament assembled, respectfully request that Your Excellency will be pleased to communicate, by telegraph, to the Principal Secretary of State for the Colonies, the accompanying Address for presentation to the Queen, congratulating Her Majesty on the marriage of her grandson, His Royal Highness the Duke of York, with the Princess Mary of Teck.

The Honorable A. Wynne moved, That the blank in the foregoing Address be filled up by the insertion of the words "Legislative Council and the."

Question—put and resolved in the affirmative.

The Honorable A. Wynne moved, That this House agree with the Legislative Assembly in the said Address.

Question—put and resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Address, and have filled up the blank therein by the insertion of the words "Legislative Council and the."

10. **TENNISON GREENE.**—The Honorable Lieut.-Col. Sir F. T. Sargood moved, That there be laid before this House copies of all letters and papers relating to the appointment of Mr. Tennison Greene.

Question—put and resolved in the affirmative.

11. **PATENTS LAW AMENDMENT AND CONSOLIDATION BILL.**—The Honorable A. O. Sachse moved, pursuant to amended notice, That he have leave to bring in a Bill to amend and consolidate the law concerning Letters Patent for Inventions.

Question—put and resolved in the affirmative.

Ordered—That the Honorable A. O. Sachse do prepare and bring in the Bill.

The Honorable A. O. Sachse then brought up a Bill intituled "A Bill to amend and consolidate the law concerning Letters Patent for Inventions," and moved, That it be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.

12. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL.—The Honorable S. Fraser moved, That he have leave to bring in a Bill to amend the law relating to Life Assurance Companies.
Question—put and resolved in the affirmative.
Ordered—That the Honorable S. Fraser do prepare and bring in the Bill.
The Honorable S. Fraser then brought up a Bill intituled “*A Bill to amend the law relating to Life Assurance Companies,*” and moved, That it be now read a first time.
Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.
13. JAMES HEANEY.—The Honorable N. Thornley moved, That a Select Committee be appointed to inquire into and report upon the application for the selection of land by James Heaney in the parish of Merino, county of Normanby, such Committee to consist of the Honorables Dr. Dobson, F. S. Grimwade, D. E. McBryde, D. Melville, W. Pitt, A. O. Sachse, and J. Service; to have power to send for persons, papers, and records, and to move from place to place; three to be the quorum.
Debate ensued.
Question—put and resolved in the affirmative.
14. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until Tuesday next :—
Companies Act 1890 further Amendment Bill—Second reading.
Trustees Law Amendment Bill—Second reading.
15. LIBRARIES ACT 1890 AMENDMENT BILL.—The Order of the Day for the second reading of this Bill having been read—The Honorable S. W. Cooke moved, That this Bill be now read a second time.
Debate ensued.
Question—put and resolved in the affirmative.—Bill read a second time.
The Honorable S. W. Cooke moved, That this Bill be now committed to a Committee of the whole.
Question—put and resolved in the affirmative.
And, on the further motion of the Honorable S. W. Cooke, the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair, and the Honorable Dr. Dobson reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.
Resolved—That the Council will, on Tuesday next, again resolve itself into the said Committee.
16. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—
MR. PRESIDENT—
The Legislative Assembly transmit to the Legislative Council a Bill intituled “*An Act to amend the ‘Debentures Conversion Act 1893,’*” with which they desire the concurrence of the Legislative Council.
THOS. BENT,
Speaker.
Legislative Assembly,
Melbourne, 11th July, 1893.
17. DEBENTURES CONVERSION ACT 1893 AMENDMENT BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled “*An Act to amend the ‘Debentures Conversion Act 1893,’*” be now read a first time.
Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time this day.
The Honorable A. Wynne moved, That this Bill be now read a second time.
Question—put and resolved in the affirmative.—Bill read a second time.
The Honorable A. Wynne moved, That this Bill be now committed to a Committee of the whole.
Question—put and resolved in the affirmative.
And, on the further motion of the Honorable A. Wynne, the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair, and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill, and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.
On the motion of the Honorable A. Wynne, the Council adopted the Report from the Committee of the whole on this Bill.
And, on the further motion of the Honorable A. Wynne, the Bill was read a third time and passed.
The Honorable A. Wynne moved, That the following be the title of the Bill :—
“*An Act to amend the ‘Debentures Conversion Act 1893.’*”
Question—put and resolved in the affirmative.
Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.
18. ADJOURNMENT.—The Honorable A. Wynne moved, by leave, That the Council, at its rising, adjourn until Tuesday next.
Question—put and resolved in the affirmative.

And then the Council, at forty-two minutes past eight o'clock, adjourned until Tuesday next.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 3.

TUESDAY, 18TH JULY, 1893.

Government Business.

NOTICE OF MOTION:—

1. The Hon. A. WYNNE : To move, That, in pursuance of the Act of Parliament No. 1105, section 177, an Address be presented to His Excellency the Governor praying that Courts of General Sessions of the Peace may cease to be held at Jamieson.

ORDERS OF THE DAY :—

1. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—Second reading.
2. TRUSTEES LAW AMENDMENT BILL—Second reading.
3. LIBRARIES ACT 1890 AMENDMENT BILL—To be further considered in Committee.

General Business.

NOTICE OF MOTION :—

1. The Hon. J. H. CONNOR : To move, That, in the opinion of this House, the Government, subject to regulations, should establish experimental farms in the various portions of the colony.

ORDERS OF THE DAY :—

1. PATENTS LAW AMENDMENT AND CONSOLIDATION BILL—Second reading.
2. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—Second reading.

GEORGE H. JENKINS,

Clerk of the Legislative Council.

MEETING OF SELECT COMMITTEE.

Tuesday, 18th July.

JAMES HEANEY—at half-past three o'clock.

PARLIAMENTARY PAPERS ISSUED SINCE 6TH JULY, 1893.

Notices of Motion and Orders of the Day. No. 3.

Votes and Proceedings of the Legislative Assembly. Nos. 3, 4, and 5.
Notices of Motion and Orders of the Day. No. 6.
Public Service Salaries Retrenchment Bill—[1].
Marine Bill—[2].
Governor's Salary Reduction Bill—[8].
Ministers' Salaries Bill—[10].
Members' Reimbursement Retrenchment Bill—[11].
Municipal Endowment Reduction Bill—[12].
Special and other Appropriations Retrenchment Bill—[13].
Judges' Salaries Bill—[17].
Railways Standing Committee Bill—[19].

VICTORIA.

No. 4.

MINUTES OF THE PROCEEDINGS
OF THE
LEGISLATIVE COUNCIL.

TUESDAY, 18TH JULY, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. MESSAGES FROM HIS EXCELLENCY THE GOVERNOR.—The following Messages from His Excellency the Governor were presented by the Honorable A. Wynne, and the same were read by the Honorable the President:—

HOPETOUN,

Governor.

Message No. 2.

The Governor begs to inform the Legislative Council that it afforded him much pleasure in conveying yesterday to the Most Honorable the Secretary of State for the Colonies, by telegraphic despatch, the Joint Address from the Parliament of Victoria for presentation to the Queen, congratulating Her Majesty on the marriage of Her grandson, His Royal Highness the Duke of York, with Her Serene Highness Princess Mary of Teck.

Government House,
Melbourne, 12th July, 1893.

HOPETOUN.

Governor.

Message No. 3.

The Governor informs the Legislative Council that he has, on this day, at the Government Offices, given the Royal Assent to the undermentioned Act of the present Session, presented to him by the Clerk of the Parliaments, viz:—

“An Act to amend the ‘Debentures Conversion Act 1893.’”

Government Offices,
Melbourne, 17th July, 1893.

5. PAPERS.—The Honorable A. Wynne presented—
 - Tennison Greene.—Return to an Order of the Legislative Council, dated 11th July, 1893, for copies of all letters and papers relating to the appointment of Mr. Tennison Greene.
 - Amounts borrowed by Municipalities.—Return to an Order of the Legislative Council, dated 20th December, 1892, for a Return showing—
 1. The amounts borrowed by each municipality under the provisions of the Local Government Acts which are now current.
 2. The due dates for the repayment of such borrowings.
 3. The amount standing at the credit of each municipality in the sinking fund, as provided for under section 330 of the *Local Government Act 1890*.
 4. The amount invested in the repurchase of their own debentures under section 333, as shown by the Treasury books.

The following Paper, pursuant to the direction of an Act of Parliament, was laid upon the Table by the Clerk:—

Customs and Excise Duties Act 1890.—Minor Articles used in Manufacture.—Knives.

6. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act to authorize the Construction by the State of Lines of Railway from Dimboola and Boort,*" with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 18th July, 1893.

THOS. BENT,
Speaker.

7. DIMBOOLA AND BOORT RAILWAYS CONSTRUCTION BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled "*An Act to authorize the Construction by the State of Lines of Railway from Dimboola and Boort,*" be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.

8. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act relating to the Advertising of Persons objected to on Electoral Lists,*" with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 18th July, 1893.

THOS. BENT,
Speaker.

9. CONSTITUTION ACT (ELECTORAL) AMENDMENT BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled "*An Act relating to the Advertising of Persons objected to on Electoral Lists,*" be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time this day.

10. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act providing for the Reduction for Three Years of the Salaries of Responsible Ministers of the Crown,*" with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 18th July, 1893.

THOS. BENT,
Speaker.

11. MINISTERS' SALARIES REDUCTION BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled "*An Act providing for the Reduction for Three Years of the Salaries of Responsible Ministers of the Crown,*" be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.

12. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act providing for the Reduction during Three Years of the Salaries of certain Officers under the Constitution Act or Part IX. of 'The Constitution Act Amendment Act 1890' or whose salaries are provided for by special appropriations,*" with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 18th July, 1893.

THOS. BENT,
Speaker.

13. OFFICERS' SALARIES UNDER SPECIAL ACTS REDUCTION BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled "*An Act providing for the Reduction during Three Years of the Salaries of certain Officers under the Constitution Act or Part IX. of 'The Constitution Act Amendment Act 1890' or whose Salaries are provided for by special appropriations,*" be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.

14. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act to reduce the sum appropriated to the payment of the Salary of every future Governor of Victoria,*" with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 18th July, 1893.

THOS. BENT,
Speaker.

15. **GOVERNOR'S SALARY REDUCTION BILL.**—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled "*An Act to reduce the sum appropriated to the payment of the Salary of every future Governor of Victoria,*" be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.

16. **MESSAGE FROM THE LEGISLATIVE ASSEMBLY.**—The President announced the receipt of the following Message from the Legislative Assembly:—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act providing for the Reduction for Three Years of the Reimbursement of Expenses payable to Members of the Legislative Assembly,*" with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 18th July, 1893.

THOS. BENT,
Speaker.

17. **MEMBERS' REIMBURSEMENT REDUCTION BILL.**—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled "*An Act providing for the Reduction for Three Years of the Reimbursement of Expenses payable to Members of the Legislative Assembly,*" be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.

18. **JAMIESON GENERAL SESSIONS.**—The Honorable A. Wynne moved, That, in pursuance of the Act of Parliament No. 1105, section 177, an Address be presented to His Excellency the Governor praying that Courts of General Sessions of the Peace may cease to be held at Jamieson.

Question—put and resolved in the affirmative.

The Honorable A. Wynne moved, That the following be the Address:—

To His Excellency the Right Honorable JOHN ADRIAN LOUIS, Earl of Hopetoun, Viscount Aithrie, and Baron Hope, in the Peerage of Scotland; Baron Hopetoun of Hopetoun, and Baron Niddry of Niddry Castle, in the Peerage of the United Kingdom; Knight Grand Cross of the Most Distinguished Order of Saint Michael and Saint George; Governor and Commander-in-Chief in and over the Colony of Victoria and its Dependencies, &c., &c., &c.

MAY IT PLEASE YOUR EXCELLENCY:—

We, the Legislative Council of Victoria, in Parliament assembled, pray that Courts of General Sessions of the Peace may cease to be held at Jamieson.

Question—put and resolved in the affirmative.

The Honorable A. Wynne moved, That the Address be transmitted to the Legislative Assembly with a Message desiring their concurrence therewith.

Question—put and resolved in the affirmative.

19. **COMPANIES ACT 1890 FURTHER AMENDMENT BILL.**—The Order of the Day for the second reading of this Bill having been read—the Honorable A. Wynne moved, That this Bill be now read a second time.

The Honorable J. M. Davies moved, That the debate be now adjourned.

Question—That the debate be now adjourned—put and resolved in the affirmative.

Ordered—That the debate be adjourned until Tuesday next.

20. **POSTPONEMENT OF ORDER OF THE DAY.**—Ordered, That the consideration of the following Order of the Day be postponed until Tuesday next:—

Trustees Law Amendment Bill—Second Reading.

21. **LIBRARIES ACT 1890 AMENDMENT BILL.**—The Order of the Day for the further consideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with amendments.

Ordered—That the Bill, as amended, be printed, and taken into consideration on Tuesday next.

22. **CONSTITUTION ACT (ELECTORAL) AMENDMENT BILL.**—The Order of the Day for the second reading of this Bill having been read—the Honorable A. Wynne moved, That this Bill be now read a second time.

Question—put and resolved in the affirmative.—Bill read a second time.

The Honorable A. Wynne moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable A. Wynne, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with amendments.

The Honorable A. Wynne moved, by leave, That the Report from the Committee of the whole be taken into consideration this day.

Question—put and resolved in the affirmative.

On the motion of the Honorable A. Wynne, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable A. Wynne, the Bill was read a third time and passed. The Honorable A. Wynne moved, That the following be the title of the Bill :—

“ An Act relating to the Advertising of Persons objected to on Electoral Lists.”

Question—put and resolved in the affirmative.

Ordered—That the Bill be returned to the Legislative Assembly with a Message acquainting them that the Legislative Council have agreed to the same with amendments, and requesting their concurrence therein.

23. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until to-morrow :—

Patents Law Amendment and Consolidation Bill—Second Reading.

Life Assurance Companies Law Amendment Bill—Second Reading.

24. ORDER OF THE COUNCIL RESCINDED.—The Honorable A. Wynne moved, by leave, That the Order of the Council appointing Tuesday next as the day for the second reading of the following Bills be rescinded, and that the second reading of such Bills be made an Order of the Day for this day, viz. :—

Ministers' Salaries Reduction Bill,

Officers' Salaries under Special Acts Reduction Bill.

Governor's Salary Reduction Bill.

Members' Reimbursement Reduction Bill.

Debate ensued.

Question—put and resolved in the affirmative.

25. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until Tuesday next :—

Ministers' Salaries Reduction Bill—Second reading.

Officers' Salaries under Special Acts Reduction Bill—Second Reading.

Governor's Salary Reduction Bill—Second Reading.

Members' Reimbursement Reduction Bill—Second reading.

26. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly return to the Legislative Council the Bill intituled “ *An Act relating to the Advertising of Persons objected to on Electoral Lists,*” and acquaint the Legislative Council that the Legislative Assembly have agreed to the amendments made in such Bill by the Legislative Council.

Legislative Assembly,
Melbourne, 18th July, 1893.

THOS. BENT,
Speaker.

27. ADJOURNMENT.—The Honorable A. Wynne moved, by leave, That the Council, at its rising, adjourn until Tuesday next.

Question—put and resolved in the affirmative.

And then the Council, at seven minutes past eight o'clock, adjourned until Tuesday next.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 4.

TUESDAY, 25TH JULY, 1893.

Government Business.

ORDERS OF THE DAY :—

1. MINISTERS' SALARIES REDUCTION BILL—Second reading.
2. OFFICERS' SALARIES UNDER SPECIAL ACTS REDUCTION BILL—Second reading.
3. MEMBERS' REIMBURSEMENT REDUCTION BILL—Second reading.
4. GOVERNOR'S SALARY REDUCTION BILL—Second reading.
5. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—Second reading—*Resumption of debate.*
6. TRUSTEES LAW AMENDMENT BILL—Second reading.
7. LIBRARIES ACT 1890 AMENDMENT BILL—Consideration of Report.
8. DIMBOOLA AND BOORT RAILWAYS CONSTRUCTION BILL—Second reading.

General Business.

NOTICE OF MOTION :—

1. The Hon. J. H. CONNOR : To move, That, in the opinion of this House, the Government, subject to regulations, should establish experimental farms in the various portions of the colony.

ORDERS OF THE DAY :—

1. PATENTS LAW AMENDMENT AND CONSOLIDATION BILL—Second reading.
2. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—Second reading.

CONTINGENT NOTICE OF MOTION.

1. The Hon. Lieut.-Col. SIR F. T. SARGOOD : To move, That the question of the alternative routes of proposed railways, Dimboola to Jeparit and Warracknabeal to Jeparit, be referred to a Select Committee.

Contingent upon the foregoing being carried :—

1. The Hon. Lieut.-Col. SIR F. T. SARGOOD : To move, That the Select Committee consist of the Honorables J. Buchanan, H. Cuthbert, A. O. Sachse, N. Thornley, J. A. Wallace, T. D. Wanliss, and the Mover; such Committee to have power to send for persons, papers, and records, and to move from place to place; three to be the quorum.

GEORGE H. JENKINS,

Clerk of the Legislative Council.

MEETINGS OF SELECT COMMITTEES.

Tuesday, 25th July.

JAMES HEANEY—at a quarter past two o'clock.
STANDING ORDERS—at half-past three o'clock.

PARLIAMENTARY PAPERS ISSUED SINCE 13TH JULY, 1893.

Notices of Motion and Orders of the Day. No. 4.
 Companies Bill—[7].
 Governor's Salary Reduction Bill—[8]. (To Members of Council only.)
 Ministers' Salaries Retrenchment Bill—[10]. (To Members of Council only.)
 Members' Reimbursement Retrenchment Bill—[11]. (To Members of Council only.)
 Special Appropriation and other Salaries Bill—[13]. (To Members of Council only.)
 Dimboola and Boort Railways Construction Bill—[29]. (To Members of Council only.)
 Electoral Lists Revision Bill.—Proposed new Clause and addition to Schedule. (To Members of Council only.)

Votes and Proceedings of the Legislative Assembly. Nos. 6, 7, and 8.
 Notices of Motion and Orders of the Day. No. 9.
 Divisions in Committee of the Whole. No. 1.
 Post Office Savings Bank.—Statement of Accounts. A.—No. 1.
 Vaccination Bill—[32].
 Customs Act 1890—
 Drawback Regulations amended. No. 23.
 Drawback Regulations. No. 24.
 Penal Establishments and Gaols.—Report of the Inspector-General for the year 1892. No. 27.
 Report of the Inspector of Explosives for the year 1892. No. 29.

VICTORIA, printed and published by the Government Printer, Melbourne, 1893.

No. 5.

MINUTES OF THE PROCEEDINGS

OF THE

LEGISLATIVE COUNCIL.

TUESDAY, 25TH JULY, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. MESSAGE FROM HIS EXCELLENCY THE GOVERNOR.—The following Message from His Excellency the Governor was presented by the Honorable A. Wynne, and the same was read by the Honorable the President:—

HOPETOUN,

Governor.

Message No. 4.

The Governor begs to transmit to the Legislative Council a copy of a despatch which he has received from the Most Honorable the Secretary of State for the Colonies, in which it is notified that Her Majesty the Queen has been graciously pleased to approve of the use of the title "Honorable," and of its recognition throughout Her Majesty's Dominions, as appertaining to Members of the Executive and Legislative Councils in colonies possessing Responsible Government, either during office or for life, as the case may be.

Government House,
Melbourne, 20th July, 1893.

(Copy.)

VICTORIA.—GENERAL.

Downing-street,
15th June, 1893.

MY LORD,

The title of "Honorable" appertaining to Members of the Executive and Legislative Councils in colonies possessing Responsible Government, whether confined to duration of office or continued for life, has generally been understood not to run beyond the particular colony, but I have the pleasure to inform you that Her Majesty the Queen has now been graciously pleased, on my recommendation, to approve of its use and recognition throughout Her Dominions, either during office or for life, as the case may be.

I have the honour to be, My Lord,

Your Lordship's most obedient humble Servant,

(Signed) RIPON.

Governor

The Right Honorable the Earl of Hopetoun, G.C.M.G.,

&c., &c., &c.

(500 copies.)

5. MESSAGE FROM HIS EXCELLENCY THE GOVERNOR.—The following Message from His Excellency the Governor was presented by the Honorable A. Wynne, and the same was read by the Honorable the President :—

HOPETOUN,
Governor.

Message No. 5.

The Governor informs the Legislative Council that he has, on this day, at the Government House, given the Royal Assent to the undermentioned Act of the present Session, presented to him by the Clerk of the Parliaments, viz.:—

“An Act relating to the Advertising of Persons objected to on Electoral Lists.”

Government House,
Melbourne, 19th July, 1893.

6. PAPERS.—The Honorable A. Wynne presented, by command of His Excellency the Governor—
Betrothal and Marriage of H.R.H. the Duke of York to H.R.H. the Princess Victoria Mary of Teck.—Correspondence.
Statistical Register of the Colony of Victoria for the Year 1891.—Part IX.—Social Condition.
Statistical Register of the Colony of Victoria for the Year 1892.—Part I.—Blue Book.

Severally ordered to lie on the Table.

The Honorable A. Wynne presented—

Licenses and Lessees in Arrears.—Return to an Order of the Legislative Council, dated 11th January, 1893, for a Return showing—

1. The names and addresses of licensees who are in arrears to the Lands Department for more than four rents; and the number of rents and the total amount owing by each such licensee.
2. The names and addresses of lessees who are in arrears to the Lands Department for more than four rents; and the number of rents and total amount owing by each such lessee.
3. The names and addresses of non-resident licensees and non-resident lessees in arrears to the Lands Department for more than four rents; and the number of rents and total amount owing by each such non-resident licensee and non-resident lessee.

7. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled “An Act to apply out of the Consolidated Revenue the sum of Forty-seven thousand one hundred and seven pounds to the service of the year One thousand eight hundred and ninety-two and ninety-three and the sum of One million three hundred and fifty-three thousand two hundred and ninety-six pounds to the service of the year One thousand eight hundred and ninety-three and ninety-four,” with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 25th July, 1893.

THOS. BENT,
Speaker.

8. CONSOLIDATED REVENUE BILL (No. 1).—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled “An Act to apply out of the Consolidated Revenue the sum of Forty-seven thousand one hundred and seven pounds to the service of the year One thousand eight hundred and ninety-two and ninety-three and the sum of One million three hundred and fifty-three thousand two hundred and ninety-six pounds to the service of the year One thousand eight hundred and ninety-three and ninety-four,” be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time this day.

9. MINISTERS' SALARIES REDUCTION BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable S. W. Cooke moved, That this Bill be now read a second time.

Question—put and resolved in the affirmative.—Bill read a second time, with the concurrence of an absolute majority of the whole number of the Members of the Legislative Council.

The Honorable S. W. Cooke moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable S. W. Cooke, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.

On the motion of the Honorable S. W. Cooke, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable S. W. Cooke, the Bill was read a third time, with the concurrence of an absolute majority of the whole number of the Members of the Legislative Council, and passed.

The Honorable S. W. Cooke moved, That the following be the title of the Bill :—

“An Act providing for the Reduction for Three Years of the Salaries of Responsible Ministers of the Crown.”

Question—put and resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

10. **OFFICERS' SALARIES UNDER SPECIAL ACTS—REDUCTION BILL.**—The Order of the Day for the second reading of this Bill having been read—the Honorable R. Reid moved, That this Bill be now read a second time.
 Debate ensued.
 The Honorable W. McCulloch moved, That the debate be now adjourned.
 Debate continued.
 Question—That the debate be now adjourned—put and resolved in the affirmative.
 Ordered—That the debate be adjourned until to-morrow.
11. **MEMBERS' REIMBURSEMENT REDUCTION BILL.**—The Order of the Day for the second reading of this Bill having been read—the Honorable J. H. Abbott moved, That this Bill be now read a second time.
 Debate ensued.
 Question—put and resolved in the affirmative.—Bill read a second time.
 The Honorable J. H. Abbott moved, That this Bill be now committed to a Committee of the whole.
 Question—put and resolved in the affirmative.
 And, on the further motion of the Honorable J. H. Abbott, the President left the Chair, and the Council resolved itself into Committee.
 The President resumed the Chair; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.
 On the motion of the Honorable J. H. Abbott, the Council adopted the Report from the Committee of the whole on this Bill.
 And, on the further motion of the Honorable J. H. Abbott, the Bill was read a third time and passed.
 The Honorable J. H. Abbott moved, That the following be the title of the Bill :—
“An Act providing for the Reduction for Three Years of the Reimbursement of Expenses payable to Members of the Legislative Assembly.”
 Question—put and resolved in the affirmative.
 Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.
12. **GOVERNOR'S SALARY REDUCTION BILL.**—The Order of the Day for the second reading of this Bill having been read—the Honorable A. Wynne moved, That this Bill be now read a second time.
 The Honorable J. Service moved, That the debate be now adjourned.
 Question—That the debate be now adjourned—put and resolved in the affirmative.
 Ordered—That the debate be adjourned until Tuesday next.
13. **COMPANIES ACT 1890 FURTHER AMENDMENT BILL.**—The Order of the Day for the resumption of the debate on the question, That this Bill be now read a second time, having been read—
 Debate resumed.
 The Honorable A. Wynne moved, That the debate be now adjourned.
 Question—That the debate be now adjourned—put and resolved in the affirmative.
 Ordered—That the debate be adjourned until this day.
14. **ALTERNATIVE ROUTES OF RAILWAY.**—The Honorable Lieut.-Col. Sir F. T. Sargood moved, That the Contingent Notices of Motion standing in his name be discharged from the Notice Paper.
 Debate ensued.
 Question—put and resolved in the affirmative.
15. **COMPANIES ACT 1890 FURTHER AMENDMENT BILL.**—The Order of the Day for the resumption of the debate on the question, That this Bill be now read a second time, having been read—
 Debate resumed.
 The Honorable E. Miller moved, That the debate be now adjourned.
 Question—put and resolved in the affirmative.
 Ordered—That the debate be adjourned until Tuesday next.
16. **CONSOLIDATED REVENUE BILL (No. 1).**—The Order of the Day for the second reading of this Bill having been read—the Honorable R. Reid moved, That this Bill be now read a second time.
 Debate ensued.
 Question—put and resolved in the affirmative.—Bill read a second time.
 The Honorable R. Reid moved, That this Bill be now committed to a Committee of the whole.
 Question—put and resolved in the affirmative.
 And, on the further motion of the Honorable R. Reid, the President left the Chair, and the Council resolved itself into Committee.
 The President resumed the Chair; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.
 On the motion of the Honorable R. Reid, the Council adopted the Report from the Committee of the whole on this Bill.
 And, on the further motion of the Honorable R. Reid, the Bill was read a third time and passed.
 The Honorable R. Reid moved, That the following be the title of the Bill :—
“An Act to apply out of the Consolidated Revenue the sum of Forty-seven thousand one hundred and seven pounds to the service of the year One thousand eight hundred and ninety-two and ninety-three and the sum of One million three hundred and fifty-three thousand two hundred and ninety-six pounds to the service of the year One thousand eight hundred and ninety-three and ninety-four.”
 Question—put and resolved in the affirmative.
 Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

17. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until Tuesday next:—

Trustees Law Amendment Bill—Second reading.

Libraries Act 1890 Amendment Bill—Consideration of Report.

Dimboola and Boort Railways Construction Bill—Second reading.

Patents Law Amendment and Consolidation Bill—Second reading.

Life Assurance Companies Law Amendment Bill—Second reading.

18. ADJOURNMENT.—The Honorable A. Wynne moved, by leave, That the Council, at its rising, adjourn until Tuesday next.

Question—put and resolved in the affirmative.

And then the Council, at fifty-six minutes past nine o'clock, adjourned until Tuesday next.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

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LEGISLATIVE COUNCIL.

SOUTH AUSTRALIA

Notices of Motion and Orders of the Day.

No. 5.

TUESDAY, 1ST AUGUST, 1893.

Questions.

1. The Hon. S. FRASER : To ask the Honorable the Postmaster-General if he will give the names of any State schools classified as first class upon the classified roll of State schools and teachers which, for the six months ended 30th June last, had an average attendance of fewer than 700 pupils.
2. The Hon. D. COURTS : To ask the Honorable the Postmaster-General if the Government will, this Session, bring in a Bill to legalize the use of barbed wire for fencing purposes.

Government Business.

ORDERS OF THE DAY :—

1. OFFICERS' SALARIES UNDER SPECIAL ACTS REDUCTION BILL—Second reading—*Resumption of debate.*
2. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
3. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—Second reading—*Resumption of debate.*
4. TRUSTEES LAW AMENDMENT BILL—Second reading.
5. LIBRARIES ACT 1890 AMENDMENT BILL—Consideration of Report.
6. DIMBOOLA AND BOORT RAILWAYS CONSTRUCTION BILL—Second reading.

General Business.

NOTICE OF MOTION :—

1. The Hon. J. H. CONNOR : To move, That, in the opinion of this House, the Government, subject to regulations, should establish experimental farms in the various portions of the colony.

ORDERS OF THE DAY :—

1. PATENTS LAW AMENDMENT AND CONSOLIDATION BILL—Second reading.
2. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—Second reading.

WEDNESDAY, 2ND AUGUST.

General Business.

NOTICES OF MOTION :—

1. The Hon. N. LEVI : To move, That, in the opinion of this House, it is desirable that a National or State Bank should be established in the Colony of Victoria.
2. The Hon. N. LEVI : To move for a Return showing—
 1. The names of the various companies registered under the *Companies Statute 1864* and the *Companies Act 1890* from 1st January, 1887, to 30th June, 1893.
 2. The total number of same.
 3. The total amount of money registered at time as paid-up capital of such companies.
 4. The total amount of money registered at time of subscribed capital of such companies.
 5. The amount of money registered at time to be the total capital of each company.
 6. The number of such companies defunct at 30th June, 1893, showing the total capital of such companies.
 7. The number of companies so registered which have complied with the requirements of the Act up to 30th June, 1893.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

MEETINGS OF SELECT COMMITTEES.

Tuesday, 1st August.

JAMES HEANEY—at a quarter past two o'clock.

LIBRARY (JOINT)—at half past three o'clock.

PARLIAMENTARY PAPERS ISSUED SINCE 19TH JULY, 1893.

Notices of Motion and Orders of the Day. No. 5.

Libraries Bill—[22]. (To Members of Council only.)

Life Assurance Companies Bill—[30].

Dimboola and Boort Railways Construction Bill.—Amendments to be proposed by the Hon. Lieut.-Col. Sir F. T. Sargood. (To Members of Council only.)

Votes and Proceedings of the Legislative Assembly. Nos. 9 and 10.

Notices of Motion and Orders of the Day. No. 11.

Estimates of the Revenue and Expenditure for the year ending 30th June, 1894. B.—No. 9.

Land Sales Fund Reduction Bill—[14].

Bakers and Millers Act Amendment Bill—[41].

Committee of Supply.—On the consideration of the Estimates.—Amendment by Mr. Maloney. (To Members only.)

VICTORIA.

No. 6.

MINUTES OF THE PROCEEDINGS
OF THE
LEGISLATIVE COUNCIL.

TUESDAY, 1ST AUGUST, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. MESSAGE FROM HIS EXCELLENCY THE GOVERNOR.—The following Message from His Excellency the Governor was presented by the Honorable A. Wynne, and the same was read by the Honorable the President:—

HOPETOUN,
Governor.

Message No. 6.

The Governor informs the Legislative Council that he has, on this day, at the Government Offices, given the Royal Assent to the undermentioned Act of the present Session, presented to him by the Clerk of the Parliaments, viz:—

“An Act to apply out of the Consolidated Revenue the sum of Forty-seven thousand one hundred and seven pounds to the service of the year One thousand eight hundred and ninety-two and ninety-three and the sum of One million three hundred and fifty-three thousand two hundred and ninety-six pounds to the service of the year One thousand eight hundred and ninety-three and ninety-four.”

Government Offices,
Melbourne, 27th July, 1893.

5. PAPERS.—The following Papers, pursuant to the directions of several Acts of Parliament, were laid upon the Table by the Clerk:—
 - Water Act 1890.—Emu Valley Irrigation and Water Supply Trust.—District Increased.
 - Report of the Registrar of Friendly Societies for the Year 1892.
 - Customs Act 1890.—Additional Drawback Regulation.
6. OFFICERS' SALARIES UNDER SPECIAL ACTS REDUCTION BILL.—The Order of the Day for the resumption of the debate on the question—That this Bill be now read a second time, having been read—
 - Debate resumed.
 - Question—That this Bill be now read a second time—put and resolved in the affirmative.—Bill read a second time, with the concurrence of an absolute majority of the whole number of the Members of the Legislative Council.
 - The Honorable R. Reid moved, That this Bill be now committed to a Committee of the whole.
 - Question—put and resolved in the affirmative.
 - And, on the further motion of the Honorable R. Reid, the President left the Chair, and the Council resolved itself into Committee.
 - The President resumed the Chair; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.
 - On the motion of the Honorable R. Reid, the Council adopted the Report from the Committee of the whole on this Bill.
 - And, on the further motion of the Honorable R. Reid, the Bill was read a third time, with the concurrence of an absolute majority of the whole number of the Members of the Legislative Council, and passed.
 - The Honorable R. Reid moved, That the following be the title of the Bill:—
 - “An Act providing for the Reduction during Three Years of the Salaries of certain Officers under the Constitution Act or Part IX. of ‘The Constitution Act Amendment Act 1890’ or whose Salaries are provided for by special appropriations.”*
 - Question—put and resolved in the affirmative.
 - Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

7. GOVERNOR'S SALARY REDUCTION BILL.—The Order of the Day for the resumption of the debate on the question, That this Bill be now read a second time, having been read—
Debate resumed.
The Honorable A. Wynne moved, That the debate be now adjourned.
Question—That the debate be now adjourned—put and resolved in the affirmative.
Ordered—That the debate be adjourned until Tuesday next.
8. DISCHARGE OF ORDER OF THE DAY.—On the motion of the Honorable S. W. Cooke, the following Order of the Day was read and discharged :—
Libraries Act 1890 Amendment Bill—Consideration of Report.
9. LIBRARIES ACT 1890 AMENDMENT BILL.—The Honorable S. W. Cooke moved, That this Bill be recommitted to a Committee of the whole for the reconsideration of clauses 2 and 3.
Question—put and resolved in the affirmative.
And, on the further motion of the Honorable S. W. Cooke, the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable N. Thornley reported that the Committee had reconsidered clauses 2 and 3 and agreed to the same with further amendments.
The Honorable S. W. Cooke moved, by leave, That the Report from the Committee of the whole be taken into consideration this day.
Question—put and resolved in the affirmative.
On the motion of the Honorable S. W. Cooke, the Council adopted the Report from the Committee of the whole on this Bill.
And, on the further motion of the Honorable S. W. Cooke, the Bill was read a third time and passed.
The Honorable S. W. Cooke moved, That the following be the title of the Bill :—
“*An Act to amend the ‘Libraries Act 1890.’*”
Question—put and resolved in the affirmative.
Ordered—That the Bill be transmitted to the Legislative Assembly with a Message desiring their concurrence therein.
10. ADJOURNMENT.—The Honorable T. Brunton having stated his desire to move, That the House do now adjourn, six Members rose in their places and required the motion to be proposed.
The Honorable T. Brunton having stated that he proposed to speak on the subject of a statement in the *Age* newspaper of this day, with reference to railway passes issued to Members of Parliament, then moved, That the House do now adjourn.
Debate ensued.
Question—put and negatived.
11. COMPANIES ACT 1890 FURTHER AMENDMENT BILL.—The Order of the Day for the resumption of the debate on the question, That this Bill be now read a second time, having been read—
Debate resumed.
Question—That this Bill be now read a second time—put and resolved in the affirmative.—Bill read a second time.
The Honorable A. Wynne moved, That this Bill be now committed to a Committee of the whole.
Question—put and resolved in the affirmative.
And, on the further motion of the Honorable A. Wynne, the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.
Resolved—That the Council will, on Tuesday next, again resolve itself into the said Committee.
12. ADJOURNMENT.—The Honorable A. Wynne moved, by leave, That the Council, at its rising, adjourn until Tuesday next.
Debate ensued.
Question—put and resolved in the affirmative.
13. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until Tuesday next :—
Trustees Law Amendment Bill—Second reading.
Dimboola and Boort Railways Construction Bill—Second reading.
Patents Law Amendment and Consolidation Bill—Second reading.
Life Assurance Companies Law Amendment Bill—Second reading.

And then the Council, at twelve minutes past nine o'clock, adjourned until Tuesday next.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

PRINTED AND SOLD BY THE GOVERNMENT PRINTER.

Notices of Motion and Orders of the Day.

No. 6.

TUESDAY, 8TH AUGUST, 1893.

Questions.

1. The Hon. D. COUTTS : To ask the Honorable the Postmaster-General if the Government will, this Session, bring in a Bill to legalize the use of barbed wire for fencing purposes.
2. The Hon. Lieut.-Col. SIR F. T. SARGOOD : To ask the Honorable the Postmaster-General whether, in view of the absolute necessity for retrenchment in every department of the Public Service, the Government will immediately consider the question of abolishing the appointment of Secretary to the Agent-General, that office having been declared by the last Agent-General to be quite unnecessary.

Government Business.

ORDERS OF THE DAY :—

1. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
2. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—To be further considered in Committee.
3. TRUSTEES LAW AMENDMENT BILL—Second reading.
4. DIMBOOLA AND BOORT RAILWAYS CONSTRUCTION BILL—Second reading.

General Business.

NOTICES OF MOTION :—

1. The Hon. N. LEVI : To move, That, in the opinion of this House, it is desirable that a National or State Bank should be established in the Colony of Victoria.
2. The Hon. N. LEVI : To move for a Return showing—
 1. The names of the various companies registered under the *Companies Statute 1864* and the *Companies Act 1890* from 1st January, 1887, to 30th June, 1893.
 2. The total number of same.
 3. The total amount of money registered at time as paid-up capital of such companies.
 4. The total amount of money registered at time of subscribed capital of such companies.
 5. The amount of money registered at time to be the total capital of each company.
 6. The number of such companies defunct at 30th June, 1893, showing the total capital of such companies.
 7. The number of companies so registered which have complied with the requirements of the Act up to 30th June, 1893.
3. The Hon. J. H. CONNOR : To move, That, in the opinion of this House, the Government, subject to regulations, should establish experimental farms in the various portions of the colony.
4. The Hon. D. MELVILLE : To move, That, in the opinion of this House, it is expedient to appoint a Select Committee to consider and report on the causes that have led to the distress and great dearth of employment, and the best means to be adopted in this great emergency for relieving the people now afflicted.

ORDERS OF THE DAY :—

1. PATENTS LAW AMENDMENT AND CONSOLIDATION BILL—Second reading.
2. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—Second reading.

GEORGE H. JENKINS,

Clerk of the Legislative Council.

MEETING OF SELECT COMMITTEE.

Tuesday, 8th August.

JAMES HEANEY—at three o'clock.

PARLIAMENTARY PAPERS ISSUED SINCE 27TH JULY, 1893.

Notices of Motion and Orders of the Day. No. 6.
Patents Bill—[28].

Votes and Proceedings of the Legislative Assembly. Nos. 11, 12, and 13.
Notices of Motion and Orders of the Day. No. 14.
Horsham Lands Bill—[47].

Betrothal and Marriage of H.R.H. the Duke of York to H.R.H. the Princess Victoria Mary of Teck.—
Correspondence. No. 37.

VICTORIA.

No. 7.

MINUTES OF THE PROCEEDINGS

OF THE

LEGISLATIVE COUNCIL.

TUESDAY, 8TH AUGUST, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. PAPER.—The Honorable A. Wynne presented, by command of His Excellency the Governor—
Public Service Board.—Report.
Ordered to lie on the Table.
5. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—
MR. PRESIDENT—
The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act to compel the Sale of Bread by Weight and for other purposes*," with which they desire the concurrence of the Legislative Council.
THOS. BENT,
Speaker.
Legislative Assembly,
Melbourne, 8th August, 1893.
6. SALE OF BREAD BILL.—The Honorable D. Melville moved, That the Bill transmitted by the foregoing Message, intituled "*An Act to compel the Sale of Bread by Weight and for other purposes*," be now read a first time.
Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on the 22nd August instant.
7. POSTPONEMENT OF ORDER OF THE DAY.—Ordered, That the consideration of the following Order of the Day be postponed until Tuesday next :—
Governor's Salary Reduction Bill—Second reading—Resumption of debate.
8. DIMBOOLA AND BOORT RAILWAYS CONSTRUCTION BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable A. Wynne moved, That this Bill be now read a second time.
Debate ensued.
Question—put and resolved in the affirmative.—Bill read a second time.
The Honorable A. Wynne moved, That this Bill be now committed to a Committee of the whole.
Question—put and resolved in the affirmative.
And, on the further motion of the Honorable A. Wynne, the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.
Resolved—That the Council will, on Tuesday next, again resolve itself into the said Committee.

9. COMPANIES ACT 1890 FURTHER AMENDMENT BILL.—The Order of the Day for the further consideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.
Resolved—That the Council will, to-morrow, again resolve itself into the said Committee.
10. POSTPONEMENT OF ORDER OF THE DAY.—Ordered, That the consideration of the following Order of the Day be postponed until Tuesday next :—
Trustees Law Amendment Bill—Second reading.
11. COMPANIES REGISTERED.—The Honorable N. Levi moved, That there be laid before this House a Return showing—
1. The names of the various companies registered under the *Companies Statute 1864* and the *Companies Act 1890* from 1st January, 1887, to 30th June, 1893.
 2. The total number of same.
 3. The total amount of money registered at time as paid-up capital of such companies.
 4. The total amount of money registered at time of subscribed capital of such companies.
 5. The amount of money registered at time to be the total capital of each company.
 6. The number of such companies defunct at 30th June, 1893, showing the total capital of such companies.
 7. The number of companies so registered which have complied with the requirements of the Act up to 30th June, 1893.
- Question—put and resolved in the affirmative.
12. EXPERIMENTAL FARMS.—The Honorable J. H. Connor moved, That, in the opinion of this House, the Government, subject to regulations, should establish experimental farms in the various portions of the colony.
Debate ensued.
The Honorable T. Dowling moved, That the debate be now adjourned.
Question—That the debate be now adjourned—put and resolved in the affirmative.
Ordered—That the debate be adjourned until the 16th August instant.
13. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until to-morrow :—
Patents Law Amendment and Consolidation Bill—Second reading.
Life Assurance Companies Law Amendment Bill—Second reading.

And then the Council, at forty-three minutes past nine o'clock, adjourned until to-morrow.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 7.

WEDNESDAY, 9TH AUGUST, 1893.

Questions.

1. The Hon. Lieut.-Col. SIR F. T. SARGOOD : To call the attention of the Honorable the Postmaster-General to the Supplementary Estimates, 1892-3, and to ask why the following amounts were not included in the ordinary Estimates :—Teachers, £12,000 ; Teachers, payment by results, £4,000 ; Subdivision 2, £4,480 ; Compensation to female teachers on account of marriage, £2,970.
2. The Hon. C. SARGEANT : To ask the Honorable the Postmaster-General whether, in view of the growing importance of the exportation of dairy and other products, it is the intention of the Government to appoint and maintain in London a commissioner to watch its interests.
3. The Hon. Lieut.-Col. SIR F. T. SARGOOD : To call the attention of the Honorable the Postmaster-General to the needless waste in connexion with the issue of the *Government Gazette*, and to ask if the Government will, in future, issue the *Gazette* only to such Members of Parliament as may in writing so request.
4. The Hon. Lieut.-Col. SIR F. T. SARGOOD : To call the attention of the Honorable the Postmaster-General to the sum of £130 13s. appearing in the Supplementary Estimates as a gratuity to the brother of J. P. Bourke ; and to ask—
 1. When was this sum paid, and to whom.
 2. Did the present or the late Minister of Public Instruction direct the amount to be included in the Estimates.
 3. Have not both the present and the late Secretary to the Education Department urged that the amount should not be paid, as the brother had not the slightest claim, that no such claim had ever before been paid by the Department, and that to recognise this claim would form a dangerous precedent.
 4. Did not the Honorable D. Gillies, when Premier, and the Honorable C. H. Pearson, when Minister of Public Instruction, indorse the opinion of the Department and decline to recognise the claim.
 5. Did not the Honorable J. Munro, when Premier, and the Honorable F. T. Sargood, when Minister of Public Instruction, after due inquiry, also decline to recognise the claim.
 6. Were not several attempts made, unsuccessfully, by a private Member to obtain the sanction of the Legislative Assembly to the payment of the claim.
5. The Hon. Lieut.-Col. SIR F. T. SARGOOD : To call the attention of the Honorable the Postmaster-General—

To the large amount of arrears owing to the Lands Department by selectors, lessees, and licensees.

To the fact that this locks up a large area of country which might be otherwise profitably occupied, and to ask whether the Lands Department will take immediate steps—

 1. Either to insist upon the payment of the arrears ; or
 2. Where there are six or more payments in arrear, take prompt measures to resume the land, and thus make it available for active settlement.
6. The Hon. Lieut.-Col. SIR F. T. SARGOOD : To ask the Honorable the Postmaster-General—
 1. Whether the Honorable the Premier is correctly reported in the *Argus* as having stated (in reply to a deputation which urged an increase in the advance to village settlers from £10 to £30)—

“ That if the amount were raised it might jeopardize the passing of the clause in the Legislative Council, and thought that the men should take what they could get for the present, rather than run the risk of getting nothing.”
 2. Whether it is not a fact that in the Bill passed by the Legislative Council, on 10th January, 1893, provision is made for advances of £30.
 3. Whether, in the face of this fact, the Honorable the Premier was justified in making the statement referred to above.

General Business.

NOTICES OF MOTION:—

1. The Hon. C. SARGEANT: To move, That, in the opinion of this House, the practice of ironing prisoners condemned to death is unnecessary and inhuman, and ought to be abolished.
2. The Hon. D. MELVILLE: To move, That, in the opinion of this House, it is expedient to appoint a Select Committee to consider and report on the causes that have led to the distress and great dearth of employment, and the best means to be adopted in this great emergency for relieving the people now afflicted.

ORDERS OF THE DAY:—

1. PATENTS LAW AMENDMENT AND CONSOLIDATION BILL—Second reading.
2. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—Second reading.

Government Business.

ORDER OF THE DAY:—

1. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—To be further considered in Committee.

TUESDAY, 15TH AUGUST.
Government Business.

ORDERS OF THE DAY:—

1. DIMBOOLA AND BOORT RAILWAYS CONSTRUCTION BILL—To be further considered in Committee.
2. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
3. TRUSTEES LAW AMENDMENT BILL—Second reading.

General Business.

NOTICE OF MOTION:—

1. The Hon. N. LEVI: To move, That, in the opinion of this House, it is desirable that a National or State Bank should be established in the Colony of Victoria.

WEDNESDAY, 16TH AUGUST.
General Business.

ORDER OF THE DAY:—

1. EXPERIMENTAL FARMS—*Resumption of debate on the question*—That, in the opinion of this House, the Government, subject to regulations, should establish experimental farms in the various portions of the colony.

TUESDAY, 22ND AUGUST.
General Business.

ORDER OF THE DAY:—

1. SALE OF BREAD BILL—Second reading.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

MEETING OF SELECT COMMITTEE.

Tuesday, 15th August.

JAMES HEANEY—at four o'clock.

PARLIAMENTARY PAPERS ISSUED SINCE 3RD AUGUST, 1893.

Minutes of the Proceedings of the Legislative Council. Nos. 1, 2, 3, 4, and 5.
 Notices of Motion and Orders of the Day. No. 7.
 Bakers and Millers Act Amendment Bill—[41]. (To Members of Council only.)
 Companies Act 1890 further Amendment Bill.—New clause to be proposed by the Hon. J. H. Abbott.
 (To Members of Council only.)

Votes and Proceedings of the Legislative Assembly. Nos. 14, 15, and 16.
 Notices of Motion and Orders of the Day. No. 17.
 Licensing Bill—[48].

VICTORIA.

No. 8.

MINUTES OF THE PROCEEDINGS

OF THE

LEGISLATIVE COUNCIL.

WEDNESDAY, 9TH AUGUST, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. PAPER.—The following Paper, pursuant to the directions of an Act of Parliament, was laid upon the Table by the Clerk :—
Hospitals for the Insane.—Report of the Inspector of Lunatic Asylums for the Year ended 31st December, 1892.
5. IRONING CRIMINALS.—The Honorable C. Sargeant moved, by leave, That there be laid before this House a copy of the correspondence between the Honorable Dr. Dobson and the Honorable A. Deakin, when Chief Secretary, upon ironing criminals under sentence of death.
Question—put and resolved in the affirmative.
6. WANT OF EMPLOYMENT.—The Honorable D. Melville moved, That, in the opinion of this House, it is expedient to appoint a Select Committee to consider and report on the causes that have led to the distress and great dearth of employment, and the best means to be adopted in this great emergency for relieving the people now afflicted.
Debate ensued.
Question—put and resolved in the affirmative.
7. PATENTS LAW AMENDMENT AND CONSOLIDATION BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable A. O. Sachse moved, That this Bill be now read a second time.
Debate ensued.
Question—put and resolved in the affirmative.—Bill read a second time.
The Honorable A. O. Sachse moved, That this Bill be now committed to a Committee of the whole.
Question—put and resolved in the affirmative.
And, on the further motion of the Honorable A. O. Sachse, the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.
Resolved—That the Council will, on Tuesday next, again resolve itself into the said Committee.
8. WANT OF EMPLOYMENT.—The Honorable D. Melville moved, by leave, That a Select Committee be appointed to consider and report on the causes that have led to the distress and great dearth of employment, and the best means to be adopted in this great emergency for relieving the people now afflicted, such Committee to consist of the Honorables S. Fraser, N. Levi, E. Miller, W. Pitt, G. Simmie, S. Williamson, and the Mover, to have power to send for persons, papers, and records, and to move from place to place; three to be the quorum.
Question—put and resolved in the affirmative.

9. POSTPONEMENT OF ORDER OF THE DAY.—Ordered, That the consideration of the following Order of the Day be postponed until Wednesday next :—

Life Assurance Companies Law Amendment Bill—Second reading.

10. COMPANIES ACT 1890 FURTHER AMENDMENT BILL.—The Order of the Day for the further consideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.

Resolved—That the Council will, on Tuesday next, again resolve itself into the said Committee.

11. ADJOURNMENT.—The Honorable A. Wynne moved, by leave, That the Council, at its rising, adjourn until Tuesday next.

Question—put and resolved in the affirmative.

And then the Council, at forty-three minutes past nine o'clock, adjourned until Tuesday next.

GEORGE H. JENKINS,

Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 8.

TUESDAY, 15TH AUGUST, 1893.

Question.

1. The Hon. Lieut-Col. SIR F. T. SARGOOD: To call the attention of the Honorable the Postmaster-General—
To the large amount of arrears owing to the Lands Department by selectors, lessees, and licensees.
To the fact that this locks up a large area of country which might be otherwise profitably occupied, and to ask whether the Lands Department will take immediate steps—
 1. Either to insist upon the payment of the arrears; or
 2. Where there are six or more payments in arrear, take prompt measures to resume the land, and thus make it available for active settlement.

Government Business.

ORDERS OF THE DAY:—

1. DIMBOOLA AND BOORT RAILWAYS CONSTRUCTION BILL—To be further considered in Committee.
2. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—To be further considered in Committee.
3. TRUSTEES LAW AMENDMENT BILL—Second reading.
4. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*

General Business.

NOTICES OF MOTION:—

1. The Hon. N. LEVI: To move, That, in the opinion of this House, it is desirable that a National or State Bank should be established in the Colony of Victoria.
2. The Hon. C. SARGEANT: To move, That, in the opinion of this House, the practice of ironing prisoners condemned to death is unnecessary and inhuman, and ought to be abolished.

ORDER OF THE DAY:—

1. PATENTS LAW AMENDMENT AND CONSOLIDATION BILL—To be further considered in Committee.
-

WEDNESDAY, 16TH AUGUST.

General Business.

ORDERS OF THE DAY:—

1. EXPERIMENTAL FARMS—*Resumption of debate on the question*—That, in the opinion of this House, the Government, subject to regulations, should establish experimental farms in the various portions of the colony.
 2. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—Second reading.
-

TUESDAY, 22ND AUGUST.

General Business.

ORDER OF THE DAY:—

1. SALE OF BREAD BILL—Second reading.

GEORGE H. JENKINS,

Clerk of the Legislative Council.

MEETINGS OF SELECT COMMITTEES.

Tuesday, 15th August.

WANT OF EMPLOYMENT—at three o'clock.

JAMES HEANEY—at four o'clock.

Wednesday, 16th August.

REFRESHMENT ROOMS (JOINT)—at three o'clock.

PARLIAMENTARY PAPERS ISSUED 9TH AUGUST, 1893.

Minutes of the Proceedings of the Legislative Council. No. 7.

Notices of Motion and Orders of the Day. No. 8.

Notices of Motion and Orders of the Day. No. 18.

Libraries Bill—[22]. (To Members only.)

Distress for Rent Abolition Bill—[42].

Land Settlement Bill.—Amendments to be proposed in Committee by Mr. McIntyre. (To Members only.)

Public Service Board.—Report. No. 10.

VICTORIA.

No. 9.

MINUTES OF THE PROCEEDINGS
OF THE
LEGISLATIVE COUNCIL.

TUESDAY, 15TH AUGUST, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. ADJOURNMENT.—The Honorable A. Wynne moved, That, out of respect to the memory of the late Honorable William Pearson, one of the Members for the Gippsland Province, this House do now adjourn.
Debate ensued.
Question—put and resolved in the affirmative.

And then the Council, at forty-six minutes past four o'clock, adjourned until to-morrow.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 9.

WEDNESDAY, 16TH AUGUST, 1893.

Question.

1. The Hon. Lieut-Col. SIR F. T. SARGOOD : To call the attention of the Honorable the Postmaster-General—

To the large amount of arrears owing to the Lands Department by selectors, lessees, and licensees.

To the fact that this locks up a large area of country which might be otherwise profitably occupied, and to ask whether the Lands Department will take immediate steps—

1. Either to insist upon the payment of the arrears ; or
2. Where there are six or more payments in arrear, take prompt measures to resume the land, and thus make it available for active settlement.

General Business.

NOTICES OF MOTION:—

1. The Hon. N. LEVI : To move, That, in the opinion of this House, it is desirable that a National or State Bank should be established in the Colony of Victoria.
2. The Hon. C. SARGEANT : To move, That, in the opinion of this House, the practice of ironing prisoners condemned to death is unnecessary and inhuman, and ought to be abolished.

ORDERS OF THE DAY:—

1. EXPERIMENTAL FARMS—*Resumption of debate on the question*—That, in the opinion of this House, the Government, subject to regulations, should establish experimental farms in the various portions of the colony.
2. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—Second reading.
3. PATENTS LAW AMENDMENT AND CONSOLIDATION BILL—To be further considered in Committee.

Government Business.

ORDERS OF THE DAY:—

1. DIMBOOLA AND BOORT RAILWAYS CONSTRUCTION BILL—To be further considered in Committee.
2. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—To be further considered in Committee.
3. TRUSTEES LAW AMENDMENT BILL—Second reading.
4. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*

TUESDAY, 22ND AUGUST.

General Business.

ORDER OF THE DAY:—

1. SALE OF BREAD BILL—Second reading.

GEORGE H. JENKINS,

Clerk of the Legislative Council.

MEETINGS OF SELECT COMMITTEES.

Wednesday, 16th August.

REFRESHMENT ROOMS (JOINT)—at three o'clock.

Thursday, 17th August.

WANT OF EMPLOYMENT—at three o'clock.

PARLIAMENTARY PAPERS ISSUED SINCE 10TH AUGUST, 1893.

Minutes of the Proceedings of the Legislative Council. No. 8.

Notices of Motion and Orders of the Day. No. 9.

Votes and Proceedings of the Legislative Assembly. Nos. 17, 18, and 19.

Notices of Motion and Orders of the Day. No. 20.

Divisions in Committee of the Whole. No. 2.

Saint Kilda Loan Bill—[52].

Settlement on Lands Bill—

Amendments to be proposed by Mr. McIntyre. (To Members only.)

New clause to be proposed in Committee by Sir Henry Wrixon. (To Members only.)

New clause to be proposed by Mr. Gordon, on consideration of Report. (To Members only.)

VICTORIA.

No. 10.

MINUTES OF THE PROCEEDINGS
OF THE
LEGISLATIVE COUNCIL.

WEDNESDAY, 16TH AUGUST, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. JAMES HEANEY.—The Honorable J. Service brought up the Report from this Committee.
Ordered—That the Report lie on the Table, be printed, and taken into consideration on Tuesday next.
5. PAPERS.—The following Papers, pursuant to the directions of several Acts of Parliament, were laid upon the Table by the Clerk:—
Department for Neglected Children and Reformatory Schools.—Report of the Secretary for the Year 1892.
Marine Act 1890.—Masters of Home-trade Sailing Ships.—Amended Regulations.
Fire Brigades Act 1890.—Country Fire Brigades Board.—Regulations Amended.
6. ADJOURNMENT.—The Honorable D. Melville having stated his desire to move, That the House do now adjourn, six Members rose in their places and required the motion to be proposed.
The Honorable D. Melville having stated that he proposed to speak on the subject of the large amount of arrears owing to the Lands Department by selectors, lessees, and licensees, then moved, That the House do now adjourn.
Debate ensued.
Question—put and negatived.
7. COMPANIES ACT AMENDMENT ACT 1892 AMENDMENT BILL.—The Honorable A. Wynne moved, by leave, That he have leave to bring in a Bill to amend the *Companies Act Amendment Act 1892*.
Ordered—That the Honorable A. Wynne do prepare and bring in the Bill.
The Honorable A. Wynne then brought up a Bill intituled “*A Bill to amend the ‘Companies Act Amendment Act 1892,’*” and moved, That it be now read a first time.
Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.
8. IRONING PRISONERS.—The Honorable C. Sargeant moved, That, in the opinion of this House, the practice of ironing prisoners condemned to death is unnecessary and inhuman, and ought to be abolished.
Debate ensued.
The Honorable D. Melville moved, That the debate be now adjourned.
Question—That the debate be now adjourned—put and resolved in the affirmative.
Ordered—That the debate be adjourned until 30th August instant.
9. POSTPONEMENT OF ORDER OF THE DAY.—Ordered, That the consideration of the following Order of the Day be postponed until 30th August instant:—
Experimental Farms—Resumption of debate on the question—That, in the opinion of this House, the Government, subject to regulations, should establish experimental farms in the various portions of the colony.

10. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable S. Fraser moved, That this Bill be now read a second time.
 Debate ensued.
 The Honorable T. Dowling moved, That the debate be now adjourned.
 Debate continued.
 Question—That the debate be now adjourned—put and resolved in the affirmative.
 Ordered—That the debate be adjourned until Wednesday next.
11. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—
 MR. PRESIDENT—
 The Legislative Assembly transmit to the Legislative Council a Bill intituled “*An Act to provide for the establishment of Village Communities, Homestead Associations, and Labour Colonies,*” with which they desire the concurrence of the Legislative Council.
 THOS. BENT,
 Speaker.
 Legislative Assembly,
 Melbourne, 16th August, 1893.
12. LAND SETTLEMENT BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled “*An Act to provide for the establishment of Village Communities, Homestead Associations, and Labour Colonies,*” be now read a first time.
 Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.
13. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—
 MR. PRESIDENT—
 The Legislative Assembly transmit to the Legislative Council a Bill intituled “*An Act to authorize the City of Saint Kilda to construct certain permanent Works and Undertakings in lieu of certain other permanent Works and Undertakings,*” with which they desire the concurrence of the Legislative Council.
 THOS. BENT,
 Speaker.
 Legislative Assembly,
 Melbourne, 16th August, 1893.
14. ST. KILDA MUNICIPAL LOAN BILL.—The Honorable Lieut.-Col. Sir F. T. Sargood moved, That the Bill transmitted by the foregoing Message, intituled “*An Act to authorize the City of Saint Kilda to construct certain permanent Works and Undertakings in lieu of certain other permanent Works and Undertakings,*” be now read a first time.
 Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Wednesday next.
15. POSTPONEMENT OF ORDER OF THE DAY.—Ordered, That the consideration of the following Order of the Day be postponed until Wednesday next :—
Patents Law Amendment and Consolidation Bill—To be further considered in Committee.
16. DIMBOOLA AND BOORT RAILWAYS CONSTRUCTION BILL.—The Order of the Day for the further consideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.
 The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.
 Resolved—That the Council will, on Tuesday next, again resolve itself into the said Committee.
17. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until Tuesday next :—
Companies Act 1890 further Amendment Bill—To be further considered in Committee.
Trustees Law Amendment Bill—Second reading.
Governor's Salary Reduction Bill—Second reading—Resumption of debate.
18. ADJOURNMENT.—The Honorable A. Wynne moved, by leave, That the Council, at its rising, adjourn until Tuesday next.
 Question—put and resolved in the affirmative.

And then the Council, at thirty-eight minutes past nine o'clock, adjourned until Tuesday next.

GEORGE H. JENKINS,
 Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 10.

TUESDAY, 22ND AUGUST, 1893.

Question.

1. The Hon. Lieut.-Col. SIR F. T. SARGOOD : To call attention to the reply of the Honorable S. W. Cooke in relation to the case of Daniel Bourke, and to point out—
 1. That the last Government, in addition to the two preceding ones, strongly opposed the grant.
 2. That the Assembly in 1890 rejected a motion for payment of the amount.
 3. That during the discussion in the Legislative Assembly, on 14th September, 1892, the Minister of Public Instruction (Mr. Peacock) warned the House that if the claim of Bourke was recognised at least 200 similar claims would be made.
 4. That the explanation given by the present Ministry, that the money was paid on a vote of the Legislative Assembly, is not an accurate statement, seeing that the "order for the consideration of the committee's report" was discharged on 23rd February, 1893, and the vote was consequently never passed by the Assembly.
 5. Hence the payment of the amount, on 15th March, 1893, by the present Government was irregular, the same not having been voted even by the Legislative Assembly.

Government Business.

ORDERS OF THE DAY :—

1. DIMBOOLA AND BOORT RAILWAYS CONSTRUCTION BILL—To be further considered in Committee.
2. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—To be further considered in Committee.
3. LAND SETTLEMENT BILL—Second reading.
4. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
5. COMPANIES ACT AMENDMENT ACT 1892 AMENDMENT BILL—Second reading.
6. TRUSTEES LAW AMENDMENT BILL—Second reading.

General Business.

NOTICES OF MOTION :—

1. The Hon. Lieut.-Col. SIR F. T. SARGOOD : To move, That there be laid before this House a Return showing—
 1. The number of lessees and licensees of Crown lands, as shown by the return of 2nd December, 1892, who are still in occupation of the lands taken up by them and on which there are six and more rents in arrears; and, where more than six rents are in arrear, the numbers who owe 6, 7, 8, 9, 10 or more rents respectively, and the total amounts so due by each of such classes, and the area in occupation; the information to be set out in accordance with the following form :—

Number of Rents in Arrears.	Number of [Lessees or] Licensees in Arrears.	Area.	Amount of Rent in Arrears.

Such Return to distinguish—

- (a) Pastoral lessees.
 - (b) Mallee lessees.
 - (c) Lessees under the Land Acts of 1869 to 1890.
 - (d) Licensees under the Land Acts of 1869 to 1890.
2. If the original lessees or licensees are still in occupation, to what use are they putting the land.
 3. If the original lessees or licensees are not still in occupation, when did they cease to use such land.
 4. If the original lessees or licensees are not still in occupation, who are, and what is the land being used for.
 5. What steps have been taken by the Lands Department, and when, to obtain payment of the rents owing.
 6. Has the Lands Department received intimation at any time that any of the said lands, and, if so, which, are held by way of security or otherwise by any firm or company.
 7. If such intimation has been given, state the names of the firms or companies, and the date when such intimation was given.

2. The Hon. N. LEVI: To move, That, in the opinion of this House, it is desirable that a National or State Bank should be established in the Colony of Victoria.

ORDERS OF THE DAY:—

1. SALE OF BREAD BILL—Second reading.
2. JAMES HEANEY—REPORT FROM SELECT COMMITTEE—To be taken into consideration.

 WEDNESDAY, 23RD AUGUST.
General Business.

ORDERS OF THE DAY:—

1. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—Second reading—*Resumption of debate.*
2. ST. KILDA MUNICIPAL LOAN BILL—Second reading.
3. PATENTS LAW AMENDMENT AND CONSOLIDATION BILL—To be further considered in Committee.

 WEDNESDAY, 30TH AUGUST.
General Business.

ORDERS OF THE DAY:—

1. IRONING PRISONERS—*Resumption of debate on the question*—That, in the opinion of this House, the practice of ironing prisoners condemned to death is unnecessary and inhuman, and ought to be abolished.
2. EXPERIMENTAL FARMS—*Resumption of debate on the question*—That, in the opinion of this House, the Government, subject to regulations, should establish experimental farms in the various portions of the colony.

GEORGE H. JENKINS,

Clerk of the Legislative Council.

 MEETING OF SELECT COMMITTEE.
Tuesday, 22nd August.

WANT OF EMPLOYMENT—at three o'clock.

 PARLIAMENTARY PAPERS ISSUED 16TH AUGUST, 1893.

Minutes of the Proceedings of the Legislative Council. No. 9.
 Notices of Motion and Orders of the Day. No. 10.
 Saint Kilda Loan Bill—[52]. (To Members of Council only.)

Notices of Motion and Orders of the Day. No. 21.
 Stamping of Furniture Bill—[35].

Duties of Customs.—Amendment to be proposed in Committee of Ways and Means by Mr. Graham. (To Members only.)

VICTORIA.

No. 11.

MINUTES OF THE PROCEEDINGS
OF THE
LEGISLATIVE COUNCIL.

TUESDAY, 22ND AUGUST, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. **ISSUE OF WRIT.**—The President announced that he had, since the adjournment of the Council, issued a Writ for the election of a Member to serve for the Gippsland Province in the place of the Honorable William Pearson, deceased.
5. **MESSAGE FROM HIS EXCELLENCY THE GOVERNOR.**—The following Message from His Excellency the Governor was presented by the Honorable A. Wynne, and the same was read by the Honorable the President:—

HOPETOUN,
Governor.

Message No. 7.

The Governor informs the Legislative Council that he has caused an Act intituled *An Act providing for the Reduction for the Financial Year ending on the thirtieth day of June One thousand eight hundred and ninety-three of the Salaries and Reimbursements payable to Responsible Ministers Members of the Legislative Assembly and certain Public Officers*, which was reserved on the 7th December last for the signification of Her Majesty's pleasure thereon, and which received Her Majesty's assent on the 26th June ulto., to be proclaimed in the *Victoria Government Gazette*, a copy of which is transmitted herewith.

Government Offices,
Melbourne, 21st August, 1893.

“MINISTERS' MEMBERS' AND OFFICERS' SALARIES AND REIMBURSEMENT RETRENCHMENT ACT 1892.”—ROYAL ASSENT.

PROCLAMATION

By His Excellency the Right Honorable JOHN ADRIAN LOUIS, Earl of Hopetoun, Viscount Aithrie and Baron Hope in the Peerage of Scotland; Baron Hopetoun of Hopetoun, and Baron Niddry of Niddry Castle in the Peerage of the United Kingdom; Knight Grand Cross of the Most Distinguished Order of Saint Michael and Saint George; Governor and Commander-in-Chief in and over the Colony of Victoria and its Dependencies, &c., &c., &c.

WHEREAS by the *Constitution Statute* it was amongst other things enacted that the provisions of the Act of the fourteenth year of Her Majesty, chapter fifty-nine, and of the Act of the fifth and sixth years of Her Majesty, chapter seventy-six, *For the Government of New South Wales and Van Diemen's Land*, which relate to the giving and withholding of Her Majesty's assent to Bills, and the reservation of Bills for the signification of Her Majesty's pleasure thereon, and the instructions to be conveyed to governors for their guidance in relation to the matters aforesaid, and the disallowance of Bills by Her Majesty, should apply to Bills to be passed by the Legislative Council and Assembly constituted under the *Constitution Act of Victoria* and the now reciting Statute, and by any other legislative body or bodies which may at any time hereafter be substituted for the present Legislative Council and Assembly: And whereas the Bill hereinafter mentioned was reserved for the signification of Her Majesty's pleasure thereon: And whereas by an Order of the Queen in

Council, made on the twenty-sixth day of June, One thousand eight hundred and ninety-three, a copy whereof is hereto appended, Her Majesty has been pleased to assent to the said Bill: Now therefore I, the Governor of Victoria, in pursuance of the provisions of the aforesaid Acts, do by this my Proclamation signify that the Bill intituled *An Act providing for the Reduction for the Financial Year ending on the thirtieth day of June One thousand eight hundred and ninety-three of the Salaries and Reimbursements payable to Responsible Ministers Members of the Legislative Assembly and certain Public Officers*, which was reserved for the signification of Her Majesty's pleasure thereon upon the seventh day of December, in the year One thousand eight hundred and ninety-two, has been laid before Her Majesty in Council, and that Her Majesty has been pleased to assent to the same.

Given under my Hand and the Seal of the Colony, at Melbourne, this fourteenth day of August, in the year of our Lord One thousand eight hundred and ninety-three, and in the fifty-seventh year of Her Majesty's reign.

(L.S.)

HOPETOUN.

By His Excellency's Command,

J. B. PATTERSON

GOD SAVE THE QUEEN!

At the Court at Windsor, the twenty-sixth day of June, 1893.

PRESENT:

The Queen's Most Excellent Majesty.

Lord Steward
Marquess of Ripon

Lord Playfair.

WHEREAS by an Act passed in the fifth and sixth years of Her Majesty's reign, entitled *An Act for the Government of New South Wales and Van Diemen's Land*, it is amongst other things enacted that no Bill which shall be reserved for the signification of Her Majesty's pleasure thereon shall have any force or authority within the Colony of New South Wales until the Governor of the said Colony shall signify either by speech or message to the Legislative Council of the said Colony or by Proclamation as therein aforesaid that such Bill has been laid before Her Majesty in Council, and that Her Majesty has been pleased to assent to the same:

And whereas by another Act passed in the thirteenth and fourteenth years of Her Majesty's reign, entitled *An Act for the better Government of Her Majesty's Australian Colonies*, it was provided among other things that the provisions of the said former Act concerning the reservation of Bills for the signification of Her Majesty's pleasure thereon should apply to and be in force in the Colony of Victoria:

And whereas the said provisions were maintained in force as regards Bills passed by the Legislative Council and Legislative Assembly of the said Colony by a subsequent Act passed in the eighteenth and nineteenth years of the reign of Her said Majesty, entitled *An Act to enable Her Majesty to assent to a Bill as amended of the Legislature of Victoria to establish a Constitution in and for the Colony of Victoria*:

And whereas on the 7th day of December, 1892, the Governor of the said Colony of Victoria reserved a certain Bill passed by the Legislative Council and Legislative Assembly of the said Colony, entitled *An Act providing for the Reduction for the Financial Year ending on the thirtieth day of June One thousand eight hundred and ninety-three of the Salaries and Reimbursements payable to Responsible Ministers Members of the Legislative Assembly and certain Public Officers*, for the signification of Her Majesty's pleasure thereon:

And whereas the said Bill so reserved as aforesaid has been laid before Her Majesty in Council, and it is expedient that the said Bill should be assented to by Her Majesty:

Now therefore Her Majesty, in pursuance of the said Acts, and in exercise of the powers thereby reserved to Her Majesty as aforesaid, doth by this present Order, by and with the advice of Her Majesty's Privy Council, declare Her assent to the said Bill.

C. L. PEEL.

6. PAPERS.—The Honorable A. Wynne presented—

Ironing Criminals.—Return to an Order of the Legislative Council, dated 9th August, 1893, for a copy of the correspondence between the Honorable Dr. Dobson and the Honorable A. Deakin, when Chief Secretary, upon ironing criminals under sentence of death.

The following Papers, pursuant to the directions of several Acts of Parliament, were laid upon the Table by the Clerk:—

Bank Liabilities and Assets.—General Abstracts of Liabilities and Assets for the Quarter ended 30th June, 1893.

Exhibition Trustees.—Report of Proceedings and Statement of Income and Expenditure for the Year ended 30th June, 1893.

7. LAND SETTLEMENT BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable A. Wynne moved, That this Bill be now read a second time.

Debate ensued.

Question—put and resolved in the affirmative.—Bill read a second time.

The Honorable A. Wynne moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable A. Wynne, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.

Resolved—That the Council will, to-morrow, again resolve itself into the said Committee.

8. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until to-morrow :—

Dimboola and Boort Railways Construction Bill—To be further considered in Committee.

Companies Act 1890 further Amendment Bill—To be further considered in Committee.

Governor's Salary Reduction Bill—Second reading—Resumption of debate.

Companies Act Amendment Act 1892 Amendment Bill—Second reading.

Trustees Law Amendment Bill—Second reading.

Sale of Bread Bill—Second reading.

James Heaney—Report from Select Committee—To be taken into consideration.

And then the Council, at fifteen minutes past ten o'clock, adjourned until to-morrow.

GEORGE H. JENKINS,
Clerk of the Legislative Council.



LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 11.

WEDNESDAY, 23RD AUGUST, 1893.

General Business.

NOTICES OF MOTION:—

1. The Hon. Lieut.-Col. SIR F. T. SARGOOD : To move, That there be laid before this House a Return showing—
 1. The acreage of Condah Swamp.
 2. The amount expended by the Government in reclaiming same.
 3. The name and address of each lessee.
 4. The acreage leased by each.
 5. The annual rental payable by each.
 6. The number of rents each is in arrear.
 7. The total amount each is in arrear.
 8. What steps have been taken by the Lands Department to collect the rents.
 9. What use is each lessee making of his land.
2. The Hon. Lieut.-Col. SIR F. T. SARGOOD : To move, That there be laid before this House a Return showing—
 1. The number of lessees and licensees of Crown lands, as shown by the return of 2nd December, 1892, who are still in occupation of the lands taken up by them and on which there are six and more rents in arrears; and, where more than six rents are in arrear, the numbers who owe 6, 7, 8, 9, 10 or more rents respectively, and the total amounts so due by each of such classes, and the area in occupation; the information to be set out in accordance with the following form :—

Number of Rents in Arrears.	Number of [Lessees or] Licensees in Arrears.	Area.	Amount of Rent in Arrears.

Such Return to distinguish—

- (a) Pastoral lessees.
 - (b) Mallee lessees.
 - (c) Lessee under the Land Acts of 1869 to 1890.
 - (d) Licensees under the Land Acts of 1869 to 1890.
2. If the original lessees or licensees are still in occupation, to what use are they putting the land.
 3. If the original lessees or licensees are not still in occupation, when did they cease to use such land.
 4. If the original lessees or licensees are not still in occupation, who are, and what is the land being used for.
 5. What steps have been taken by the Lands Department, and when, to obtain payment of the rents owing.
 6. Has the Lands Department received intimation at any time that any of the said lands, and, if so, which, are held by way of security or otherwise by any firm or company.
 7. If such intimation has been given, state the names of the firms or companies, and the date when such intimation was given.
3. The Hon. N. LEVI : To move, That, in the opinion of this House, it is desirable that a National or State Bank should be established in the Colony of Victoria.

ORDERS OF THE DAY :—

1. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—Second reading—*Resumption of debate.*
2. ST. KILDA MUNICIPAL LOAN BILL—Second reading.
3. PATENTS LAW AMENDMENT AND CONSOLIDATION BILL—To be further considered in Committee.
4. SALE OF BREAD BILL—Second reading.
5. JAMES HEANEY—REPORT FROM SELECT COMMITTEE—To be taken into consideration.

Government Business.

ORDERS OF THE DAY :—

1. LAND SETTLEMENT BILL—To be further considered in Committee :
2. DIMBOOLA AND BOORT RAILWAYS CONSTRUCTION BILL—To be further considered in Committee.
3. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—To be further considered in Committee.
4. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
5. COMPANIES ACT AMENDMENT ACT 1892 AMENDMENT BILL—Second reading.
6. TRUSTEES LAW AMENDMENT BILL—Second reading.

TUESDAY, 29TH AUGUST.

Question.

1. The Hon. G. S. COPPIN : To call the attention of the Honorable the Solicitor-General to a visit lately made by a number of gentlemen to the Asiatic quarters of the city, and to ask why the provisions of the *Public Health Act* 1890 are not enforced to prevent such a disgusting and dangerous herding together of 150 Hindoos to sleep in a small five-roomed house.

WEDNESDAY, 30TH AUGUST.

General Business.

ORDERS OF THE DAY :—

1. IRONING PRISONERS—*Resumption of debate on the question*—That, in the opinion of this House, the practice of ironing prisoners condemned to death is unnecessary and inhuman, and ought to be abolished.
2. EXPERIMENTAL FARMS—*Resumption of debate on the question*—That, in the opinion of this House, the Government, subject to regulations, should establish experimental farms in the various portions of the colony.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

MEETINGS OF SELECT COMMITTEES.

Wednesday, 23rd August.

- WANT OF EMPLOYMENT—at three o'clock.
REFRESHMENT ROOMS (JOINT)—at three o'clock.

PARLIAMENTARY PAPERS ISSUED SINCE 17TH AUGUST, 1893.

- Minutes of the Proceedings of the Legislative Council. No. 10.
 Notices of Motion and Orders of the Day. No. 11.
 Companies Act 1890 further Amendment Bill.—Amendments to be proposed by the Hon. D. Melville.
 (To Members of Council only.)
 Land Settlement Bill.—Amendments to be proposed by the Hon. Lieut.-Col. Sir F. T. Sargood. (To
 Members of Council only.)
 Report of the Select Committee of the Legislative Council appointed to inquire into and report upon the
 application for the selection of land by James Heaney, in the parish of Merino, county of Normanby.
 D 1.

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- Votes and Proceedings of the Legislative Assembly. Nos. 20, 21, and 22.
 Notices of Motion and Orders of the Day. No. 23.
 Divisions in Committee of the Whole. No. 3.
 Cost of Advertising.—Return to an Order of the House. C.—No. 1.

VICTORIA.

No. 12.

MINUTES OF THE PROCEEDINGS

OF THE

LEGISLATIVE COUNCIL.

WEDNESDAY, 23RD AUGUST, 1893.

1. The Council met in accordance with adjournment.
2. ABSENCE OF THE PRESIDENT.—The Clerk announced that he had received the following letter from the Honorable the President :—

Parliament House,
Melbourne, 23rd August, 1893.

My dear Sir,
I would feel obliged by your announcing to the Council that, owing to urgent private business requiring my presence in another colony, I shall be unable to take the Chair to-day. Under these circumstances I trust that Honorable Members will be so good as to excuse my attendance until Tuesday next.

I remain, my dear Sir,
Most truly yours,
W. A. ZEAL,
President.

G. H. Jenkins, Esquire, C.M.G.,
Clerk of the Parliaments.

On the motion of the Honorable A. Wynne, the Honorable Dr. Dobson was chosen to fill, temporarily, the office and perform all the duties of President during the absence of the Honorable W. A. Zeal.

3. The Acting President took the Chair.
4. The Acting President read the Prayer.
5. CONDAR SWAMP.—The Honorable Lieut.-Col. Sir F. T. Sargood moved, That there be laid before this House a Return showing—
 1. The acreage of Condah Swamp.
 2. The amount expended by the Government in reclaiming same.
 3. The name and address of each lessee.
 4. The acreage leased by each.
 5. The annual rental payable by each.
 6. The number of rents each is in arrear.
 7. The total amount each is in arrear.
 8. What steps have been taken by the Lands Department to collect the rents.
 9. What use is each lessee making of his land.

Question—put and resolved in the affirmative.

6. LICENSEES AND LESSEES IN ARREAR.—The Honorable Lieut.-Col. Sir F. T. Sargood moved, pursuant to amended notice, That there be laid before this House a Return showing—

1. The number of lessees and licensees of Crown lands, as shown by the Return of 20th December, 1892, or by the Return ordered by this House on 11th January, 1893, who are still in occupation of the lands taken up by them and on which there are six and more rents in arrears; and, where more than six rents are in arrear, the numbers who owe 6, 7, 8, 9, 10 or more rents respectively, and the total amounts so due by each of such classes, and the area in occupation; the information to be set out in accordance with the following form :—

Number of Rents in Arrears.	Number of [Lessees or] Licensees in Arrears.	Area.	Amount of Rent in Arrears.

Such Return to distinguish—

- (a) Pastoral lessees.
 - (b) Mallee lessees.
 - (c) Lessees under the Land Acts of 1869 to 1890.
 - (d) Licensees under the Land Acts of 1869 to 1890.
2. If the original lessees or licensees are still in occupation, to what use are they putting the land.
 3. If the original lessees or licensees are not still in occupation, when did they cease to use such land.
 4. If the original lessees or licensees are not still in occupation, who are, and what is the land being used for.
 5. What steps have been taken by the Lands Department, and when, to obtain payment of the rents owing.

Debate ensued.

Question put.

The Council divided.

Ayes, 16.

The Hon. J. Balfour
F. Brown
T. Brunton
G. S. Coppin
J. M. Davies
N. FitzGerald
D. Melville
E. Miller
W. Pitt
A. O. Sachse
J. Service
D. S. Wallace
J. A. Wallace
T. D. Wanliss.

Tellers.

D. E. McBryde
Lieut.-Col. Sir F. T. Sargood.

Noes, 19.

The Hon. J. H. Abbott
J. Bell
J. H. Connor
S. W. Cooke
D. Coutts
H. Cuthbert
G. Davis
S. Fraser
F. S. Grimwade
C. J. Ham
N. Levi
E. Morey
J. M. Pratt
R. Reid
G. Simmie
J. Sternberg
S. Williamson.

Tellers.

Dr. W. H. Embling
A. Wynne.

And so it passed in the negative.

7. ST. KILDA MUNICIPAL LOAN BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable Lieut.-Col. Sir F. T. Sargood moved, That this Bill be now read a second time.

Question—put and resolved in the affirmative.—Bill read a second time.

The Honorable Lieut.-Col. Sir F. T. Sargood moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable Lieut.-Col. Sir F. T. Sargood, the Acting President left the Chair, and the Council resolved itself into Committee.

The Acting President resumed the Chair; and the Honorable F. Brown having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.

On the motion of the Honorable Lieut.-Col. Sir F. T. Sargood, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable Lieut.-Col. Sir F. T. Sargood, the Bill was read a third time and passed.

The Honorable Lieut.-Col. Sir F. T. Sargood moved, That the following be the title of the Bill :—

“An Act to authorize the City of Saint Kilda to construct certain permanent Works and Undertakings in lieu of certain other permanent Works and Undertakings.”

Question—put and resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

8. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until Wednesday next :—

Life Assurance Companies Law Amendment Bill—Second reading—Resumption of debate.

Patents Law Amendment and Consolidation Bill—To be further considered in Committee.

Sale of Bread Bill—Second reading.

James Heaney—Report from Select Committee—To be taken into consideration.

9. LAND SETTLEMENT BILL.—The Order of the Day for the further consideration of this Bill in Committee of the whole having been read—the Acting President left the Chair, and the Council resolved itself into Committee.

The Acting President resumed the Chair; and the Honorable F. Brown reported that the Committee had gone through the Bill and agreed to the same with amendments.

The Honorable A. Wynne moved, by leave, That the Report from the Committee of the whole be taken into consideration this day.

Question—put and resolved in the affirmative.

On the motion of the Honorable A. Wynne, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable A. Wynne, the Bill was read a third time and passed.

The Honorable A. Wynne moved, That the following be the title of the Bill :—

“An Act to provide for the establishment of Village Communities, Homestead Associations, and Labour Colonies.”

Question—put and resolved in the affirmative.

Ordered—That the Bill be returned to the Legislative Assembly with a Message acquainting them that the Legislative Council have agreed to the same with amendments, and requesting their concurrence therein.

10. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until Tuesday next :—

Dimboola and Boort Railways Construction Bill—To be further considered in Committee.

Companies Act 1890 further Amendment Bill—To be further considered in Committee.

Governor's Salary Reduction Bill—Second reading—Resumption of debate.

Companies Act Amendment Act 1892 Amendment Bill—Second reading.

Trustees Law Amendment Bill—Second reading.

11. ADJOURNMENT.—The Honorable A. Wynne moved, by leave, That the Council, at its rising, adjourn until Tuesday next.

Question—put and resolved in the affirmative.

And then the Council, at fifty-six minutes past ten o'clock, adjourned until Tuesday next.

GEORGE H. JENKINS,

Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 12.

TUESDAY, 29TH AUGUST, 1893.

Question.

1. The Hon. G. S. COPPIN : To call the attention of the Honorable the Solicitor-General to a visit lately made by a number of gentlemen to the Asiatic quarters of the city, and to ask why the provisions of the *Public Health Act* 1890 are not enforced to prevent such a disgusting and dangerous herding together of 150 Hindoos to sleep in a small five-roomed house.

Government Business.

ORDERS OF THE DAY :—

1. DIMBOOLA AND BOORT RAILWAYS CONSTRUCTION BILL—To be further considered in Committee.
 2. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—To be further considered in Committee.
 3. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
 4. COMPANIES ACT AMENDMENT ACT 1892 AMENDMENT BILL—Second reading.
 5. TRUSTEES LAW AMENDMENT BILL—Second reading.
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WEDNESDAY, 30TH AUGUST.

General Business.

NOTICES OF MOTION :—

1. The Hon. J. SERVICE : To move, That there be laid before this House copies of the correspondence, in reference to the laying of the Pacific cable, between the Government of Victoria and the Governments of the other Australasian colonies; and also the correspondence between the Government of Victoria and the Imperial Government and the Canadian Government on the same subject.
2. The Hon. N. LEVI : To move, That, in the opinion of this House, it is desirable that a National or State Bank should be established in the Colony of Victoria.

ORDERS OF THE DAY :—

1. IRONING PRISONERS—*Resumption of debate on the question*—That, in the opinion of this House, the practice of ironing prisoners condemned to death is unnecessary and inhuman, and ought to be abolished.
2. EXPERIMENTAL FARMS—*Resumption of debate on the question*—That, in the opinion of this House, the Government, subject to regulations, should establish experimental farms in the various portions of the colony.
3. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—Second reading—*Resumption of debate.*
4. PATENTS LAW AMENDMENT AND CONSOLIDATION BILL—To be further considered in Committee.
5. SALE OF BREAD BILL—Second reading.
6. JAMES HEANEY—REPORT FROM SELECT COMMITTEE—To be taken into consideration.

GEORGE H. JENKINS,

Clerk of the Legislative Council.

MEETING OF SELECT COMMITTEE.

Tuesday, 29th August.

WANT OF EMPLOYMENT—at three o'clock.

PARLIAMENTARY PAPERS ISSUED 23RD AUGUST, 1893.

Minutes of the Proceedings of the Legislative Council. No. 11.

Notices of Motion and Orders of the Day. No. 12.

Notices of Motion and Orders of the Day. No. 24.

Marine Act 1890.—Masters of Home-trade Sailing Ships.—Amended Regulations. No. 40.

VICTORIA.

No. 13.

MINUTES OF THE PROCEEDINGS
OF THE
LEGISLATIVE COUNCIL.

TUESDAY, 29TH AUGUST, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly:—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act providing for the Reduction during Three Years of the Salaries of certain Public Officers,*" with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 29th August, 1893.

THOS. BENT,
Speaker.

5. PUBLIC OFFICERS' SALARIES REDUCTION BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled "*An Act providing for the Reduction during Three Years of the Salaries of certain Public Officers,*" be now read a first time.
Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.
6. PAPERS.—The Honorable A. Wynne presented, by command of His Excellency the Governor—
Statistical Register of the Colony of Victoria for the Year 1892.—Part II.—Population.
Land Act 1890—
Part I.—Regulations.
Part II.—Regulations.

Severally ordered to lie on the Table.

The Honorable A. Wynne presented—

Companies Registered.—Return to an Order of the Legislative Council, dated 8th August, 1893, for a Return showing—

1. The names of the various companies registered under the *Companies Statute 1864* and the *Companies Act 1890* from 1st January, 1887, to 30th June, 1893.
2. The total number of same.
3. The total amount of money registered at time as paid-up capital of such companies.
4. The total amount of money registered at time of subscribed capital of such companies.
5. The amount of money registered at time to be the total capital of each company.
6. The number of such companies defunct at 30th June, 1893, showing the total capital of such companies.
7. The number of companies so registered which have complied with the requirements of the Act up to 30th June, 1893.

The following Papers, pursuant to the directions of several Acts of Parliament, were laid upon the Table by the Clerk:—

Report of the Council of Defence.

Water Act 1890—

Cohuna Irrigation and Water Supply Trust.—Rating Regulation No. 5.

Dry Lake Irrigation and Water Supply Trust.—Constitution Amended.

Rodney Irrigation and Water Supply Trust—

Regulation No. 6.

Regulation No. 7.

Post Office Act 1890.—Reduction in Rate of Interest on Deposits in Post Office Savings Banks.

7. DIMBOOLA AND BOORT RAILWAYS CONSTRUCTION BILL.—The Order of the Day for the further consideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.

Resolved—That the Council will, to-morrow, again resolve itself into the said Committee.

8. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly acquaint the Legislative Council that they concur with the Legislative Council in adopting the accompanying Address* to His Excellency the Governor, praying that Courts of General Sessions of the Peace may cease to be held at Jamieson, and that the Legislative Assembly have filled up the blank in the said Address with the words “and the Legislative Assembly.”

Legislative Assembly,
Melbourne, 29th August, 1893.

THOS. BENT,
Speaker.

[* NOTE.—For Address, see Minutes of the Proceedings, No. 4.]

9. COMPANIES ACT 1890 FURTHER AMENDMENT BILL.—The Order of the Day for the further consideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.

Resolved—That the Council will, this day, again resolve itself into the said Committee.

10. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly return to the Legislative Council the Bill intituled “*An Act to provide for the establishment of Village Communities, Homestead Associations, and Labour Colonies,*” and acquaint the Legislative Council that the Legislative Assembly have agreed to some of the amendments made in such Bill by the Legislative Council, and have disagreed with two of the said amendments, and have agreed to one of the said amendments with an amendment, with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 29th August, 1893.

THOS. BENT,
Speaker.

And the said amendments were read, and are as follow :—

Amendments made by the Legislative Council.

How dealt with by the Legislative Assembly.

(1) Clause 10, page 5, after sub-clause (11) insert—

“(11a) A condition that if the lessee fails to comply with the provisions of this Part or of his lease in any respect the Board may upon sufficient proof thereof to the satisfaction of the Board forfeit his interest in the allotment, and the Board may cause such interest to be sold by public auction to any person who is qualified for becoming a lessee under this Part. And any money paid by such incoming tenant for the interest in the lease of the outgoing lessee shall after deducting the amount of any rent and loan due in respect of such allotment be paid by the Board to the said outgoing lessee or his legal representative. Any person so purchasing shall be deemed to stand in the position of the original lessee.”

Agreed to with the omission of all the words after “Part” in line 7 to and inclusive of the word “representative” in line 12.

(2) Clause 24, page 10, line 43, after “Part” insert “and any money paid by such incoming tenant for the interest in the lease of the outgoing lessee shall after deducting the amount of any rent and loan due in respect of such section be paid by the Board to the said outgoing lessee or his legal representative.”

Disagreed with.

(3) Clause 27, line 14, omit all the words after “not less than” to the end of the clause and insert “One pound per acre.”

Disagreed with.

The Honorable A. Wynne moved, That the Council agree with the amendment of the Legislative Assembly on the amendment of the Legislative Council to insert sub-clause (11a) in clause 10.

Debate ensued.

Question—put and resolved in the affirmative.

Amendment 2, after debate, not insisted on.

Amendment 3, after debate, not insisted on.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the amendment of the Legislative Assembly on an amendment of the Legislative Council, and that they do not insist on their amendments with which the Legislative Assembly have disagreed.

11. COMPANIES ACT 1890 FURTHER AMENDMENT BILL.—The Order of the Day for the further consideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.

Resolved—That the Council will, on Tuesday next, again resolve itself into the said Committee.

12. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Message from His Excellency the Governor recommending amendments in the Bill intituled “*An Act to provide for the establishment of Village Communities, Homestead Associations, and Labour Colonies,*” and acquaint the Legislative Council that the Legislative Assembly have agreed to the several amendments recommended by His Excellency the Governor in this Bill, with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 29th August, 1893.

THOS. BENT,
Speaker.

HOPETOUN,
Governor.

Message.

Pursuant to the provisions of section 36 of The Constitution Act, the Governor transmits to the Legislative Assembly for their consideration the following amendments which he desires to be made in a Bill intituled “*An Act to provide for the establishment of Village Communities, Homestead Associations, and Labour Colonies*” :—

Clause 2, sub-clause (1), after “brush-fence” insert “or.”

„ at end of sub-clause (3) omit “or.”

Clause 24, sub-clause (4), after “survey” omit “and.”

Clause 30, in seventh line of clause, omit “and such assignment.”

Clause 44, in third line of clause, omit “Lands,” substitute “Land.”

Government House,
Melbourne, 29th August, 1893.

On the motion of the Honorable A. Wynne, the Council agreed to the several amendments recommended by His Excellency the Governor, and ordered a Message to be transmitted to the Legislative Assembly acquainting them therewith.

13. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until Tuesday next :—

Governor's Salary Reduction Bill—Second reading—Resumption of debate.

Companies Act Amendment Act 1892 Amendment Bill—Second reading.

Trustees Law Amendment Bill—Second reading.

And then the Council, at ten minutes past ten o'clock, adjourned until to-morrow.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 13.

WEDNESDAY, 30TH AUGUST, 1893.

Questions.

1. The Hon. G. S. COPPIN : To call the attention of the Honorable the Solicitor-General to a visit lately made by a number of gentlemen to the Asiatic quarters of the city, and to ask why the provisions of the *Public Health Act* 1890 are not enforced to prevent such a disgusting and dangerous herding together of 150 Hindoos to sleep in a small five-roomed house.
2. The Hon. N. LEVI : To call the attention of the Honorable the Solicitor-General to a paragraph in the *Age* newspaper of the 29th August, with reference to the large number of visitors admitted to the precincts of the Melbourne Gaol to witness the execution of John Conder, and to ask if he will take steps to prohibit such an influx of visitors at any future execution.

General Business.

NOTICES OF MOTION:—

1. The Hon. J. SERVICE : To move, That there be laid before this House copies of the correspondence, in reference to the laying of the Pacific cable, between the Government of Victoria and the Governments of the other Australasian colonies; and also the correspondence between the Government of Victoria and the Imperial Government and the Canadian Government on the same subject.
2. The Hon. N. LEVI : To move, That, in the opinion of this House, it is desirable that a National or State Bank should be established in the Colony of Victoria.
3. The Hon. Lieut.-Col. SIR F. T. SARGOOD : To move, That there be laid before this House a Return giving particulars, in the following form, in relation to the lessees who, according to the Return of the Lands Department under date 20th December, 1892, were 16 and up to 23 half-yearly payments in arrears, and who owed £19,623 :—

Section 20, Land Acts 1869-78.									
Number of Rents in Arrears.	Name.	Address.	Acreage.	Amount of Rent in Arrear.	If original Lessee is now residing on the land.	If original Lessee not now so residing, give present Assignee's—			
						Name.	Address.	Date when he took possession.	What amount of Rent has he paid.

Such Return also to state—

1. Whether the required improvements have been made by each lessee.
2. Why the Department has not insisted upon the payment of the rents.
3. Why the leases have not been cancelled and the land resumed.

ORDERS OF THE DAY:—

1. IRONING PRISONERS—*Resumption of debate on the question*—That, in the opinion of this House, the practice of ironing prisoners condemned to death is unnecessary and inhuman, and ought to be abolished.
2. EXPERIMENTAL FARMS—*Resumption of debate on the question*—That, in the opinion of this House, the Government, subject to regulations, should establish experimental farms in the various portions of the colony.
3. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—Second reading—*Resumption of debate.*
4. PATENTS LAW AMENDMENT AND CONSOLIDATION BILL—To be further considered in Committee.
5. SALE OF BREAD BILL—Second reading.
6. JAMES HEANEY—REPORT FROM SELECT COMMITTEE—To be taken into consideration.

Government Business.

ORDER OF THE DAY:—

1. DIMBOOLA AND BOORT RAILWAYS CONSTRUCTION BILL—To be further considered in Committee.

TUESDAY, 5TH SEPTEMBER.
Government Business.

ORDERS OF THE DAY:—

1. PUBLIC OFFICERS' SALARIES REDUCTION BILL—Second reading.
2. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—To be further considered in Committee.
3. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
4. COMPANIES ACT AMENDMENT ACT 1892 AMENDMENT BILL—Second reading.
5. TRUSTEES LAW AMENDMENT BILL—Second reading.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

MEETINGS OF SELECT COMMITTEES.
Thursday, 31st August.

WANT OF EMPLOYMENT—at three o'clock.

Tuesday, 5th September.

LIBRARY (JOINT)—at half-past three o'clock.

PARLIAMENTARY PAPERS ISSUED SINCE 23RD AUGUST, 1893.

Minutes of the Proceedings of the Legislative Council. No. 12.

Notices of Motion and Orders of the Day. No. 13.

Public Service Salaries Retrenchment Bill—[1]. (To Members of Council only.)

Votes and Proceedings of the Legislative Assembly. Nos. 23 and 24.

Notices of Motion and Orders of the Day. No. 25.

Divisions in Committee of the Whole. No. 4.

Public Service Bill—[3].

Audit Bill—[5].

Income Tax Bill—[6].

Irrigation Rating Bill—[36].

Copyright Bill—[49].

Provident Societies Bill—[50].

Beulah and Hopetoun Railway Bill—[54].

Margarine Bill—[57].

Land Settlement Bill.—Amendments of the Legislative Council. (To Members of Assembly only.)

VICTORIA.

No. 14.

MINUTES OF THE PROCEEDINGS

OF THE

LEGISLATIVE COUNCIL.

WEDNESDAY, 30TH AUGUST, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. DIMBOOLA AND BOORT RAILWAYS CONSTRUCTION BILL.—The Order of the Day for the further consideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with an amendment.
The Honorable A. Wynne moved, That this Bill be recommitted to a Committee of the whole for the reconsideration of clause 3.
Question—put and resolved in the affirmative.
And, on the further motion of the Honorable A. Wynne, the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had reconsidered clause 3 and agreed to the same with a further amendment.
The Honorable A. Wynne moved, by leave, That the Report from the Committee of the whole be taken into consideration this day.
Question—put and resolved in the affirmative.
On the motion of the Honorable A. Wynne, the Council adopted the Report from the Committee of the whole on this Bill.
And, on the further motion of the Honorable A. Wynne, the Bill was read a third time and passed.
The Honorable A. Wynne moved, That the following be the title of the Bill:—
“*An Act to authorize the Construction by the State of Lines of Railway from Dimboola and Boort.*”
Question—put and resolved in the affirmative.
Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.
5. THE PACIFIC CABLE.—The Honorable J. Service moved, That there be laid before this House copies of the correspondence, in reference to the laying of the Pacific cable, between the Government of Victoria and the Governments of the other Australasian colonies; and also the correspondence between the Government of Victoria and the Imperial Government and the Canadian Government on the same subject.
Question—put and resolved in the affirmative.
6. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until Wednesday next:—
Ironing Prisoners—Resumption of debate on the question—That, in the opinion of this House, the practice of ironing prisoners condemned to death is unnecessary and inhuman, and ought to be abolished.
Experimental Farms—Resumption of debate on the question—That, in the opinion of this House, the Government, subject to regulations, should establish experimental farms in the various portions of the colony.

7. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL.—The Order of the Day for the resumption of the debate on the question, That this Bill be now read a second time, having been read—
Debate resumed.
The Honorable J. M. Pratt moved, That the debate be now adjourned.
Question—That the debate be now adjourned—put and resolved in the affirmative.
Ordered—That the debate be adjourned until Wednesday next.
8. PATENTS LAW AMENDMENT AND CONSOLIDATION BILL.—The Order of the Day for the further consideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.
Resolved—That the Council will, on Wednesday next, again resolve itself into the said Committee.
9. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until Wednesday next :—
Sale of Bread Bill—Second reading.
James Heaney—Report from Select Committee—To be taken into consideration.
10. ADJOURNMENT.—The Honorable A. Wynne moved, by leave, That the Council, at its rising, adjourn until Tuesday next.
Question—put and resolved in the affirmative.

And then the Council, at forty minutes past nine o'clock, adjourned until Tuesday next.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 14.

TUESDAY, 5TH SEPTEMBER, 1893.

Question.

1. The Hon. D. MELVILLE : To ask the Honorable the Minister of Defence if it is true that certain exhibits (about ten in number) in the case of *Merry v. The Queen* have been lost; and, if so, what is the explanation of this second loss of exhibits to the plaintiff.

Government Business.

ORDERS OF THE DAY :—

1. PUBLIC OFFICERS' SALARIES REDUCTION BILL—Second reading.
2. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—To be further considered in Committee.
3. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
4. COMPANIES ACT AMENDMENT ACT 1892 AMENDMENT BILL—Second reading.
5. TRUSTEES LAW AMENDMENT BILL—Second reading.

General Business.

NOTICE OF MOTION :—

1. The Hon. Lieut.-Col. SIR F. T. SARGOOD : To move, That there be laid before this House a Return giving particulars, in the following form, in relation to the lessees who, according to the Return of the Lands Department under date 20th December, 1892, were 16 and up to 23 half-yearly payments in arrears, and who owed £19,623 :—

Section 20, Land Acts 1869-78.									
Number of Rents in Arrears.	Name.	Address.	Acreage.	Amount of Rent in Arrear.	If original Lessee is now residing on the land.	If original Lessee not now so residing, give present Assignee's—			
						Name.	Address.	Date when he took possession.	What amount of Rent has he paid.

Such Return also to state—

1. Whether the required improvements have been made by each lessee.
2. Why the Department has not insisted upon the payment of the rents.
3. Why the leases have not been cancelled and the land resumed.

WEDNESDAY, 6TH SEPTEMBER.

General Business.

NOTICE OF MOTION :—

1. The Hon. N. LEVI : To move, That, in the opinion of this House, it is desirable that a National or State Bank should be established in the Colony of Victoria.

ORDERS OF THE DAY :—

1. IRONING PRISONERS—*Resumption of debate on the question*—That, in the opinion of this House, the practice of ironing prisoners condemned to death is unnecessary and inhuman, and ought to be abolished.
2. EXPERIMENTAL FARMS—*Resumption of debate on the question*—That, in the opinion of this House, the Government, subject to regulations, should establish experimental farms in the various portions of the colony.
3. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—Second reading—*Resumption of debate.*
4. PATENTS LAW AMENDMENT AND CONSOLIDATION BILL—To be further considered in Committee.
5. SALE OF BREAD BILL—Second reading.
6. JAMES HEANEY—REPORT FROM SELECT COMMITTEE—To be taken into consideration.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

MEETINGS OF SELECT COMMITTEES.

Tuesday, 5th September.

WANT OF EMPLOYMENT—at three o'clock.
LIBRARY (JOINT)—at half-past three o'clock.

PARLIAMENTARY PAPERS ISSUED 30TH AUGUST, 1893.

Notices of Motion and Orders of the Day. No. 14.

Notices of Motion and Orders of the Day. No. 26.
Statistical Register of the Colony of Victoria for the year 1892.—Part II.—Population. No. 3.

VICTORIA.

No. 15.

MINUTES OF THE PROCEEDINGS
OF THE
LEGISLATIVE COUNCIL.

TUESDAY, 5TH SEPTEMBER, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. WRIT RETURNED.—The President announced that there had been returned to him the Writ he had issued for the election of a Member to serve for the Gippsland Province, in the place of the Honorable William Pearson, deceased; and by the indorsement on such Writ it appeared that Edward Jolley Crooke had been elected in pursuance thereof.
5. MESSAGE FROM HIS EXCELLENCY THE GOVERNOR.—The following Message from His Excellency the Governor was presented by the Honorable A. Wynne, and the same was read by the Honorable the President:—

HOPETOUN,

*Governor.**Message No. 8.*

The Governor informs the Legislative Council that he has, on this day, at the Government Offices, given the Royal Assent to the undermentioned Acts of the present Session, presented to him by the Clerk of the Parliaments, viz.:—

“An Act to authorize the City of Saint Kilda to construct certain permanent Works and Undertakings in lieu of certain other permanent Works and Undertakings.”

“An Act providing for the Reduction for Three Years of the Reimbursement of Expenses payable to Members of the Legislative Assembly.”

Government Offices,
Melbourne, 29th August, 1893.

6. MESSAGE FROM HIS EXCELLENCY THE GOVERNOR.—The following Message from His Excellency the Governor was presented by the Honorable A. Wynne, and the same was read by the Honorable the President:—

HOPETOUN,

*Governor.**Message No. 9.*

The Governor informs the Legislative Council that he has, on this day, at the Government Offices, reserved the undermentioned Bills, presented to him by the Clerk of the Parliaments, for the signification of Her Majesty's pleasure thereon, viz.:—

“A Bill providing for the Reduction for Three Years of the Salaries of Responsible Ministers of the Crown.”

“A Bill providing for the Reduction during Three Years of the Salaries of certain Officers under the Constitution Act or Part IX. of ‘The Constitution Act Amendment Act 1890’ or whose Salaries are provided for by special appropriations.”

Government Offices,
Melbourne, 29th August, 1893.

7. MESSAGE FROM HIS EXCELLENCY THE GOVERNOR.—The following Message from His Excellency the Governor was presented by the Honorable A. Wynne, and the same was read by the Honorable the President:—

HOPETOUN,

*Governor.**Message No. 10.*

The Governor informs the Legislative Council that he has, on this day, at the Government Offices, given the Royal Assent to the undermentioned Act of the present Session, presented to him by the Clerk of the Parliaments, viz.:—

“An Act to provide for the establishment of Village Communities, Homestead Associations, and Labour Colonies.”

Government Offices,
Melbourne, 31st August, 1893.

8. MESSAGE FROM HIS EXCELLENCY THE GOVERNOR.—The following Message from His Excellency the Governor was presented by the Honorable A. Wynne, and the same was read by the Honorable the President :—

HOPETOUN,

Governor.

Message No. 11.

With reference to the Joint Address from the Legislative Council and Legislative Assembly, forwarded by telegram on the 11th July ulto., to Her Majesty the Queen, expressing the congratulations of both Houses of the Legislature of Victoria upon the occasion of the marriage of Their Royal Highnesses the Duke and Duchess of York, the Governor begs to transmit a copy of a despatch which he has received from the Right Honorable the Secretary of State for the Colonies, in which Her Majesty directs that her cordial thanks may be conveyed for the sentiments towards herself embodied in the Address and for the good wishes which are expressed in it towards Their Royal Highnesses.

Government Offices,
Melbourne, 30th August, 1893.

[COPY.]

VICTORIA.—No. 55.

MY LORD,

Downing-street, 17th July, 1893.

I have received and laid before the Queen your Lordship's telegram of the 12th instant, containing the text of an Address to Her Majesty from the Legislative Council and Legislative Assembly of Victoria, in which their congratulations are conveyed on the occasion of the marriage of Their Royal Highnesses the Duke and Duchess of York.

Her Majesty was pleased to receive this Address very graciously, and to direct that Her cordial thanks should be returned to the Legislative Council and Legislative Assembly for the loyal and dutiful sentiments towards herself which it embodies, and for the good wishes which are expressed in it towards Their Royal Highnesses.

I have the honour to be, My Lord,
Your Lordship's most obedient humble servant,

(Signed) RIPON.

Governor

The Right Honorable the Earl of Hopetoun, G.C.M.G.,
&c., &c., &c.

9. PUBLIC OFFICERS' SALARIES REDUCTION BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable R. Reid moved, That this Bill be now read a second time.
Question—put and resolved in the affirmative.—Bill read a second time.
The Honorable R. Reid moved, That this Bill be now committed to a Committee of the whole.
Question—put and resolved in the affirmative.
And, on the further motion of the Honorable R. Reid, the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.
On the motion of the Honorable R. Reid, the Council adopted the Report from the Committee of the whole on this Bill.
And, on the further motion of the Honorable R. Reid, the Bill was read a third time and passed.
The Honorable R. Reid moved, That the following be the title of the Bill :—
“ *An Act providing for the Reduction during Three Years of the Salaries of certain Public Officers.*”
Question—put and resolved in the affirmative.
Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

10. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled “ *An Act to amend the ‘Land Sales by Auction Fund Act 1891,’*” with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 5th September, 1893.

THOS. BENT,
Speaker.

11. LAND SALES BY AUCTION FUND ACT 1891 AMENDMENT BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled “ *An Act to amend the ‘Land Sales by Auction Fund Act 1891,’*” be now read a first time.
Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.

12. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—
- MR. PRESIDENT—
The Legislative Assembly transmit to the Legislative Council a Bill intituled “*An Act to amend the ‘Marine Act 1890,’*” with which they desire the concurrence of the Legislative Council.
- Legislative Assembly,
Melbourne, 5th September, 1893.
- THOS. BENT,
Speaker.
13. MARINE ACT 1890 AMENDMENT BILL.—The Honorable R. Reid moved, That the Bill transmitted by the foregoing Message, intituled “*An Act to amend the ‘Marine Act 1890,’*” be now read a first time.
- Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.
14. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—
- MR. PRESIDENT—
The Legislative Assembly transmit to the Legislative Council a Bill intituled “*An Act to amend the ‘Provident Societies Act 1890,’*” with which they desire the concurrence of the Legislative Council.
- Legislative Assembly,
Melbourne, 5th September, 1893.
- THOS. BENT,
Speaker.
15. PROVIDENT SOCIETIES ACT 1890 AMENDMENT BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled “*An Act to amend the ‘Provident Societies Act 1890,’*” be now read a first time.
- Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.
16. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—
- MR. PRESIDENT—
The Legislative Assembly transmit to the Legislative Council a Bill intituled “*An Act to amend the ‘Beulah and Hopetoun Railway Act 1892,’*” with which they desire the concurrence of the Legislative Council.
- Legislative Assembly,
Melbourne, 5th September, 1893.
- THOS. BENT,
Speaker.
17. BEULAH AND HOPETOUN RAILWAY ACT 1892 AMENDMENT BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled “*An Act to amend the ‘Beulah and Hopetoun Railway Act 1892,’*” be now read a first time.
- Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.
18. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—
- MR. PRESIDENT—
The Legislative Assembly transmit to the Legislative Council a Bill intituled “*An Act to amend the Law relating to the Manufacture and Sale of Oleomargarine or other mixtures in imitation of Butter,*” with which they desire the concurrence of the Legislative Council.
- Legislative Assembly,
Melbourne, 5th September, 1893.
- THOS. BENT,
Speaker.
19. OLEOMARGARINE BILL.—The Honorable J. Buchanan, for the Honorable G. Davis, moved, That the Bill transmitted by the foregoing Message, intituled “*An Act to amend the Law relating to the Manufacture and Sale of Oleomargarine or other mixtures in imitation of Butter,*” be now read a first time.
- Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on the 13th September instant.
20. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—
- MR. PRESIDENT—
The Legislative Assembly return to the Legislative Council the Bill intituled “*An Act to amend the ‘Libraries Act 1890,’*” and acquaint the Legislative Council that the Legislative Assembly have agreed to the same with amendments, with which they desire the concurrence of the Legislative Council.
- Legislative Assembly,
Melbourne, 5th September, 1893.
- THOS. BENT,
Speaker.
- Ordered—That the foregoing Message be taken into consideration on Tuesday next.

21. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly:—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council an Address to Her Most Gracious Majesty the Queen, which has been agreed to by the Assembly, praying that Her Majesty will be pleased to make an Order in Council increasing the number of Representatives for each Colony in the Federal Council of Australasia, except any Crown Colony, to five; with which Address the Legislative Assembly desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 5th September, 1893.

THOS. BENT,
Speaker.

MOST GRACIOUS SOVEREIGN—

We, Your Majesty's most dutiful and loyal subjects, the Legislative Assembly of the Colony of Victoria, in Parliament assembled, beg leave to approach Your Majesty with feelings of the deepest loyalty and attachment.

Whereas the fifth section of an Act of Your Imperial Parliament, intituled "*An Act to constitute a Federal Council of Australasia*," provides that "each Colony shall be represented in the Council by two Members, except in the case of Crown Colonies, which shall be represented by one Member each," and also further provides that Your Majesty, "at the request of the Legislatures of the Colonies, may by Order in Council from time to time increase the number of Representatives for each Colony":

And whereas at the Session of the Federal Council held at Hobart, in the Colony of Tasmania, during the months of January and February, 1893, it was resolved as follows, viz.:—

"That, having regard to the importance of matters of federal concern that may require early attention, this Council is of opinion, whilst keeping in view the ultimate establishment of a more perfect system of Federal Union, that the efficiency and influence of the Council could in the meantime be usefully extended by increasing the number of Representatives from each Colony, except Crown Colonies, to five":

Now therefore we, the Legislative Assembly of the Colony of Victoria, in Parliament assembled, do humbly pray that Your Majesty will be pleased to make an Order in Council increasing the number of Representatives for each Colony, except any Crown Colony, to five, in accordance with the said resolution of the Federal Council.

We confidently trust that such alteration in the constitution of the Council will result to the benefit of Your Majesty's Australasian Colonies; and we humbly pray that Your Majesty may long be spared to continue that benign rule which has contributed so largely to the happiness and prosperity of Your Majesty's subjects.

Ordered—That the foregoing Message be taken into consideration on Tuesday next.

22. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly:—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council an Address to His Excellency the Governor, which has been agreed to by the Assembly, with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 5th September, 1893.

THOS. BENT,
Speaker.

MAY IT PLEASE YOUR EXCELLENCY—

We, the Legislative Assembly of Victoria, in Parliament assembled, request that Your Excellency will be pleased to communicate the accompanying Address, praying Her Majesty to make an Order in Council to increase the number of the Representatives in the Federal Council, which has been agreed to by both Houses of Parliament, to the Principal Secretary of State for the Colonies, for presentation to Her Majesty.

Ordered—That the foregoing Message be taken into consideration on Tuesday next.

23. COMPANIES ACT 1890 FURTHER AMENDMENT BILL.—The Order of the Day for the further consideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.

Resolved—That the Council will, to-morrow, again resolve itself into the said Committee.

24. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until Tuesday next:—

Governor's Salary Reduction Bill—Second reading—Resumption of debate.

Companies Act Amendment Act 1892 Amendment Bill—Second reading.

Trustees Law Amendment Bill—Second reading.

And then the Council, at thirty-six minutes past nine o'clock, adjourned until to-morrow.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 15.

WEDNESDAY, 6TH SEPTEMBER, 1893.

Question.

1. The Hon. Lieut.-Col. SIR F. T. SARGOOD : To ask the Honorable the Postmaster-General—
 1. When the allotments comprising the Condah Swamp were offered for lease, was it not stated that the land was reclaimed.
 2. Has not the plan of reclamation failed to prevent much of the land being flooded.
 3. As a result, have not the lessees been prevented in many instances from using the land for agriculture.
 4. Has not the original outlet drain been found to be too small.
 5. Has it not been since widened, and is it not now being further widened.
 6. Who designed the plan of reclamation.

General Business.

NOTICES OF MOTION:—

1. The Hon. N. LEVI : To move, That, in the opinion of this House, it is desirable that a National or State Bank should be established in the Colony of Victoria.
2. The Hon. Lieut.-Col. SIR F. T. SARGOOD : To move, That there be laid before this House a Return giving particulars, in the following form, in relation to the lessees who, according to the Return of the Lands Department under date 20th December, 1892, were 16 and up to 23 half-yearly payments in arrears, and who owed £19,623 :—

Section 20, Land Acts 1869-78.									
Number of Rents in Arrears.	Name.	Address.	Acreage.	Amount of Rent in Arrear.	If original Lessee is now residing on the land.	If original Lessee not now so residing, give present Assignee's—			
						Name.	Address.	Date when he took possession.	What amount of Rent has he paid.

Such Return also to state—

1. Whether the required improvements have been made by each lessee.
2. Why the Department has not insisted upon the payment of the rents.
3. Why the leases have not been cancelled and the land resumed.

ORDERS OF THE DAY:—

1. IRONING PRISONERS—*Resumption of debate on the question*—That, in the opinion of this House, the practice of ironing prisoners condemned to death is unnecessary and inhuman, and ought to be abolished.
2. EXPERIMENTAL FARMS—*Resumption of debate on the question*—That, in the opinion of this House, the Government, subject to regulations, should establish experimental farms in the various portions of the colony.
3. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—Second reading—*Resumption of debate.*
4. PATENTS LAW AMENDMENT AND CONSOLIDATION BILL—To be further considered in Committee.
5. SALE OF BREAD BILL—Second reading.
6. JAMES HEANEY—REPORT FROM SELECT COMMITTEE—To be taken into consideration.

Government Business.

ORDER OF THE DAY:—

1. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—To be further considered in Committee.

TUESDAY, 12TH SEPTEMBER.

Government Business.

ORDERS OF THE DAY :—

1. LAND SALES BY AUCTION FUND ACT 1891 AMENDMENT BILL—Second reading.
2. MARINE ACT 1890 AMENDMENT BILL—Second reading.
3. PROVIDENT SOCIETIES ACT 1890 AMENDMENT BILL—Second reading.
4. BEULAH AND HOPETOUN RAILWAY ACT 1892 AMENDMENT BILL—Second reading.
5. LIBRARIES ACT 1890 AMENDMENT BILL—Message from the Legislative Assembly to be taken into consideration.
6. FEDERAL COUNCIL OF AUSTRALASIA—ADDRESS TO HER MAJESTY THE QUEEN—Message from the Legislative Assembly to be taken into consideration.
7. FEDERAL COUNCIL OF AUSTRALASIA—ADDRESS TO HIS EXCELLENCY THE GOVERNOR—Message from the Legislative Assembly to be taken into consideration.
8. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
9. COMPANIES ACT AMENDMENT ACT 1892 AMENDMENT BILL—Second reading.
10. TRUSTEES LAW AMENDMENT BILL—Second reading.

WEDNESDAY, 13TH SEPTEMBER.

General Business.

ORDER OF THE DAY :—

1. OLEOMARGARINE BILL—Second reading.

GEORGE H. JENKINS,

Clerk of the Legislative Council.

MEETINGS OF SELECT COMMITTEES.

Wednesday, 6th September.

- WANT OF EMPLOYMENT—at three o'clock.
 REFRESHMENT ROOMS (JOINT)—at three o'clock.

PARLIAMENTARY PAPERS ISSUED SINCE 31ST AUGUST, 1893.

Minutes of the Proceedings of the Legislative Council. Nos. 13 and 14.
 Notices of Motion and Orders of the Day. No. 15.
 Marine Bill—[2]. (To Members of Council only.)
 Land Sales Fund Reduction Bill—[14]. (To Members of Council only.)
 Provident Societies Bill—[50]. (To Members of Council only.)
 Beulah and Hopetoun Railway Bill—[54]. (To Members of Council only.)
 Margarine Bill—[57]. (To Members of Council only.)

Votes and Proceedings of the Legislative Assembly. Nos. 25, 26, and 27.
 Notices of Motion and Orders of the Day. No. 28.
 Divisions in Committee of the Whole. No. 5.
 Municipal Overdrafts Indemnity Bill—[60].
 Insect Pests Bill—[61].
 Duties of Customs Bill—[62].
 Explanation of the provisions of the Public Service Amendment Bill 1893.
 Municipal Endowment Reduction Bill 1893.—New clause to follow clause 4. (To Members only.)
 Customs Duties Bill.—Amendments to be proposed in Committee. (To Members only.)
 Public Service Bill.—New clauses to be proposed in Committee by Mr. G. Turner. (To Members only.)
 Report of the Council of Defence. No. 39.

VICTORIA.

No. 16.

MINUTES OF THE PROCEEDINGS

OF THE

LEGISLATIVE COUNCIL.

WEDNESDAY, 6TH SEPTEMBER, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. PAPERS.—The Honorable A. Wynne presented, by command of His Excellency the Governor—
Report of the Council of Judges under section 33 of the *Supreme Court Act* 1890.
Ordered to lie on the Table.

The following Papers, pursuant to the directions of several Acts of Parliament, were laid upon the Table by the Clerk :—

Report upon the affairs of the Post Office and Telegraph Department for the year 1892.

Report of the Trustees of the Public Library, Museums, and National Gallery of Victoria for 1892, with a Statement of Income and Expenditure for the financial year 1891-2.

5. LESSEES IN ARREAR.—The Honorable Lieut.-Col. Sir F. T. Sargood moved, That there be laid before this House a Return giving particulars, in the following form, in relation to the lessees who, according to the Return of the Lands Department under date 20th December, 1892, were 16 and up to 23 half-yearly payments in arrears, and who owed £19,623 :—

Section 20, Land Acts 1869-78.									
Number of Rents in Arrears.	Name.	Address.	Acreage.	Amount of Rent in Arrear.	If original Lessee is now residing on the land.	If original Lessee not now so residing, give present Assignee's—			
						Name.	Address.	Date when he took possession.	What amount of Rent has he paid.

Such Return also to state—

1. Whether the required improvements have been made by each lessee.
2. Why the Department has not insisted upon the payment of the rents.
3. Why the leases have not been cancelled and the land resumed.

Question—put and resolved in the affirmative.

6. JAMES HEANEY.—The Order of the Day for the consideration of the Report of the Select Committee on the case of James Heaney having been read—the Honorable J. Service moved, That the Report, as follows, be adopted :—

The Select Committee appointed to inquire into and report upon the application for the selection of land by James Heaney, in the parish of Merino, county of Normanby, have the honour to report to your Honorable House as follows :—

Your Committee, after full inquiry, find that the land in question was first applied for by James Heaney on the 5th of March, 1880. On the 11th idem the then Surveyor-General, Mr. Skene, made the following memorandum :—

“In connexion with my report on the selections made by Maloney and Meldrum of allotments 8 and 9, section 14, Merino, and the recent interview of Mr. Shiels, M.P., with the Minister with respect to the applications made to select 6 and 7 of section 30, same parish, containing respectively 8a. Or. 2p. and 7a. Or. 37p.” (this is the land applied for by Heaney) “I would beg to recommend that the latter allotments be offered for sale by auction at an upset price of £10 per acre, these allotments being narrow strips of land lying between a road and a bed of a creek, 5 chains in length by a depth of an average of 3 chains.”

On the 15th idem the Minister of Lands, the Honorable J. G. Duffy, made the following minute on Mr. Skene’s memorandum :—

“Sell at £15.—J. G. D.”

After this, Mr. Heaney continued to send in applications for the selection from time to time, and in answer to one of these Mr. Skene made a report on the 12th of April, 1886, as follows :—

“The land applied for (15a. Or. 39p.) is a strip 40 chains in length by an average depth of about 4 chains, bounded on one side by a road, and on the other by a creek or chain of water-holes known as Boggy Creek. It is situated in the centre of a freehold estate, the allotments of which were purchased in the earlier days of the settlement of Victoria. In the subdivision of these lands the strip of water frontage was retained as affording access to water for the benefit of the purchasers behind, but there being no special demand for land at the date this was offered, it all fell into the hands of F. Henty. This portion of it is now worth from £8 to £10 per acre, and, for this reason, should not, in my opinion, be made available for selection under Part III. of *The Land Act 1884*.”

On this report the Secretary for Lands, Mr. Morrah, made the following minute :—

“J. Heaney had interview this day with the Minister. Application refused.—A. M., 14.4.86.”

The papers placed before your Committee show that successive Ministers declined to allow Mr. Heaney to take up the land. On no fewer than fifteen occasions was his application either absolutely refused or viewed unfavorably by successive Ministers, viz.—once by the Honorable J. G. Duffy, once by the Honorable R. Richardson, eleven times by the Honorable J. L. Dow, and twice by the Honorable A. McLean.

The records show that on four occasions it was decided by Ministers that the land in question should be sold by auction, but owing to pressure being brought to bear those orders were countermanded.

Your Committee think it desirable to state that Mr. Heaney was not the first applicant for this land, one Thomas Noble having preceded him by at least eight months, and he still maintains his claim to priority.

Your Committee are unanimously of opinion that Mr. Heaney has no claim whatever to the land in question, and that the successive Ministers who refused his application and decided to have the land sold by auction acted properly in so doing.

Debate ensued.

The Honorable F. S. Grimwade moved, as an amendment, That the Report be referred back to the Committee.

Debate continued.

Question—That the Report be referred back to the Committee—put and resolved in the affirmative.

7. POSTPONEMENT OF ORDER OF THE DAY.—Ordered, That the consideration of the following Order of the Day be postponed until Wednesday next :—

Ironing Prisoners—Resumption of debate on the question—That, in the opinion of this House, the practice of ironing prisoners condemned to death is unnecessary and inhuman, and ought to be abolished.

8. EXPERIMENTAL FARMS.—The Order of the Day for the resumption of the debate on the question—That, in the opinion of this House, the Government, subject to regulations, should establish experimental farms in the various portions of the colony, having been read—

Debate resumed.

Motion, by leave, withdrawn.

9. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL.—The Order of the Day for the resumption of the debate on the question, That this Bill be now read a second time, having been read—
 Debate resumed.
 The Honorable J. Balfour moved, That the debate be now adjourned.
 Debate continued.
 Question—That the debate be now adjourned—put and negatived.
 Debate further continued.
 The Honorable A. Wynne moved, That the debate be now adjourned.
 Question—That the debate be now adjourned—put and resolved in the affirmative.
 Ordered—That the debate be adjourned until Wednesday next.
10. POSTPONEMENT OF ORDER OF THE DAY.—Ordered, That the consideration of the following Order of the Day be postponed until the 20th September instant:—
Patents Law Amendment and Consolidation Bill—To be further considered in Committee.
11. POSTPONEMENT OF ORDER OF THE DAY.—Ordered, That the consideration of the following Order of the Day be postponed until Wednesday next:—
Sale of Bread Bill—Second reading.
12. POSTPONEMENT OF ORDER OF THE DAY.—Ordered, That the consideration of the following Order of the Day be postponed until Tuesday next:—
Companies Act 1890 further Amendment Bill—To be further considered in Committee.
13. ADJOURNMENT.—The Honorable A. Wynne moved, by leave, That the Council, at its rising, adjourn until Tuesday next.
 Question—put and resolved in the affirmative.

And then the Council, at fifty-nine minutes past nine o'clock, adjourned until Tuesday next.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 16.

TUESDAY, 12TH SEPTEMBER, 1893.

Question.

1. The Hon. Lieut.-Col. SIR F. T. SARGOOD: To ask the Honorable the Postmaster-General—
 1. When the allotments comprising the Condah Swamp were offered for lease, was it not stated that the land was reclaimed.
 2. Has not the plan of reclamation failed to prevent much of the land being flooded.
 3. As a result, have not the lessees been prevented in many instances from using the land for agriculture.
 4. Has not the original outlet drain been found to be too small.
 5. Has it not been since widened, and is it not now being further widened.
 6. Who designed the plan of reclamation.

Government Business.

ORDERS OF THE DAY :—

1. FEDERAL COUNCIL OF AUSTRALASIA—ADDRESS TO HER MAJESTY THE QUEEN—Message from the Legislative Assembly to be taken into consideration.
2. FEDERAL COUNCIL OF AUSTRALASIA—ADDRESS TO HIS EXCELLENCY THE GOVERNOR—Message from the Legislative Assembly to be taken into consideration.
3. LAND SALES BY AUCTION FUND ACT 1891 AMENDMENT BILL—Second reading.
4. MARINE ACT 1890 AMENDMENT BILL—Second reading.
5. BEULAH AND HOPETOUN RAILWAY ACT 1892 AMENDMENT BILL—Second reading.
6. PROVIDENT SOCIETIES ACT 1890 AMENDMENT BILL—Second reading.
7. LIBRARIES ACT 1890 AMENDMENT BILL—Message from the Legislative Assembly to be taken into consideration.
8. COMPANIES ACT AMENDMENT ACT 1892 AMENDMENT BILL—Second reading.
9. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
10. TRUSTEES LAW AMENDMENT BILL—Second reading.
11. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—To be further considered in Committee.

WEDNESDAY, 13TH SEPTEMBER.

General Business.

ORDERS OF THE DAY :—

1. OLEOMARGARINE BILL—Second reading.
2. IRONING PRISONERS—*Resumption of debate on the question*—That, in the opinion of this House, the practice of ironing prisoners condemned to death is unnecessary and inhuman, and ought to be abolished.
3. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—Second reading—*Resumption of debate.*
4. SALE OF BREAD BILL—Second reading.

WEDNESDAY, 20TH SEPTEMBER.

General Business.

ORDER OF THE DAY :—

1. PATENTS LAW AMENDMENT AND CONSOLIDATION BILL—To be further considered in Committee.

WEDNESDAY, 27TH SEPTEMBER.

General Business.

NOTICE OF MOTION:—

1. The Hon. N. LEVI: To move, That, in the opinion of this House, it is desirable that a National or State Bank should be established in the Colony of Victoria.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

MEETINGS OF SELECT COMMITTEES.

Tuesday, 12th September.

WANT OF EMPLOYMENT—at half-past two o'clock.

LIBRARY—at half-past three o'clock.

JAMES HEANEY—at four o'clock.

Wednesday, 13th September.

REFRESHMENT ROOMS (JOINT)—at three o'clock.

PARLIAMENTARY PAPERS ISSUED 6TH SEPTEMBER, 1893.

Notices of Motion and Orders of the Day. No. 16.

Notices of Motion and Orders of the Day. No. 29.

Public Service Bill.—New clause to be proposed in Committee by Mr. Deakin. (To Members only.)

VICTORIA.

No. 17.

MINUTES OF THE PROCEEDINGS
OF THE
LEGISLATIVE COUNCIL.

TUESDAY, 12TH SEPTEMBER, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. **SWEARING-IN OF MEMBER.**—The Honorable Edward Jolley Crooke, being introduced, took and subscribed the oath required by law, and delivered to the Clerk the Declaration required by the thirty-seventh section of the Act No. 1075, as hereunder set forth:—

“In compliance with the provisions of the Act 54 Victoria, No. 1075, I, EDWARD JOLLEY CROOKE, do declare and testify that I am legally or equitably seised of or entitled to an estate of freehold for my own use and benefit in lands or tenements in the colony of Victoria of the yearly value of Three hundred and sixty pounds above all charges and incumbrances affecting the same, other than any public or parliamentary tax or municipal or other rate or assessment; and further, that such lands or tenements are situated in the municipal district of Rosedale, and are known as ‘The Holey Plain Station.’

“And I further declare that such of the said lands or tenements as are situate in the municipal district of Rosedale are rated in the rate-book of such district upon a yearly value of Three hundred and sixty pounds.

“And I further declare that I have not collusively or colorably obtained a title to or become possessed of the said lands or tenements, or any part thereof, for the purpose of enabling me to be returned a Member of the Legislative Council.

“EDWARD JOLLEY CROOKE.”

5. **MESSAGE FROM THE LEGISLATIVE ASSEMBLY.**—The President announced the receipt of the following Message from the Legislative Assembly:—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled “*An Act to further amend the ‘Public Service Act 1890,’*” with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 12th September, 1893.

THOS. BENT,
Speaker.

6. **PUBLIC SERVICE ACT 1890 FURTHER AMENDMENT BILL.**—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled “*An Act to further amend the ‘Public Service Act 1890,’*” be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.

7. **MESSAGE FROM THE LEGISLATIVE ASSEMBLY.**—The President announced the receipt of the following Message from the Legislative Assembly:—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled “*An Act for granting to Her Majesty certain Duties of Customs,*” with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 12th September, 1893.

THOS. BENT,
Speaker.

8. CUSTOMS DUTIES BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled “*An Act for granting to Her Majesty certain Duties of Customs,*” be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.

9. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly:—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled “*An Act to indemnify the Councillors of various Municipalities for Borrowing Moneys by Overdrafts on Bankers for the purposes of their Municipalities contrary to the provisions of the ‘Local Government Act 1890’ and for other purposes,*” with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 12th September, 1893.

THOS. BENT,
Speaker.

10. MUNICIPAL OVERDRAFTS INDEMNITY BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled “*An Act to indemnify the Councillors of various Municipalities for Borrowing Moneys by Overdrafts on Bankers for the purposes of their Municipalities contrary to the provisions of the ‘Local Government Act 1890’ and for other purposes,*” be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.

11. JAMES HEANEY.—The Honorable J. Service brought up the Second Report from this Committee.

Ordered—That the Report lie on the Table, be printed, and taken into consideration on the 20th September instant.

12. MESSAGE FROM HIS EXCELLENCY THE GOVERNOR.—The following Message from His Excellency the Governor was presented by the Honorable A. Wynne, and the same was read by the Honorable the President:—

HOPETOUN,
Governor.

Message No. 12.

The Governor informs the Legislative Council that he has, on this day, at the Government Offices, given the Royal Assent to the undermentioned Acts of the present Session, presented to him by the Clerk of the Parliaments, viz.:—

“*An Act to authorize the Construction by the State of Lines of Railway from Dimboola and Boort.*”
“*An Act providing for the Reduction during Three Years of the Salaries of certain Public Officers.*”

Government Offices,
Melbourne, 11th September, 1893.

13. PRIVILEGE.—The Honorable the President and the Honorable D. Melville informed the Council that they had received subpœnas to attend at the Supreme Court as witnesses in the case of Speight *versus* Syme.

The Honorable A. Wynne moved, That the Council give leave to the Honorable the President and the Honorable D. Melville to appear as witnesses in the Supreme Court in the case of Speight *versus* Syme.

Question—put and resolved in the affirmative.

14. PAPERS.—The Honorable A. Wynne presented, by command of His Excellency the Governor—

Factories Act Inquiry Board.—First Progress Report of the Board appointed to inquire and report as to the working of the *Factories and Shops Act* 1890 with regard to the alleged existence of the practice known as “Sweating” and the alleged insanitary condition of Factories and Workrooms.

Settlement on Lands Act 1893.—Regulations.

Severally ordered to lie on the Table.

The Honorable A. Wynne presented—

The Pacific Cable.—Return to an Order of the Legislative Council, dated 30th August, 1893, for copies of the correspondence, in reference to the laying of the Pacific Cable, between the Government of Victoria and the Governments of the other Australasian colonies; and also the correspondence between the Government of Victoria and the Imperial Government and the Canadian Government on the same subject.

Ordered—That the foregoing Return be printed.

The following Papers, pursuant to the directions of an Act of Parliament, were laid upon the Table by the Clerk:—

Water Act 1890—

Swan Hill Shire Waterworks Trust and Dry Lake Irrigation and Water Supply Trust.—Apportionment of Liabilities.

Tragowel Plains Irrigation and Water Supply Trust and Dry Lake Irrigation and Water Supply Trust.—Apportionment of Liabilities.

15. **FEDERAL COUNCIL OF AUSTRALASIA—ADDRESS TO HER MAJESTY THE QUEEN.**—The Order of the Day for the consideration of the Message from the Legislative Assembly requesting the concurrence of the Legislative Council in an Address* to Her Majesty the Queen respecting the increase in the number of Representatives in the Federal Council of Australasia—having been read—
- The Honorable A. Wynne moved, That the blanks in the said Address be filled up by the insertion of the words “Legislative Council and the.”
- Question—put and resolved in the affirmative.
- The Honorable A. Wynne moved, That this House agree with the Legislative Assembly in the said Address.
- Debate ensued.
- Question—put and resolved in the affirmative.
- Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Address, and have filled up the blanks therein by the insertion of the words “Legislative Council and the.”
- [* NOTE.—For Address, see Minutes of the Proceedings No. 15.]
16. **FEDERAL COUNCIL OF AUSTRALASIA—ADDRESS TO HIS EXCELLENCY THE GOVERNOR.**—The Order of the Day for the consideration of the Message from the Legislative Assembly, requesting the concurrence of the Legislative Council in an Address* to His Excellency the Governor, respecting the communicating of an Address to Her Majesty the Queen on the subject of increasing the number of Representatives in the Federal Council of Australasia—having been read—
- The Honorable A. Wynne moved, That the blank in the said Address be filled up by the insertion of the words “Legislative Council and the.”
- Question—put and resolved in the affirmative.
- The Honorable A. Wynne moved, That this House agree with the Legislative Assembly in the said Address.
- Question—put and resolved in the affirmative.
- Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Address, and have filled up the blank therein by the insertion of the words “Legislative Council and the.”
- [* NOTE.—For Address, see Minutes of the Proceedings No. 15.]
17. **LAND SALES BY AUCTION FUND ACT 1891 AMENDMENT BILL.**—The Order of the Day for the second reading of this Bill having been read—the Honorable A. Wynne moved, That this Bill be now read a second time.
- Debate ensued.
- Question—put and resolved in the affirmative.—Bill read a second time.
- The Honorable A. Wynne moved, That this Bill be now committed to a Committee of the whole.
- Question—put and resolved in the affirmative.
- And, on the further motion of the Honorable A. Wynne, the President left the Chair, and the Council resolved itself into Committee.
- The President resumed the Chair; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.
- On the motion of the Honorable A. Wynne, the Council adopted the Report from the Committee of the whole on this Bill.
- And, on the further motion of the Honorable A. Wynne, the Bill was read a third time and passed.
- The Honorable A. Wynne moved, That the following be the title of the Bill :—
- “*An Act to amend the ‘Land Sales by Auction Fund Act 1891.’*”
- Question—put and resolved in the affirmative.
- Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.
18. **MARINE ACT 1890 AMENDMENT BILL.**—The Order of the Day for the second reading of this Bill having been read—the Honorable R. Reid moved, That this Bill be now read a second time.
- Question—put and resolved in the affirmative.—Bill read a second time.
- The Honorable R. Reid moved, That this Bill be now committed to a Committee of the whole.
- Question—put and resolved in the affirmative.
- And, on the further motion of the Honorable R. Reid, the President left the Chair, and the Council resolved itself into Committee.
- The President resumed the Chair; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.
- On the motion of the Honorable R. Reid, the Council adopted the Report from the Committee of the whole on this Bill.
- And, on the further motion of the Honorable R. Reid, the Bill was read a third time and passed.
- The Honorable R. Reid moved, That the following be the title of the Bill :—
- “*An Act to amend the ‘Marine Act 1890.’*”
- Question—put and resolved in the affirmative.
- Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

19. BEULAH AND HOPETOUN RAILWAY ACT 1892 AMENDMENT BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable J. H. Abbott moved, That this Bill be now read a second time.

Question—put and resolved in the affirmative.—Bill read a second time.

The Honorable J. H. Abbott moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable J. H. Abbott, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair ; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered that the Report be taken into consideration this day.

On the motion of the Honorable J. H. Abbott, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable J. H. Abbott, the Bill was read a third time and passed.

The Honorable J. H. Abbott moved, That the following be the title of the Bill :—

“ *An Act to amend the ‘ Beulah and Hopetoun Railway Act 1892.’* ”

Question—put and resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

20. PROVIDENT SOCIETIES ACT 1890 AMENDMENT BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable S. W. Cooke moved, That this Bill be now read a second time.

Debate ensued.

Question—put and resolved in the affirmative.—Bill read a second time.

The Honorable S. W. Cooke moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable S. W. Cooke, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair ; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.

On the motion of the Honorable S. W. Cooke, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable S. W. Cooke, the Bill was read a third time and passed.

The Honorable S. W. Cooke moved, That the following be the title of the Bill :—

“ *An Act to amend the ‘ Provident Societies Act 1890.’* ”

Question—put and resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

21. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until Tuesday next :—

Libraries Act 1890 Amendment Bill—Message from the Legislative Assembly to be taken into consideration.

Companies Act Amendment Act 1892 Amendment Bill—Second reading.

Governor’s Salary Reduction Bill—Second reading—Resumption of debate.

Trustees Law Amendment Bill—Second reading.

Companies Act 1890 further Amendment Bill—To be further considered in Committee.

And then the Council, at thirty-eight minutes past nine o’clock, adjourned until to-morrow.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 17.

WEDNESDAY, 13TH SEPTEMBER, 1893.

General Business.

ORDERS OF THE DAY:—

1. OLEOMARGARINE BILL—Second reading.
 2. IRONING PRISONERS—*Resumption of debate on the question*—That, in the opinion of this House, the practice of ironing prisoners condemned to death is unnecessary and inhuman, and ought to be abolished.
 3. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—Second reading—*Resumption of debate.*
 4. SALE OF BREAD BILL—Second reading.
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TUESDAY, 19TH SEPTEMBER.

Government Business.

ORDERS OF THE DAY:—

1. PUBLIC SERVICE ACT 1890 FURTHER AMENDMENT BILL—Second reading.
 2. CUSTOMS DUTIES BILL—Second reading.
 3. MUNICIPAL OVERDRAFTS INDEMNITY BILL—Second reading.
 4. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—To be further considered in Committee.
 5. LIBRARIES ACT 1890 AMENDMENT BILL—Message from the Legislative Assembly to be taken into consideration.
 6. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
 7. TRUSTEES LAW AMENDMENT BILL—Second reading.
 8. COMPANIES ACT AMENDMENT ACT 1892 AMENDMENT BILL—Second reading.
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WEDNESDAY, 20TH SEPTEMBER.

General Business.

ORDERS OF THE DAY:—

1. PATENTS LAW AMENDMENT AND CONSOLIDATION BILL—To be further considered in Committee.
 2. JAMES HEANEY—SECOND REPORT FROM SELECT COMMITTEE—To be taken into consideration.
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WEDNESDAY, 27TH SEPTEMBER.

General Business.

NOTICE OF MOTION:—

1. The Hon. N. LEVI: To move, That, in the opinion of this House, it is desirable that a National or State Bank should be established in the Colony of Victoria.

GEORGE H. JENKINS,

Clerk of the Legislative Council.

MEETINGS OF SELECT COMMITTEES.

Wednesday, 13th September.

REFRESHMENT ROOMS (JOINT)—at three o'clock.

Tuesday, 19th September.

WANT OF EMPLOYMENT—at three o'clock.

PARLIAMENTARY PAPERS ISSUED SINCE 7TH SEPTEMBER, 1893.

Minutes of the Proceedings of the Legislative Council. Nos. 15 and 16.

Notices of Motion and Orders of the Day. No. 17.

Public Service Bill—[3]. (To Members of Council only.)

Municipal Overdrafts Indemnity Bill—[60]. (To Members of Council only.)

Duties of Customs Bill—[62]. (To Members of Council only.)

Public Service Act 1890 further Amendment Bill.—New clause to be proposed in Committee by the Hon. H. Cuthbert. (To Members of Council only.)

Oleomargarine Bill.—Amendments to be proposed by the Hon. Lieut.-Col. Sir F. T. Sargood. (To Members of Council only.)

Votes and Proceedings of the Legislative Assembly. Nos. 28, 29, and 30.

Notices of Motion and Orders of the Day. No. 31.

Divisions in Committee of the Whole. No. 6.

Exhibition Trustees.—Report of Proceedings and Statement of Income and Expenditure for the year ended 30th June, 1893. A.—No. 2.

Governor's Residences and Allowances.—Return to an Order of the House. C.—No. 2.

Working Men's College Loan Bill—[56].

VICTORIA.

No. 18.

MINUTES OF THE PROCEEDINGS
OF THE
LEGISLATIVE COUNCIL.

WEDNESDAY, 13TH SEPTEMBER, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. OLEOMARGARINE BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable G. Davis moved, That this Bill be now read a second time.
Debate ensued.
Question—put and resolved in the affirmative.—Bill read a second time.
The Honorable G. Davis moved, That this Bill be now committed to a Committee of the whole.
Question—put and resolved in the affirmative.
And, on the further motion of the Honorable G. Davis, the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.
Resolved—That the Council will, on Tuesday next, again resolve itself into the said Committee.
5. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until Wednesday next:—
Ironing Prisoners—Resumption of debate on the question—That, in the opinion of this House, the practice of ironing prisoners condemned to death is unnecessary and inhuman, and ought to be abolished.
Life Assurance Companies Law Amendment Bill—Second reading—Resumption of debate.
Sale of Bread Bill—Second reading.
6. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly:—
MR. PRESIDENT—
The Legislative Assembly transmit to the Legislative Council a Bill intituled “*An Act to Reduce the Municipal Endowment,*” with which they desire the concurrence of the Legislative Council.

THOS. BENT,
Speaker.

Legislative Assembly,
Melbourne, 13th September, 1893.
7. MUNICIPAL ENDOWMENT REDUCTION BILL.—The Honorable R. Reid moved, That the Bill transmitted by the foregoing Message, intituled “*An Act to Reduce the Municipal Endowment,*” be now read a first time.
Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.
8. ADJOURNMENT.—The Honorable R. Reid moved, by leave, That the Council, at its rising, adjourn until Tuesday next.
Question—put and resolved in the affirmative.

And then the Council, at thirty minutes past six o'clock, adjourned until Tuesday next.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 18.

TUESDAY, 19TH SEPTEMBER, 1893.

Government Business.

ORDERS OF THE DAY:—

1. PUBLIC SERVICE ACT 1890 FURTHER AMENDMENT BILL—Second reading.
2. CUSTOMS DUTIES BILL—Second reading.
3. MUNICIPAL OVERDRAFTS INDEMNITY BILL—Second reading.
4. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—To be further considered in Committee.
5. LIBRARIES ACT 1890 AMENDMENT BILL—Message from the Legislative Assembly to be taken into consideration.
6. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
7. TRUSTEES LAW AMENDMENT BILL—Second reading.
8. COMPANIES ACT AMENDMENT ACT 1892 AMENDMENT BILL—Second reading.
9. MUNICIPAL ENDOWMENT REDUCTION BILL—Second reading.

General Business.

ORDER OF THE DAY:—

1. OLEOMARGARINE BILL—To be further considered in Committee.
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WEDNESDAY, 20TH SEPTEMBER.

General Business.

ORDERS OF THE DAY:—

1. PATENTS LAW AMENDMENT AND CONSOLIDATION BILL—To be further considered in Committee.
 2. JAMES HEANEY—SECOND REPORT FROM SELECT COMMITTEE—To be taken into consideration.
 3. IRONING PRISONERS—*Resumption of debate on the question*—That, in the opinion of this House, the practice of ironing prisoners condemned to death is unnecessary and inhuman, and ought to be abolished.
 4. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—Second reading—*Resumption of debate.*
 5. SALE OF BREAD BILL—Second reading.
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WEDNESDAY, 27TH SEPTEMBER.

General Business.

NOTICE OF MOTION:—

1. The Hon. N. LEVI: To move, That, in the opinion of this House, it is desirable that a National or State Bank should be established in the Colony of Victoria.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

MEETING OF SELECT COMMITTEE.

Tuesday, 19th September.

WANT OF EMPLOYMENT—at three o'clock.

PARLIAMENTARY PAPERS ISSUED 13TH SEPTEMBER, 1893.

Notices of Motion and Orders of the Day. No. 18.

Municipal Endowment Reduction Bill—[12]. (To Members of Council only.)

Notices of Motion and Orders of the Day. No. 32.

VICTORIA.

No. 19.

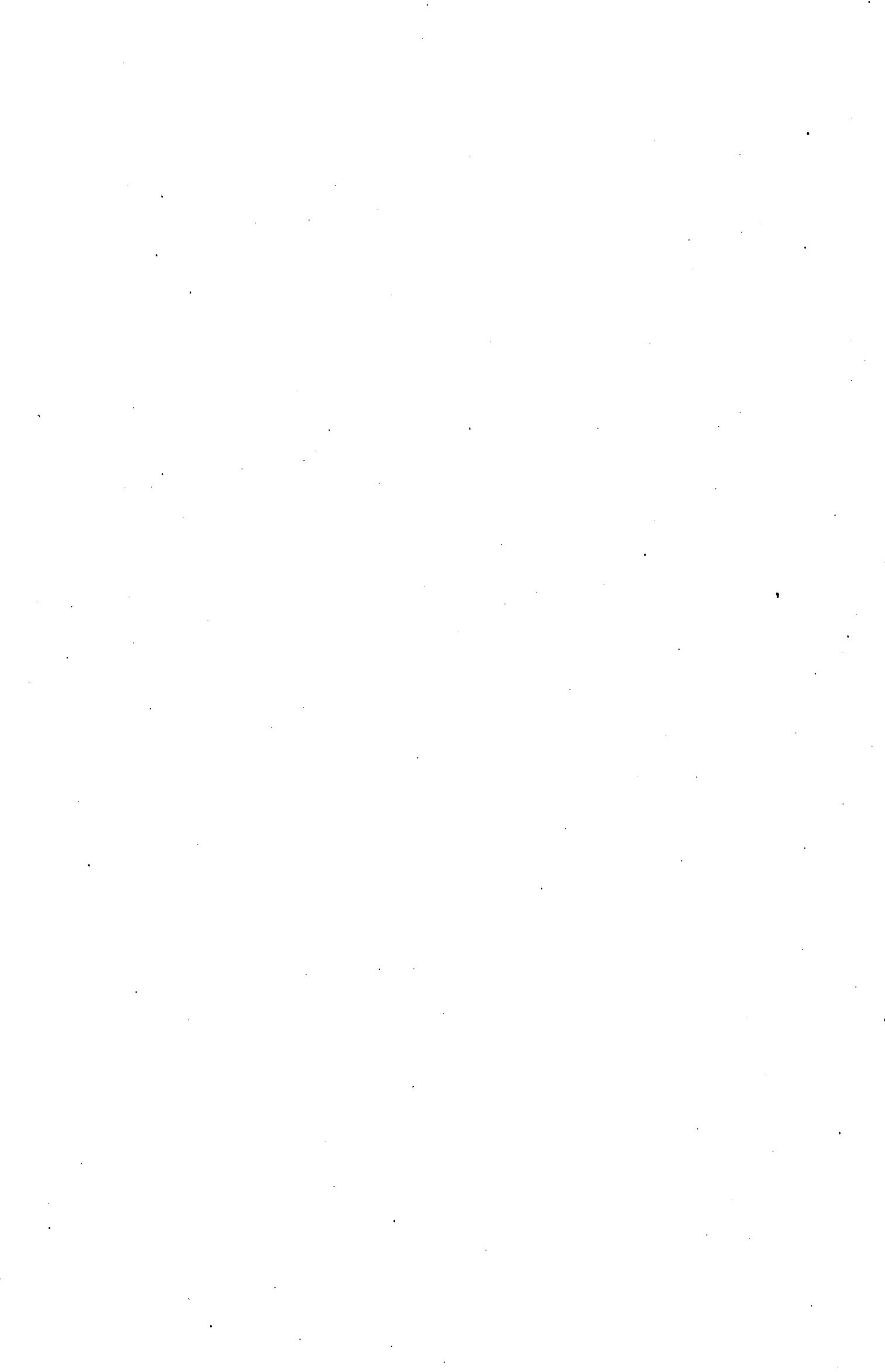
MINUTES OF THE PROCEEDINGS
OF THE
LEGISLATIVE COUNCIL.

TUESDAY, 19TH SEPTEMBER, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. ADJOURNMENT.—The Honorable A. Wynne moved, That, out of respect to the memory of the late Honorable James Campbell, this House do now adjourn.
Debate ensued.
Question—put and resolved in the affirmative.

And then the Council, at five o'clock, adjourned until to-morrow.

GEORGE H. JENKINS,
Clerk of the Legislative Council.



LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 19.

WEDNESDAY, 20TH SEPTEMBER, 1893.

General Business.

ORDERS OF THE DAY :—

1. PATENTS LAW AMENDMENT AND CONSOLIDATION BILL—To be further considered in Committee.
2. JAMES HEANEY—SECOND REPORT FROM SELECT COMMITTEE—To be taken into consideration.
3. IRONING PRISONERS—*Resumption of debate on the question*—That, in the opinion of this House, the practice of ironing prisoners condemned to death is unnecessary and inhuman, and ought to be abolished.
4. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—Second reading—*Resumption of debate.*
5. SALE OF BREAD BILL—Second reading.
6. OLEOMARGARINE BILL—To be further considered in Committee.

Government Business.

ORDERS OF THE DAY :—

1. PUBLIC SERVICE ACT 1890 FURTHER AMENDMENT BILL—Second reading.
2. CUSTOMS DUTIES BILL—Second reading.
3. MUNICIPAL OVERDRAFTS INDEMNITY BILL—Second reading.
4. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—To be further considered in Committee.
5. LIBRARIES ACT 1890 AMENDMENT BILL—Message from the Legislative Assembly to be taken into consideration.
6. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
7. TRUSTEES LAW AMENDMENT BILL—Second reading.
8. COMPANIES ACT AMENDMENT ACT 1892 AMENDMENT BILL—Second reading.
9. MUNICIPAL ENDOWMENT REDUCTION BILL—Second reading.

WEDNESDAY, 27TH SEPTEMBER.

General Business.

NOTICE OF MOTION :—

1. The Hon. N. LEVI : To move, That, in the opinion of this House, it is desirable that a National or State Bank should be established in the Colony of Victoria.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

MEETING OF SELECT COMMITTEE.

Tuesday, 26th September.

WANT OF EMPLOYMENT—at three o'clock.

(120 copies.)

PARLIAMENTARY PAPERS ISSUED SINCE 14TH SEPTEMBER, 1893.

Minutes of the Proceedings of the Legislative Council. Nos. 17 and 18.

Notices of Motion and Orders of the Day. No. 19.

The Pacific Cable.—Correspondence.—Return to an Order of the Legislative Council. C 1.

Second Report of the Select Committee of the Legislative Council appointed to inquire into and report upon the application for the selection of land by James Heaney in the parish of Merino, county of Normanby. D 2.

Companies Act 1890 further Amendment Bill.—Amendments to be proposed by the Hon. N. Levi. (To Members of Council only.)

Sale of Bread Bill.—Amendments to be proposed by the Hon. A. Wynne. (To Members of Council only.)

Votes and Proceedings of the Legislative Assembly. Nos. 31, 32, and 33.

Notices of Motion and Orders of the Day. No. 34.

Division in Committee of the Whole. No. 7.

Additional Estimates of Expenditure for the year ending 30th June, 1894. B.—No. 22.

Mildura Insect Pests Bill—[53].

Income Tax Bill.—Amendment to be proposed in Committee by Mr. T. Smith. (To Members only.)

Sugar Duties.—Amendment to be proposed by Mr. Bennett. (To Members only.)

Report of the Trustees of the Public Library, Museums, and National Gallery of Victoria for 1892, &c. No. 20.

Factories Act Inquiry Board.—First Progress Report. No. 47.

VICTORIA.

No. 20.

MINUTES OF THE PROCEEDINGS

OF THE

LEGISLATIVE COUNCIL.

WEDNESDAY, 20TH SEPTEMBER, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. PAPERS.—The Honorable A. Wynne presented, by command of His Excellency the Governor—
 Report from the Honorable L. L. Smith, M.P., Representative for the Colony of Victoria at the
 Opening of the Imperial Institute, London, 10th May, 1893.
 Ordered to lie on the Table.
 The following Papers, pursuant to the directions of several Acts of Parliament, were laid upon the
 Table by the Clerk :—
 Licensing Act 1890.—Allowance to Witnesses.
 Victorian Mining Accident Relief Fund.—Balance-sheet, 31st December, 1892.
 Victorian Railways—
 Report of the Victorian Railways Commissioners for the year ending 30th June, 1893.
 Return of Special Goods Rates for year ending 30th June, 1893.
5. CUSTOMS DUTIES BILL.—The Order of the Day for the second reading of this Bill having been read—
 the Honorable R. Reid moved, That this Bill be now read a second time.
 Debate ensued.
 Question—put and resolved in the affirmative.—Bill read a second time.
 The Honorable R. Reid moved, That this Bill be now committed to a Committee of the whole.
 Question—put and resolved in the affirmative.
 And, on the further motion of the Honorable R. Reid, the President left the Chair, and the Council
 resolved itself into Committee.
 The President resumed the Chair; and the Honorable Dr. Dobson having reported that the Committee
 had gone through the Bill and agreed to the same without amendment, the Council ordered the
 Report to be taken into consideration this day.
 On the motion of the Honorable R. Reid, the Council adopted the Report from the Committee of
 the whole on this Bill.
 And, on the further motion of the Honorable R. Reid, the Bill was read a third time and passed.
 The Honorable R. Reid moved, That the following be the title of the Bill :—
 “*An Act for granting to Her Majesty certain Duties of Customs.*”
 Question—put and resolved in the affirmative.
 Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the
 Legislative Council have agreed to the Bill without amendment.

6. MUNICIPAL ENDOWMENT REDUCTION BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable A. Wynne moved, That this Bill be now read a second time.

Debate ensued.

Question—put and resolved in the affirmative.—Bill read a second time.

The Honorable A. Wynne moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable A. Wynne, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.

On the motion of the Honorable A. Wynne, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable A. Wynne, the Bill was read a third time and passed.

The Honorable A. Wynne moved, That the following be the title of the Bill :—

“An Act to Reduce the Municipal Endowment.”

Question—put and resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

7. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled *“An Act to amend the ‘Audit Act 1890,’*” with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 20th September, 1893.

THOS. BENT,
Speaker.

8. AUDIT ACT 1890 AMENDMENT BILL.—The Honorable S. W. Cooke moved, That the Bill transmitted by the foregoing Message, intituled *“An Act to amend the ‘Audit Act 1890,’*” be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.

9. PATENTS LAW AMENDMENT AND CONSOLIDATION BILL.—The Order of the Day for the further consideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with amendments.

Ordered—That the Bill, as amended, be printed and taken into consideration on Wednesday next.

10. POSTPONEMENT OF ORDER OF THE DAY.—Ordered, That the consideration of the following Order of the Day be postponed until Wednesday next :—

James Heaney—Second Report from Select Committee—To be taken into consideration.

11. IRONING PRISONERS.—The Order of the Day for the resumption of the debate on the question—That, in the opinion of this House, the practice of ironing prisoners condemned to death is unnecessary and inhuman, and ought to be abolished, having been read—

Debate resumed.

The Honorable J. M. Davies moved, as an amendment, That the words *“except in special cases”* be inserted after the word *“ought.”*

Question—That the words proposed to be inserted be so inserted—put and resolved in the affirmative.

Question—That, in the opinion of this House, the practice of ironing prisoners condemned to death is unnecessary and inhuman, and ought, except in special cases, to be abolished—put and resolved in the affirmative.

12. MESSAGE FROM HIS EXCELLENCY THE GOVERNOR.—The following Message from His Excellency the Governor was presented by the Honorable A. Wynne, and the same was read by the Honorable the President :—

HOPETOUN,

Governor.

Message No. 13.

Adverting to the Address agreed to by both Houses of the Parliament of Victoria, praying Her Majesty to make an Order in Council increasing the number of the Representatives in the Federal Council of Australasia, the Governor begs to inform the Legislative Council that he will forward the same to the Principal Secretary of State for the Colonies, for presentation to Her Majesty the Queen, by the outgoing mail, which leaves here on the 19th instant.

Government Offices,
Melbourne, 14th September, 1893.

13. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL.—The Order of the Day for the resumption of the debate on the question, That this Bill be now read a second time, having been read—

Debate resumed.

Question—That this Bill be now read a second time—put and resolved in the affirmative.—Bill read a second time.

The Honorable S. Fraser moved, That this Bill be committed to a Select Committee.

Question—put and resolved in the affirmative.

14. **SALE OF BREAD BILL.**—The Order of the Day for the second reading of this Bill having been read—the Honorable D. Melville moved, That this Bill be now read a second time.
 Question—put and resolved in the affirmative.—Bill read a second time.
 The Honorable D. Melville moved, That this Bill be now committed to a Committee of the whole.
 Question—put and resolved in the affirmative.
 And, on the further motion of the Honorable D. Melville, the President left the Chair, and the Council resolved itself into Committee.
 The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.
 Resolved—That the Council will, on Wednesday next, again resolve itself into the said Committee.
15. **POSTPONEMENT OF ORDER OF THE DAY.**—Ordered, That the consideration of the following Order of the Day be postponed until Wednesday next :—
Oleomargarine Bill—To be further considered in Committee.
16. **POSTPONEMENT OF ORDERS OF THE DAY.**—Ordered, That the consideration of the following Orders of the Day be postponed until Tuesday next :—
Public Service Act 1890 further Amendment Bill—Second reading.
Municipal Overdrafts Indemnity Bill—Second reading.
Companies Act 1890 further Amendment Bill—To be further considered in Committee.
Libraries Act 1890 Amendment Bill—Message from the Legislative Assembly to be taken into consideration.
Governor's Salary Reduction Bill—Second reading—Resumption of debate.
Trustees Law Amendment Bill—Second reading.
Companies Act Amendment Act 1892 Amendment Bill—Second reading.
17. **ADJOURNMENT.**—The Honorable A. Wynne moved, by leave, That the Council, at its rising, adjourn until Tuesday next.
 Question—put and resolved in the affirmative.

And then the Council, at twenty-six minutes past ten o'clock, adjourned until Tuesday next.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 20.

TUESDAY, 26TH SEPTEMBER, 1893.

Government Business.

ORDERS OF THE DAY:—

1. PUBLIC SERVICE ACT 1890 FURTHER AMENDMENT BILL—Second reading.
 2. MUNICIPAL OVERDRAFTS INDEMNITY BILL—Second reading.
 3. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—To be further considered in Committee.
 4. COMPANIES ACT AMENDMENT ACT 1892 AMENDMENT BILL—Second reading.
 5. AUDIT ACT 1890 AMENDMENT BILL—Second reading.
 6. LIBRARIES ACT 1890 AMENDMENT BILL—Message from the Legislative Assembly to be taken into consideration.
 7. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
 8. TRUSTEES LAW AMENDMENT BILL—Second reading.
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WEDNESDAY, 27TH SEPTEMBER.

General Business.

NOTICE OF MOTION:—

1. The Hon. N. LEVI: To move, That, in the opinion of this House, it is desirable that a National or State Bank should be established in the Colony of Victoria.

ORDERS OF THE DAY:—

1. PATENTS LAW AMENDMENT AND CONSOLIDATION BILL—Consideration of Report.
2. JAMES HEANEY—SECOND REPORT FROM SELECT COMMITTEE—To be taken into consideration.
3. SALE OF BREAD BILL—To be further considered in Committee.
4. OLEOMARGARINE BILL—To be further considered in Committee.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

MEETINGS OF SELECT COMMITTEES.

Tuesday, 26th September.

WANT OF EMPLOYMENT—at three o'clock.

Wednesday, 27th September.

REFRESHMENT ROOMS (JOINT)—at three o'clock.

PARLIAMENTARY PAPERS ISSUED 20TH SEPTEMBER, 1893.

Minutes of the Proceedings of the Legislative Council. No. 19.
Notices of Motion and Orders of the Day. No. 20.
Audit Bill—[5]. (To Members of Council only.)

Notices of Motion and Orders of the Day. No. 35.

VICTORIA.

No. 21.

MINUTES OF THE PROCEEDINGS
OF THE
LEGISLATIVE COUNCIL.

TUESDAY, 26TH SEPTEMBER, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. PAPERS.—The Honorable A. Wynne presented, by command of His Excellency the Governor—
Statistical Register of the Colony of Victoria for the Year 1892.—Part III.—Interchange.
Ordered to lie on the Table.
The following Paper, pursuant to the directions of an Act of Parliament, was laid upon the Table by the Clerk :—
Public Service Act 1890.—Alterations of Regulations.
5. PUBLIC SERVICE ACT 1890 FURTHER AMENDMENT BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable A. Wynne moved, That this Bill be now read a second time.
Debate ensued.
Question—put and resolved in the affirmative.—Bill read a second time.
The Honorable A. Wynne moved, That this Bill be now committed to a Committee of the whole.
Question—put and resolved in the affirmative.
And, on the further motion of the Honorable A. Wynne, the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.
Resolved—That the Council will, to-morrow, again resolve itself into the said Committee.
6. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—
MR. PRESIDENT—
The Legislative Assembly transmit to the Legislative Council a Bill intituled “*An Act to apply out of the Consolidated Revenue the sum of Eight hundred and one thousand five hundred and seventy-four pounds to the service of the year One thousand eight hundred and ninety-three and ninety-four,*” with which they desire the concurrence of the Legislative Council.
THOS. BENT,
Speaker.
Legislative Assembly,
Melbourne, 26th September, 1893.
7. CONSOLIDATED REVENUE BILL (No. 2).—The Honorable R. Reid moved, That the Bill transmitted by the foregoing Message, intituled “*An Act to apply out of the Consolidated Revenue the sum of Eight hundred and one thousand five hundred and seventy-four pounds to the service of the year One thousand eight hundred and ninety-three and ninety-four,*” be now read a first time.
Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.

8. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until to-morrow :—

Municipal Overdrafts Indemnity Bill—Second reading.

Companies Act 1890 further Amendment Bill—To be further considered in Committee.

Companies Act Amendment Act 1892 Amendment Bill—Second reading.

Audit Act 1890 Amendment Bill—Second reading.

Libraries Act 1890 Amendment Bill—Message from the Legislative Assembly to be taken into consideration.

Governor's Salary Reduction Bill—Second reading—Resumption of debate.

Trustees Law Amendment Bill—Second reading.

And then the Council, at twenty-five minutes past ten o'clock, adjourned until to-morrow.

GEORGE H. JENKINS,

Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 21.

WEDNESDAY, 27TH SEPTEMBER, 1893.

General Business.

NOTICES OF MOTION:—

1. The Hon. N. LEVI : To move, That, in the opinion of this House, it is desirable that a National or State Bank should be established in the Colony of Victoria.
2. The Hon. J. STERNBERG : To move, That there be laid before this House a Return showing all fees paid to medical gentlemen, as specialists, during the last three years for professional services rendered by them on behalf of the Government or Police Department.
3. The Hon. S. FRASER : To move, That the Select Committee on the Life Assurance Companies Law Amendment Bill consist of the Honorables F. Brown, H. Cuthbert, G. Davis, Dr. W. H. Embling, C. J. Ham, D. Melville, W. Pitt, S. Williamson, and the Mover ; such Committee to have power to send for persons, papers, and records ; three to be the quorum.

ORDERS OF THE DAY :—

1. PATENTS LAW AMENDMENT AND CONSOLIDATION BILL—Consideration of Report.
2. JAMES HEANEY—SECOND REPORT FROM SELECT COMMITTEE—To be taken into consideration.
3. SALE OF BREAD BILL—To be further considered in Committee.
4. OLEOMARGARINE BILL—To be further considered in Committee.

Government Business.

ORDERS OF THE DAY :—

1. CONSOLIDATED REVENUE BILL (No. 2)—Second reading.
2. PUBLIC SERVICE ACT 1890 FURTHER AMENDMENT BILL—To be further considered in Committee.
3. MUNICIPAL OVERDRAFTS INDEMNITY BILL—Second reading.
4. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—To be further considered in Committee.
5. COMPANIES ACT AMENDMENT ACT 1892 AMENDMENT BILL—Second reading.
6. AUDIT ACT 1890 AMENDMENT BILL—Second reading.
7. LIBRARIES ACT 1890 AMENDMENT BILL—Message from the Legislative Assembly to be taken into consideration.
8. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
9. TRUSTEES LAW AMENDMENT BILL—Second reading.

GEORGE H. JENKINS,

Clerk of the Legislative Council.

MEETINGS OF SELECT COMMITTEES.

Wednesday, 27th September.

WANT OF EMPLOYMENT—at three o'clock.
REFRESHMENT ROOMS (JOINT)—at three o'clock.

PARLIAMENTARY PAPERS ISSUED SINCE 21ST SEPTEMBER, 1893.

Minutes of the Proceedings of the Legislative Council. No. 20.

Notices of Motion and Orders of the Day. No. 21.

Patents Bill—[28]. (To Members of Council only.)

Explanation of the provisions of the Public Service Amendment Bill 1893 for the information of Honorable Members of the Legislative Council. (To Members of Council only.)

Public Service Act 1890 further Amendment Bill.—Amendments to be proposed by the Hon. J. Service and Lieut.-Col. Sir F. T. Sargood. (To Members of Council only.)

Sale of Bread Bill.—Amendments to be proposed by the Hon. A. Wynne. (To Members of Council only.)

Votes and Proceedings of the Legislative Assembly. Nos. 34, 35, and 36.

Notices of Motion and Orders of the Day. No. 37.

Division in Committee of the Whole. No. 8.

Railways Standing Committee Bill—[19]. (To Members only.)

Duties of Customs Bill—[39].

Employers and Employés Bill—[73].

Insect Pests Bill.—Amendment to be proposed in Committee by Mr. Taverner. (To Members only.)

British New Guinea.—Memorandum. (To Members of Assembly only.)

Victorian Railways.—Report of the Victorian Railways Commissioners for the year ending 30th June, 1893. No. 43.

VICTORIA.

No. 22.

MINUTES OF THE PROCEEDINGS
OF THE
LEGISLATIVE COUNCIL.

WEDNESDAY, 27TH SEPTEMBER, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. MESSAGE FROM HIS EXCELLENCY THE GOVERNOR.—The following Message from His Excellency the Governor was presented by the Honorable A. Wynne, and the same was read by the Honorable the President:—

HOPETOUN,
Governor.

Message No. 14.

The Governor informs the Legislative Council that he has, on this day, at the Government Offices, given the Royal Assent to the undermentioned Acts of the present Session, presented to him by the Clerk of the Parliaments, viz.:—

- “An Act to amend the ‘Land Sales by Auction Fund Act 1891.’”
- “An Act to amend the ‘Marine Act 1890.’”
- “An Act to amend the ‘Beulah and Hopetoun Railway Act 1892.’”
- “An Act to amend the ‘Provident Societies Act 1890.’”
- “An Act for granting to Her Majesty certain Duties of Customs.”
- “An Act to Reduce the Municipal Endowment.”

Government Offices,
Melbourne, 26th September, 1893.

5. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL.—The Honorable S. Fraser moved, pursuant to amended notice, That the Select Committee on the Life Assurance Companies Law Amendment Bill consist of the Honorables F. Brown, H. Cuthbert, G. Davis, Dr. W. H. Embling, F. S. Grimwade, C. J. Ham, E. Miller, W. Pitt, S. Williamson, and the Mover; such Committee to have power to send for persons, papers, and records; three to be the quorum.
Question—put and resolved in the affirmative.
6. DISCHARGE OF ORDER OF THE DAY.—On the motion of the Honorable A. O. Sachse, the following Order of the Day was read and discharged:—
Patents Law Amendment and Consolidation Bill—Consideration of Report.
7. PATENTS LAW AMENDMENT AND CONSOLIDATION BILL.—The Honorable A. O. Sachse moved, That this Bill be recommitted to a Committee of the whole for the reconsideration of clauses 1 and 49.
Question—put and resolved in the affirmative.
And, on the further motion of the Honorable A. O. Sachse, the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had reconsidered clauses 1 and 49 and agreed to the same with amendments.
The Honorable A. O. Sachse moved, by leave, That the Report from the Committee of the whole be taken into consideration this day.
Question—put and resolved in the affirmative.
On the motion of the Honorable A. O. Sachse, the Council adopted the Report from the Committee of the whole on this Bill.
And, on the further motion of the Honorable A. O. Sachse, the Bill was read a third time and passed.
The Honorable A. O. Sachse moved, That the following be the title of the Bill:—
“An Act to amend and consolidate the Law concerning Letters Patent for Inventions.”
Question—put and resolved in the affirmative.
Ordered—That the Bill be transmitted to the Legislative Assembly with a Message desiring their concurrence therein.

8. **JAMES HEANEY.**—The Order of the Day for the consideration of the Second Report of the Select Committee on the case of James Heaney having been read—the Honorable F. S. Grimwade moved, That the Report, as follows, be adopted :—

The Select Committee appointed to inquire into and report upon the application for the selection of land by James Heaney, in the parish of Merino, county of Normanby, have the honour to report to your Honorable House as follows :—

Your Committee, after full inquiry, find that the land in question was first applied for by James Heaney on the 5th of March, 1880. On the 11th idem the then Surveyor-General, Mr. Skene, made the following memorandum :—

“In connexion with my report on the selections made by Maloney and Meldrum of allotments 8 and 9, section 14, Merino, and the recent interview of Mr. Shiels, M.P., with the Minister with respect to the applications made to select 6 and 7 of section 30, same parish, containing respectively 8a. Or. 2p. and 7a. Or. 37p.” (this is the land applied for by Heaney) “I would beg to recommend that the latter allotments be offered for sale by auction at an upset price of £10 per acre, these allotments being narrow strips of land lying between a road and a bed of a creek, 5 chains in length by a depth of an average of 3 chains.”

On the 15th idem the Minister of Lands, the Honorable J. G. Duffy, made the following minute on Mr. Skene's memorandum :—

“Sell at £15.—J. G. D.”

After this, Mr. Heaney continued to send in applications for the selection from time to time, and in answer to one of these Mr. Skene made a report on the 12th of April, 1886, as follows :—

“The land applied for (15a. Or. 39p.) is a strip 40 chains in length by an average depth of about 4 chains, bounded on one side by a road, and on the other by a creek or chain of water-holes known as Boggy Creek. It is situated in the centre of a freehold estate, the allotments of which were purchased in the earlier days of the settlement of Victoria. In the subdivision of these lands the strip of water frontage was retained as affording access to water for the benefit of the purchasers behind, but there being no special demand for land at the date this was offered, it all fell into the hands of F. Henty. This portion of it is now worth from £8 to £10 per acre, and, for this reason, should not, in my opinion, be made available for selection under Part III. of *The Land Act 1884*.”

On this report the Secretary for Lands, Mr. Morrah, made the following minute :—

“J. Heaney had interview this day with the Minister. Application refused.—A. M., 14.4.86.”

The papers placed before your Committee show that successive Ministers declined to allow Mr. Heaney to take up the land. On no fewer than fifteen occasions was his application either absolutely refused or viewed unfavorably by successive Ministers, viz.—once by the Honorable J. G. Duffy, once by the Honorable R. Richardson, eleven times by the Honorable J. L. Dow, and twice by the Honorable A. McLean.

The records show that on four occasions it was decided by Ministers that the land in question should be sold by auction, but owing to pressure being brought to bear those orders were countermanded.

Your Committee think it desirable to state that Mr. Heaney was not the first applicant for this land, one Thomas Noble having preceded him by at least eight months, and he still maintains his claim to priority.

Your Committee are unanimously of opinion that Mr. Heaney has no claim whatever to the land in question, and that the successive Ministers who refused his application and decided to have the land sold by auction acted properly in so doing.

The evidence given before your Committee goes to show that the land sought for by Mr. Heaney would realize at least £20 an acre if sold by auction, and they agree with the views repeatedly expressed by the professional head of the Lands Department and indorsed by successive Ministers, that it was never contemplated by Parliament that land like this, of special value, should be donated to individuals under the selection clauses of the Land Act.

Your Committee are clearly of opinion that the land in question should be offered for sale by public auction, and that the upset price should not be less than £20 an acre.

Question—put and resolved in the affirmative.

9. **SALE OF BREAD BILL.**—The Order of the Day for the further consideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with amendments.

Ordered—That the Bill, as amended, be printed, and taken into consideration on Tuesday next.

10. **OLEOMARGARINE BILL.**—The Order of the Day for the further consideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with amendments.

Ordered—That the Bill, as amended, be printed, and taken into consideration on Tuesday next.

11. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly:—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act for granting to Her Majesty further Duties of Customs,*" with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 27th September, 1893.

THOS. BENT,
Speaker.

12. SUGAR DUTIES BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled "*An Act for granting to Her Majesty further Duties of Customs,*" be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.

13. CONSOLIDATED REVENUE BILL (No. 2).—The Order of the Day for the second reading of this Bill having been read—the Honorable A. Wynne moved, That this Bill be now read a second time. Debate ensued.

Question—put and resolved in the affirmative.—Bill read a second time.

The Honorable A. Wynne moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable A. Wynne, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.

On the motion of the Honorable A. Wynne, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable A. Wynne, the Bill was read a third time and passed.

The Honorable A. Wynne moved, That the following be the title of the Bill:—

"An Act to apply out of the Consolidated Revenue the sum of Eight hundred and one thousand five hundred and seventy-four pounds to the service of the year One thousand eight hundred and ninety-three and ninety-four."

Question—put and resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

14. WANT OF EMPLOYMENT.—The Honorable S. Fraser, by leave, brought up the Report from this Committee.

Ordered—That the Report lie on the Table, and be printed.

15. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until Tuesday next:—

Public Service Act 1890 further Amendment Bill—To be further considered in Committee.

Municipal Overdrafts Indemnity Bill—Second reading.

Companies Act 1890 further Amendment Bill—To be further considered in Committee.

Companies Act Amendment Act 1892 Amendment Bill—Second reading.

Audit Act 1890 Amendment Bill—Second reading.

Libraries Act 1890 Amendment Bill—Message from the Legislative Assembly to be taken into consideration.

Governor's Salary Reduction Bill—Second reading—Resumption of debate.

Trustees Law Amendment Bill—Second reading.

16. ADJOURNMENT.—The Honorable A. Wynne moved, by leave, That the Council, at its rising, adjourn until Tuesday next.

Question—put and resolved in the affirmative.

And then the Council, at thirty minutes past ten o'clock, adjourned until Tuesday next.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 22.

TUESDAY, 3RD OCTOBER, 1893.

Government Business.

ORDERS OF THE DAY:—

1. SUGAR DUTIES BILL—Second reading.
2. PUBLIC SERVICE ACT 1890 FURTHER AMENDMENT BILL—To be further considered in Committee.
3. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—To be further considered in Committee.
4. MUNICIPAL OVERDRAFTS INDEMNITY BILL—Second reading.
5. COMPANIES ACT AMENDMENT ACT 1892 AMENDMENT BILL—Second reading.
6. AUDIT ACT 1890 AMENDMENT BILL—Second reading.
7. LIBRARIES ACT 1890 AMENDMENT BILL—Message from the Legislative Assembly to be taken into consideration.
8. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
9. TRUSTEES LAW AMENDMENT BILL—Second reading.

General Business.

ORDERS OF THE DAY:—

1. SALE OF BREAD BILL—Consideration of Report.
 2. OLEOMARGARINE BILL—Consideration of Report.
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WEDNESDAY, 4TH OCTOBER.

General Business.

NOTICES OF MOTION:—

1. The Hon. N. LEVI: To move, That, in the opinion of this House, it is desirable that a National or State Bank should be established in the Colony of Victoria.
2. The Hon. J. STERNBERG: To move, That there be laid before this House a Return showing all fees paid to medical gentlemen, as specialists, during the last three years for professional services rendered by them on behalf of the Government or Police Department.

GEORGE H. JENKINS,

Clerk of the Legislative Council.

MEETINGS OF SELECT COMMITTEES.

Tuesday, 3rd October.

LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—at half-past two o'clock.

Wednesday, 4th October.

REFRESHMENT ROOMS (JOINT)—at three o'clock.

(160 copies.)

PARLIAMENTARY PAPERS ISSUED 27TH SEPTEMBER, 1893.

Minutes of the Proceedings of the Legislative Council. No. 21.

Notices of Motion and Orders of the Day. No. 22.

Notices of Motion and Orders of the Day. No. 38.

Amalgamation of State Schools.—Return to an Order. C.—No. 4.

Wood's Point Municipal Bill—[64].

Ballarat School of Mines and Industries Bill—[75].

Public Officers' Retirement Bill—[76].

Statistical Register of the Colony of Victoria for the year 1892.—Part III.—Interchange. No. 4.

VICTORIA.

No. 23.

MINUTES OF THE PROCEEDINGS

OF THE

LEGISLATIVE COUNCIL.

TUESDAY, 3RD OCTOBER, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. PAPER.—The following Paper, pursuant to the directions of an Act of Parliament, was laid upon the Table by the Clerk :—
Marine Act 1890.—Amended Regulations for the Management and Government of Pilots.
5. SUGAR DUTIES BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable R. Reid moved, That this Bill be now read a second time.
Debate ensued.
Question—put and resolved in the affirmative.—Bill read a second time.
The Honorable R. Reid moved, That this Bill be now committed to a Committee of the whole.
Question—put and resolved in the affirmative.
And, on the further motion of the Honorable R. Reid, the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.
On the motion of the Honorable R. Reid, the Council adopted the Report from the Committee of the whole on this Bill.
And, on the further motion of the Honorable R. Reid, the Bill was read a third time and passed.
The Honorable R. Reid moved, That the following be the title of the Bill :—
“An Act for granting to Her Majesty further Duties of Customs.”
Question—put and resolved in the affirmative.
Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.
6. MUNICIPAL OVERDRAFTS INDEMNITY BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable J. H. Abbott moved, That this Bill be now read a second time.
Question—put and resolved in the affirmative.—Bill read a second time.
The Honorable J. H. Abbott moved, That this Bill be now committed to a Committee of the whole.
Question—put and resolved in the affirmative.
And, on the further motion of the Honorable J. H. Abbott, the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.
On the motion of the Honorable J. H. Abbott, the Council adopted the Report from the Committee of the whole on this Bill.
And, on the further motion of the Honorable J. H. Abbott, the Bill was read a third time and passed.
The Honorable J. H. Abbott moved, That the following be the title of the Bill :—
“An Act to indemnify the Councillors of various Municipalities for Borrowing Moneys by Overdrafts on Bankers for the purposes of their Municipalities contrary to the provisions of the ‘Local Government Act 1890’ and for other purposes.”
Question—put and resolved in the affirmative.
Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

7. PUBLIC SERVICE ACT 1890 FURTHER AMENDMENT BILL.—The Order of the Day for the further consideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.

Resolved—That the Council will, to-morrow, again resolve itself into the said Committee.

8. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until to-morrow :—

Companies Act 1890 further Amendment Bill—To be further considered in Committee.

Companies Act Amendment Act 1892 Amendment Bill—Second reading.

Audit Act 1890 Amendment Bill—Second reading.

Libraries Act 1890 Amendment Bill—Message from the Legislative Assembly to be taken into consideration.

Governor's Salary Reduction Bill—Second reading—Resumption of debate.

Trustees Law Amendment Bill—Second reading.

9. SALE OF BREAD BILL.—The Order of the Day for the consideration of the Report on this Bill having been read—on the motion of the Honorable D. Melville, the Council adopted the Report from the Committee of the whole.

And, on the further motion of the Honorable D. Melville, the Bill was read a third time and passed.

The Honorable D. Melville moved, That the following be the title of the Bill :—

“An Act to compel the Sale of Bread by Weight and for other purposes.”

Question—put and resolved in the affirmative.

Ordered—That the Bill be returned to the Legislative Assembly with a Message acquainting them that the Legislative Council have agreed to the same with amendments, and requesting their concurrence therein.

10. DISCHARGE OF ORDER OF THE DAY.—On the motion of the Honorable G. Davis, the following Order of the Day was read and discharged :—

Oleomargarine Bill—Consideration of Report.

11. OLEOMARGARINE BILL.—The Honorable G. Davis moved, That this Bill be recommitted to a Committee of the whole for the reconsideration of clauses 4 and 5.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable G. Davis, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.

Resolved—That the Council will, to-morrow, again resolve itself into the said Committee.

12. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled “*An Act to amend the Law relating to the Railways Standing Committee,*” with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 3rd October, 1893.

THOS. BENT,
Speaker.

13. RAILWAYS STANDING COMMITTEE ACTS AMENDMENT BILL.—The Honorable S. W. Cooke moved, That the Bill transmitted by the foregoing Message, intituled “*An Act to amend the Law relating to the Railways Standing Committee,*” be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.

And then the Council, at forty-three minutes past ten o'clock, adjourned until to-morrow.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 23.

WEDNESDAY, 4TH OCTOBER, 1893.

General Business.

NOTICES OF MOTION:—

1. The Hon. N. LEVI: To move, That, in the opinion of this House, it is desirable that a National or State Bank should be established in the Colony of Victoria.
2. The Hon. J. STERNBERG: To move, That there be laid before this House a Return showing all fees paid to medical gentlemen, as specialists, during the last three years for professional services rendered by them on behalf of the Government or Police Department.

ORDER OF THE DAY:—

1. OLEOMARGARINE BILL—To be further reconsidered in Committee.

Government Business.

ORDERS OF THE DAY:—

1. PUBLIC SERVICE ACT 1890 FURTHER AMENDMENT BILL—To be further considered in Committee.
2. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—To be further considered in Committee.
3. COMPANIES ACT AMENDMENT ACT 1892 AMENDMENT BILL—Second reading.
4. AUDIT ACT 1890 AMENDMENT BILL—Second reading.
5. LIBRARIES ACT 1890 AMENDMENT BILL—Message from the Legislative Assembly to be taken into consideration.
6. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
7. TRUSTEES LAW AMENDMENT BILL—Second reading.
8. RAILWAYS STANDING COMMITTEE ACTS AMENDMENT BILL—Second reading.

GEORGE H. JENKINS,

Clerk of the Legislative Council.

MEETINGS OF SELECT COMMITTEES.

Wednesday, 4th October.

LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—at half-past two o'clock.
REFRESHMENT ROOMS (JOINT)—at three o'clock.

(120 copies.)

PARLIAMENTARY PAPERS ISSUED SINCE 28TH SEPTEMBER, 1893.

Minutes of the Proceedings of the Legislative Council. No. 22.

Notices of Motion and Orders of the Day. No. 23.

Report of the Select Committee of the Legislative Council appointed to consider and report on the present distress and want of employment. D 3.

Railways Standing Committee Bill—[19]. (To Members of Council only.)

Bakers and Millers Act Amendment Bill—[41]. (To Members of Council only.)

Margarine Bill—[57]. (To Members of Council only.)

Oleomargarine Bill.—Amendments to be proposed by the Hon. G. Davis. (To Members of Council only.)

Companies Act 1890 further Amendment Bill—

Amendments to be proposed by the Hon. Lieut.-Col. Sir F. T. Sargood. (To Members of Council only.)

Amendments to be proposed by the Hon. A. Wynne. (To Members of Council only.)

Votes and Proceedings of the Legislative Assembly. Nos. 37, 38, and 39.

Notices of Motion and Orders of the Day. No. 40.

Division in Committee of the Whole. No. 9.

Water Act 1890 Amendment Bill—[21].

Patents Bill—[28]. (To Members only.)

Land Bill—[59].

Melbourne and Metropolitan Board of Works Bill—[63].

VICTORIA.

No. 24.

MINUTES OF THE PROCEEDINGS

OF THE

LEGISLATIVE COUNCIL.

WEDNESDAY, 4TH OCTOBER, 1893.

1. The Council met in accordance with adjournment.

2. The President took the Chair.

3. The President read the Prayer.

4. **OLEOMARGARINE BILL.**—The Order of the Day for the further reconsideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had reconsidered clauses 4 and 5, and agreed to the same with an amendment.

The Honorable H. Cuthbert moved, That this Bill be recommitted to a Committee of the whole for the further consideration of clause 5 and a proposed new clause.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable H. Cuthbert, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had reconsidered clause 5 and agreed to the same with a further amendment, and had inserted a new clause.

The Honorable G. Davis moved, by leave, That the Report from the Committee of the whole be taken into consideration this day.

Question—put and resolved in the affirmative.

On the motion of the Honorable G. Davis, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable G. Davis, the Bill was read a third time and passed.

The Honorable G. Davis moved, That the word "Oleomargarine" in the title of the Bill be omitted with a view to insert in place thereof the word "Margarine."

Question—That the word proposed to be omitted stand part of the title—put and negatived.

Question—That the word proposed to be inserted in place of the word omitted be so inserted—put and resolved in the affirmative.

The Honorable G. Davis moved, That the following be the amended title of the Bill :—

"An Act to amend the Law relating to the Manufacture and Sale of Margarine or other mixtures in imitation of Butter."

Question—put and resolved in the affirmative.

Ordered—That the Bill be returned to the Legislative Assembly with a Message acquainting them that the Legislative Council have agreed to the same with amendments, and requesting their concurrence therein.

5. **PUBLIC SERVICE ACT 1890 FURTHER AMENDMENT BILL.**—The Order of the Day for the further consideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with amendments.

The Honorable A. Wynne moved, by leave, That the Report from the Committee of the whole be taken into consideration this day.

Question—put and resolved in the affirmative.

On the motion of the Honorable A. Wynne, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable A. Wynne, the Bill was read a third time and passed.

The Honorable A. Wynne moved, That the following be the title of the Bill :—

"An Act to further amend the 'Public Service Act 1890.'"

Question—put and resolved in the affirmative.

Ordered—That the Bill be returned to the Legislative Assembly with a Message acquainting them that the Legislative Council have agreed to the same with amendments, and requesting their concurrence therein.

6. **AUDIT ACT 1890 AMENDMENT BILL.**—The Order of the Day for the second reading of this Bill having been read—the Honorable S. W. Cooke moved, That this Bill be now read a second time. Debate ensued.
 Question—put and resolved in the affirmative.—Bill read a second time.
 The Honorable S. W. Cooke moved, That this Bill be now committed to a Committee of the whole.
 Question—put and resolved in the affirmative.
 And, on the further motion of the Honorable S. W. Cooke, the President left the Chair, and the Council resolved itself into Committee.
 The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with an amendment.
 The Honorable S. W. Cooke moved, by leave, That the Report from the Committee of the whole be taken into consideration this day.
 Question—put and resolved in the affirmative.
 On the motion of the Honorable S. W. Cooke, the Council adopted the Report from the Committee of the whole on this Bill.
 And, on the further motion of the Honorable S. W. Cooke, the Bill was read a third time and passed.
 The Honorable S. W. Cooke moved, That the following be the title of the Bill :—
“ An Act to amend the ‘Audit Act 1890.’ ”
 Question—put and resolved in the affirmative.
 Ordered—That the Bill be returned to the Legislative Assembly with a Message acquainting them that the Legislative Council have agreed to the same with an amendment, and requesting their concurrence therein.
7. **COMPANIES ACT 1890 FURTHER AMENDMENT BILL.**—The Order of the Day for the further consideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.
 The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.
 Resolved—That the Council will, on Tuesday next, again resolve itself into the said Committee.
8. **POSTPONEMENT OF ORDERS OF THE DAY.**—Ordered, That the consideration of the following Orders of the Day be postponed until Tuesday next :—
Companies Act Amendment Act 1892 Amendment Bill—Second reading.
Libraries Act 1890 Amendment Bill—Message from the Legislative Assembly to be taken into consideration.
Governor’s Salary Reduction Bill—Second reading—Resumption of debate.
Trustees Law Amendment Bill—Second reading.
Railways Standing Committee Acts Amendment Bill—Second reading.
9. **ADJOURNMENT.**—The Honorable A. Wynne moved, by leave, That the Council, at its rising, adjourn until Tuesday next.
 Question—put and resolved in the affirmative.

And then the Council, at thirty-nine minutes past ten o’clock, adjourned until Tuesday next.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 24.

TUESDAY, 10TH OCTOBER, 1893.

Government Business.

ORDERS OF THE DAY:—

1. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—To be further considered in Committee.
2. COMPANIES ACT AMENDMENT ACT 1892 AMENDMENT BILL—Second reading.
3. LIBRARIES ACT 1890 AMENDMENT BILL—Message from the Legislative Assembly to be taken into consideration.
4. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
5. TRUSTEES LAW AMENDMENT BILL—Second reading.
6. RAILWAYS STANDING COMMITTEE ACTS AMENDMENT BILL—Second reading.

General Business.

NOTICE OF MOTION:—

1. The Hon. J. STERNBERG: To move, That there be laid before this House a Return showing all fees paid to medical gentlemen, as specialists, during the last three years for professional services rendered by them on behalf of the Government or Police Department.

WEDNESDAY, 11TH OCTOBER.

General Business.

NOTICE OF MOTION:—

1. The Hon. N. LEVI: To move, That, in the opinion of this House, it is desirable that a National or State Bank should be established in the Colony of Victoria.

GEORGE H. JENKINS,

Clerk of the Legislative Council.

MEETING OF SELECT COMMITTEE.

Tuesday, 10th October.

LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—at half-past two o'clock.

(160 copies.)

PARLIAMENTARY PAPERS ISSUED 4TH OCTOBER, 1893.

Notices of Motion and Orders of the Day. No. 24.

Notices of Motion and Orders of the Day. No. 41.

Sale of Bread Bill.—Amendments of the Legislative Council. (To Members only.)

Public Service Act 1890 further Amendment Bill.—Amendments of the Legislative Council. (To Members only.)

Melbourne and Metropolitan Board of Works Officers' Salaries Reduction Bill.—New clause to be proposed in Committee by Mr. Stuart. (To Members only.)

Marine Act 1890.—Pilot Regulations amended. No. 49.

VICTORIA.

No. 25.

MINUTES OF THE PROCEEDINGS

OF THE

LEGISLATIVE COUNCIL.

TUESDAY, 10TH OCTOBER, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. PAPERS.—The following Papers, pursuant to the directions of an Act of Parliament, were laid upon the Table by the Clerk:—

Water Act 1890—

Cohuna Irrigation and Water Supply Trust.—Regulation No. 7.

The Dimboola Shire Council and the Western Wimmera Irrigation and Water Supply Trust.—Application of Municipal Funds.

Pine Hills Irrigation and Water Supply Trust.—Regulation by the Board of Land and Works.

Swan Hill Shire Waterworks Trust and Macorna North Irrigation and Water Supply Trust.—Apportionment of Liabilities.

Tragowel Plains Irrigation and Water Supply Trust and Macorna North Irrigation and Water Supply Trust.—Apportionment of Liabilities.

Tragowel Plains Irrigation and Water Supply Trust and Kerang East Irrigation and Water Supply Trust.—Apportionment of Liabilities.

5. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly:—

MR. PRESIDENT—

The Legislative Assembly return to the Legislative Council the Bill intituled "*An Act to further amend the 'Public Service Act 1890,'*" and acquaint the Legislative Council that the Legislative Assembly have agreed to some of the amendments made in such Bill by the Legislative Council, and have disagreed with others of the said amendments, and have agreed to others of the said amendments with amendments, and have made consequential amendments in clause 20, with which they desire the concurrence of the Legislative Council.

THOS. BENT,
Speaker.

Legislative Assembly,
Melbourne, 10th October, 1893.

And the said amendments were read, and are as follow:—

Amendments made by the Legislative Council.	How dealt with by the Legislative Assembly.
1. Clause 16, line 39, omit "Principal Act" and insert " <i>Public Service Act 1883.</i> "	} Disagreed with.
2. " omit all the words in lines 40 to 45 inclusive.	
3. Clause 20, after sub-clause (a) insert new sub-clause— " (c) Or if having been paid any superannuation or retiring allowance compensation or gratuity such officer shall before being re-appointed have repaid into the consolidated revenue any superannuation or retiring allowance compensation or gratuity so paid to him."	} Agreed to with the following amendments:— Omit "(c)" and insert "(b)"; and at the end of the new sub-clause add "and in either case"; and with the following consequential amendments:—Clause 20, at the end of sub-clause (a) omit "and", and at the beginning of sub-clause (b) omit "(b)" and insert "(c)."
4. Clause 21, line 42, after "Council" insert "upon the recommendation of the Board."	
5. Clause 28, page 8, line 10, after "punished" add "upon the recommendation of the Board by Order of the Governor in Council."	} Agreed to with the following amendment:— After "Board" insert "the Chief Secretary or the Victorian Railways Commissioners as the case may be."
6. Clause 29, omit this clause.	

Amendment 1 not insisted on.

Amendment 2, after debate, insisted on.

Amendments 3, 4, and 5 agreed to.

Amendment 6, after debate, insisted on.

Ordered—That the Bill be returned to the Legislative Assembly with a Message acquainting them that the Legislative Council do not insist on one of their amendments disagreed with by the Legislative Assembly; that they insist on two of their amendments disagreed with by the Legislative Assembly; that they have agreed to the amendments made by the Legislative Assembly on certain of the amendments made by the Legislative Council, and with the consequential amendments made by the Legislative Assembly in clause 20.

6. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly:—

MR. PRESIDENT—

The Legislative Assembly return to the Legislative Council the Bill intituled "*An Act to amend the 'Audit Act 1890,'*" and acquaint the Legislative Council that the Legislative Assembly have agreed to the amendment made in such Bill by the Legislative Council.

Legislative Assembly,
Melbourne, 10th October, 1893.

THOS. BENT,
Speaker.

7. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly:—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act to amend the 'Factories and Shops Act 1890' and for other purposes,*" with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 10th October, 1893.

THOS. BENT,
Speaker.

8. FACTORIES AND SHOPS ACT 1890 AMENDMENT BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled "*An Act to amend the 'Factories and Shops Act 1890' and for other purposes,*" be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on the 18th October instant.

9. COMPANIES ACT 1890 FURTHER AMENDMENT BILL.—The Order of the Day for the further consideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable J. Balfour reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.

Resolved—That the Council will, to-morrow, again resolve itself into the said Committee.

10. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Message from His Excellency the Governor, recommending an amendment in the Bill intituled “ *An Act to indemnify the Councillors of various Municipalities for Borrowing Moneys by Overdrafts on Bankers for the purposes of their Municipalities contrary to the provisions of the ‘Local Government Act 1890’ and for other purposes,*” and acquaint the Legislative Council that the Legislative Assembly have agreed to the said amendment recommended by His Excellency the Governor in this Bill, with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 10th October, 1893.

THOS. BENT,
Speaker.

HOPETOUN,
Governor.

Pursuant to the provisions of section 36 of *The Constitution Act*, the Governor transmits to the Legislative Assembly for their consideration the following amendment which he desires to be made in the Bill intituled “ *An Act to indemnify the Councillors of various Municipalities for Borrowing Moneys by Overdrafts on Bankers for the purposes of their Municipalities contrary to the provisions of the ‘Local Government Act 1890’ and for other purposes* ” :—

Clause 1, after “ 1893 ” add the following words—“ and shall be deemed to have come into operation on the twenty-ninth day of September One thousand eight hundred and ninety-three.”

Government Offices,
Melbourne, 10th October, 1893.

On the motion of the Honorable J. H. Abbott, the Council agreed to the amendment recommended by His Excellency the Governor, and ordered a Message to be transmitted to the Legislative Assembly acquainting them therewith.

11. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until to-morrow :—

Companies Act Amendment Act 1892 Amendment Bill—Second reading.

Libraries Act 1890 Amendment Bill—Message from the Legislative Assembly to be taken into consideration.

Governor’s Salary Reduction Bill—Second reading—Resumption of debate.

Trustees Law Amendment Bill—Second reading.

Railways Standing Committee Acts Amendment Bill—Second reading.

And then the Council, at ten o’clock, adjourned until to-morrow.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 25.

WEDNESDAY, 11TH OCTOBER, 1893.

Question.

1. The Hon. S. FRASER : To call the attention of the Honorable the Postmaster-General to the manner of filling up vacancies in the Public Service ; and to ask if, when a vacancy occurs, the fact is given notice of in the *Government Gazette*, so that suitable applicants may apply ; and, if it is not the practice, is there any reason why notice should not be given.

General Business.

NOTICE OF MOTION:—

1. The Hon. N. LEVI : To move, That, in the opinion of this House, it is desirable that a National or State Bank should be established in the Colony of Victoria.

Government Business.

ORDERS OF THE DAY:—

1. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—To be further considered in Committee.
2. COMPANIES ACT AMENDMENT ACT 1892 AMENDMENT BILL—Second reading.
3. LIBRARIES ACT 1890 AMENDMENT BILL—Message from the Legislative Assembly to be taken into consideration.
4. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
5. TRUSTEES LAW AMENDMENT BILL—Second reading.
6. RAILWAYS STANDING COMMITTEE ACTS AMENDMENT BILL—Second reading.

TUESDAY, 17TH OCTOBER.

General Business.

NOTICE OF MOTION:—

1. The Hon. J. STERNBERG : To move, That there be laid before this House a Return showing all fees paid to medical gentlemen, as specialists, during the last three years for professional services rendered by them on behalf of the Government or Police Department.

WEDNESDAY, 18TH OCTOBER.

General Business.

ORDER OF THE DAY:—

1. FACTORIES AND SHOPS ACT 1890 AMENDMENT BILL—Second reading.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

MEETING OF SELECT COMMITTEE.

Wednesday, 11th October.

LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—at half-past two o'clock.

PARLIAMENTARY PAPERS ISSUED SINCE 5TH OCTOBER, 1893.

Minutes of the Proceedings of the Legislative Council. Nos. 23 and 24.

Notices of Motion and Orders of the Day. No. 25.

Factories and Shops Bill—[26]. (To Members of Council only.)

Public Service Act 1890 further Amendment Bill.—Amendments made by the Legislative Council, disagreed with by the Legislative Assembly, or agreed to with amendments. (To Members of Council only.)

Votes and Proceedings of the Legislative Assembly. Nos. 40, 41, and 42.

Notices of Motion and Orders of the Day. No. 43.

Division in Committee of the Whole. No. 10.

Width of Tires Bill—[85].

Oleomargarine Bill.—Amendments of the Legislative Council. (To Members only.)

Victorian Railways.—Statement showing Loan Moneys available at the present time after allowing for Estimated Expenditure. (To Members of Assembly only.)

VICTORIA.

No. 26.

MINUTES OF THE PROCEEDINGS
OF THE
LEGISLATIVE COUNCIL.

WEDNESDAY, 11TH OCTOBER, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. STATE BANK.—The Honorable N. Levi moved, That, in the opinion of this House, it is desirable that a National or State Bank should be established in the Colony of Victoria.
Debate ensued.
Question—put and negatived.
5. COMPANIES ACT 1890 FURTHER AMENDMENT BILL.—The Order of the Day for the further consideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable J. Balfour reported that the Committee had gone through the Bill and agreed to the same with amendments.
Ordered—That the Bill, as amended, be printed, and taken into consideration on Tuesday next.
6. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until Tuesday next :—
Companies Act Amendment Act 1892 Amendment Bill—Second reading.
Libraries Act 1890 Amendment Bill—Message from the Legislative Assembly to be taken into consideration.
Governor's Salary Reduction Bill—Second reading—Resumption of debate.
Trustees Law Amendment Bill—Second reading.
Railways Standing Committee Acts Amendment Bill—Second reading.
7. ADJOURNMENT.—The Honorable A. Wynne moved, by leave, That the Council, at its rising, adjourn until Tuesday next.
Question—put and resolved in the affirmative.

And then the Council, at twenty-seven minutes past ten o'clock, adjourned until Tuesday next.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 26.

TUESDAY, 17TH OCTOBER, 1893.

Question.

1. The Hon. S. FRASER : To call the attention of the Honorable the Postmaster-General to the manner of filling up vacancies in the Public Service ; and to ask if, when a vacancy occurs, the fact is given notice of in the *Government Gazette*, so that suitable applicants may apply ; and, if it is not the practice, is there any reason why notice should not be given.

Government Business.

ORDERS OF THE DAY:—

1. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—Consideration of Report.
2. LIBRARIES ACT 1890 AMENDMENT BILL—Message from the Legislative Assembly to be taken into consideration.
3. RAILWAYS STANDING COMMITTEE ACTS AMENDMENT BILL—Second reading.
4. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
5. TRUSTEES LAW AMENDMENT BILL—Second reading.
6. COMPANIES ACT AMENDMENT ACT 1892 AMENDMENT BILL—Second reading.

General Business.

NOTICE OF MOTION:—

1. The Hon. J. STERNBERG : To move, That there be laid before this House a Return showing all fees paid to medical gentlemen, as specialists, during the last three years for professional services rendered by them on behalf of the Government or Police Department.
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WEDNESDAY, 18TH OCTOBER.

General Business.

ORDER OF THE DAY:—

1. FACTORIES AND SHOPS ACT 1890 AMENDMENT BILL—Second reading.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

MEETINGS OF SELECT COMMITTEES.

Tuesday, 17th October.

LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—at half-past two o'clock.

Wednesday, 18th October.

STANDING ORDERS—at three o'clock.

REFRESHMENT ROOMS (JOINT)—at three o'clock.

PARLIAMENTARY PAPERS ISSUED 11TH OCTOBER, 1893.

Notices of Motion and Orders of the Day. No. 26.

Notices of Motion and Orders of the Day. No. 44.

VICTORIA.

No. 27.

MINUTES OF THE PROCEEDINGS
OF THE
LEGISLATIVE COUNCIL.

TUESDAY, 17TH OCTOBER, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. PAPER.—The following Paper, pursuant to the directions of an Act of Parliament, was laid upon the Table by the Clerk:—
Constitution Statute.—Statement of Expenditure under Schedule D to Act 18 & 19 Vict., cap. 55, during the year 1892-3.

5. MESSAGES FROM HIS EXCELLENCY THE GOVERNOR.—The following Messages from His Excellency the Governor were presented by the Honorable A. Wynne, and the same were read by the Honorable the President:—

HOPETOUN,

*Governor.**Message No. 15.*

The Governor informs the Legislative Council that he has, on this day, at the Government Offices, given the Royal Assent to the undermentioned Act of the present Session, presented to him by the Clerk of the Parliaments, viz.:—

“An Act to apply out of the Consolidated Revenue the sum of Eight hundred and one thousand five hundred and seventy-four pounds to the service of the year One thousand eight hundred and ninety-three and ninety-four.”

Government Offices,
Melbourne, 10th October, 1893.

HOPETOUN,

*Governor.**Message No. 16.*

The Governor informs the Legislative Council that he has, on this day, at the Government House, given the Royal Assent to the undermentioned Acts of the present Session, presented to him by the Clerk of the Parliaments, viz.:—

“An Act for granting to Her Majesty further Duties of Customs.”

“An Act to indemnify the Councillors of various Municipalities for Borrowing Moneys by Overdrafts on Bankers for the purposes of their Municipalities contrary to the provisions of the ‘Local Government Act 1890’ and for other purposes.”

Government House,
Melbourne, 13th October, 1893.

6. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—
 MR. PRESIDENT—
 The Legislative Assembly return to the Legislative Council the Bill intituled “*An Act to further amend the ‘Public Service Act 1890,’*” and acquaint the Legislative Council that the Legislative Assembly do not insist on disagreeing with the amendments in this Bill insisted on by the Legislative Council.
 Legislative Assembly,
 Melbourne, 17th October, 1893.
 THOS. BENT,
 Speaker.
7. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—
 MR. PRESIDENT—
 The Legislative Assembly transmit to the Legislative Council a Bill intituled “*An Act relating to Swamp Lands,*” with which they desire the concurrence of the Legislative Council.
 Legislative Assembly,
 Melbourne, 17th October, 1893.
 THOS. BENT,
 Speaker.
8. SWAMP LANDS BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled “*An Act relating to Swamp Lands,*” be now read a first time.
 Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.
9. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—
 MR. PRESIDENT—
 The Legislative Assembly transmit to the Legislative Council a Bill intituled “*An Act to continue in force a certain Rate of Postage,*” with which they desire the concurrence of the Legislative Council.
 Legislative Assembly,
 Melbourne, 17th October, 1893.
 THOS. BENT,
 Speaker.
10. POSTAGE RATE CONTINUATION BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled “*An Act to continue in force a certain Rate of Postage,*” be now read a first time.
 Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.
11. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—
 MR. PRESIDENT—
 The Legislative Assembly transmit to the Legislative Council a Bill intituled “*An Act to apply temporarily out of the moneys raised under the ‘Victorian Government Stock Act 1889’ certain sums of money for Irrigation Works and Water Supply purposes,*” with which they desire the concurrence of the Legislative Council.
 Legislative Assembly,
 Melbourne, 17th October, 1893.
 THOS. BENT,
 Speaker.
12. IRRIGATION AND WATER SUPPLY ADVANCES BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled “*An Act to apply temporarily out of the moneys raised under the ‘Victorian Government Stock Act 1889’ certain sums of money for Irrigation Works and Water Supply purposes,*” be now read a first time.
 Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.
13. RECONSTRUCTED COMPANIES BILL.—The Honorable A. Wynne moved, by leave, That he have leave to bring in a Bill to facilitate the carrying out the Reconstruction Schemes of certain companies.
 Question—put and resolved in the affirmative.
 Ordered—That the Honorable A. Wynne do prepare and bring in the Bill.
 The Honorable A. Wynne then brought up a Bill intituled “*A Bill to facilitate the carrying out the Reconstruction Schemes of Certain Companies*” and moved, That it be now read a first time.
 Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.
14. DISCHARGE OF ORDER OF THE DAY.—On the motion of the Honorable A. Wynne, the following Order of the Day was read and discharged :—
Companies Act 1890 further Amendment Bill—Consideration of Report.

15. COMPANIES ACT 1890 FURTHER AMENDMENT BILL.—The Honorable A. Wynne moved, That this Bill be recommitted to a Committee of the whole for the reconsideration of clauses 1, 30, 31, 32, 34, 37, 43, 51, 55, 57, 68, 76, 91, 92, the First Schedule, and certain headings.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable A. Wynne, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable H. Cuthbert reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.

Resolved—That the Council will, to-morrow, again resolve itself into the said Committee.

16. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Message from His Excellency the Governor recommending amendments in the Bill intituled “*An Act to further amend the ‘Public Service Act 1890,’*” and acquaint the Legislative Council that the Legislative Assembly have agreed to the several amendments recommended by His Excellency the Governor in this Bill, with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 17th October, 1893.

THOS. BENT,
Speaker.

HOPETOUN,
Governor.

Pursuant to the provisions of section 36 of *The Constitution Act*, the Governor transmits to the Legislative Assembly for their consideration the following amendments which he desires to be made in the Bill intituled “*An Act to further amend the ‘Public Service Act 1890’*” :—

Clause 2, omit “first” and substitute “twenty-fourth.”

Clause 9, in the first line of the clause, after “sixteen” insert “of.”

Government Offices,
Melbourne, 17th October, 1893.

On the motion of the Honorable A. Wynne, the Council agreed to the several amendments recommended by His Excellency the Governor, and ordered a Message to be transmitted to the Legislative Assembly acquainting them therewith.

17. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled “*An Act to provide for the further Reduction of the Number of Public Officers,*” with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 17th October, 1893.

THOS. BENT,
Speaker.

18. PUBLIC OFFICERS’ RETIREMENT BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled “*An Act to provide for the further Reduction of the Number of Public Officers,*” be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.

19. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled “*An Act to authorize the issue of Treasury Bonds,*” with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 17th October, 1893.

THOS. BENT,
Speaker.

20. TREASURY BONDS BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled “*An Act to authorize the issue of Treasury Bonds,*” be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.

21. **POSTPONEMENT OF ORDERS OF THE DAY.**—Ordered, That the consideration of the following Orders of the Day be postponed until to-morrow :—

Libraries Act 1890 Amendment Bill—Message from the Legislative Assembly to be taken into consideration.

Railways Standing Committee Acts Amendment Bill—Second reading.

Governor's Salary Reduction Bill—Second reading—Resumption of debate.

Trustees Law Amendment Bill—Second reading.

Companies Act Amendment Act 1892 Amendment Bill—Second reading.

22. **FEES PAID TO MEDICAL SPECIALISTS.**—The Honorable J. Sternberg moved, That there be laid before this House a Return showing all fees paid to medical gentlemen, as specialists, during the last three years for professional services rendered by them on behalf of the Government or Police Department. Question—put and resolved in the affirmative.

23. **PAPER.**—The Honorable A. Wynne presented—

Fees paid to Medical Specialists.—Return to the foregoing Order.

And then the Council, at forty-three minutes past ten o'clock, adjourned until to-morrow.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 27.

WEDNESDAY, 18TH OCTOBER, 1893.

Question.

1. The Hon. S. FRASER : To call the attention of the Honorable the Postmaster-General to the manner of filling up vacancies in the Public Service ; and to ask if, when a vacancy occurs, the fact is given notice of in the *Government Gazette*, so that suitable applicants may apply ; and, if it is not the practice, is there any reason why notice should not be given.

General Business.

NOTICE OF MOTION :—

1. The Hon. J. H. CONNOR : To move, That, in the opinion of this House, the Government should offer an amount of money in the shape of bonuses or small grants to persons exporting frozen meats, compressed fodder, and other products, for the benefit of the local producers ; and that regulations be framed by the Governor in Council to carry out such bonuses and grants.

ORDER OF THE DAY :—

1. FACTORIES AND SHOPS ACT 1890 AMENDMENT BILL—Second reading.

Government Business.

ORDERS OF THE DAY :—

1. COMPANIES ACT 1890 FURTHER AMENDMENT BILL—To be further reconsidered in Committee.
2. SWAMP LANDS BILL—Second reading.
3. PUBLIC OFFICERS' RETIREMENT BILL—Second reading.
4. POSTAGE RATE CONTINUATION BILL—Second reading.
5. IRRIGATION AND WATER SUPPLY ADVANCES BILL—Second reading.
6. RECONSTRUCTED COMPANIES BILL—Second reading.
7. TREASURY BONDS BILL—Second reading.
8. LIBRARIES ACT 1890 AMENDMENT BILL—Message from the Legislative Assembly to be taken into consideration.
9. RAILWAYS STANDING COMMITTEE ACTS AMENDMENT BILL—Second reading.
10. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
11. TRUSTEES LAW AMENDMENT BILL—Second reading.
12. COMPANIES ACT AMENDMENT ACT 1892 AMENDMENT BILL—Second reading.

GEORGE H. JENKINS,

Clerk of the Legislative Council.

MEETINGS OF SELECT COMMITTEES.

Wednesday, 18th October.

LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—at half-past two o'clock.

STANDING ORDERS—at three o'clock.

REFRESHMENT ROOMS (JOINT)—at three o'clock.

PARLIAMENTARY PAPERS ISSUED SINCE 12TH OCTOBER, 1893.

Minutes of the Proceedings of the Legislative Council. Nos. 25 and 26.

Notices of Motion and Orders of the Day. No. 27.

Companies Bill—[7]. (To Members of Council only.)

Land Bill—[59]. (To Members of Council only.)

Water Supply Advances Bill—[68]. (To Members of Council only.)

Postage Rate Continuation Bill—[69]. (To Members of Council only.)

Reconstructed Companies Bill—[72].

Public Officers' Retirement Bill—[76]. (To Members of Council only.)

Treasury Bonds Bill—[82]. (To Members of Council only.)

Votes and Proceedings of the Legislative Assembly. Nos. 44 and 45.

Notices of Motion and Orders of the Day. No. 46.

Divisions in Committee of the Whole. No. 11.

Marine Act 1890 Amendment Bill—[70]. (To Members only.)

Crown Lands Reserves Bill—[92].

Marine Act 1890 Amendment Bill.—New clause to be proposed in Committee by Mr. W. T. Carter. (To Members only.)

VICTORIA.

No. 28.

MINUTES OF THE PROCEEDINGS
OF THE
LEGISLATIVE COUNCIL.

WEDNESDAY, 18TH OCTOBER, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. AGRICULTURAL AND OTHER BONUSES.—The Honorable J. H. Connor moved, That, in the opinion of this House, the Government should offer an amount of money in the shape of bonuses or small grants to persons exporting frozen meats, compressed fodder, and other products, for the benefit of the local producers; and that regulations be framed by the Governor in Council to carry out such bonuses and grants.
Debate ensued.
Motion, by leave, withdrawn.
5. POSTPONEMENT OF ORDER OF THE DAY.—Ordered, That the consideration of the following Order of the Day be postponed until Wednesday next :—
Factories and Shops Act 1890 Amendment Bill—Second reading.
6. COMPANIES ACT 1890 FURTHER AMENDMENT BILL.—The Order of the Day for the further reconsideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with further amendments.
The Honorable A. Wynne moved, by leave, That the Report from the Committee of the whole be taken into consideration this day.
Debate ensued.
Question—put and resolved in the affirmative.
On the motion of the Honorable A. Wynne, the Council adopted the Report from the Committee of the whole on this Bill.
And, on the further motion of the Honorable A. Wynne, the Bill was read a third time and passed.
The Honorable A. Wynne moved, That the following be the title of the Bill :—
“*An Act to further amend the ‘Companies Act 1890.’*”
Question—put and resolved in the affirmative.
Ordered—That the Bill be transmitted to the Legislative Assembly with a Message desiring their concurrence therein.
7. SWAMP LANDS BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable S. W. Cooke moved, That this Bill be now read a second time.
Debate ensued.
Question—put and resolved in the affirmative.—Bill read a second time.
The Honorable S. W. Cooke moved, That this Bill be now committed to a Committee of the whole.
Question—put and resolved in the affirmative.
And, on the further motion of the Honorable S. W. Cooke, the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.
On the motion of the Honorable S. W. Cooke, the Council adopted the Report from the Committee of the whole on this Bill.
And, on the further motion of the Honorable S. W. Cooke, the Bill was read a third time and passed.
The Honorable S. W. Cooke moved, That the following be the title of the Bill :—
“*An Act relating to Swamp Lands.*”
Question—put and resolved in the affirmative.
Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

8. PUBLIC OFFICERS' RETIREMENT BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable R. Reid moved, That this Bill be now read a second time.

Debate ensued.

The Honorable J. Service moved, That the debate be now adjourned.

Question—That the debate be now adjourned—put and resolved in the affirmative.

Ordered—That the debate be adjourned until Tuesday next.

9. POSTAGE RATE CONTINUATION BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable A. Wynne moved, That this Bill be now read a second time.

Debate ensued.

Question—put and resolved in the affirmative.—Bill read a second time.

The Honorable A. Wynne moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable A. Wynne, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.

On the motion of the Honorable A. Wynne, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable A. Wynne, the Bill was read a third time and passed.

The Honorable A. Wynne moved, That the following be the title of the Bill :—

“ An Act to continue in force a certain Rate of Postage.”

Question—put and resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

10. IRRIGATION AND WATER SUPPLY ADVANCES BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable A. Wynne moved, That this Bill be now read a second time.

Debate ensued.

Question—put.

The Council divided.

Ayes, 17.

The Hon. J. Buchanan
S. W. Cooke
D. Coutts
E. J. Crooke
J. M. Davies
N. Levi
D. E. McBryde
E. Miller
W. Pitt
J. M. Pratt
R. Reid
Lieut.-Col. Sir F. T. Sargood
J. Service
S. Williamson
A. Wynne.

Tellers.

S. Fraser
C. J. Ham.

Noes, 7.

The Hon. T. Dowling
D. Melville
W. H. S. Osmand
A. O. Sachse
J. A. Wallace.

Tellers.

F. S. Grimwade
W. McCulloch.

And so it was resolved in the affirmative.—Bill read a second time.

The Honorable A. Wynne moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable A. Wynne, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.

On the motion of the Honorable A. Wynne, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable A. Wynne, the Bill was read a third time and passed.

The Honorable A. Wynne moved, That the following be the title of the Bill :—

“ An Act to apply temporarily out of the moneys raised under the ‘ Victorian Government Stock Act 1889 ’ certain sums of money for Irrigation Works and Water Supply purposes.”

Question—put and resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

11. **RECONSTRUCTED COMPANIES BILL.**—The Order of the Day for the second reading of this Bill having been read—the Honorable A. Wynne moved, That this Bill be now read a second time.
 Debate ensued.
 Question—put and resolved in the affirmative.—Bill read a second time.
 The Honorable A. Wynne moved, That this Bill be now committed to a Committee of the whole.
 Question—put and resolved in the affirmative.
 And, on the further motion of the Honorable A. Wynne, the President left the Chair, and the Council resolved itself into Committee.
 The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with amendments.
 Ordered—That the Bill, as amended, be printed, and taken into consideration on Tuesday next.
12. **POSTPONEMENT OF ORDERS OF THE DAY.**—Ordered, That the consideration of the following Orders of the Day be postponed until Tuesday next :—
Treasury Bonds Bill—Second reading.
Libraries Act 1890 Amendment Bill—Message from the Legislative Assembly to be taken into consideration.
Railways Standing Committee Acts Amendment Bill—Second reading.
Governor's Salary Reduction Bill—Second reading—Resumption of debate.
Trustees Law Amendment Bill—Second reading.
Companies Act Amendment Act 1892 Amendment Bill—Second reading.
13. **ADJOURNMENT.**—The Honorable A. Wynne moved, by leave, That the Council, at its rising, adjourn until Tuesday next.
 Question—put and resolved in the affirmative.

And then the Council, at fifty-five minutes past ten o'clock, adjourned until Tuesday next.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 28.

TUESDAY, 24TH OCTOBER, 1893.

Question.

1. The Hon. S. FRASER : To call the attention of the Honorable the Postmaster-General to the manner of filling up vacancies in the Public Service ; and to ask if, when a vacancy occurs, the fact is given notice of in the *Government Gazette*, so that suitable applicants may apply ; and, if it is not the practice, is there any reason why notice should not be given.

Government Business.

ORDERS OF THE DAY :—

1. RECONSTRUCTED COMPANIES BILL—Consideration of Report.
 2. PUBLIC OFFICERS' RETIREMENT BILL—Second reading—*Resumption of debate.*
 3. TREASURY BONDS BILL—Second reading.
 4. RAILWAYS STANDING COMMITTEE ACTS AMENDMENT BILL—Second reading.
 5. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
 6. LIBRARIES ACT 1890 AMENDMENT BILL—Message from the Legislative Assembly to be taken into consideration.
 7. TRUSTEES LAW AMENDMENT BILL—Second reading.
 8. COMPANIES ACT AMENDMENT ACT 1892 AMENDMENT BILL—Second reading.
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WEDNESDAY, 25TH OCTOBER.

General Business.

NOTICE OF MOTION :—

1. The Hon. S. FRASER : To move, That the Report of the Select Committee appointed to consider and report on the present distress and want of employment be now taken into consideration.

ORDER OF THE DAY :—

1. FACTORIES AND SHOPS ACT 1890 AMENDMENT BILL—Second reading.

GEORGE H. JENKINS,

Clerk of the Legislative Council.

MEETINGS OF SELECT COMMITTEES.

Tuesday, 24th October.

LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—at half-past two o'clock.

Wednesday, 25th October.

REFRESHMENT ROOMS (JOINT)—at three o'clock.

(160 copies.)

PARLIAMENTARY PAPERS ISSUED 18TH OCTOBER, 1893.

Notices of Motion and Orders of the Day. No. 28.

Notices of Motion and Orders of the Day. No. 47.

Offences against Young Girls.—Return to an Order. C.—No. 5.

Thistle Bill—[93].

Warragul Agricultural Show Grounds Bill—[94].

Melbourne and Metropolitan Board of Works Officers' Salaries Reduction Bill.—New clauses to be proposed in Committee. (To Members only.)

Water Act 1890 Amendment Bill.—New clause to be proposed in Committee by Mr. Dyer. (To Members only.)

Constitution Statute.—Statement of Expenditure under Schedule D to Act 18 & 19 Vict., cap. 55, during the year 1892-3. No. 48.

VICTORIA.

No. 29.

MINUTES OF THE PROCEEDINGS
OF THE
LEGISLATIVE COUNCIL.

TUESDAY, 24TH OCTOBER, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. PAPERS.—The following Papers, pursuant to the directions of several Acts of Parliament, were laid upon the Table by the Clerk :—
 - Savings Banks.—Statements and Returns for the year ended 30th June, 1893.
 - Agricultural Education.—Accounts of the Trustees of Agricultural Colleges and the Council of Agricultural Education, from 1st July, 1892, to 31st December, 1892.
5. CARTRIDGES SUPPLIED TO DEFENCE DEPARTMENT.—The Honorable Lieut.-Col. Sir F. T. Sargood moved, by leave, That there be laid before this House a Return of—
 1. All complaints made by Commanding Officers of the quality of the cartridges supplied to the Defence Department by the Colonial Ammunition Company.
 2. All reports made by the Military Commandant as to defects in the said ammunition.

Question—put and resolved in the affirmative.

6. MESSAGE FROM HIS EXCELLENCY THE GOVERNOR.—The following Message from His Excellency the Governor was presented by the Honorable A. Wynne, and the same was read by the Honorable the President—

HOPETOUN,
Governor.

Message No. 17.

The Governor informs the Legislative Council that he has, on this day, at the Government House, given the Royal Assent to the undermentioned Acts of the present Session, presented to him by the Clerk of the Parliaments, viz.:—

“An Act to amend the ‘Audit Act 1890.’”

“An Act to further amend the ‘Public Service Act 1890.’”

Government House,
Melbourne, 19th October, 1893.

7. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled “An Act to authorize the Trustees of the Working Men’s College in the City of Melbourne to borrow Three thousand pounds by way of mortgage on certain Land vested in them,” with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 24th October, 1893.

THOS. BENT,
Speaker.

8. **WORKING MEN'S COLLEGE (BORROWING POWERS) BILL.**—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled "*An Act to authorize the Trustees of the Working Men's College in the City of Melbourne to borrow Three thousand pounds by way of mortgage on certain Land vested in them,*" be now read a first time.
Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.

9. **DISCHARGE OF ORDER OF THE DAY.**—On the motion of the Honorable A. Wynne, the following Order of the Day was read and discharged :—

Reconstructed Companies Bill—Consideration of Report.

10. **RECONSTRUCTED COMPANIES BILL.**—The Honorable A. Wynne moved, That this Bill be recommitted to a Committee of the whole for reconsideration.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable A. Wynne, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with further amendments.

The Honorable A. Wynne moved, by leave, That the Report from the Committee of the whole be taken into consideration this day.

Question—put and resolved in the affirmative.

On the motion of the Honorable A. Wynne, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable A. Wynne, the Bill was read a third time.

The Honorable A. Wynne moved, That the words "payment of the statutory fees" in clause 4 be printed in italics.

Question—put and resolved in the affirmative.

The Honorable A. Wynne moved, That this Bill do pass.

Question—put and resolved in the affirmative.

The Honorable J. M. Davies moved, That the words "and the Compromise Schemes of Certain Societies" be added to the title.

Question—That the words proposed to be added be so added—put and resolved in the affirmative.

The Honorable A. Wynne moved, That the following be the amended title of the Bill :—

"An Act to facilitate the carrying out the Reconstruction Schemes of Certain Companies and the Compromise Schemes of Certain Societies."

Question—put and resolved in the affirmative.

Ordered—That the Bill be transmitted to the Legislative Assembly with a Message desiring their concurrence therein.

11. **MESSAGE FROM THE LEGISLATIVE ASSEMBLY.**—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act to apply a sum out of the Consolidated Revenue to the service of the year ending on the thirtieth day of June One thousand eight hundred and ninety-four and to appropriate the Supplies granted in this Session of Parliament,*" with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 24th October, 1893.

THOS. BENT,
Speaker.

12. **APPROPRIATION BILL.**—The Honorable R. Reid moved, That the Bill transmitted by the foregoing Message, intituled "*An Act to apply a sum out of the Consolidated Revenue to the service of the year ending on the thirtieth day of June One thousand eight hundred and ninety-four and to appropriate the Supplies granted in this Session of Parliament,*" be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.

13. **PUBLIC OFFICERS' RETIREMENT BILL.**—The Order of the Day for the resumption of the debate on the question, That this Bill be now read a second time, having been read—

Debate resumed.

Question—That this Bill be now read a second time—put and resolved in the affirmative.—Bill read a second time.

The Honorable R. Reid moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable R. Reid, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable J. Balfour reported that the Committee had gone through the Bill and agreed to the same with amendments.

The Honorable R. Reid moved, by leave, That the Report from the Committee of the whole be taken into consideration this day.

Question—put and resolved in the affirmative.

On the motion of the Honorable R. Reid, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable R. Reid, the Bill was read a third time and passed. The Honorable R. Reid moved, That the following be the title of the Bill :—

“ *An Act to provide for the further Reduction of the Number of Public Officers.* ”

Question—put and resolved in the affirmative.

Ordered—That the Bill be returned to the Legislative Assembly with a Message acquainting them that the Legislative Council have agreed to the same with amendments, and requesting their concurrence therein.

14. DISCHARGE OF ORDERS OF THE DAY.—On the motion of the Honorable A. Wynne, the following Orders of the Day were read and discharged :—

Trustees Law Amendment Bill—Second reading.

Companies Act Amendment Act 1892 Amendment Bill—Second reading.

Ordered—That the said Bills be withdrawn.

15. TREASURY BONDS BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable A. Wynne moved, That this Bill be now read a second time.

Debate ensued.

Question—put and resolved in the affirmative.—Bill read a second time.

The Honorable A. Wynne moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable A. Wynne, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair ; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.

On the motion of the Honorable A. Wynne, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable A. Wynne, the Bill was read a third time and passed.

The Honorable A. Wynne moved, That the following be the title of the Bill :—

“ *An Act to authorize the issue of Treasury Bonds.* ”

Question—put and resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

16. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until to-morrow :—

Railways Standing Committee Acts Amendment Bill—Second reading.

Governor's Salary Reduction Bill—Second reading—Resumption of debate.

Libraries Act 1890 Amendment Bill—Message from the Legislative Assembly to be taken into consideration.

And then the Council, at nine minutes past ten o'clock, adjourned until to-morrow.

GEORGE H. JENKINS,

Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 29.

WEDNESDAY, 25TH OCTOBER, 1893.

General Business.

NOTICES OF MOTION :—

1. The Hon. S. FRASER : To move, That the Report of the Select Committee appointed to consider and report on the present distress and want of employment be now taken into consideration.
2. The Hon. Lieut.-Col. SIR F. T. SARGOOD : To move, That there be laid before this House a copy of the letter addressed to the Honorable the Premier, by Mr. C. P. Hodges (Chinese interpreter), in reference to the Opium Bill now before Parliament.
3. The Hon. Lieut.-Col. SIR F. T. SARGOOD : To move, That there be laid before this House a copy of all the papers relating to the recent promotion of Mr. J. O'Halloran.

ORDER OF THE DAY :—

1. FACTORIES AND SHOPS ACT 1890 AMENDMENT BILL—Second reading.

Government Business.

ORDERS OF THE DAY :—

1. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
2. RAILWAYS STANDING COMMITTEE ACTS AMENDMENT BILL—Second reading.
3. WORKING MEN'S COLLEGE (BORROWING POWERS) BILL—Second reading.
4. APPROPRIATION BILL—Second reading.
5. LIBRARIES ACT 1890 AMENDMENT BILL—Message from the Legislative Assembly to be taken into consideration.

GEORGE H. JENKINS,

Clerk of the Legislative Council.

MEETINGS OF SELECT COMMITTEES.

Wednesday, 25th October.

LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—at half-past two o'clock.
REFRESHMENT ROOMS (JOINT)—at three o'clock.

(120 copies.)

PARLIAMENTARY PAPERS ISSUED SINCE 19TH OCTOBER, 1893.

Minutes of the Proceedings of the Legislative Council. Nos. 27 and 28.

Notices of Motion and Orders of the Day. No. 29.

Companies Bill—[7]. (To Members only.)

Appropriation Bill—[45]. (To Members of Council only.)

Working Men's College Loan Bill—[56]. (To Members of Council only.)

Reconstructed Companies Bill—

New clause to be proposed by the Hon. J. A. Wallace. (To Members of Council only.)

Amendments to be proposed by the Hon. J. H. Abbott. (To Members of Council only.)

Public Officers' Retirement Bill.—Amendments to be proposed by the Hon. Lieut.-Col. Sir F. T. Sargood.
(To Members of Council only.)

Votes and Proceedings of the Legislative Assembly. Nos. 46, 47, and 48.

Notices of Motion and Orders of the Day. No. 49.

Divisions in Committee of the Whole. No. 12.

Companies Bill—[7]. (To Members only.)

Melbourne and Metropolitan Board of Works Bill—[63]. (To Members only.)

Teachers' Salaries Bill—[81].

Prahran Loan Bill—[95].

VICTORIA.

No. 30.

MINUTES OF THE PROCEEDINGS
OF THE
LEGISLATIVE COUNCIL.

WEDNESDAY, 25TH OCTOBER, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. CORRECTIONS IN RECONSTRUCTED COMPANIES BILL.—The President announced that he had received the following Report from the Clerk:—

MR. PRESIDENT—

Parliament House,
Melbourne, 25th October, 1893.

I have the honour to report that, in pursuance of Standing Order No. 298, I have made the following corrections in the Bill intituled "*An Act to facilitate the carrying out the Reconstruction Schemes of Certain Companies and the Compromise Schemes of Certain Societies*":—

In clause 17, line 14, the words "eleven and twelve" have been omitted and "twelve and thirteen" inserted.

In clause 18, lines 17 and 18, the words "eleven twelve fifteen and sixteen" have been omitted and "twelve thirteen sixteen and seventeen" inserted.

I have the honour to be, Sir,
Your most obedient servant,

The Honorable
The President of the Legislative Council,
&c., &c., &c.

GEO. H. JENKINS,
Clerk of the Legislative Council.

5. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly:—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act to revoke in the whole or in part the Permanent Reservation under Orders in Council of certain Crown Lands and to enable such Lands to be used for Agricultural Village and Homestead Settlement*," with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 25th October, 1893.

THOS. BENT,
Speaker.

6. PERMANENT RESERVES REVOCATION BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled "*An Act to revoke in the whole or in part the Permanent Reservation under Orders in Council of certain Crown Lands and to enable such Lands to be used for Agricultural Village and Homestead Settlement*," be now read a first time.
Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.
7. CORRESPONDENCE RE OPIUM BILL.—The Honorable Lieut.-Col. Sir F. T. Sargood moved, That there be laid before this House a copy of the letter addressed to the Honorable the Premier, by Mr. C. P. Hodges (Chinese interpreter), in reference to the Opium Bill now before Parliament.
Question—put and resolved in the affirmative.
8. PAPER.—The Honorable A. Wynne presented—
Correspondence re Opium Bill.—Return to the foregoing Order.

9. PROMOTION OF MR. J. O'HALLORAN.—The Honorable Lieut.-Col. Sir F. T. Sargood moved, That there be laid before this House a copy of all the papers relating to the recent promotion of Mr. J. O'Halloran.

Question—put and resolved in the affirmative.

10. PAPER.—The Honorable A. Wynne presented—
Promotion of Mr. J. O'Halloran.—Return to the foregoing Order.

11. PAPERS.—The Honorable R. Reid presented—
Cartridges supplied to Defence Department.—Return to an Order of the Legislative Council, dated 24th October, 1893, for a Return of—

1. All complaints made by Commanding Officers of the quality of the cartridges supplied to the Defence Department by the Colonial Ammunition Company.

2. All reports made by the Military Commandant as to defects in the said ammunition.

The following Papers, pursuant to the directions of several Acts of Parliament, were laid upon the Table by the Clerk :—

The Constitution Act Amendment Act 1890.—Part IX.—Statement of Appointments.—
Library of Parliament.

Education Act 1890.—Regulations.—Alteration of Regulation XXI.—Boards of Advice.

12. FACTORIES AND SHOPS ACT 1890 AMENDMENT BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable J. Balfour moved, That this Bill be now read a second time.

Debate ensued.

Question—put and resolved in the affirmative.—Bill read a second time.

The Honorable J. Balfour moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable J. Balfour, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with amendments.

The Honorable J. Balfour moved, That this Bill be recommitted to a Committee of the whole for the consideration of a proposed new clause.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable J. Balfour, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had inserted a new clause.

The Honorable J. Balfour moved, by leave, That the Report from the Committee of the whole be taken into consideration this day.

Question—put and resolved in the affirmative.

On the motion of the Honorable J. Balfour, the Council adopted the Report from the Committee of the whole on this Bill.

Ordered—That the Bill be read a third time on Tuesday next.

13. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly return to the Legislative Council the Bill intituled "*An Act to provide for the further Reduction of the Number of Public Officers,*" and acquaint the Legislative Council that the Legislative Assembly have agreed to the amendments made in such Bill by the Legislative Council.

Legislative Assembly,
Melbourne, 25th October, 1893.

THOS. BENT,
Speaker.

14. GOVERNOR'S SALARY REDUCTION BILL.—The Order of the Day for the resumption of the debate on the question, That this Bill be now read a second time, having been read—

Debate resumed.

The Honorable D. Melville moved, That the debate be now adjourned.

Question—That the debate be now adjourned—put and resolved in the affirmative.

Ordered—That the debate be adjourned until Tuesday next.

15. RAILWAYS STANDING COMMITTEE ACTS AMENDMENT BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable J. H. Abbott moved, That this Bill be now read a second time.

Debate ensued.

The Honorable F. S. Grimwade moved, That the debate be now adjourned.

Question—That the debate be now adjourned—put and resolved in the affirmative.

Ordered—That the debate be adjourned until Tuesday next.

16. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act providing for the Temporary Reduction of the Salaries of certain Officers of the Melbourne and Metropolitan Board of Works and for other purposes,*" with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 25th October, 1893.

THOS. BENT,
Speaker.

17. MELBOURNE AND METROPOLITAN BOARD OF WORKS OFFICERS' SALARIES REDUCTION BILL.—The Honorable R. Reid moved, That the Bill transmitted by the foregoing Message, intituled "*An Act providing for the Temporary Reduction of the Salaries of certain Officers of the Melbourne and Metropolitan Board of Works and for other purposes,*" be now read a first time.
Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.
18. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—
MR. PRESIDENT—
The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act to further amend the Law relating to the Payment of State School Teachers and for other purposes,*" with which they desire the concurrence of the Legislative Council.
Legislative Assembly,
Melbourne, 25th October, 1893.
THOS. BENT,
Speaker.
19. TEACHERS' SALARIES BILL.—The Honorable S. W. Cooke moved, That the Bill transmitted by the foregoing Message, intituled "*An Act to further amend the Law relating to the Payment of State School Teachers and for other purposes,*" be now read a first time.
Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Tuesday next.
20. WORKING MEN'S COLLEGE (BORROWING POWERS) BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable S. W. Cooke moved, That this Bill be now read a second time.
Question—put and resolved in the affirmative.—Bill read a second time.
The Honorable S. W. Cooke moved, That this Bill be now committed to a Committee of the whole.
Question—put and resolved in the affirmative.
And, on the further motion of the Honorable S. W. Cooke, the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.
On the motion of the Honorable S. W. Cooke, the Council adopted the Report from the Committee of the whole on this Bill.
And, on the further motion of the Honorable S. W. Cooke, the Bill was read a third time and passed.
The Honorable S. W. Cooke moved, That the following be the title of the Bill :—
"*An Act to authorize the Trustees of the Working Men's College in the City of Melbourne to borrow Three thousand pounds by way of mortgage on certain Land vested in them.*"
Question—put and resolved in the affirmative.
Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.
21. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until Tuesday next :—
Appropriation Bill—Second reading.
Libraries Act 1890 Amendment Bill—Message from the Legislative Assembly to be taken into consideration.
22. ADJOURNMENT.—The Honorable A. Wynne moved, by leave, That the Council, at its rising, adjourn until Tuesday next.
Question—put and resolved in the affirmative.

And then the Council, at one minute past ten o'clock, adjourned until Tuesday next.

GEORGE H. JENKINS,
Clerk of the Legislative Council.



LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 30.

TUESDAY, 31ST OCTOBER, 1893.

Government Business.

ORDERS OF THE DAY:—

1. APPROPRIATION BILL—Second reading.
2. TEACHERS' SALARIES BILL—Second reading.
3. MELBOURNE AND METROPOLITAN BOARD OF WORKS OFFICERS' SALARIES REDUCTION BILL—Second reading.
4. PERMANENT RESERVES REVOCATION BILL—Second reading.
5. GOVERNOR'S SALARY REDUCTION BILL—Second reading—*Resumption of debate.*
6. RAILWAYS STANDING COMMITTEE ACTS AMENDMENT BILL—Second reading—*Resumption of debate.*
7. LIBRARIES ACT 1890 AMENDMENT BILL—Message from the Legislative Assembly to be taken into consideration.

General Business.

NOTICES OF MOTION:—

1. The Hon. S. FRASER: To move, That the Report of the Select Committee appointed to consider and report on the present distress and want of employment be now taken into consideration.
2. The Hon. F. S. GRIMWADE: To move, That there be laid before this House copies of all favorable reports in the possession of the Defence Department or the Ammunition Company, and that the testing officers who actually shot the ammunition (testing it under War Office practice) be requested to furnish their reports.

ORDER OF THE DAY:—

1. FACTORIES AND SHOPS ACT 1890 AMENDMENT BILL—Third reading.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

MEETINGS OF SELECT COMMITTEES.

Tuesday, 31st October.

LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL—at three o'clock.
STANDING ORDERS—at four o'clock.

Wednesday, 1st November.

REFRESHMENT ROOMS (JOINT)—at three o'clock.

(160 copies.)

PARLIAMENTARY PAPERS ISSUED 25TH OCTOBER, 1893.

Notices of Motion and Orders of the Day. No. 30.

Melbourne and Metropolitan Board of Works Bill—[63]. (To Members of Council only.)

Teachers' Salaries Bill—[81]. (To Members of Council only.)

Crown Lands Reserves Bill—[92]. (To Members of Council only.)

Notices of Motion and Orders of the Day. No. 50.

Reconstructed Companies Bill—[72]. (To Members only.)

Water Supply Loans Bill—[98].

Agricultural Education.—Accounts of the Trustees of Agricultural Colleges and the Council of Agricultural Education from 1st July, 1892, to 31st December, 1892. No. 52.

VICTORIA.

No. 31.

MINUTES OF THE PROCEEDINGS

OF THE

LEGISLATIVE COUNCIL.

TUESDAY, 31ST OCTOBER, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. PAPERS.—The Honorable A. Wynne presented, by command of His Excellency the Governor—
 Twenty-eighth Report of the Board of Visitors to the Observatory, together with the Annual Report of the Government Astronomer.
 Education.—Report of the Minister of Public Instruction for the year 1892-3.
 Severally ordered to lie on the Table.

The following Papers, pursuant to the directions of several Acts of Parliament, were laid upon the Table by the Clerk :—

- Water Act 1890.—Cohuna Irrigation and Water Supply Trust.—Amended Regulation No. 6.
- General Report on the Census of Victoria taken on the 5th April, 1891, containing also references to the Results of Censuses taken at the same date in the other Australasian Colonies, with Summary Tables, Diagrams, and Maps, by the Government Statist.
- Post Office Act 1890—
 Scale of Charges for connexion with Telephone Exchange at Geelong.
 Scale of Charges for connexion with Suburban Telephone Exchanges.

5. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL.—The Honorable F. S. Grimwade, on behalf of the Honorable S. Fraser, Chairman, brought up a Report from this Committee.
 Ordered to lie on the Table, and, together with the Proceedings of the Committee and Minutes of Evidence, to be printed.
6. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly:—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act to amend the 'Water Act 1890,'*" with which they desire the concurrence of the Legislative Council.

THOS. BENT,
 Speaker.

Legislative Assembly,
 Melbourne, 31st October, 1893.

7. WATER ACT 1890 AMENDMENT BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled "*An Act to amend the 'Water Act 1890,'*" be now read a first time.
 Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.

8. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act to amend the Sixty-fifth Section of the 'Marine Act 1890,'*" with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 31st October, 1893.

THOS. BENT,
Speaker.

9. MARINE ACT 1890 AMENDMENT BILL (No. 2).—The Honorable R. Reid moved, That the Bill transmitted by the foregoing Message, intituled "*An Act to amend the Sixty-fifth Section of the 'Marine Act 1890,'*" be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.

10. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act to provide for giving publicity to information relating to Unclaimed Funds and for other purposes,*" with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 31st October, 1893.

THOS. BENT,
Speaker.

11. UNCLAIMED FUNDS BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled "*An Act to provide for giving publicity to information relating to Unclaimed Funds and for other purposes,*" be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Thursday next.

12. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act to amend and continue an Act intituled 'An Act to authorize the construction of the Cape Patterson and Kilcunda Junction Railway and for other purposes,'*" with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 31st October, 1893.

THOS. BENT,
Speaker.

13. CAPE PATTERSON AND KILCUNDA JUNCTION RAILWAY ACT AMENDMENT BILL.—The Honorable J. Service moved, That the Bill transmitted by the foregoing Message, intituled "*An Act to amend and continue an Act intituled 'An Act to authorize the construction of the Cape Patterson and Kilcunda Junction Railway and for other purposes,'*" be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.

14. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act to make permanent Part III. of the 'Employers and Employés Act 1890,'*" with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 31st October, 1893.

THOS. BENT,
Speaker.

15. EMPLOYERS AND EMPLOYÉS ACT 1890 AMENDMENT BILL.—The Honorable Lieut.-Col. Sir F. T. Sargood moved, That the Bill transmitted by the foregoing Message, intituled "*An Act to make permanent Part III. of the 'Employers and Employés Act 1890,'*" be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.

16. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly return to the Legislative Council the Bill intituled "*An Act to amend the Law relating to the Manufacture and Sale of Oleomargarine or other mixtures in imitation of Butter,*" and acquaint the Legislative Council that the Legislative Assembly have agreed to the amendments made in such Bill by the Legislative Council.

Legislative Assembly,
Melbourne, 31st October, 1893.

THOS. BENT,
Speaker.

17. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly return to the Legislative Council the Bill intituled "*An Act to compel the Sale of Bread by Weight and for other purposes,*" and acquaint the Legislative Council that the Legislative Assembly have agreed to some of the amendments made in such Bill by the Legislative Council, and have disagreed with the amendment to insert new clause B, with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 31st October, 1893.

THOS. BENT,
Speaker.

And the said amendment was read, and is as follows :—

B. (1) Every store shop or premises where bread is offered for sale shall be registered annually by the owner or occupier thereof with the municipal clerk of the municipal district in which such premises are situated, and for every such registration a fee of Two shillings and sixpence shall be paid to such municipality.

(2) Every person who after the expiration of three months from the commencement of this Act sells or permits to be sold any bread in any store shop or premises not duly registered as aforesaid shall be guilty of an offence and on conviction shall be liable to a penalty not exceeding One pound.

Registration of
shops for sale
of bread. } Disagreed with by
the Legislative
Assembly.

The Honorable D. Melville moved, That the Legislative Council do not insist on their amendment in this Bill disagreed with by the Legislative Assembly.

Question—put and resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council do not insist on their amendment disagreed with by the Legislative Assembly.

18. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act to restrict and regulate the Importation Sale and Use of Opium,*" with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 31st October, 1893.

THOS. BENT,
Speaker.

19. OPIUM BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled "*An Act to restrict and regulate the Importation Sale and Use of Opium,*" be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Thursday next.

20. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act to authorize the Council of the City of Prahran to construct certain permanent Works and Undertakings in lieu of certain other permanent Works and Undertakings,*" with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 31st October, 1893.

THOS. BENT,
Speaker.

21. PRAHRAN MUNICIPAL LOAN BILL.—The Honorable Lieut.-Col. Sir F. T. Sargood moved, That the Bill transmitted by the foregoing Message, intituled "*An Act to authorize the Council of the City of Prahran to construct certain permanent Works and Undertakings in lieu of certain other permanent Works and Undertakings,*" be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.

22. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act to provide for the Sale of the Warragul Agricultural Show Grounds,*" with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 31st October, 1893.

THOS. BENT,
Speaker.

23. WARRAGUL AGRICULTURAL SHOW GROUNDS SALE BILL.—The Honorable C. Sargeant moved, That the Bill transmitted by the foregoing Message, intituled "*An Act to provide for the Sale of the Warragul Agricultural Show Grounds,*" be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.

24. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act to sanction the issue and application of certain sums of money as Loans for Water Supply and Irrigation Works in the Country Districts and for other purposes,*" with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 31st October, 1893.

THOS. BENT,
Speaker.

25. WATER SUPPLY LOANS APPLICATION BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled "*An Act to sanction the issue and application of certain sums of money as Loans for Water Supply and Irrigation Works in the Country Districts and for other purposes,*" be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time this day.

26. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act to continue and amend the 'Mildura Rating Act 1893,'*" with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 31st October, 1893.

THOS. BENT,
Speaker.

27. MILDURA RATING ACT 1893 CONTINUATION AND AMENDMENT BILL.—The Honorable Lieut.-Col. Sir F. T. Sargood moved, That the Bill transmitted by the foregoing Message, intituled "*An Act to continue and amend the 'Mildura Rating Act 1893,'*" be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.

28. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act to remove Doubts as to the powers of Chaffey Brothers Limited to issue certain Shares,*" with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 31st October, 1893.

THOS. BENT,
Speaker.

29. CHAFFEY BROTHERS SHARES BILL.—The Honorable C. J. Ham moved, That the Bill transmitted by the foregoing Message, intituled "*An Act to remove Doubts as to the powers of Chaffey Brothers Limited to issue certain Shares,*" be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.

30. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act to amend the 'Thistle Act 1890,'*" with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 31st October, 1893.

THOS. BENT,
Speaker.

31. THISTLE ACT 1890 AMENDMENT BILL.—The Honorable R. Reid moved, That the Bill transmitted by the foregoing Message, intituled "*An Act to amend the 'Thistle Act 1890,'*" be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.

32. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act for the purpose of altering the reservation of the Horsham Race-course so far as that reservation makes that Reserve a Public Park,*" with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 31st October, 1893.

THOS. BENT,
Speaker.

33. HORSHAM RACE-COURSE RESERVE BILL.—The Honorable D. E. McBryde moved, That the Bill transmitted by the foregoing Message, intituled "*An Act for the purpose of altering the reservation of the Horsham Race-course so far as that reservation makes that Reserve a Public Park,*" be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.

34. FACTORIES AND SHOPS ACT 1890 AMENDMENT BILL.—The Order of the Day for the third reading of this Bill having been read—Bill, on the motion of the Honorable J. Balfour, read a third time and passed.

The Honorable J. Balfour moved, That the following be the title of the Bill :—

“ An Act to amend the ‘ Factories and Shops Act 1890 ’ and for other purposes.”

Question—put and resolved in the affirmative.

Ordered—That the Bill be returned to the Legislative Assembly with a Message acquainting them that the Legislative Council have agreed to the same with amendments, and requesting their concurrence therein.

35. APPROPRIATION BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable R. Reid moved, That this Bill be now read a second time. Debate ensued.

Question—put and resolved in the affirmative.—Bill read a second time.

The Honorable R. Reid moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable R. Reid, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.

On the motion of the Honorable R. Reid, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable R. Reid, the Bill was read a third time and passed.

The Honorable R. Reid moved, That the following be the title of the Bill :—

“ An Act to apply a sum out of the Consolidated Revenue to the service of the year ending on the thirtieth day of June One thousand eight hundred and ninety-four and to appropriate the Supplies granted in this Session of Parliament.”

Question—put and resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

36. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled “ An Act relating to the Wood’s Point Municipal District,” with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 31st October, 1893.

THOS. BENT,
Speaker.

37. WOOD’S POINT MUNICIPAL DISTRICT BILL.—The Honorable A. O. Sachse moved, That the Bill transmitted by the foregoing Message, intituled “ An Act relating to the Wood’s Point Municipal District,” be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.

38. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled “ An Act to authorize the Metropolitan Fire Brigades Board to Borrow a further sum of Thirty thousand pounds,” with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 31st October, 1893.

THOS. BENT,
Speaker.

39. METROPOLITAN FIRE BRIGADES BOARD (BORROWING POWERS) BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled “ An Act to authorize the Metropolitan Fire Brigades Board to Borrow a further sum of Thirty thousand pounds,” be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.

40. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled “ An Act to amend the ‘ Heidelberg and Eltham Railway Construction Act 1893,’ ” with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 31st October, 1893.

THOS. BENT,
Speaker.

41. **HEIDELBERG AND ELTHAM RAILWAY CONSTRUCTION ACT 1893 AMENDMENT BILL.**—The Honorable R. Reid moved, That the Bill transmitted by the foregoing Message, intituled “*An Act to amend the ‘Heidelberg and Eltham Railway Construction Act 1893,’*” be now read a first time.
Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time on Thursday next.
42. **ADJOURNMENT.**—The Honorable J. Service having stated his desire to move, That the House do now adjourn, six Members rose in their places and required the motion to be proposed.
The Honorable J. Service having stated that he proposed to speak on the subject of the prorogation railway passes issued to Members of Parliament, then moved, That the House do now adjourn.
Debate ensued.
Question—put and negatived.
43. **DISTINGUISHED VISITOR.**—The Honorable R. Reid moved, by leave, That a chair be provided on the floor of the Council Chamber for the Honorable Mackenzie Bowell, Minister of Trade and Commerce, Canada.
Question—put and resolved in the affirmative.
44. **TEACHERS’ SALARIES BILL.**—The Order of the Day for the second reading of this Bill having been read—the Honorable S. W. Cooke moved, That this Bill be now read a second time.
Debate ensued.
Question—put and resolved in the affirmative.—Bill read a second time.
The Honorable S. W. Cooke moved, That this Bill be now committed to a Committee of the whole.
Question—put and resolved in the affirmative.
And, on the further motion of the Honorable S. W. Cooke, the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with amendments.
The Honorable S. W. Cooke moved, by leave, That the Report from the Committee of the whole be taken into consideration this day.
Question—put and resolved in the affirmative.
On the motion of the Honorable S. W. Cooke, the Council adopted the Report from the Committee of the whole on this Bill.
And, on the further motion of the Honorable S. W. Cooke, the Bill was read a third time and passed.
The Honorable S. W. Cooke moved, That the following be the title of the Bill :—
“*An Act to further amend the Law relating to the Payment of State School Teachers and for other purposes.*”
Question—put and resolved in the affirmative.
Ordered—That the Bill be returned to the Legislative Assembly with a Message acquainting them that the Legislative Council have agreed to the same with amendments, and requesting their concurrence therein.
45. **GOVERNOR’S SALARY REDUCTION BILL.**—The Order of the Day for the resumption of the debate on the question, That this Bill be now read a second time, having been read—
Debate resumed.
Question—That this Bill be now read a second time—put and negatived.
46. **RAILWAYS STANDING COMMITTEE ACTS AMENDMENT BILL.**—The Order of the Day for the resumption of the debate on the question, That this Bill be now read a second time, having been read—
Debate resumed.
Question—That this Bill be now read a second time—put and resolved in the affirmative.—Bill read a second time.
The Honorable J. H. Abbott moved, That this Bill be now committed to a Committee of the whole.
Question—put and resolved in the affirmative.
And, on the further motion of the Honorable J. H. Abbott, the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.
Resolved—That the Council will, to-morrow, again resolve itself into the said Committee.
47. **POSTPONEMENT OF ORDERS OF THE DAY.**—Ordered, That the consideration of the following Orders of the Day be postponed until to-morrow :—
Melbourne and Metropolitan Board of Works Officers’ Salaries Reduction Bill—Second reading.
Permanent Reserves Revocation Bill—Second reading.
Libraries Act 1890 Amendment Bill—Message from the Legislative Assembly to be taken into consideration.
Water Supply Loans Application Bill—Second reading.
48. **MESSAGE FROM THE LEGISLATIVE ASSEMBLY.**—The President announced the receipt of the following Message from the Legislative Assembly :—
MR. PRESIDENT—
The Legislative Assembly transmit to the Legislative Council a Bill intituled “*An Act to give Relief to certain Lessees of Crown Lands,*” with which they desire the concurrence of the Legislative Council.

THOS. BENT,
Speaker.

Legislative Assembly,
Melbourne, 31st October, 1893.

49. LESSEES OF CROWN LANDS RELIEF BILL.—The Honorable S. W. Cooke moved, That the Bill transmitted by the foregoing Message, intituled “*An Act to give Relief to certain Lessees of Crown Lands,*” be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.

50. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled “*An Act to authorize the raising of money for certain purposes by increasing the amount of Victorian Government Stock,*” with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 31st October, 1893.

THOS. BENT,
Speaker.

51. VICTORIAN GOVERNMENT STOCK BILL.—The Honorable R. Reid moved, That the Bill transmitted by the foregoing Message, intituled “*An Act to authorize the raising of money for certain purposes by increasing the amount of Victorian Government Stock,*” be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.

52. MESSAGES FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Messages from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly return to the Legislative Council the Bill intituled “*An Act to amend the ‘Factories and Shops Act 1890’ and for other purposes,*” and acquaint the Legislative Council that the Legislative Assembly have agreed to the amendments made in such Bill by the Legislative Council.

Legislative Assembly,
Melbourne, 31st October, 1893.

THOS. BENT,
Speaker.

MR. PRESIDENT—

The Legislative Assembly return to the Legislative Council the Bill intituled “*An Act to further amend the Law relating to the Payment of State School Teachers and for other purposes,*” and acquaint the Legislative Council that the Legislative Assembly have agreed to the amendments made in such Bill by the Legislative Council.

Legislative Assembly,
Melbourne, 31st October, 1893.

THOS. BENT,
Speaker.

And then the Council, at thirty-two minutes past eleven o'clock, adjourned until to-morrow.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 31.

WEDNESDAY, 1ST NOVEMBER, 1893.

General Business.

NOTICES OF MOTION :—

1. The Hon. S. FRASER : To move, That the Report of the Select Committee appointed to consider and report on the present distress and want of employment be now taken into consideration.
2. The Hon. F. S. GRIMWADE : To move, That there be laid before this House copies of all favorable reports in the possession of the Defence Department or the Ammunition Company, and that the testing officers who actually shot the ammunition (testing it under War Office practice) be requested to furnish their reports.

ORDERS OF THE DAY :—

1. CAPE PATTERSON AND KILCUNDA JUNCTION RAILWAY ACT AMENDMENT BILL—Second reading.
2. EMPLOYERS AND EMPLOYÉS ACT 1890 AMENDMENT BILL—Second reading.
3. WARRAGUL AGRICULTURAL SHOW GROUNDS SALE BILL—Second reading.
4. MILDURA RATING ACT 1893 CONTINUATION AND AMENDMENT BILL—Second reading.
5. CHAFFEY BROTHERS SHARES BILL—Second reading.
6. THISTLE ACT 1890 AMENDMENT BILL—Second reading.
7. HORSHAM RACE-COURSE RESERVE BILL—Second reading.
8. WOOD'S POINT MUNICIPAL DISTRICT BILL—Second reading.

Government Business.

ORDERS OF THE DAY :—

1. MELBOURNE AND METROPOLITAN BOARD OF WORKS OFFICERS' SALARIES REDUCTION BILL—Second reading.
2. PERMANENT RESERVES REVOCATION BILL—Second reading.
3. RAILWAYS STANDING COMMITTEE ACTS AMENDMENT BILL—To be further considered in Committee.
4. WATER ACT 1890 AMENDMENT BILL—Second reading.
5. MARINE ACT 1890 AMENDMENT BILL (No. 2)—Second reading.
6. PRAHRAN MUNICIPAL LOAN BILL—Second reading.
7. METROPOLITAN FIRE BRIGADES BOARD (BORROWING POWERS) BILL—Second reading.
8. LESSEES OF CROWN LANDS RELIEF BILL—Second reading.
9. WATER SUPPLY LOANS APPLICATION BILL—Second reading.
10. VICTORIAN GOVERNMENT STOCK BILL—Second reading.
11. LIBRARIES ACT 1890 AMENDMENT BILL—Message from the Legislative Assembly to be taken into consideration.

THURSDAY, 2ND NOVEMBER.

Government Business.

ORDERS OF THE DAY:—

1. OPIUM BILL—Second reading.
2. HEIDELBERG AND ELTHAM RAILWAY CONSTRUCTION ACT 1893 AMENDMENT BILL—Second reading.

General Business.

ORDER OF THE DAY:—

1. UNCLAIMED FUNDS BILL—Second reading.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

MEETING OF SELECT COMMITTEE.

Wednesday, 1st November.

REFRESHMENT ROOMS (JOINT)—at three o'clock.

PARLIAMENTARY PAPERS ISSUED SINCE 26TH OCTOBER, 1893.

Minutes of the Proceedings of the Legislative Council. Nos. 29 and 30.
 Notices of Motion and Orders of the Day. No. 31.
 Factories and Shops Bill—[26]. (To Members of Council only.)
 Heidelberg and Eltham Railway Bill—[33]. (To Members of Council only.)
 Wood's Point Municipal Bill—[64]. (To Members of Council only.)
 Metropolitan Fire Brigades Loan Bill—[65]. (To Members of Council only.)
 Water Supply Loans Bill (No. 2)—[98]. (To Members of Council only.)
 Opium Bill.—Amendments to be proposed by the Hon. F. S. Grimwade. (To Members of Council only.)

Votes and Proceedings of the Legislative Assembly. Nos. 49, 50, and 51.
 Notices of Motion and Orders of the Day. No. 52.
 Divisions in Committee of the Whole. No. 13.
 Report from the Select Committee upon the case of W. B. Gedge, &c. D.—No. 2.
 Water Act 1890 Amendment Bill—[21]. (To Members only.)
 Unclaimed Moneys Bill—[25]. (To Members only.)
 Heidelberg and Eltham Railway Bill—[33].
 Horsham Lands Bill—[47]. (To Members only.)
 Employers and Employés Bill—[73]. (To Members only.)
 South Melbourne and Condah Lessees Bill—[83].
 Opium Importation Restriction Bill—[90]. (To Members only.)
 The Chaffey Brothers Limited Removal of Doubts Bill—[91]. (To Members only.)
 Thistle Bill—[93]. (To Members only.)
 Warragul Agricultural Show Grounds Sale Bill—[94]. (To Members only.)
 Prahran Loan Bill—[95]. (To Members only.)
 Cape Patterson Railway Act further Amendment Bill—[97]. (To Members only.)
 Water Supply Loans Bill (No. 2)—[98]. (To Members only.)
 Mildura Rating Bill (No. 2)—[99]. (To Members only.)

VICTORIA.

No. 32.

MINUTES OF THE PROCEEDINGS
OF THE
LEGISLATIVE COUNCIL.

WEDNESDAY, 1ST NOVEMBER, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. PAPERS.—The Honorable A. Wynne presented, by command of His Excellency the Governor—
Charitable Institutions.—Report of Inspector for the year ended 30th June, 1893.
Public Service Board.—Report.
Severally ordered to lie on the Table.
5. ADJOURNMENT.—The Honorable J. H. Connor having stated his desire to move, That the House do now adjourn, six Members rose in their places and required the motion to be proposed.
The Honorable J. H. Connor having stated that he proposed to speak on the subject of the exportation of frozen meat and compressed fodder, then moved, That the House do now adjourn.
Debate ensued.
Question—put and negatived.
6. CAPE PATTERSON AND KILCUNDA JUNCTION RAILWAY ACT AMENDMENT BILL.—The Honorable J. Service moved, by leave, That all the Standing Orders relating to Private Bills be suspended in relation to the Bill to amend and continue an Act intituled “*An Act to authorize the construction of the Cape Patterson and Kilcunda Junction Railway and for other purposes,*” and that all fees be remitted with regard to such Bill.
Question—put and resolved in the affirmative.
The Honorable J. Service moved, That this Bill be now read a second time.
Debate ensued.
Question—put and resolved in the affirmative.—Bill read a second time.
The Honorable J. Service moved, That this Bill be now committed to a Committee of the whole.
Question—put and resolved in the affirmative.
And, on the further motion of the Honorable J. Service, the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.
On the motion of the Honorable J. Service, the Council adopted the Report from the Committee of the whole on this Bill.
And, on the further motion of the Honorable J. Service, the Bill was read a third time and passed.
The Honorable J. Service moved, That the following be the title of the Bill :—
“*An Act to amend and continue an Act intituled ‘An Act to authorize the construction of the Cape Patterson and Kilcunda Junction Railway and for other purposes.’*”
Question—put and resolved in the affirmative.
Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

7. EMPLOYERS AND EMPLOYÉS ACT 1890 AMENDMENT BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable Lieut.-Col. Sir F. T. Sargood moved, That this Bill be now read a second time.
 Question—put and resolved in the affirmative.—Bill read a second time.
 The Honorable Lieut.-Col. Sir F. T. Sargood moved, That this Bill be now committed to a Committee of the whole.
 Question—put and resolved in the affirmative.
 And, on the further motion of the Honorable Lieut.-Col. Sir F. T. Sargood, the President left the Chair, and the Council resolved itself into Committee.
 The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.
 Resolved—That the Council will, this day, again resolve itself into the said Committee.
8. WARRAGUL AGRICULTURAL SHOW GROUNDS SALE BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable C. Sargeant moved, That this Bill be now read a second time.
 Debate ensued.
 Question—put and resolved in the affirmative.—Bill read a second time.
 The Honorable C. Sargeant moved, That this Bill be now committed to a Committee of the whole.
 Question—put and resolved in the affirmative.
 And, on the further motion of the Honorable C. Sargeant, the President left the Chair, and the Council resolved itself into Committee.
 The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.
 Resolved—That the Council will, this day, again resolve itself into the said Committee.
9. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—
 MR. PRESIDENT—
 The Legislative Assembly transmit to the Legislative Council a Bill intituled "*An Act to correct certain errors in Acts,*" with which they desire the concurrence of the Legislative Council.
 Legislative Assembly,
 Melbourne, 1st November, 1893.
 THOS. BENT,
 Speaker.
10. ACTS CORRECTION BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled "*An Act to correct certain errors in Acts,*" be now read a first time.
 Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time this day.
11. MILDURA RATING ACT 1893 CONTINUATION AND AMENDMENT BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable Lieut.-Col. Sir F. T. Sargood moved, That this Bill be now read a second time.
 Question—put and resolved in the affirmative.—Bill read a second time.
 The Honorable Lieut.-Col. Sir F. T. Sargood moved, That this Bill be now committed to a Committee of the whole.
 Question—put and resolved in the affirmative.
 And, on the further motion of the Honorable Lieut.-Col. Sir F. T. Sargood, the President left the Chair, and the Council resolved itself into Committee.
 The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with amendments.
 The Honorable Lieut.-Col. Sir F. T. Sargood moved, by leave, That the Report from the Committee of the whole be taken into consideration this day.
 Question—put and resolved in the affirmative.
 On the motion of the Honorable Lieut.-Col. Sir F. T. Sargood, the Council adopted the Report from the Committee of the whole on this Bill.
 And, on the further motion of the Honorable Lieut.-Col. Sir F. T. Sargood, the Bill was read a third time and passed.
 The Honorable Lieut.-Col. Sir F. T. Sargood moved, That the following be the title of the Bill :—
 "*An Act to continue and amend the 'Mildura Rating Act 1893.'*"
 Question—put and resolved in the affirmative.
 Ordered—That the Bill be returned to the Legislative Assembly with a Message acquainting them that the Legislative Council have agreed to the same with amendments, and requesting their concurrence therein.
12. CHAFFEY BROTHERS SHARES BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable C. J. Ham moved, That this Bill be now read a second time.
 Question—put and resolved in the affirmative.—Bill read a second time.
 The Honorable C. J. Ham moved, That this Bill be now committed to a Committee of the whole.
 Question—put and resolved in the affirmative.
 And, on the further motion of the Honorable C. J. Ham, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.

On the motion of the Honorable C. J. Ham, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable C. J. Ham, the Bill was read a third time and passed. The Honorable C. J. Ham moved, That the following be the title of the Bill:—

“An Act to remove Doubts as to the powers of Chaffey Brothers Limited to issue certain Shares.”

Question—put and resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

13. THISTLE ACT 1890 AMENDMENT BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable J. Service moved, That this Bill be now read a second time. Debate ensued.

Question—put and resolved in the affirmative.—Bill read a second time.

The Honorable J. Service moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable J. Service, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.

On the motion of the Honorable J. Service, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable J. Service, the Bill was read a third time and passed.

The Honorable J. Service moved, That the following be the title of the Bill:—

“An Act to amend the ‘Thistle Act 1890.’”

Question—put and resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

14. HORSHAM RACE-COURSE RESERVE BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable D. E. McBryde moved, That this Bill be now read a second time. Debate ensued.

Question—put and resolved in the affirmative.—Bill read a second time.

The Honorable D. E. McBryde moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable D. E. McBryde, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.

On the motion of the Honorable D. E. McBryde, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable D. E. McBryde, the Bill was read a third time and passed.

The Honorable D. E. McBryde moved, That the following be the title of the Bill:—

“An Act for the purpose of altering the reservation of the Horsham Race-course so far as that reservation makes that Reserve a Public Park.”

Question—put and resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

15. WOOD'S POINT MUNICIPAL DISTRICT BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable A. O. Sachse moved, That this Bill be now read a second time.

Question—put and resolved in the affirmative.—Bill read a second time.

The Honorable A. O. Sachse moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable A. O. Sachse, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.

On the motion of the Honorable A. O. Sachse, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable A. O. Sachse, the Bill was read a third time and passed.

The Honorable A. O. Sachse moved, That the following be the title of the Bill:—

“An Act relating to the Wood's Point Municipal District.”

Question—put and resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

16. **EMPLOYERS AND EMPLOYÉS ACT 1890 AMENDMENT BILL.**—The Order of the Day for the further consideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same without amendment.
The Honorable Lieut.-Col. Sir F. T. Sargood moved, That this Bill be recommitted to a Committee of the whole for reconsideration.
Question—put and resolved in the affirmative.
And, on the further motion of the Honorable Lieut.-Col. Sir F. T. Sargood, the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with an amendment, and with an amended title, viz.:—
“*An Act to extend the operation of Part III. of the ‘Employers and Employés Act 1890.’*”
The Honorable Lieut.-Col. Sir F. T. Sargood moved, by leave, That the Report from the Committee of the whole be taken into consideration this day.
Question—put and resolved in the affirmative.
On the motion of the Honorable Lieut.-Col. Sir F. T. Sargood, the Council adopted the Report from the Committee of the whole on this Bill.
And, on the further motion of the Honorable Lieut.-Col. Sir F. T. Sargood, the Bill was read a third time and passed.
The Honorable Lieut.-Col. Sir F. T. Sargood moved, That the following be the amended title of the Bill :—
“*An Act to extend the operation of Part III. of the ‘Employers and Employés Act 1890.’*”
Question—put and resolved in the affirmative.
Ordered—That the Bill be returned to the Legislative Assembly with a Message acquainting them that the Legislative Council have agreed to the same with amendments, and requesting their concurrence therein.
17. **ADJOURNMENT.**—The Honorable A. Wynne moved, by leave, That the Council, at its rising, adjourn until to-morrow at three o’clock.
Question—put and resolved in the affirmative.
18. **WARRAGUL AGRICULTURAL SHOW GROUNDS SALE BILL.**—The Order of the Day for the further consideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with an amendment.
Ordered—That the Bill, as amended, be printed, and taken into consideration to-morrow.
19. **MELBOURNE AND METROPOLITAN BOARD OF WORKS OFFICERS’ SALARIES REDUCTION BILL.**—The Order of the Day for the second reading of this Bill having been read—the Honorable R. Reid moved, That this Bill be now read a second time.
Debate ensued.
Question—put and resolved in the affirmative.—Bill read a second time.
The Honorable R. Reid moved, That this Bill be now committed to a Committee of the whole.
Question—put and resolved in the affirmative.
And, on the further motion of the Honorable R. Reid, the President left the Chair, and the Council resolved itself into Committee.
The President resumed the Chair; and the Honorable F. Brown reported that the Committee had gone through the Bill and agreed to the same with an amendment.
The Honorable R. Reid moved, by leave, That the Report from the Committee of the whole be taken into consideration this day.
Question—put and resolved in the affirmative.
On the motion of the Honorable R. Reid, the Council adopted the Report from the Committee of the whole on this Bill.
And, on the further motion of the Honorable R. Reid, the Bill was read a third time and passed.
The Honorable R. Reid moved, That the following be the title of the Bill :—
“*An Act providing for the Temporary Reduction of the Salaries of certain Officers of the Melbourne and Metropolitan Board of Works and for other purposes.*”
Question—put and resolved in the affirmative.
Ordered—That the Bill be returned to the Legislative Assembly with a Message acquainting them that the Legislative Council have agreed to the same with an amendment, and requesting their concurrence therein.
20. **MESSAGE FROM THE LEGISLATIVE ASSEMBLY.**—The President announced the receipt of the following Message from the Legislative Assembly :—
MR. PRESIDENT—
The Legislative Assembly transmit to the Legislative Council a Bill intituled “*An Act to provide for the Sale of the Bairnsdale Agricultural Show Grounds,*” with which they desire the concurrence of the Legislative Council.

21. **BAIRNSDALE AGRICULTURAL SHOW GROUNDS SALE BILL.**—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled “*An Act to provide for the Sale of the Bairnsdale Agricultural Show Grounds,*” be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time to-morrow.

22. **WATER SUPPLY LOANS APPLICATION BILL.**—The Order of the Day for the second reading of this Bill having been read—the Honorable A. Wynne moved, That this Bill be now read a second time. Debate ensued.

Question—put and resolved in the affirmative.—Bill read a second time.

The Honorable A. Wynne moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable A. Wynne, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable F. Brown having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.

On the motion of the Honorable A. Wynne, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable A. Wynne, the Bill was read a third time and passed.

The Honorable A. Wynne moved, That the following be the title of the Bill :—

“*An Act to sanction the issue and application of certain sums of money as Loans for Water Supply and Irrigation Works in the Country Districts and for other purposes.*”

Question—put and resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

23. **VICTORIAN GOVERNMENT STOCK BILL.**—The Order of the Day for the second reading of this Bill having been read—the Honorable A. Wynne moved, That this Bill be now read a second time.

Question—put and resolved in the affirmative.—Bill read a second time.

The Honorable A. Wynne moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable A. Wynne, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable F. Brown having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.

On the motion of the Honorable A. Wynne, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable A. Wynne, the Bill was read a third time and passed.

The Honorable A. Wynne moved, That the following be the title of the Bill :—

“*An Act to authorize the raising of money for certain purposes by increasing the amount of Victorian Government Stock.*”

Question—put and resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

24. **POSTPONEMENT OF ORDERS OF THE DAY.**—Ordered, That the consideration of the following Orders of the Day be postponed until to-morrow :—

Permanent Reserves Revocation Bill—Second reading.

Railways Standing Committee Acts Amendment Bill—To be further considered in Committee.

Water Act 1890 Amendment Bill—Second reading.

Marine Act 1890 Amendment Bill (No. 2)—Second reading.

Prahran Municipal Loan Bill—Second reading.

Metropolitan Fire Brigades Board (Borrowing Powers) Bill—Second reading.

Lessees of Crown Lands Relief Bill—Second reading.

Libraries Act 1890 Amendment Bill—Message from the Legislative Assembly to be taken into consideration.

Acts Correction Bill—Second reading.

And then the Council, at twelve minutes past eleven o'clock, adjourned until to-morrow.

GEORGE H. JENKINS,

Clerk of the Legislative Council.

LEGISLATIVE COUNCIL.

Notices of Motion and Orders of the Day.

No. 32.

THURSDAY, 2ND NOVEMBER, 1893.

Questions.

1. The Hon. D. MELVILLE: To call the attention of the Honorable the Solicitor-General to the appointment of Mr. Stuart Murray as an arbitrator in the arbitration of the claim of Mr. Downie against the Public Works Department, and to ask for an explanation of this appointment.
2. The Hon. D. MELVILLE: To call the attention of the Honorable the Solicitor-General to the loss of the exhibits in the case of *Merry v. The Queen*, and to ask whether the missing documents have been found.

Government Business.

ORDERS OF THE DAY:—

1. PERMANENT RESERVES REVOCATION BILL—Second reading.
2. RAILWAYS STANDING COMMITTEE ACTS AMENDMENT BILL—To be further considered in Committee.
3. WATER ACT 1890 AMENDMENT BILL—Second reading.
4. METROPOLITAN FIRE BRIGADES BOARD (BORROWING POWERS) BILL—Second reading.
5. LESSEES OF CROWN LANDS RELIEF BILL—Second reading.
6. MARINE ACT 1890 AMENDMENT BILL (No. 2)—Second reading.
7. PRAHRAN MUNICIPAL LOAN BILL—Second reading.
8. OPIUM BILL—Second reading.
9. HEIDELBERG AND ELTHAM RAILWAY CONSTRUCTION ACT 1893 AMENDMENT BILL—Second reading.
10. ACTS CORRECTION BILL—Second reading.
11. LIBRARIES ACT 1890 AMENDMENT BILL—Message from the Legislative Assembly to be taken into consideration.

General Business.

NOTICES OF MOTION:—

1. The Hon. S. FRASER: To move, That the Report of the Select Committee appointed to consider and report on the present distress and want of employment be now taken into consideration.
2. The Hon. F. S. GRIMWADE: To move, That there be laid before this House copies of all favorable reports in the possession of the Defence Department or the Ammunition Company, and that the testing officers who actually shot the ammunition (testing it under War Office practice) be requested to furnish their reports.

ORDERS OF THE DAY:—

1. UNCLAIMED FUNDS BILL—Second reading.
2. WARRAGUL AGRICULTURAL SHOW GROUNDS SALE BILL—Consideration of Report.
3. BAIRNSDALE AGRICULTURAL SHOW GROUNDS SALE BILL—Second reading.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

PARLIAMENTARY PAPERS ISSUED 1ST NOVEMBER, 1893.

Notices of Motion and Orders of the Day. No. 32.

Statute Law Revision Bill—[80]. (To Members of Council only.)

Warragul Agricultural Show Grounds Sale Bill—[94]. (To Members of Council only.)

Bairnsdale Land Sale Bill—[100]. (To Members of Council only.)

Notices of Motion and Orders of the Day. No. 53.

Report from the Select Committee upon Tributing in Gold Mines, &c. D.—No. 1.

Campaspe Irrigation Trust Bill—[102].

Mildura Rating Act 1893 Continuation and Amendment Bill.—Amendments of the Legislative Council.
(To Members only.)

Education Act 1890.—Regulations.—Order in Council. No. 53.

VICTORIA.

No. 33.

MINUTES OF THE PROCEEDINGS
OF THE
LEGISLATIVE COUNCIL.

THURSDAY, 2ND NOVEMBER, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. PAPER.—The Honorable A. Wynne presented, by command of His Excellency the Governor—
Statistical Register of the Colony of Victoria for the year 1892.—Part IV.—Finance, &c.
Ordered to lie on the Table.
5. PETITIONS.—The following petitions were presented in favour of the Opium Bill :—
 - By the Honorable J. Balfour—
From Members of the Elders' Association of the Presbyterian Church of Victoria.
 - By the Honorable Lieut.-Col. Sir F. T. Sargood—
From certain Chinese residents.

The following petitions were presented against the Opium Bill :—

 - By the Honorable J. Sternberg—
From certain Chinese merchants and traders of the Bendigo district,
 - By the Honorable J. A. Wallace—
From certain Chinese merchants and traders of the city of Melbourne.
From certain Chinese merchants and traders of Ballarat.
From certain Chinese merchants and traders of Beechworth.

Severally ordered to lie on the Table, and to be referred to the Committee of the whole Council on the Opium Bill.
6. PERMANENT RESERVES REVOCATION BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable A. Wynne moved, That this Bill be now read a second time.
Debate ensued.
Question—put and resolved in the affirmative.—Bill read a second time.
The Honorable A. Wynne moved, That this Bill be now committed to a Committee of the whole.
Question—put and resolved in the affirmative.
And, on the further motion of the Honorable A. Wynne, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had made progress in the Bill, and that he was directed to move, That the Committee may have leave to sit again.

Resolved—That the Council will, this day, again resolve itself into the said Committee.

The Honorable A. Wynne moved, by leave, That it be an instruction to the Committee on the Permanent Reserves Revocation Bill to call Mr. W. Davidson, Inspector-General of Public Works, to the Bar, to give evidence with respect to this Bill.

Question—put and resolved in the affirmative.

7. PERMANENT RESERVES REVOCATION BILL.—The Order of the Day for the further consideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with amendments.

The Honorable S. Fraser moved, That this Bill be recommitted to a Committee of the whole for reconsideration.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable S. Fraser, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with further amendments.

The Honorable A. Wynne moved, by leave, That the Report from the Committee of the whole be taken into consideration this day.

Question—put and resolved in the affirmative.

On the motion of the Honorable A. Wynne, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable A. Wynne, the Bill was read a third time and passed.

The Honorable A. Wynne moved, That the following be the title of the Bill :—

“ An Act to revoke in the whole or in part the Permanent Reservation under Orders in Council of certain Crown Lands and to enable such Lands to be used for Agricultural Village and Homestead Settlement.”

Question—put and resolved in the affirmative.

Ordered—That the Bill be returned to the Legislative Assembly with a Message acquainting them that the Legislative Council have agreed to the same with amendments, and requesting their concurrence therein.

8. MESSAGES FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Messages from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly return to the Legislative Council the Bill intituled “ *An Act to continue and amend the ‘ Mildura Rating Act 1893,’*” and acquaint the Legislative Council that the Legislative Assembly have agreed to the amendments made in such Bill by the Legislative Council.

Legislative Assembly,
Melbourne, 2nd November, 1893.

THOS. BENT,
Speaker.

MR. PRESIDENT—

The Legislative Assembly return to the Legislative Council the Bill intituled “ *An Act to make permanent Part III. of the ‘ Employers and Employés Act 1890,’*” and acquaint the Legislative Council that the Legislative Assembly have agreed to the amendments made in such Bill by the Legislative Council.

Legislative Assembly,
Melbourne, 2nd November, 1893.

THOS. BENT,
Speaker.

9. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly transmit to the Legislative Council a Bill intituled “ *An Act to validate the Creation and Appointment of the Campaspe Irrigation and Water Supply Trust and for other purposes,*” with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 2nd November, 1893.

THOS. BENT,
Speaker.

10. CAMPASPE IRRIGATION AND WATER SUPPLY TRUST VALIDATING BILL.—The Honorable A. Wynne moved, That the Bill transmitted by the foregoing Message, intituled “ *An Act to validate the Creation and Appointment of the Campaspe Irrigation and Water Supply Trust and for other purposes,*” be now read a first time.

Question—put and resolved in the affirmative.—Bill read a first time, ordered to be printed, and read a second time this day.

11. RAILWAYS STANDING COMMITTEE ACTS AMENDMENT BILL.—The Order of the Day for the further consideration of this Bill in Committee of the whole having been read—the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with amendments.

The Honorable J. H. Abbott moved, That this Bill be recommitted to a Committee of the whole for the reconsideration of clause 2.

Debate ensued.

Motion, by leave, withdrawn.

The Honorable J. H. Abbott moved, by leave, That the Report from the Committee of the whole be taken into consideration this day.

Question—put and resolved in the affirmative.

On the motion of the Honorable J. H. Abbott, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable J. H. Abbott, the Bill was read a third time and passed.

The Honorable J. H. Abbott moved, That the following be the title of the Bill :—

“ An Act to amend the Law relating to the Railways Standing Committee.”

Question—put and resolved in the affirmative.

Ordered—That the Bill be returned to the Legislative Assembly with a Message acquainting them that the Legislative Council have agreed to the same with amendments, and requesting their concurrence therein.

12. ACTS CORRECTION BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable A. Wynne moved, That this Bill be now read a second time.

Question—put and resolved in the affirmative.—Bill read a second time.

The Honorable A. Wynne moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable A. Wynne, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair ; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.

13. DISCHARGE OF ORDER OF THE DAY.—On the motion of the Honorable A. Wynne, the following Order of the Day was read and discharged :—

Acts Correction Bill—Consideration of Report.

14. ACTS CORRECTION BILL.—The Honorable A. Wynne moved, That this Bill be recommitted to a Committee of the whole for reconsideration.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable A. Wynne, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair ; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with an amendment.

The Honorable A. Wynne moved, by leave, That the Report from the Committee of the whole be taken into consideration this day.

Question—put and resolved in the affirmative.

On the motion of the Honorable A. Wynne, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable A. Wynne, the Bill was read a third time and passed.

The Honorable A. Wynne moved, That the following be the title of the Bill :—

“ An Act to correct certain errors in Acts.”

Question—put and resolved in the affirmative.

Ordered—That the Bill be returned to the Legislative Assembly with a Message acquainting them that the Legislative Council have agreed to the same with an amendment, and requesting their concurrence therein.

15. METROPOLITAN FIRE BRIGADES BOARD (BORROWING POWERS) BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable J. H. Abbott moved, That this Bill be now read a second time.

Debate ensued.

Question—put and resolved in the affirmative.—Bill read a second time.

The Honorable J. H. Abbott moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable J. H. Abbott, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair ; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with an amendment.

The Honorable J. H. Abbott moved, by leave, That the Report from the Committee of the whole be taken into consideration this day.

Question—put and resolved in the affirmative.

On the motion of the Honorable J. H. Abbott, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable J. H. Abbott, the Bill was read a third time and passed.

The Honorable J. H. Abbott moved, That the words “ and for other purposes ” be added to the title.

Question—That the words proposed to be added be so added—put and resolved in the affirmative.

The Honorable J. H. Abbott moved, That the following be the amended title of the Bill :—

“ An Act to authorize the Metropolitan Fire Brigades Board to Borrow a further sum of Thirty thousand pounds and for other purposes.”

Question—put and resolved in the affirmative.

Ordered—That the Bill be returned to the Legislative Assembly with a Message acquainting them that the Legislative Council have agreed to the same with amendments, and requesting their concurrence therein.

16. LESSEES OF CROWN LANDS RELIEF BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable S. W. Cooke moved, That this Bill be now read a second time.

Question—put and resolved in the affirmative.—Bill read a second time.

The Honorable S. W. Cooke moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable S. W. Cooke, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with amendments.

The Honorable S. W. Cooke moved, by leave, That the Report from the Committee of the whole be taken into consideration this day.

Question—put and resolved in the affirmative.

On the motion of the Honorable S. W. Cooke, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable S. W. Cooke, the Bill was read a third time and passed.

The Honorable S. W. Cooke moved, That the following be the title of the Bill :—

“ An Act to give Relief to certain Lessees of Crown Lands.”

Question—put and resolved in the affirmative.

Ordered—That the Bill be returned to the Legislative Assembly with a Message acquainting them that the Legislative Council have agreed to the same with amendments, and requesting their concurrence therein.

7. MARINE ACT 1890 AMENDMENT BILL (No. 2).—The Order of the Day for the second reading of this Bill having been read—the Honorable N. Levi moved, That this Bill be now read a second time.

Debate ensued.

Question—put and resolved in the affirmative.—Bill read a second time.

The Honorable N. Levi moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable N. Levi, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable F. Brown having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.

18. PRAHRAN MUNICIPAL LOAN BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable Lieut.-Col. Sir F. T. Sargood moved, That this Bill be now read a second time.

Debate ensued.

Question—put and resolved in the affirmative.—Bill read a second time.

The Honorable Lieut.-Col. Sir F. T. Sargood moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable Lieut.-Col. Sir F. T. Sargood, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable F. Brown having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.

On the motion of the Honorable Lieut.-Col. Sir F. T. Sargood, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable Lieut.-Col. Sir F. T. Sargood, the Bill was read a third time and passed.

The Honorable Lieut.-Col. Sir F. T. Sargood moved, That the following be the title of the Bill :—

“ An Act to authorize the Council of the City of Prahran to construct certain Permanent Works and Undertakings in lieu of certain other Permanent Works and Undertakings.”

Question—put and resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

19. CAMPASPE IRRIGATION AND WATER SUPPLY TRUST VALIDATING BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable S. W. Cooke moved, That this Bill be now read a second time.

Question—put and resolved in the affirmative.—Bill read a second time.

The Honorable S. W. Cooke moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable S. W. Cooke, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable F. Brown having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.

On the motion of the Honorable S. W. Cooke, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable S. W. Cooke, the Bill was read a third time and passed.

The Honorable S. W. Cooke moved, That the following be the title of the Bill:—

“ *An Act to validate the Creation and Appointment of the Campaspe Irrigation and Water Supply Trust and for other purposes.*”

Question—put and resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

20. HEIDELBERG AND ELTHAM RAILWAY CONSTRUCTION ACT 1893 AMENDMENT BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable R. Reid moved, That this Bill be now read a second time.

Debate ensued.

Question—put.

The Council divided.

Ayes, 21.

The Hon. J. H. Abbott
J. Balfour
F. Brown
J. H. Connor
S. W. Cooke
D. Coutts
J. M. Davies
F. S. Dobson, LL.D.
N. FitzGerald
N. Levi
D. Melville
E. Miller
E. Morey
W. Pitt
R. Reid
Lieut.-Col. Sir F. T. Sargood
G. Simmie
S. Williamson
W. I. Winter-Irving.

Tellers.

F. S. Grimwade
C. J. Ham.

Noes, 10.

The Hon. E. J. Crooke
W. McCulloch
J. M. Pratt
A. O. Sachse
C. Sargeant
J. Sternberg
D. S. Wallace
J. A. Wallace.

Tellers.

Dr. W. H. Embling
D. E. McBryde.

And so it was resolved in the affirmative.—Bill read a second time.

The Honorable R. Reid moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable R. Reid, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with amendments.

Ordered—That the Report be taken into consideration on Monday next.

21. DISCHARGE OF ORDER OF THE DAY.—On the motion of the Honorable A. Wynne, the following Order of the Day was read and discharged:—

Marine Act 1890 Amendment Bill (No. 2)—Consideration of Report.

22. MARINE ACT 1890 AMENDMENT BILL (No. 2).—The Honorable A. Wynne moved, That this Bill be recommitted to a Committee of the whole for reconsideration.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable A. Wynne, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson reported that the Committee had gone through the Bill and agreed to the same with an amendment.

Ordered—That the Report be taken into consideration this day.

23. WANT OF EMPLOYMENT.—The Honorable S. Fraser moved, That the Report of the Select Committee appointed to consider and report on the present distress and want of employment be now taken into consideration.

Question—put and resolved in the affirmative.

The Honorable S. Fraser moved, That the Report be now adopted.

The Honorable T. D. Wanliss moved, as an amendment, That all the words after “That” be omitted, with a view to insert in place thereof the following words, “in the opinion of this House, the Government during the recess should appoint a Royal Commission which shall take into consideration the present position in this colony of the question of labour and capital, and the means that should be employed to increase employment, to encourage industry, and to lessen the frequency of strikes and other trade differences; and that such Commission shall consist of an equal number of members representative alike of labour and of capital, with a chairman who shall as far as possible have the confidence of both parties.”

Debate ensued.

And the Council having continued to sit until after twelve of the clock,

FRIDAY, 3RD NOVEMBER, 1893.

The Honorable D. Melville moved, That the debate be now adjourned.

Question—That the debate be now adjourned—put and resolved in the affirmative.

Ordered—That the debate be adjourned until Monday next.

24. ORDER OF THE COUNCIL RESCINDED.—The Honorable R. Reid moved, by leave, That the Order of the Council appointing Monday next as the day for the consideration of the Report of the Committee of the whole Council on the Heidelberg and Eltham Railway Construction Act 1893 Amendment Bill be rescinded.

Question—put and resolved in the affirmative.

25. HEIDELBERG AND ELTHAM RAILWAY CONSTRUCTION ACT 1893 AMENDMENT BILL.—The Honorable R. Reid moved, by leave, That the Report from the Committee of the whole be taken into consideration this day.

Question—put and resolved in the affirmative.

On the motion of the Honorable R. Reid, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable R. Reid, the Bill was read a third time and passed.

The Honorable R. Reid moved, That the following be the title of the Bill :—

“An Act to amend the ‘Heidelberg and Eltham Railway Construction Act 1893.’”

Question—put and resolved in the affirmative.

Ordered—That the Bill be returned to the Legislative Assembly with a Message acquainting them that the Legislative Council have agreed to the same with amendments, and requesting their concurrence therein.

26. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly return to the Legislative Council the Bill intituled “An Act to facilitate the carrying out the Reconstruction Schemes of Certain Companies and the Compromise Schemes of Certain Societies,” and acquaint the Legislative Council that the Legislative Assembly have agreed to the same with amendments, with which they desire the concurrence of the Legislative Council.

THOS. BENT,
Speaker.

Legislative Assembly,
Melbourne, 2nd November, 1893.

And the said amendments were read, and are as follow :—

1. Preamble, pages 1 and 2, omit “And whereas certain building societies have effected a compromise or arrangement with their creditors which has been sanctioned by an order of the Supreme Court of the said colony or of a judge of the said Supreme Court : And whereas the building society named in the first column of the said Schedule has been reconstructed upon the basis of the agreement referred to in the second column of the said Schedule opposite to the name of the said society.”
2. Clause 2, line 15, before “of” insert “as recited in the preamble.”
3. „ line 17, after “reconstructed” insert “as recited in the preamble.”
4. Clause 4, line 11, after “and” insert “payment of the statutory fees.”
5. Clause 8, omit this clause.
6. Clause 9, line 25, after “and” insert “subject to the provisions aforesaid.”
7. „ line 26, after “demand” insert “liability.”
8. „ at the end of the clause add the following words :—“And such new company and its assigns may execute any release or other document which the old company might execute in respect of such debtor’s debt insolvency or sequestration.”
9. Clause 10, omit this clause.
10. Clause 11, line 29, after “evidence” insert “for all parties.”
11. Clause 14, line 27, after “valid” insert “and binding in law, and to be a compromise or arrangement within the meaning of the *Companies Act Amendment Act 1892.*”
12. „ line 29, after “(if any)” insert “of the Crown or.”
13. „ line 30, omit “so.”
14. „ at the end of the clause add the following proviso :—“Provided always that no action suit proceeding or appeal pending at the time of the passing of this Act shall be abated or affected by any of the provisions of this section or of this Act.”
15. Clauses 16 and 18, omit these clauses.
16. Insert the following new clauses :—

A. Trustees executors and administrators in the estate of any deceased person entitled to become the holders of shares in the new company of Goldsbrough Mort and Company Limited may become registered as the holders of such shares as such trustees executors or administrators and shall in respect of such shares be subject to such and the same liabilities and no more as they would have been subjected to if such shares were registered in the name of such deceased person.

B. (1) No compromise or arrangement of or sale by any of the companies named in the Schedule to this Act sanctioned as aforesaid, and no conveyance or transfer executed or made in pursuance thereof by or on behalf of or by direction of the old company to the new company, shall be deemed a conveyance or transfer on sale of real property within the meaning of section ninety-three of the *Stamps Act 1890* or be chargeable with *ad valorem* duty.

Scheme of reconstruction and conveyance to new company not chargeable with *ad valorem* duty. Schedule.

(2) In no case shall any new company charge any debtor of such company any fees or costs incidental to the transfer of such debtor's security from the old company to the new company; and every debtor shall be entitled to a valid receipt from the new company for any interest or principal moneys paid to such new company by such debtor in respect of any debt due to the old company without payment of any fees or costs arising from or upon any transfer from the old company to the new company of any security of the debtor for such debt.

Company not to charge debtor costs of transfer from old to new company.

C. Inasmuch as it was provided by the compromise or arrangement entered into by the National Bank of Australasia that a call should be made upon the contributories of that bank payable in such instalment or instalments and at such time or times as the Supreme Court at the time of sanctioning such compromise or arrangement should think fit, and inasmuch as it was not practicable to settle the list of contributories and to make such call within the time as fixed by the Supreme Court: It shall be lawful for the Supreme Court or a judge thereof in its or his discretion upon application in a summary way by the said bank or the liquidator thereof at any time or from time to time to extend the time for making such call or to alter or vary the time fixed by the court at the time of sanctioning such compromise or arrangement for making such call or for the payment of such call or any instalment or instalments thereof. Provided always that any extension of the time for making such call or any alteration or variation of the time fixed by the said court as aforesaid shall not be made beyond the first day of April One thousand eight hundred and ninety-four, and that any extension of the time or times for the payment of such call or any instalment or instalments thereof shall not be made beyond the period of three months from the time or times fixed at the passing of this Act for the payment thereof.

Power to extend time of making call or payment thereof in case of National Bank.

D. Any deposit made by any friendly society or charitable institution in the new banks whether on current account or fixed deposit shall as with Government accounts be a first charge upon the assets of such banks.

17. Schedule, omit the whole of the last column.

18. „ omit also the following :—

Victoria Mutual Building and Investment Society	Agreement between the Victoria Mutual Building and Investment Society and the St. James Building Society for the sale and transfer of the assets, property, and business from the old Society to the new Society	<i>Building Societies Act 1890</i>	St. James Building Society
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Amendment 1, after debate, agreed to.

Amendments 2, 3, and 4 agreed to.

Amendment 5, after debate, agreed to.

Amendments 6, 7, and 8 agreed to.

Amendment 9, after debate, agreed to.

Amendment 10 agreed to.

Amendment 11, after debate, agreed to.

Amendments 12 to 15 agreed to.

Amendment to insert new clause A agreed to.

Amendment to insert new clause B, after debate, agreed to.

Amendment to insert new clause C agreed to.

Amendment to insert new clause D, after debate, disagreed with.

Amendments 17 and 18 agreed to.

Ordered—That the Bill be returned to the Legislative Assembly with a Message acquainting them that the Legislative Council have agreed to some of the amendments made by the Legislative Assembly in this Bill, and have disagreed with the amendment to insert new clause D.

27. ERROR IN DIVISION LIST.—The Honorable C. J. Ham having stated that, in a division that took place in Committee on Wednesday last, the Tellers for the "Ayes" had recorded the name of the Honorable D. Ham instead of that of the Honorable C. J. Ham, the President directed the Clerk to correct the Division List accordingly.

28. MARINE ACT 1890 AMENDMENT BILL (No. 2).—The Order of the Day for the consideration of the Report on this Bill having been read—on the motion of the Honorable N. Levi the Council adopted the Report from the Committee of the whole.

And, on the further motion of the Honorable N. Levi, the Bill was read a third time and passed.

The Honorable N. Levi moved, That the following be the title of the Bill :—

“An Act to amend the Sixty-fifth Section of the ‘Marine Act 1890.’”

Question—put and resolved in the affirmative.

Ordered—That the Bill be returned to the Legislative Assembly with a Message acquainting them that the Legislative Council have agreed to the same with an amendment, and requesting their concurrence therein.

29. MESSAGES FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Messages from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly return to the Legislative Council the Bill intituled “*An Act to authorize the Metropolitan Fire Brigades Board to Borrow a further sum of Thirty thousand pounds,*” and acquaint the Legislative Council that the Legislative Assembly have agreed to the amendments made in such Bill by the Legislative Council.

Legislative Assembly,
Melbourne, 2nd November, 1893.

THOS. BENT,
Speaker.

MR. PRESIDENT—

The Legislative Assembly return to the Legislative Council the Bill intituled “*An Act to revoke in the whole or in part the Permanent Reservation under Orders in Council of certain Crown Lands and to enable such Lands to be used for Agricultural Village and Homestead Settlement,*” and acquaint the Legislative Council that the Legislative Assembly have agreed to the amendments made by the Legislative Council in this Bill.

Legislative Assembly,
Melbourne, 2nd November, 1893.

THOS. BENT,
Speaker.

30. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly return to the Legislative Council the Bill intituled “*An Act to correct certain errors in Acts,*” and acquaint the Legislative Council that the Legislative Assembly have disagreed with the amendment made in such Bill by the Legislative Council.

Legislative Assembly,
Melbourne, 2nd November, 1893.

THOS. BENT,
Speaker.

And the said amendment was read, and is as follows :—

Clause 3, at end of clause add—“ Provided that the amendment made by this	} Disagreed with by the Legisla- tive Assembly.
Act in Act No. 1116 shall not be deemed to affect the title of any land	
conveyed to any person between the first day of August One thousand eight hundred and ninety and the commencement of this Act.”	

The Honorable A. Wynne moved, That the Council do not insist on their amendment in this Bill disagreed with by the Legislative Assembly.

Debate ensued.

Question—put.

The Council divided.

Ayes, 23.
The Hon. J. H. Abbott
J. H. Connor
S. W. Cooke
D. Coutts
E. J. Crooke
F. S. Dobson, LL.D.
Dr. W. H. Embling
N. FitzGerald
N. Levi
W. McCulloch
E. Morey
W. H. S. Osmand
J. M. Pratt
R. Reid
C. Sargeant
G. Simmie
J. Sternberg
J. A. Wallace
T. D. Wanliss
W. I. Winter-Irving
A. Wynne.

Tellers.

F. S. Grimwade
A. O. Sachse.

Noes, 9.
The Hon. F. Brown
J. M. Davies
C. J. Ham
E. Miller
Lieut.-Col. Sir F. T. Sargood
J. Service
S. Williamson.
Tellers.
J. Balfour
D. Melville.

And so it was resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council do not insist on their amendment disagreed with by the Legislative Assembly.

31. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly return to the Legislative Council the Bill intituled “*An Act to give Relief to certain Lessees of Crown Lands,*” and acquaint the Legislative Council that the Legislative Assembly have agreed to the amendments made in such Bill by the Legislative Council with an amendment, with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 2nd November, 1893.

THOS. BENT,
Speaker.

And the said amendment was read, and is as follows :—

Clause 2, line 15, after "reduction" insert—"Provided that such reduction shall not in any case exceed one half of the present rental."	}	Agreed to by the Legislative Assembly with the following amendment :— Omit "rental" and insert "rent."
---	---	---

On the motion of the Honorable A. Wynne, the Council agreed to the said amendment made by the Legislative Assembly on an amendment of the Legislative Council in this Bill, and ordered that a Message be transmitted to the Legislative Assembly acquainting them therewith.

32. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly return to the Legislative Council the Bill intituled "*An Act to amend the Law relating to the Railways Standing Committee*," and acquaint the Legislative Council that the Legislative Assembly have agreed to some of the amendments made in such Bill by the Legislative Council, and have disagreed with others of the said amendments, with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 2nd November, 1893.

THOS. BENT,
Speaker.

And the said amendments were read, and are as follow :—

Clause 2, line 15, omit "nine" and insert "seven." „ (page 2), line 2, omit "six" and insert "four." „ „ line 6, omit "nine" and insert "seven."	}	Disagreed with by the Legislative Assembly.
--	---	---

The Honorable J. H. Abbott moved, That the Council do not insist on their amendments in this Bill disagreed with by the Legislative Assembly.

Debate ensued.

Question—put and resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council do not insist on their amendments disagreed with by the Legislative Assembly.

33. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly return to the Legislative Council the Bill intituled "*An Act providing for the Temporary Reduction of the Salaries of certain Officers of the Melbourne and Metropolitan Board of Works and for other purposes*," and acquaint the Legislative Council that the Legislative Assembly have agreed to the amendment made by the Legislative Council in this Bill with an amendment, with which they desire the concurrence of the Legislative Council.

Legislative Assembly,
Melbourne, 2nd November, 1893.

THOS. BENT,
Speaker.

And the said amendment was read, and is as follows :—

After clause 10 insert the following new clause—

A. Whereas by the fourth section of the Principal Act it is <i>inter alia</i> enacted that the Metropolis shall include any land to which the Governor in Council may at any time on the recommendation of the Board declare the Act to apply, and whereas it is desirable that power should be given to the Governor in Council to rectify any errors which may be or may have been made in the definition or description of the boundaries of any such area, it shall be lawful for the Governor in Council upon application from the Board to rectify any such errors in any such definition or description of boundaries.	}	Agreed to by the Legislative Assembly with the following amendment :—Omit "area" and insert "land" in place thereof.
---	---	--

On the motion of the Honorable A. Wynne, the Council agreed to the said amendment made by the Legislative Assembly on the amendment of the Legislative Council in this Bill, and ordered that a Message be transmitted to the Legislative Assembly acquainting them therewith.

34. POSTPONEMENT OF ORDERS OF THE DAY.—Ordered, That the consideration of the following Orders of the Day be postponed until Monday next :—

Opium Bill—Second reading.

Libraries Act 1890 Amendment Bill—Message from the Legislative Assembly to be taken into consideration.

Unclaimed Funds Bill—Second reading.

35. WARRAGUL AGRICULTURAL SHOW GROUNDS SALE BILL.—The Order of the Day for the consideration of the Report on this Bill having been read—on the motion of the Honorable C. Sargeant the Council adopted the Report from the Committee of the whole.

And, on the further motion of the Honorable C. Sargeant, the Bill was read a third time and passed. The Honorable C. Sargeant moved, That the following be the title of the Bill :—

"*An Act to provide for the Sale of the Warragul Agricultural Show Grounds.*"

Question—put and resolved in the affirmative.

Ordered—That the Bill be returned to the Legislative Assembly with a Message acquainting them that the Legislative Council have agreed to the same with an amendment, and requesting their concurrence therein.

36. BAIRNSDALE AGRICULTURAL SHOW GROUNDS SALE BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable E. J. Crooke moved, That this Bill be now read a second time.

Question—put and resolved in the affirmative.—Bill read a second time.

The Honorable E. J. Crooke moved, That this Bill be now committed to a Committee of the whole.

Question—put and resolved in the affirmative.

And, on the further motion of the Honorable E. J. Crooke, the President left the Chair, and the Council resolved itself into Committee.

The President resumed the Chair; and the Honorable Dr. Dobson having reported that the Committee had gone through the Bill and agreed to the same without amendment, the Council ordered the Report to be taken into consideration this day.

On the motion of the Honorable E. J. Crooke, the Council adopted the Report from the Committee of the whole on this Bill.

And, on the further motion of the Honorable E. J. Crooke, the Bill was read a third time and passed. The Honorable E. J. Crooke moved, That the following be the title of the Bill:—

“*An Act to provide for the Sale of the Bairnsdale Agricultural Show Grounds.*”

Question—put and resolved in the affirmative.

Ordered—That a Message be transmitted to the Legislative Assembly acquainting them that the Legislative Council have agreed to the Bill without amendment.

37. WATER ACT 1890 AMENDMENT BILL.—The Order of the Day for the second reading of this Bill having been read—the Honorable A. Wynne moved, That this Bill be now read a second time.

Debate ensued.

The Honorable D. Melville moved, That the debate be now adjourned.

Debate continued.

38. MESSAGES FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Messages from the Legislative Assembly:—

MR. PRESIDENT—

The Legislative Assembly return to the Legislative Council the Bill intituled “*An Act to facilitate the carrying out the Reconstruction Schemes of Certain Companies and the Compromise Schemes of Certain Societies,*” and acquaint the Legislative Council that the Legislative Assembly do not insist on their amendment in this Bill with which the Legislative Council have disagreed.

Legislative Assembly,
Melbourne, 3rd November, 1893.

THOS. BENT,
Speaker.

MR. PRESIDENT—

The Legislative Assembly return to the Legislative Council the Bill intituled “*An Act to amend the ‘Heidelberg and Eltham Railway Construction Act 1893,’*” and acquaint the Legislative Council that the Legislative Assembly have agreed to the amendments made in such Bill by the Legislative Council.

Legislative Assembly,
Melbourne, 3rd November, 1893.

THOS. BENT,
Speaker.

39. WATER ACT 1890 AMENDMENT BILL.—Debate resumed on the question, That this Bill be now read a second time; and on the further question, That the debate be now adjourned.

Question—That the debate be now adjourned—put.

The Council divided.

Ayes, 12.

The Hon. J. Balfour
J. H. Connor
F. S. Dobson, LL.D.
F. S. Grimwade
W. McCulloch
D. Melville
E. Miller
Lieut.-Col. Sir F. T. Sargood
J. Service
S. Williamson.

Tellers.

J. M. Davies
C. J. Ham.

Noes, 19.

The Hon. J. H. Abbott
F. Brown
S. W. Cooke
D. Coutts
E. J. Crooke
Dr. W. H. Embling
N. FitzGerald
E. Morey
W. H. S. Osmand
J. M. Pratt
R. Reid
C. Sargeant
G. Simmie
J. A. Wallace
T. D. Wanliss
W. I. Winter-Irving
A. Wynne.

Tellers.

A. O. Sachse
J. Sternberg.

And so it passed in the negative.

40. MESSAGES FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Messages from the Legislative Assembly :—

MR. PRESIDENT—

The Legislative Assembly return to the Legislative Council the Bill intituled "*An Act to amend the Sixty-fifth Section of the 'Marine Act 1890,'*" and acquaint the Legislative Council that the Legislative Assembly have agreed to the amendment made in such Bill by the Legislative Council.

Legislative Assembly,
Melbourne, 3rd November, 1893.

THOS. BENT,
Speaker.

MR. PRESIDENT—

The Legislative Assembly return to the Legislative Council the Bill intituled "*An Act to provide for the Sale of the Warragul Agricultural Show Grounds,*" and acquaint the Legislative Council that the Legislative Assembly have agreed to the amendment made in such Bill by the Legislative Council.

Legislative Assembly,
Melbourne, 3rd November, 1893.

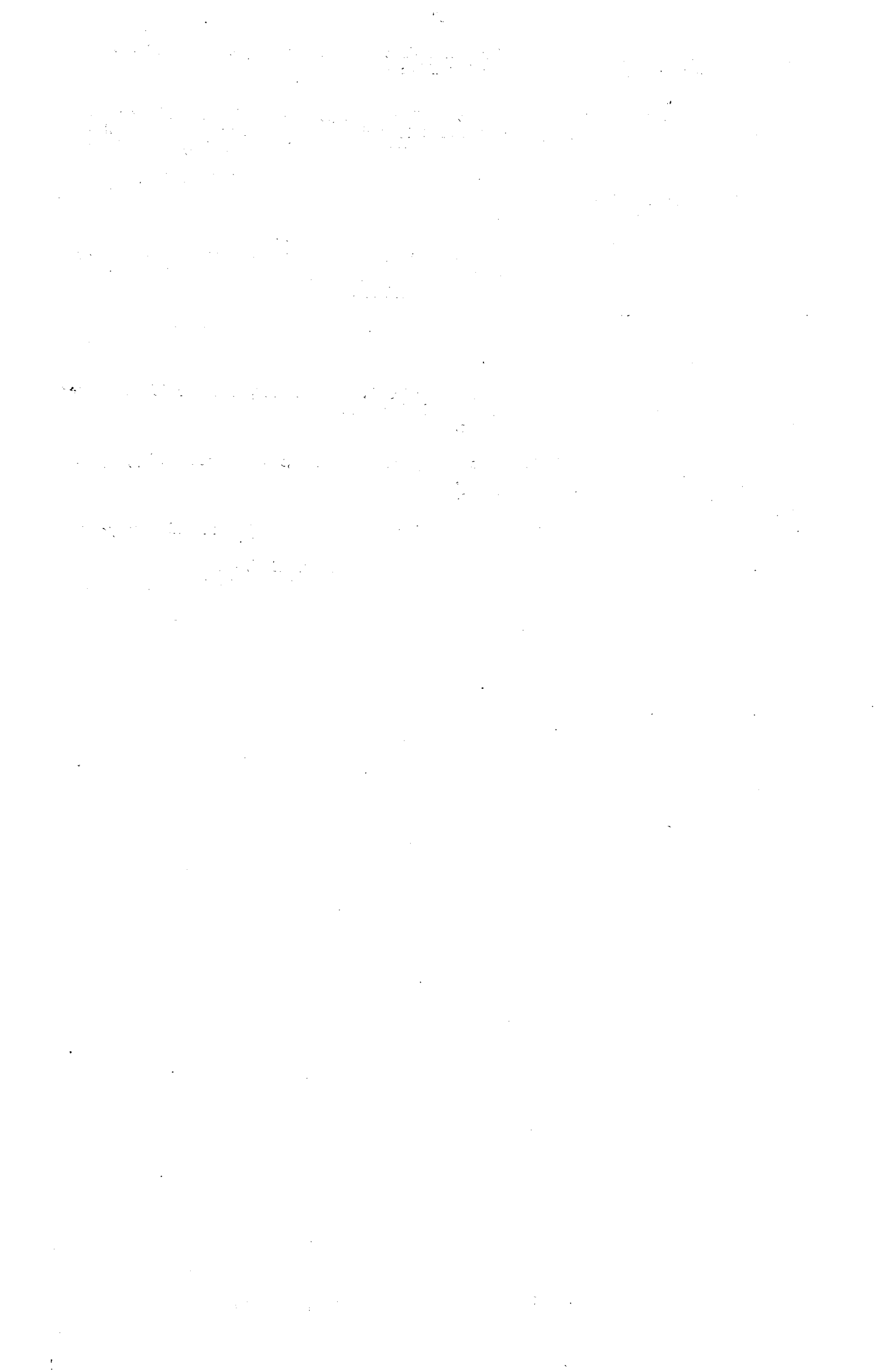
THOS. BENT,
Speaker.

41. WATER ACT 1890 AMENDMENT BILL.—The Honorable A. Wynne moved, That the debate on the second reading of this Bill be adjourned until Monday next.
Question—put and resolved in the affirmative.

42. ADJOURNMENT.—The Honorable A. Wynne moved, by leave, That the Council, at its rising, adjourn until Monday next, at half-past one o'clock.
Question—put and resolved in the affirmative.

And then the Council, at twenty-five minutes past three o'clock in the morning, adjourned until Monday next.

GEORGE H. JENKINS,
Clerk of the Legislative Council.



VICTORIA.

No. 34.

MINUTES OF THE PROCEEDINGS
OF THE
LEGISLATIVE COUNCIL.

MONDAY, 6TH NOVEMBER, 1893.

1. The Council met in accordance with adjournment.
2. The President took the Chair.
3. The President read the Prayer.
4. CORRECTIONS IN RECONSTRUCTED COMPANIES BILL.—The President announced that he had received the following Report from the Clerk of the Parliaments:—

Parliament House,
Melbourne, 6th November, 1893.

SIR,

I do myself the honour to report, in conformity with the Joint Standing Order No. 21, that the following clerical error has been discovered in the Bill intituled "*An Act to facilitate the carrying out the Reconstruction Schemes of Certain Companies and the Compromise Schemes of Certain Societies*":—In clause 15, the words "twelve and thirteen" have been inserted instead of "eleven and twelve."

I have the honour to be,

Sir,

Your most obedient servant,

GEO. H. JENKINS,
Clerk of the Parliaments.

The Honorable the President,
&c., &c., &c.

On the motion of the Honorable A. Wynne, the Council agreed that the said error be corrected by the insertion of the words "eleven and twelve" instead of the words "twelve and thirteen," in clause 15.

Ordered—That the letter of the Clerk of the Parliaments be transmitted to the Legislative Assembly with a Message requesting their concurrence in the correction of the said error.

5. MESSAGES FROM HIS EXCELLENCY THE GOVERNOR.—The following Messages from His Excellency the Governor were presented by the Honorable A. Wynne, and the same were read by the Honorable the President:—

HOPETOUN,

Governor.

Message No. 18.

The Governor informs the Legislative Council that he has, on this day, at the Government Offices, given the Royal Assent to the undermentioned Acts of the present Session, presented to him by the Clerk of the Parliaments, viz.:—

"*An Act relating to Swamp Lands.*"

"*An Act to continue in force a certain Rate of Postage.*"

"*An Act to apply temporarily out of the Moneys raised under the 'Victorian Government Stock Act 1889' certain Sums of Money for Irrigation Works and Water Supply purposes.*"

"*An Act to authorize the issue of Treasury Bonds.*"

"*An Act to provide for the further Reduction of the Number of Public Officers.*"

"*An Act to authorize the Trustees of the Working Men's College in the City of Melbourne to borrow Three thousand pounds by way of Mortgage on certain Land vested in them.*"

"*An Act to amend the Law relating to the Manufacture and Sale of Margarine or other mixtures in imitation of Butter.*"

"*An Act to compel the Sale of Bread by Weight and for other purposes.*"

"*An Act to amend the 'Factories and Shops Act 1890' and for other purposes.*"

"*An Act to further amend the Law relating to the Payment of State School Teachers and for other purposes.*"

Government Offices,
Melbourne, 3rd November, 1893.

HOPETOUN,

Governor.

Message No. 19.

The Governor informs the Legislative Council that he has, on this day, at the Government House, given the Royal Assent to the undermentioned Acts of the present Session, presented to him by the Clerk of the Parliaments, viz.:—

- “*Cape Patterson Railway Act further Amendment.*”
 “*The Chaffey Brothers Limited Removal of Doubts Act 1893.*”
 “*An Act to amend the ‘Thistle Act 1890.’*”
 “*The Horsham Lands Act 1893.*”
 “*Wood’s Point Municipal Act 1893.*”
 “*Water Supply Loans Application Act 1893 (No. 2).*”
 “*The Victorian Government Stock Act 1893.*”
 “*The Mildura Rating Act 1893 (No. 2).*”
 “*An Act to extend the operation of Part III. of the ‘Employers and Employés Act 1890.’*”
 “*The Prahran Loan Act.*”
 “*The Campaspe Irrigation Trust Act.*”
 “*The Metropolitan Fire Brigade Loan Act 1893.*”
 “*The Crown Lands Reserves Act.*”
 “*The Statute Law Revision Act 1893.*”
 “*The South Melbourne and Condah Lessees Act 1893.*”
 “*The Railways Standing Committee Act 1893.*”
 “*The Melbourne and Metropolitan Board of Works Act 1893.*”
 “*The Bairnsdale Land Sale Act.*”
 “*The Heidelberg and Eltham Railway Construction Amendment Act 1893.*”

Government House,
Melbourne, 6th November, 1893.

6. PAPERS.—The Honorable A. Wynne presented, by command of His Excellency the Governor—
Twenty-ninth Report of the Board for the Protection of the Aborigines in the Colony of Victoria.
Statistical Register of the Colony of Victoria for the year 1892—

Part V.—Accumulation.
Part VI.—Vital Statistics, &c.

Severally ordered to lie on the Table.

The following Papers, pursuant to the directions of several Acts of Parliament, were laid upon the Table by the Clerk:—

Seventh Annual Report of the Proceedings of the Government Statist in connexion with Trade Unions.—Report for the year 1892, with an Appendix.

Post Office Act 1890.—Regulations for Erection of Private Telephone Lines.

Mines Act 1890—

Regulations altered.

Regulations relating to Licences to cut, construct, and use Races, Drains, Dams, and Reservoirs.

The Constitution Act Amendment Act 1890.—Part IX.—

Statement of Appointments and Transfers to Offices of Parliament and of Alterations of Classification during the year ending 30th June, 1893; also Statement showing the Names, Remuneration, Duties, &c., of all Persons temporarily employed in the Department of the Legislative Assembly.

7. MESSAGE FROM THE LEGISLATIVE ASSEMBLY.—The President announced the receipt of the following Message from the Legislative Assembly:—

MR. PRESIDENT—

The Legislative Assembly return to the Legislative Council the accompanying* communication from the Clerk of the Parliaments calling attention to a clerical error in the Bill intituled “*An Act to facilitate the carrying out the Reconstruction Schemes of Certain Companies and the Compromise Schemes of Certain Societies,*” and acquaint the Legislative Council that the Legislative Assembly have concurred in the correction of the said error by the insertion of the words “eleven and twelve” in clause 15, instead of the words “twelve and thirteen.”

THOS. BENT,
Speaker.

Legislative Assembly,
Melbourne, 6th November, 1893.

[* NOTE.—For the communication referred to see p. 133.]

8. APPROACH OF HIS EXCELLENCY THE GOVERNOR.—The approach of His Excellency the Governor was announced by the Acting Usher.

9. ROYAL ASSENT TO BILLS.—His Excellency the Governor came into the Council Chamber, and commanded the Acting Usher to desire the attendance of the Legislative Assembly in the Council Chamber, who being come with their Speaker, he, after a short speech to His Excellency, delivered the Appropriation Bill to the Clerk of the Parliaments, who brought it to the Table.

His Excellency was then pleased to assent to the following Bills:—

“*An Act to apply a sum out of the Consolidated Revenue to the service of the year ending on the thirtieth day of June One thousand eight hundred and ninety-four and to appropriate the Supplies granted in this Session of Parliament.*”

“*An Act to provide for the Sale of the Warragul Agricultural Show Grounds.*”

“*An Act to facilitate the carrying out the Reconstruction Schemes of Certain Companies and the Compromise Schemes of Certain Societies.*”

To these Bills the Royal Assent was pronounced severally by the Clerk of the Parliaments in these words—

“In the name and on behalf of Her Majesty I assent to this Act.”

10. RESERVATION OF BILL FOR SIGNIFICATION OF HER MAJESTY'S PLEASURE.—His Excellency was pleased to reserve for the signification of Her Majesty's pleasure the following Bill :—

“ An Act to amend the Sixty-fifth Section of the ‘ Marine Act 1890. ’ ”

11. His Excellency was then pleased to speak as follows :—

MR. PRESIDENT AND HONORABLE GENTLEMEN OF THE LEGISLATIVE COUNCIL :

MR. SPEAKER AND GENTLEMEN OF THE LEGISLATIVE ASSEMBLY :

I am gratified to be able to release you from your labours at an earlier period of the year than usual, and in doing so to congratulate you upon the unremitting attention you have given to the business of the Session, and upon the desire you have shown to put the finances of the country on a sound basis, resulting in the enactment of numerous measures calculated to effect that object.

Parliament upon its meeting was confronted with a very unsatisfactory condition of the finances, intensified by an unexampled monetary crisis, but it will ever be a matter of sincere satisfaction that the people have borne their adversities with a patient endurance, and have met them with an industry which justifies the hope that the country will very soon return once more to its normal condition of prosperity.

Believing that our stability and progress depend on the continuance of retrenchment and public economy, I am gratified to observe that you have dealt in a comprehensive manner with the question of limiting the public expenditure within the public income.

Necessary and important as the settlement of this question undoubtedly was, my Advisers felt that unless the producing interests of the country were fostered and extended, and the demand for labour stimulated in every practical direction, the return of prosperity might be indefinitely delayed. You have seconded the efforts of my Ministers in this direction, and have placed upon the Statute-book Acts that in the future will, it is anticipated, permanently settle the people on the lands, thus increasing the marketable products of the soil.

My Advisers took steps to reduce the railway freight on coal, with a view of encouraging the coal-mining industry in Gippsland. Parliament has sanctioned this action, with the result that for the first time in her history Victoria is practically in a position to supply her railways, her manufacturers, and her other consumers with coal from within her own boundaries.

I am happy to be able to state that our great producing industries of wool and wheat continue to show an increase in the returns. Our exports of butter are, season by season, improving. Our yield of gold is better than it has been for some time past, and there are further indications of gradual recovery from that depression which has so seriously affected every branch of industry, and has exposed large classes of the community to privations which have caused my Advisers the deepest concern.

The visit to Australia of the Honorable Mackenzie Bowell, the Canadian Minister of Trade and Commerce, as a delegate from the Dominion Government, is an event of much interest. It illustrates the unity under the Crown of the numerous distinct Governments which constitute the British Empire; and the purpose of the visit, which is to establish trade relations between Canada and Australasia, marks the practical nearness of otherwise distant communities. It has been suggested that the object in view would be best attained by a Conference in Canada of Australasian representatives with the Government of the Dominion. Should such a Conference be arranged, due provision will be made for the representation of this colony on the occasion.

MR. SPEAKER AND GENTLEMEN OF THE LEGISLATIVE ASSEMBLY :

I thank you on behalf of Her Majesty for the provision you have made for the requirements of the Public Service.

During the recess my Advisers will continue to carry out by their administration the policy of retrenchment demanded by the country, being careful at the same time not to impair that efficiency which is necessary to preserve our institutions. It is very pleasing to note that the loan falling due next December in London has been provided for at the lower rate of 4 per cent., and that the local portion of the same loan met with investors amongst ourselves at a higher price.

MR. PRESIDENT AND HONORABLE GENTLEMEN OF THE LEGISLATIVE COUNCIL :

MR. SPEAKER AND GENTLEMEN OF THE LEGISLATIVE ASSEMBLY :

I trust that the anticipations of a successful season for our pastoral and agricultural interest may be fully realized, that their fulfilment may have the most beneficial effect, and that thus profitable employment may be found for our workers. Your labours during this Session having been performed with a continuous desire to promote the public weal, I have every confidence that the consciousness of this fact will be a satisfaction to you for your devotion to your legislative duties. I pray that the blessing of Divine Providence may attend on and fructify your labours.

I now in Her Majesty's name declare this Parliament to be prorogued to the 15th day of December, 1893, and it is hereby prorogued accordingly.

GEORGE H. JENKINS,
Clerk of the Legislative Council.

SELECT COMMITTEES

APPOINTED DURING THE SESSION 1893.

No. 1.—ADDRESS IN REPLY TO HIS EXCELLENCY THE GOVERNOR.

Appointed 28th June, 1893.

The Hon. D. Coutts	The Hon. N. Thornley
S. Fraser	S. Williamson
N. Levi	W. I. Winter-Irving
J. M. Pratt	A. Wynne
Lieut.-Col. Sir F. T. Sargood	E. Miller.

No. 2.—STANDING ORDERS.

Appointed 4th July, 1893.

The Hon. The President	The Hon. N. FitzGerald
S. W. Cooke	Lieut.-Col. Sir F. T. Sargood
H. Cuthbert	J. Service
J. M. Davies	N. Thornley
Dr. Dobson	W. I. Winter-Irving.

No. 3.—LIBRARY (JOINT).

Appointed 4th July, 1893.

The Hon. The President	The Hon. F. S. Grimwade
F. Brown	D. Melville.
S. Fraser	

No. 4.—PARLIAMENT BUILDINGS (JOINT).

Appointed 4th July, 1893.

The Hon. The President	The Hon. J. M. Pratt
G. Davis	N. Thornley.
C. J. Ham	

No. 5.—REFRESHMENT ROOMS (JOINT).

Appointed 4th July, 1893.

The Hon. J. Buchanan	The Hon. J. A. Wallace
D. E. McBryde	W. I. Winter-Irving.
A. O. Sachse	

No. 6.—PRINTING.

Appointed 4th July, 1893.

The Hon. The President	The Hon. Dr. W. H. Embling
S. Austin	D. Ham
J. H. Connor	E. Morey
G. S. Coppin	C. Sargeant
D. Coutts	J. Sternberg.

No. 7.—ELECTIONS AND QUALIFICATIONS.

Appointed 11th July, 1893.

The Hon. F. Brown
S. W. Cooke
N. FitzGerald
S. Fraser

The Hon. C. J. Ham
Lieut.-Col. Sir F. T. Sargood
W. I. Winter-Irving.

No. 8.—JAMES HEANEY.

Appointed 11th July, 1893.

The Hon. Dr. Dobson
F. S. Grimwade
D. E. McBryde
D. Melville

The Hon. W. Pitt
A. O. Sachse
J. Service.

No. 9.—WANT OF EMPLOYMENT.

Appointed 9th August, 1893.

The Hon. S. Fraser
N. Levi
E. Miller
W. Pitt

The Hon. G. Simmie
S. Williamson
D. Melville

No. 10.—LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL.

Appointed 27th September, 1893.

The Hon. F. Brown
H. Cuthbert
G. Davis
Dr. W. H. Embling
F. S. Grimwade

The Hon. C. J. Ham
E. Miller
W. Pitt
S. Williamson
S. Fraser.

VICTORIA.

LEGISLATIVE COUNCIL.

SESSION 1893.

WEEKLY REPORT OF DIVISIONS

IN

COMMITTEE OF THE WHOLE COUNCIL.

No. 1.

Extracted from the Minutes.

TUESDAY, 29TH AUGUST, 1893.

No. 1.—DIMBOOLA AND BOORT RAILWAYS CONSTRUCTION BILL—Clause 3:—

The Railways Standing Committee Acts "and" the *Railway Lands Acquisition Act 1893* shall not apply to the railways by this Act authorized to be constructed.—(Hon. A. Wynne.)

Amendment proposed—That after the word "and," in line 1, the words "sub-section (2) of section nine and sections ten eleven twelve thirteen fourteen fifteen sixteen and seventeen of" be inserted.—(Hon. Lieut.-Col. Sir F. T. Sargood.)

Question—That the words proposed to be inserted be so inserted—put.

Committee divided.

Ayes, 17.

The Hon. S. Austin
F. Brown
J. Buchanan
G. S. Coppin
H. Cutlbert
J. M. Davies
T. Dowling
W. McCulloch
D. Melville
E. Miller
A. O. Sachse
J. Service
G. Simmie
J. A. Wallace
W. I. Winter-Irving.

Tellers.

F. S. Grimwade
Lieut.-Col. Sir F. T. Sargood.

Noes, 14.

The Hon. J. H. Abbott
J. Bell
S. W. Cooke
S. Fraser
N. Levi
D. E. McBryde
E. Morey
W. H. S. Osmand
J. M. Pratt
R. Reid
S. Williamson
A. Wynne.

Tellers.

Dr. W. H. Embling
C. J. Ham.

And so it was resolved in the affirmative.



VICTORIA.

LEGISLATIVE COUNCIL.

SESSION 1893.

WEEKLY REPORT OF DIVISIONS
IN
COMMITTEE OF THE WHOLE COUNCIL.

No. 2.

Extracted from the Minutes.

WEDNESDAY, 27TH SEPTEMBER, 1893.

No. 1.—OLEOMARGARINE BILL—Clause 6:—

Every person who deals in margarine whether wholesale or retail, whether a manufacturer importer or as a consignor or consignee or as a commission agent or otherwise, shall conform to the following regulations:—

- (a) Every package whether open or closed containing margarine shall be legibly branded or durably marked "margarine" on the top "bottom" and sides printed with black ink in capital letters not less than three-quarters of an inch square.
- (b) If such margarine be exposed for sale by retail there shall be attached to each parcel thereof so exposed and in such manner as to be clearly visible to the purchaser a label marked with black ink in capital letters not less than one and a half inches square "margarine" (with no other word).
- (c) Every person who sells margarine by retail save in a package duly branded or durably marked as aforesaid shall in every case deliver the same to the purchaser in or with a paper wrapper on which shall be printed with black ink in capital letters not less than a quarter of an inch square "margarine" (with no other word).—(*Hon. G. Davis.*)

Amendment proposed—That the word "bottom" in sub-clause (a) be omitted.—(*Hon. Lieut.-Col. Sir F. T. Sargood.*)

Question—That the word proposed to be omitted stand part of the clause—put.

Committee divided.

Ayes, 21.

The Hon. J. H. Abbott
J. Buchanan
J. H. Connor
S. W. Cooke
E. J. Crooke
Dr. W. H. Embling
N. Fitzgerald
S. Fraser
W. McCulloch
E. Morey
W. H. S. Osmand
J. M. Pratt
R. Reid
C. Sargeant
D. S. Wallace
T. D. Wanliss
S. Williamson
W. I. Winter-Irving
A. Wynne.

Tellers.

G. Davis
A. O. Sachse.

Noes, 11.

The Hon. J. Balfour
J. M. Davies
T. Dowling
F. S. Grimwade
C. J. Ham
N. Levi
D. Melville
J. Service
J. A. Wallace.

Tellers.

W. Pitt
Lieut.-Col. Sir F. T. Sargood.

And so it was resolved in the affirmative.

VICTORIA.

LEGISLATIVE COUNCIL.

SESSION 1893.

WEEKLY REPORT OF DIVISIONS

IN

COMMITTEE OF THE WHOLE COUNCIL.

No. 3.

Extracted from the Minutes.

TUESDAY, 3RD OCTOBER, 1893.

No. 1.—PUBLIC SERVICE ACT 1890 FURTHER AMENDMENT BILL—Clause 7 :—

Sections twenty-three "twenty-four" and twenty-five and the Third Schedule to the Principal Act shall not apply—

- (a) to any person who receives a new appointment to the Clerical Division of the Public Service after the commencement of this Act, or
- (b) to any officer in the Public Service at the commencement of this Act who after such commencement is transferred or promoted from the Non-Clerical to the Clerical Division of the Public Service, or
- (c) to any officer in any class of the Clerical Division of the Public Service at the commencement of this Act who after such commencement is promoted to a higher class in such division.—(*Hon. A. Wynne.*)

Amendment proposed—That the word "twenty-four," in line 1, be omitted.—(*Hon. Lieut.-Col. Sir F. T. Sargood.*)

Question—That the word proposed to be omitted stand part of the clause—put.

Committee divided.

Ayes, 23.

The Hon. S. Austin
 J. Buchanan
 S. W. Cooke
 E. J. Crooke
 G. Davis
 T. Dowling
 Dr. W. H. Embling
 S. Fraser
 N. Levi
 D. E. McBryde
 D. Melville
 E. Miller
 E. Morey
 W. H. S. Osmand
 W. Pitt
 J. M. Pratt
 A. O. Sachse
 C. Sargeant
 T. D. Wanliss
 W. I. Winter-Irving
 A. Wynne.

Tellers.

J. H. Abbott
 R. Reid.

Noes, 11.

The Hon. J. Balfour
 F. Brown
 T. Brunton
 H. Cuthbert
 J. M. Davies
 C. J. Ham
 J. Service
 D. S. Wallace
 J. A. Wallace.

Tellers.

F. S. Grimwade
 Lieut.-Col. Sir F. T. Sargood.

And so it was resolved in the affirmative.

WEDNESDAY, 4TH OCTOBER, 1893.

No. 2.—COMPANIES ACT 1890 FURTHER AMENDMENT BILL—Clause 57 :—

Every prospectus or notice inviting persons to subscribe for shares in a company shall specify—

- (a) The names addresses and occupations of the directors.
- (b) The date of and the names of the parties to any contract directly or indirectly relating to the company or to the promotion thereof entered into by the company or the promoters directors or trustees thereof within two years before the issue of such prospectus or notice whether subject to adoption by the directors of the company or otherwise together with such particulars of the nature and effect of such contract as are material to be made known to a person invited to take shares, in order to enable him to form judgment as to the expediency of so doing, and shall also state a place where such contracts may be inspected : Provided that this subdivision of this section shall not apply to a contract entered into in the ordinary course of the business carried on or intended to be carried on by the company.
- (c) The consideration paid or to be paid for any property acquired or to be acquired by the company, and whether any part of it and if so how much of such consideration money is for the goodwill of the property acquired or to be acquired.
- (d) The minimum subscription upon which the directors will proceed to allotment.

A prospectus which does not comply with this section shall be deemed to be fraudulent on the part of the promoters directors and officers of the company knowingly issuing the same as regards any person taking shares on the faith of such prospectus unless he has notice of the particulars omitted from the prospectus, and shall also entitle any such person as aforesaid unless he has such notice as aforesaid to sue for rescission of his contract to take shares. “Any condition requiring an applicant for shares to waive due compliance with this section or purporting to affect him with notice of any document or matter not specifically referred to in the prospectus shall be void.”—(*Hon. A. Wynne.*)

Amendment proposed—That the words “Any condition requiring an applicant for shares to waive due compliance with this section or purporting to affect him with notice of any document or matter not specifically referred to in the prospectus shall be void” at the end of the clause be omitted.—(*Hon. J. M. Davies.*)

Question—That the words proposed to be omitted stand part of the clause—put.

Committee divided.

Ayes, 17.

The Hon. J. H. Abbott
 J. Buchanan
 S. W. Cooke
 E. J. Crooke
 T. Dowling
 Dr. W. H. Embling
 N. FitzGerald
 E. Morey
 W. H. S. Osmand
 W. Pitt
 C. Sargeant
 Lieut.-Col. Sir F. T. Sargood
 T. D. Wanliss
 W. I. Winter-Irving
 A. Wynne.

Tellers.

N. Levi
 R. Reid.

Noes, 10.

The Hon. F. Brown
 J. M. Davies
 C. J. Ham
 D. Melville
 E. Miller
 J. M. Pratt
 J. Service
 J. A. Wallace.

Tellers.

J. Balfour
 F. S. Grimwade.

And so it was resolved in the affirmative.

VICTORIA.

LEGISLATIVE COUNCIL.

SESSION 1893.

WEEKLY REPORT OF DIVISIONS

IN

COMMITTEE OF THE WHOLE COUNCIL.

No. 4.

Extracted from the Minutes.

TUESDAY, 10TH OCTOBER, 1893.

No. 1.—COMPANIES ACT 1890 FURTHER AMENDMENT BILL—Clause 20:—

(1) The manager or other authorized officer of every company (other than a company formed for mining purposes only) and of every deposit provident benefit [or building] society shall before such company or society commences business and also [twice] in every year during the time it carries on business make [out an account and verify the same] before some justice by statutory declaration in the form contained in the Third Schedule to this Act or as near thereto as circumstances will admit, [and shall file with the Registrar-General a copy of the same within fourteen days after the making thereof], and shall put up a copy of the same in a conspicuous place in the registered office of the company and in every branch office or place where the business of the company is carried on, and every creditor or shareholder in the company shall be entitled to a copy thereof on payment of Sixpence.

(2) If default is made in compliance with the provisions of this section the company shall be liable to a penalty not exceeding Five pounds for every day while such default continues, and every director and manager of the company who knowingly and wilfully authorizes or permits such default shall incur the like penalty.—(Hon. A. Wynne.)

Question—That clause 20 stand part of the Bill—put.

Committee divided.

Ayes, 9.

- The Hon. J. H. Abbott
- Dr. W. H. Embling
- S. Fraser
- N. Levi
- D. E. McBryde
- C. Sargeant
- A. Wynne.

Tellers.

- T. Dowling
- R. Reid.

Noes, 19.

- The Hon. H. Cuthbert
- J. M. Davies
- N. FitzGerald
- F. S. Grimwade
- C. J. Ham
- W. McCulloch
- D. Melville
- E. Miller
- W. Pitt
- J. M. Pratt
- A. O. Sachse
- J. Service
- J. Sternberg
- D. S. Wallace
- J. A. Wallace
- T. D. Wanliss
- S. Williamson.

Tellers.

- S. Austin
- Lieut.-Col. Sir F. T. Sargood.

And so it passed in the negative.



VICTORIA.

LEGISLATIVE COUNCIL.

SESSION 1893.

WEEKLY REPORT OF DIVISIONS

IN

COMMITTEE OF THE WHOLE COUNCIL.

No. 5.

Extracted from the Minutes.

TUESDAY, 17TH OCTOBER, 1893.

No. 1.—COMPANIES ACT 1890 FURTHER AMENDMENT BILL.—Clause 31 (as amended):—

“No” company shall lend or advance money to any director or auditor of such company.—
(Hon. A. Wynne.)

Amendment proposed—That the words “The manager or other authorized officer of every ‘banking’”
be inserted in place of the word “No” omitted.—(Hon. Lieut.-Col. Sir F. T. Sargood.)

Further amendment proposed—That the word “banking” be omitted from the proposed amendment.—
(Hon. A. Wynne.)

Question—That the word “banking” stand part of the proposed amendment—put.

Committee divided.

Ayes, 15.

- The Hon. S. Austin
- D. Coutts
- J. M. Davies
- C. J. Ham
- W. McCulloch
- E. Miller
- W. Pitt
- J. M. Pratt
- Lieut.-Col. Sir F. T. Sargood
- J. Service
- J. A. Wallace
- S. Williamson
- W. I. Winter-Irving.

Tellers.

- F. S. Grimwade
- T. D. Wanliss.

Noes, 16.

- The Hon. J. H. Abbott
- J. Buchanan
- S. W. Cooke
- E. J. Crooke
- T. Dowling
- Dr. W. H. Embling
- S. Fraser
- N. Levi
- D. Melville
- W. H. S. Osmand
- R. Reid
- C. Sargeant
- J. Sternberg
- A. Wynne.

Tellers.

- D. E. McBryde
- A. O. Sachse.

And so it passed in the negative.

No. 2.—Clause 31 (as amended):—

Amendment proposed—That the words “or society” be inserted after the word “company.”—(*Hon. A. Wynne.*)

Question—That the words proposed to be inserted be so inserted—put.

Committee divided.

Ayes, 15.

The Hon. J. H. Abbott
 J. Buchanan
 S. W. Cooke
 D. Coutts
 E. J. Crooke
 T. Dowling
 Dr. W. H. Embling
 S. Fraser
 N. Levi
 W. H. S. Osmand
 R. Reid
 C. Sargeant
 A. Wynne.

Tellers.

D. E. McBryde
 A. O. Sachse.

Noes, 16.

The Hon. J. M. Davies
 C. J. Ham
 W. McCulloch
 D. Melville
 E. Miller
 W. Pitt
 J. M. Pratt
 Lieut.-Col. Sir F. T. Sargood
 J. Service
 J. Sternberg
 J. A. Wallace
 T. D. Wanliss
 S. Williamson
 W. I. Winter-Irving.

Tellers.

S. Austin
 F. S. Grimwade.

And so it passed in the negative.

VICTORIA.

LEGISLATIVE COUNCIL.

SESSION 1893.

WEEKLY REPORT OF DIVISIONS

IN

COMMITTEE OF THE WHOLE COUNCIL.

No. 6.

Extracted from the Minutes.

TUESDAY, 24TH OCTOBER, 1893.

No. 1.—RECONSTRUCTED COMPANIES BILL.—Proposed new clause:—

A. Notwithstanding anything in any scheme of reconstruction of any of the companies named in the Schedule hereto it shall be lawful for the directors of any of the said companies to advance to any of its members on the security of any deposit receipt issued by the said company to the said member such amount or amounts as may from time to time be due by the said member for calls made in respect of any shares held by him in the said company and to charge for such advance a rate of interest not less than one per centum per annum higher than the rate of interest for the time being payable under the said deposit receipt.—(*Hon. C. J. Ham for the Hon. J. M. Pratt.*)

Question—That the proposed new clause stand part of the Bill—put.

Committee divided.

Ayes, 8.

The Hon. T. Brunton
J. Buchanan
E. J. Crooke
D. Melville
E. Morey
J. A. Wallace.

Tellers.

Dr. W. H. Embling
C. J. Ham.

Noes, 21.

The Hon. J. H. Abbott
S. W. Cooke
H. Cuthbert
J. M. Davies
G. Davis
T. Dowling
S. Fraser
N. Levi
W. McCulloch
E. Miller
W. H. S. Osmand
W. Pitt
A. O. Sachse
C. Sargeant
Lieut.-Col. Sir F. T. Sargood
J. Service
J. Sternberg
T. D. Wanliss
A. Wynne.

Tellers.

J. Balfour
F. S. Grimwade.

And so it passed in the negative.

WEDNESDAY, 25TH OCTOBER, 1893.

No. 2.—FACTORIES AND SHOPS ACT 1890 AMENDMENT BILL.—Clause 6:—

For the last sub-section of section forty-seven of the Principal Act there shall be substituted the following sub-section:—

For closing all shops or all shops of any particular class within its municipality other than those mentioned in the Fourth Schedule for one afternoon in each week provided that before any such by-law be made a petition certified to by the municipal clerk as signed by a majority of all the shopkeepers or of all the shopkeepers of the particular class (as the case may be) substantially interested and affected thereby shall be presented to such municipal council.—(*Hon. J. Balfour.*)

Question—That clause 6 stand part of the Bill—put.

Committee divided.

Ayes, 21.

The Hon. J. Balfour
J. Buchanan
D. Coutts
E. J. Crooke
H. Cuthbert
J. M. Davies
Dr. W. H. Embling
S. Fraser
F. S. Grimwade
C. J. Ham
N. Levi
W. H. S. Osmand
J. M. Pratt
C. Sargeant
Lieut.-Col. Sir F. T. Sargood
J. Service
D. S. Wallace
T. D. Wanliss
A. Wynne.

Tellers.

J. H. Abbott
S. W. Cooke.

Noes, 6.

The Hon. F. Brown
T. Dowling
D. Melville
J. A. Wallace.

Tellers.

W. McCulloch
W. Pitt.

And so it was resolved in the affirmative.

No. 3.—Proposed new clause (on recommittal)—

In section three of the Principal Act for the word "six" in the interpretation of "Factory or workroom" the word "four" shall be substituted. Provided that section twenty-one of the Principal Act shall not apply to any factory or workroom to which it would not apply if this section had not been passed.—(*Hon. J. Balfour.*)

Question—That the proposed new clause stand part of the Bill—put.

Committee divided.

Ayes, 16.

The Hon. J. H. Abbott
J. Balfour
S. W. Cooke
D. Coutts
S. Fraser
F. S. Grimwade
C. J. Ham
N. Levi
W. Pitt
J. M. Pratt
C. Sargeant
J. Service
D. S. Wallace
A. Wynne.

Tellers.

J. M. Davies
Lieut.-Col. Sir F. T. Sargood.

Noes, 12.

The Hon. F. Brown
J. Buchanan
E. J. Crooke
Dr. W. H. Embling
W. McCulloch
D. Melville
E. Morey
R. Reid
J. A. Wallace
T. D. Wanliss.

Tellers.

H. Cuthbert
W. H. S. Osmand.

And so it was resolved in the affirmative.

VICTORIA.

LEGISLATIVE COUNCIL.

SESSION 1893.

WEEKLY REPORT OF DIVISIONS
IN
COMMITTEE OF THE WHOLE COUNCIL.

No. 7.

Extracted from the Minutes.

WEDNESDAY, 1ST NOVEMBER, 1893.

No. 1.—EMPLOYERS AND EMPLOYÉS ACT 1890 AMENDMENT BILL.—Clause 1:—

Notwithstanding anything contained in section forty-five of the *Employers and Employés Act 1890*, Part III. of the said Act which relates to the liability of employers for injuries to employés shall continue in force until Parliament shall otherwise determine.—(*Hon. Lieut.-Col. Sir F. T. Sargood.*)

Question—That clause 1 stand part of the Bill—put.
Committee divided.

Ayes, 26.

The Hon. J. H. Abbott
S. Austin
J. Balfour
S. W. Cooke
D. Coutts
E. J. Croke
J. M. Davies
G. Davis
Dr. W. H. Embling
S. Fraser
N. Levi
D. E. McBryde
W. McCulloch
W. H. S. Osmand
W. Pitt
R. Reid
C. Sargeant
Lieut.-Col. Sir F. T. Sargood
J. Service
G. Simmie
D. S. Wallace
T. D. Wanliss
W. I. Winter-Irving
A. Wynne.

Tellers.

F. S. Grimwade
C. J. Ham.

Noes, 9.

The Hon. F. Brown
T. Brunton
J. Buchanan
T. Dowling
D. Melville
J. M. Pratt
J. A. Wallace.

Tellers.

E. Miller
A. O. Sachse.

And so it was resolved in the affirmative.

No. 2.—WARRAGUL AGRICULTURAL SHOW GROUNDS SALE BILL.—Clause 4:—

Subject to "such" covenants conditions exceptions and reservations as the Governor in Council may direct the land described in the Schedule to this Act together with all substantial and permanent improvements thereon may be sold in fee simple by public auction at such upset price as the Governor in Council may direct, in addition to the amount of the value of all substantial and permanent improvements thereon.—(*Hon. C. Sargeant.*)

Amendment proposed—That the word "such," in line 1, be omitted with a view to insert in place thereof the words "the same."—(*Hon. Lieut.-Col. Sir F. T. Sargood.*)

Question—That the word proposed to be omitted stand part of the clause—put.
Committee divided.

Ayes, 17.

The Hon. F. Brown
J. Buchanan
D. Coutts
G. Davis
N. Levi
D. E. McBryde
W. McCulloch
W. H. S. Osmand
W. Pitt
J. M. Pratt
A. O. Sachse
C. Sargeant
G. Simmie
J. A. Wallace
W. I. Winter-Irving.

Tellers.

E. J. Crooke
A. Wynne.

Noes, 17.

The Hon. J. H. Abbott
J. Balfour
T. Brunton
S. W. Cooke
J. M. Davies
T. Dowling
Dr. W. H. Embling
F. S. Grimwade
C. J. Ham
D. Melville
E. Miller
R. Reid
J. Service
D. S. Wallace
T. D. Wanliss.

Tellers.

S. Austin
Lieut.-Col. Sir F. T. Sargood.

The Tellers having declared the numbers for the "Ayes" and for the "Noes" to be respectively Seventeen, or equal—The Chairman gave his vote with the "Ayes," in order to allow of further consideration of the subject, and declared the question to have been resolved in the affirmative.

No. 3.—MELBOURNE AND METROPOLITAN BOARD OF WORKS OFFICERS' SALARIES REDUCTION BILL.—
Clause 9:—

The salary of any Chairman of the Board elected after the coming into operation of this Act shall notwithstanding anything in the Principal Act contained be not more than One thousand "five hundred" pounds per annum.—(*Hon. R. Reid.*)

Amendment proposed—That the words "five hundred" be omitted.—(*Hon. F. S. Grimwade.*)

Question—That the words proposed to be omitted stand part of the clause—put.
Committee divided.

Ayes, 18.

The Hon. J. H. Abbott
J. Balfour
S. W. Cooke
J. M. Davies
S. Fraser
N. Levi
D. E. McBryde
E. Miller
W. Pitt
J. M. Pratt
R. Reid
Lieut.-Col. Sir F. T. Sargood
J. Service
G. Simmie
W. I. Winter-Irving
A. Wynne.

Tellers.

C. J. Ham
A. O. Sachse.

Noes, 15.

The Hon. S. Austin
T. Brunton
D. Coutts
E. J. Crooke
T. Dowling
W. McCulloch
D. Melville
W. H. S. Osmand
C. Sargeant
D. S. Wallace
J. A. Wallace
T. D. Wanliss
S. Williamson.

Tellers.

Dr. W. H. Embling
F. S. Grimwade.

And so it was resolved in the affirmative.

THURSDAY, 2ND NOVEMBER, 1893.

No. 4.—PERMANENT RESERVES REVOCATION BILL.—Schedule:—

SCHEDULE of Crown Lands permanently reserved from Sale, or from being Leased, or from having a Licence granted in respect thereof.

No.	County.	Parish.	Purpose of Reservation.	Date of Order in Council.	Date and page of <i>Government Gazette</i> containing Proclamation.	Original Area.	Area as to which Order in Council is revoked.
*	* * *	* * * *	* * *	* *	*	Acres.	Acres.
						*	*
"3	Croajingolong	Koola, Karlo, Wangarabell, Demdang, Betka, Bawang, Wigan, Mallacoota, Brindal	(Education Endowment) Public Purposes	2nd April, 1889	1889, p. 1200	315,000	The whole"

—(*Hon. A. Wynne.*)

Amendment proposed—That item No. 3 be omitted from the Schedule.—(*Hon. Lieut.-Col. Sir F. T. Sargood.*)

Question—That item No. 3 stand part of the Schedule—put.
Committee divided.

Ayes, 19.

The Hon. J. H. Abbott
S. W. Cooke
D. Coutts
E. J. Crooke
Dr. W. H. Embling
N. FitzGerald
N. Levi
W. McCulloch
J. M. Pratt
A. O. Sachse
G. Simmie
J. Sternberg
D. S. Wallace
T. D. Wauliss
S. Williamson
W. I. Winter-Irving
A. Wynne.

Tellers.

R. Reid
C. Sargeant.

Noes, 16.

The Hon. F. Brown
T. Brunton
J. H. Connor
H. Cuthbert
J. M. Davies
S. Fraser
F. S. Grimwade
D. Melville
E. Miller
E. Morey
W. H. S. Osmand
W. Pitt
Lieut.-Col. Sir F. T. Sargood
J. Service.

Tellers.

J. Balfour
D. E. McBryde.

And so it was resolved in the affirmative.

No. 5.—Clause 2 (on recommittal):—

The Orders in Council respectively specified in the Schedule to this Act to the extent described in such Schedule shall be and the same are hereby revoked and all or any of the Crown lands comprised in the said revocation shall be available for the following purposes, namely:—

“(a) For being licensed or leased as agricultural allotments as defined by section four of the *Land Act 1890* :”

(b) For being proclaimed as towns or townships :

(c) For being set apart and appropriated for any of the purposes of the *Settlement on Lands Act 1893* :

Providing that the moneys received from the lands dealt with under items 3, 4, 5, and 8 of the Schedule to this Act shall be appropriated as may be hereafter directed by any Act of Parliament.

—(*Hon. A. Wynne.*)

Amendment proposed—That the words “(a) For being licensed or leased as agricultural allotments as defined by section four of the *Land Act 1890*” be omitted.—(*Hon. J. M. Davies.*)

Question—That the words proposed to be omitted stand part of the clause—put.
Committee divided.

Ayes, 20.

The Hon. J. H. Abbott
S. W. Cooke
D. Coutts
E. J. Crooke
G. Davis
Dr. W. H. Embling
N. FitzGerald
N. Levi
W. McCulloch
J. M. Pratt
A. O. Sachse
G. Simmie
J. Sternberg
D. S. Wallace
J. A. Wallace
S. Williamson
W. I. Winter-Irving
A. Wynne.

Tellers.

R. Reid
C. Sargeant.

Noes, 16.

The Hon. J. Balfour
F. Brown
J. H. Connor
H. Cuthbert
J. M. Davies
F. S. Grimwade
D. Melville
E. Miller
E. Morey
W. H. S. Osmand
W. Pitt
Lieut.-Col. Sir F. T. Sargood
J. Service
T. D. Wauliss.

Tellers.

S. Fraser
D. E. McBryde.

And so it was resolved in the affirmative.



1893.
VICTORIA.

THE PACIFIC CABLE.

Return to an Order of the *Legislative Council*,

Dated 30th August, 1893, for—

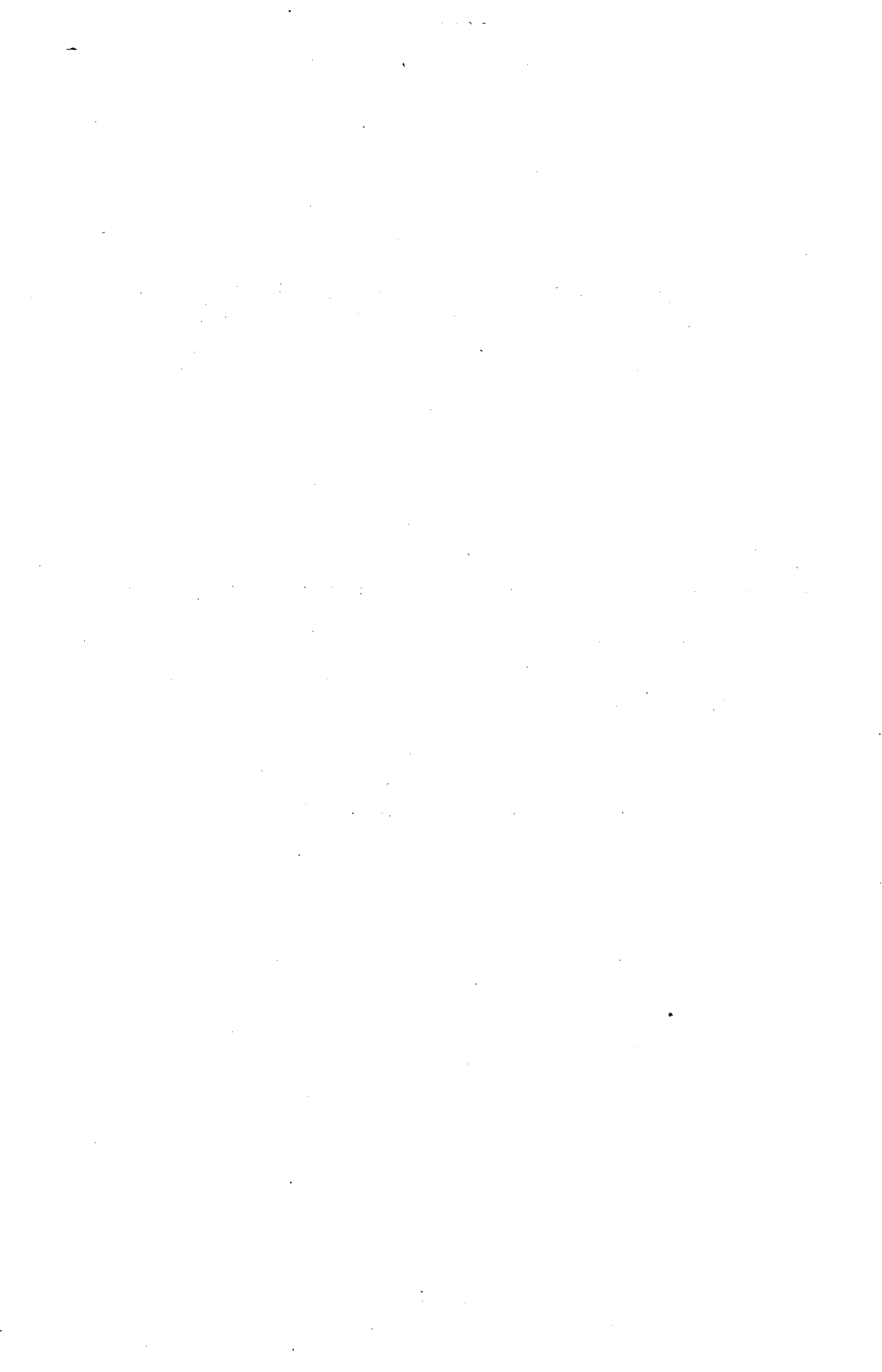
COPIES of the Correspondence, in reference to the laying of the Pacific Cable, between the Government of Victoria and the Governments of the other Australasian Colonies; and also the Correspondence between the Government of Victoria and the Imperial Government and the Canadian Government on the same subject.

(*The Honorable J. Service.*)

Ordered by the Legislative Council to be printed, 12th September, 1893.

By Authority:

ROBT. S. BRAIN, GOVERNMENT PRINTER, MELBOURNE.



A B S T R A C T.

No.	Date.	From whom.	To whom.	Subject.	Page.
	1892.				
3518, 9	17th Nov.	Mr. Shiels, Premier of Victoria	Sir S. W. Griffith, Premier of Queensland, and Sir G. R. Dibbs, Colonial Secretary of New South Wales	Points out that contract entered into by New South Wales and Queensland for a submarine cable between Australia and New Caledonia is a matter which affects all the colonies of Australasia, but that it has been concluded without their being consulted	5
3533-6	18th Nov.	Mr. Shiels ...	Prime Ministers of South Australia, Western Australia, Tasmania, and New Zealand	Forwards copy of above letter; invites support of representations made	6
P. 92/3072	8th Dec.	Sir S. W. Griffith, Premier of Queensland	Mr. Shiels ...	States that matter was brought under notice of other colonies at Hobart Postal Conference in March last. Regrets that those colonies have not joined. Justifies steps taken	6
P. 92/3137	15th Dec.	Mr. Dobson, Prime Minister of Tasmania	Mr. Shiels ...	Has written to the Governments of Queensland and New South Wales, supporting the action of Victoria	7
P. 93/76	29th Dec.	Mr. Ballance, Prime Minister of New Zealand	Mr. Shiels ...	Cordially approves attitude of Victoria. Proposed route most undesirable; impossible that New Zealand can be a party to it	7
P. 93/101	23rd Dec.	Sir John Forrest, Prime Minister of Western Australia	Mr. Shiels ...	On case stated, accords with views of Victorian Government, but awaits replies of New South Wales and Queensland	8
	1893.				
P. 93/645	14th Mar.	Sir G. R. Dibbs, Chief Secretary of New South Wales	Mr. Patterson, Premier of Victoria	In reply to letter of 17th November, forwards report of Deputy Postmaster-General of New South Wales upon despatch of Premier of Victoria	8
Enclosure	14th Feb.	Deputy-Postmaster-General, Sydney	Chief Secretary of New South Wales	Gives extracts from published proceedings of the Hobart Postal Conference to show that matter was brought before the Conference with the cognizance of representative of Victoria	8
1328-31	8th May	Mr. Patterson ...	Prime Ministers of New Zealand, South Australia, Western Australia, and Tasmania	Comments on the replies of New South Wales and Queensland. Considers matter was too important for mere departmental conference, and that other colonies directly interested have, through not being consulted, been placed in a dilemma. Intends to notify the Imperial and Canadian Governments as to the position, and suggests the adoption of a like course	10
1324, 5	8th May	Mr. Patterson ...	Sir Thomas McIlwraith, Premier of Queensland, and Sir G. R. Dibbs, Chief Secretary of New South Wales	In reply to letters of 8th December and 14th March, rejoins argument that matter was essentially one for the colonies generally; impossible to regard cable as one merely to New Caledonia. Freedom of other colonies respecting a future Main Pacific Cable is compromised by action of Queensland and New South Wales. Must notify the Home and Canadian Governments of the dissent of this colony from the transaction. (To Queensland only)—invites attention to discrepancy in documents respecting landing rights of Cable Company	12
1323	8th May	Mr. Patterson ...	His Excellency the Administrator of the Government	Forwards copy of correspondence. Asks that the Imperial Government may be apprised of the views of the Victorian Government	14
1327	8th May	Mr. Patterson ...	Sir John S. D. Thompson, Prime Minister of Canada	In view of discussions at London Conference of 1887, brings matter under notice, disclaiming any responsibility; notifies that Victoria views it with disfavour	15
1326	8th May	Mr. Patterson ...	Sir J. B. Thurston, Colonial Secretary of Fiji	Forwards copy of correspondence; inquires views and requests support of Governor of Fiji	16
P. 93/876	18th May	Chief Secretary, Brisbane	Mr. Patterson ...	Acknowledges receipt of letter of 8th inst. ...	16

ABSTRACT—continued.

No.	Date.	From whom.	To whom.	Subject.	Page.	
P. 93/1470	1893, 1st June	Mr. Seddon, Prime Minister of New Zealand	Mr. Patterson ...	Regrets that other colonies were not consulted, but does not see that they are placed in an embarrassing position. Cannot see way to take action	16	
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CORRESPONDENCE.

THE PACIFIC TELEGRAPH CABLE.

Nos. 3518, 19.

THE PREMIER OF VICTORIA TO THE PRIME MINISTERS OF QUEENSLAND AND NEW SOUTH WALES.

Premier's Department, Melbourne, 17th November, 1892.

SIR,

Quite casually I have seen the parliamentary paper specified in the margin, from which alone I have become acquainted with the very important contract entered into by New South Wales and Queensland for a telegraph cable from the Queensland shore of Australia to New Caledonia.

New South Wales Legislative Council, 1892. See Appendix 1, page 22. Submarine Cable between Australia and Vancouver, via New Caledonia. Proposed construction of.—*C. 16.

2. I feel sure you will believe that if this had been a matter merely affecting the colonies mentioned I should not now venture to offer any comment upon it. I gather, however, from the published contract and correspondence that the cable to New Caledonia is a section of a main cable to connect Australia with America, and thence with Europe; and that subsidies from the other Australasian Colonies are contemplated for the work as a whole.

3. It is, however, not alone on the ground that a subsidy may hereafter be requested from Victoria that I now refer to the matter; but the question of a second cable to connect Australia with Europe has, for several years past, been fully recognised as a matter of general Australasian concern. It formed the principal subject of a proposed conference between these colonies and Canada, and the Government of Victoria has always taken a warm interest in it. There were important questions to be considered affecting the interests of all the colonies, which no doubt they were prepared to deal with when called upon to do so; such were the route, the contractor, and the general support or subsidy. Regarding the matter in this light, the Government of this colony would have been glad to have had an opportunity of considering it in concert with the other Governments now parties to the contract.

4. The route especially is a question having not only intercolonial but even national bearings. One principle mooted in previous discussions was, that any second cable should be laid entirely through British territory (excepting Samoa and Honolulu, which hardly count in an international question), but it appears from the correspondence that the following route has been decided upon, viz.:—"From Queensland to New Caledonia, thence Fiji, thence Samoa, thence Fanning Islands, thence Honolulu, thence San Francisco or Vancouver."

5. By passing through New Caledonia this cable will enter the territory of a European power to which it seems most undesirable to give any opportunity of interfering with the line. Should there at any time unhappily be war with France the line would be quite useless, either to the colonies or to Great Britain. May I venture to throw out the suggestion that a preferable route would have been direct from Queensland to Fiji—a connexion with New Caledonia being made a quite subordinate matter.

6. It is possible that your Government has an ulterior intention to favour the establishment of a direct cable independently of New Caledonia, though this is certainly not to be gathered from the printed papers. I shall be very glad, however, if you will inform me whether such is the case, and, if not, what your views are as to the obvious danger of the line being interfered with in the event of a European war.

7. In now writing, I sincerely trust that you will not feel that I am intervening without warrant in regard to this matter. I have, however, endeavoured to show that it has an aspect in regard to which the other Australasian Colonies are interested in no unimportant degree.

I have the honour to be, Sir,
Your most obedient servant,

WM. SHIELDS.

The Honorable the Prime Ministers,
Brisbane, Sydney.

Nos. 3533-36.

THE PREMIER OF VICTORIA TO THE PRIME MINISTERS OF SOUTH AUSTRALIA,
WESTERN AUSTRALIA, TASMANIA, AND NEW ZEALAND.

Premier's Department,
Melbourne, 18th November, 1892.

SIR,

I have quite casually become acquainted with a contract which has been made by New South Wales and Queensland for the construction of the first section of a main telegraph cable from Australia to America. This, as you are aware, has been a matter of considerable discussion for some years past as a general Australasian question, but the two colonies mentioned appear to have settled the matter without reference to the other Australasian Governments.

2. I have addressed representations in a friendly tone to the Premiers of New South Wales and Queensland, and *a copy of my letters I now have the honour to transmit herewith for your information, together with ¶ a copy of the printed paper which contains the contract and connected correspondence.

3. I shall be glad to know whether you approve of the attitude of this Government with regard to this subject, and shall be pleased if you should think well to support the representations contained in my letters.

I have the honour to be, Sir,
Your most obedient servant,

WM. SHIELDS.

The Honorable the Prime Ministers,
Adelaide, Perth, Hobart, Wellington.

P. 92/3072.

THE PRIME MINISTER OF QUEENSLAND TO THE PREMIER OF VICTORIA.

Chief Secretary's Office,
Brisbane, 8th December, 1892.

SIR,

I have the honour to acknowledge the receipt of your letter of 17th November, referring to the contract recently entered into by the Governments of New South Wales and Queensland for the construction of a submarine telegraph cable from the Queensland shore to New Caledonia.

Mr. Unmack, Postmaster-General of this colony, laid the correspondence relating to this matter before the Postal Conference held at Hobart in March last. It will be found in the report of the proceedings of the conference at pages 72-79.

The subject was briefly discussed at the evening sitting of the conference on the 18th of March, Mr. Gavan Duffy, Postmaster-General of Victoria, taking part in the discussion, which is recorded at page 97 of the report.

The negotiations then pending having been thus formally brought under the notice of the Governments represented at the conference, and no offer having been afterwards made by any of them to join the Governments of New South Wales and Queensland in the obligations proposed to be incurred, nor any objection offered on their behalf to the completion of the negotiations, it was assumed by the Government of this colony, and I presume by that of New South Wales, that the other Governments did not dissent from the proposed action.

* See ante.

¶ See Appendix 1.

See Sub-enclosure, page 9.

The negotiations have since been completed, and I understand that the laying of the cable from Queensland to New Caledonia will shortly be commenced.

I regret for my own part that all the Australian Colonies have not joined in the contract, but in the present condition of affairs—to be remedied, I think, only by the establishment of a Federal Government—such common action appears to be impracticable.

I am unable to offer any opinion on the question whether the cable now proposed to be laid will eventually form part of a line connecting Australia with America. This Government are, however, very anxious that such a line should be established at as early a date as possible, and it has been this desire which, as no doubt you are aware, has induced them to refrain from joining in any contract likely to continue for an indefinite period the monopoly now enjoyed by the Eastern Extension Company.

In the meantime, I think that the establishment of telegraphic communication with New Caledonia, even if the line goes no further, will be of sufficient advantage both commercially and politically to the Australian Colonies to justify the action taken by this Government in conjunction with that of New South Wales.

I have the honour to be, Sir,

Your most obedient humble servant,

S. W. GRIFFITH.

The Honorable W. Shiels, M.P., Prime Minister, Melbourne.

P.92/3137.

THE PRIME MINISTER OF TASMANIA TO THE PREMIER OF VICTORIA.

Premier's Office,
Hobart, 15th December, 1892.

SIR,

In reference to your letter of the 18th ult., enclosing copy of a communication addressed by you to the Premiers of New South Wales and Queensland on the subject of a contract which has been made for the construction of the first section of a main telegraph cable from Australia to America, together with a printed paper relating to the contract, I have the honour to inform you that I have written to the Governments of the colonies referred to supporting your action, and requesting to be furnished with full particulars of the arrangements made and proposed.

I have the honour to be, Sir,

Your obedient servant,

The Honorable the Premier of Victoria.

HENRY DOBSON.

P.93/76.

THE PRIME MINISTER OF NEW ZEALAND TO THE PREMIER OF VICTORIA.

Premier's Office,
Wellington, 29th December, 1892.

SIR,

I have the honour to acknowledge the receipt of your letter (No. 3536) of the 18th ult., enclosing copy of one which you had addressed to the Premiers of New South Wales and Queensland on the subject of a contract made by those colonies for the construction of the first section of a telegraph cable from Australia to America, *via* New Caledonia.

In reply, I beg to assure you that this Government cordially approves of the attitude taken by your Government, as it considers the line by the proposed route, in its National aspect, to be most undesirable; and I need hardly say that it is not possible that New Zealand can at any time become a party to it.

I have the honour to be, Sir,

Your obedient servant,

J. BALLANCE.

The Honorable the Premier, Melbourne, Victoria.

P.93/101.

THE PRIME MINISTER OF WESTERN AUSTRALIA TO THE PREMIER OF VICTORIA.

No. 2845/92.

Premier's Office,
Perth, 23rd December, 1892.

SIR,

I have the honour to acknowledge the receipt of your letter of the 18th November in regard to the contract which has been made by New South Wales and Queensland for the construction of a cable from Queensland to New Caledonia.

2. With the information before me I am in accord with the views you have expressed, but I should like to hear what the colonies named have to say in regard to the matter before expressing any decided opinion.

I have the honour to be, Sir,
Your obedient servant,

JOHN FORREST,
Premier.

The Honorable the Premier, Melbourne, Victoria.

P.93/645.

THE CHIEF SECRETARY OF NEW SOUTH WALES TO THE PREMIER OF VICTORIA.

No. 15028.

Chief Secretary's Office,
Sydney, 14th March, 1893.

SIR,

With reference to your letter of the 17th November last, on the subject of the contract entered into by this colony and Queensland in connexion with a telegraphic cable from the Queensland shore of Australia to New Caledonia, I have the honour to transmit herewith for your information a copy of a communication, with enclosures that have been received from the Postmaster-General on the subject.

Dated 14th February,
1893.

I have the honour to be, Sir,
Your most obedient servant,

GEORGE R. DIBBS.

The Honorable the Prime Minister of Victoria, Melbourne.

[Enclosure.]

[Subject of Communication—Pacific Cable.]

REPORT UPON THE DESPATCH OF THE PREMIER OF VICTORIA.

From whom received—Deputy P.M.G.

Date of communication—14.2.93.

The Honorable the Premier of Victoria appears to be under some misapprehension in regard to this matter, as the whole question was fully gone into at the conference held at Hobart in March last.

The honorable the representative of Victoria distinctly included it in his programme of business to be considered (*vide* extract from proceedings marked A).

On the 18th March the representative of Queensland laid upon the table the whole of the correspondence between both Queensland and New South Wales in reference to this cable (*vide* extract marked B), and it was made an order of the day for the evening of the same date (*vide* extract marked C); on which date it was accordingly debated (*vide* extract marked D).

The papers before the conference and considered by that body are also attached, and, as will be seen, show the full position of the matter and the agreement arrived at both by the representatives of New South Wales and Queensland.

It is only necessary to add that, in addition to this question having been fully considered and discussed at the conference, the printed proceedings of the conference (copy of which is also attached) were circulated shortly after the conference amongst the Governments of all the Australasian Colonies.

S. H. LAMBTON,
Deputy Postmaster-General.

[Sub-enclosure.]

[Extracts from Proceedings at Hobart Conference, March, 1892.]

A.

ORDER OF BUSINESS.

The Hon. JOHN GAVAN DUFFY moved that the following questions of policy inserted in the notice-paper be dealt with by the conference :—

Postal.

- 1. Free postage of newspapers from New South Wales to the other Australian Colonies.
- 2. Communication with Berne Bureau to be carried on by one colony. Settlement of accounts by Berne.
- 3. Proposal of Great Britain to assimilate Australian postage rates (foreign) to those adopted for the United Kingdom from 1st January, 1892.
- 4. Reduction of intercolonial rate on "Printed Papers" to 1d. per 4 ounces (or to ½d. per 2 ounces).
- 5. Through train from Sydney to Melbourne and from Melbourne to Sydney on Sunday.
- 6. Question of mail steamer not being allowed to land cargo or do work at Adelaide on Sunday.

Telegraph.

- 7. Pacific Cable route.
- 8. Cable subsidy for reduced rates, Queensland and New Zealand.
- 9. Electric light and power. Laws and regulations, especially in relation to telegraph and telephone wires, and to secure immunity from accident.
- 10. Intercolonial telegraph rates.

The Hon. JOHN KIDD seconded.
Carried.

B.

Papers.

The Hon. T. UNMACK laid on the table correspondence between the Governments of Queensland and New South Wales referring to the Pacific Cable route, and moved that they be printed.

Carried.

C.

EVENING SITTING.

On resuming, the conference proceeded to consider the subject relating to—

Telegraphs.

- 7. Pacific Cable route.

D.

PACIFIC CABLE ROUTE.

The PRESIDENT called upon the Hon. T. Unmack to move the order of the day relating to the Pacific Cable route.

The Hon. T. UNMACK said he had not put the order upon the paper, and would not introduce the subject.

The Hon. W. COPLEY moved that the order be discharged.

The Hon. T. UNMACK did not think it fair to deal with a most important subject of this nature in such a cavalier manner. He was sorry that he had been called upon to say anything upon the subject, because only that afternoon he had been in a position to lay upon the table documents and correspondence which had passed between Queensland and New South Wales in regard to the laying of the first section of the cable from Queensland to Vancouver. The attitude taken by Queensland Governments since 1876 in regard to this question had been consistent throughout, as he had stated at the last conference held in Sydney. That attitude had been, that while they would have no objection to contribute to the working expenses of other cables when necessary, they desired to see a Pacific Cable established in order to do away with monopoly. After many years of waiting, that object seemed now to be within their reach, inasmuch as certain proposals had been made to the Governments of New South Wales and Queensland for the laying of the first section of the Pacific Cable from the Queensland coast, probably Bundaberg, to New Caledonia. The Governments of Queensland and New South Wales had undertaken, in connexion with the Government of France, to pay the guarantee required for the working of that portion of the cable. Queensland and New South Wales had no intention of asking the other colonies to contribute towards these guarantees at present, but as the line was extended and the proper time come the colonies would be asked to make up the full guarantee, which would be a fair and reasonable one, as the line was extended section by section. The undertaking was a *bonâ fide* one, as far as they could judge, and the only objection he had heard raised was that the cable was to go to French territory. He did not think they need trouble themselves much about that question, because, first of all, they had seen how territories frequently changed hands, and as far back as 1884 they would find a treaty of nations by which they bound themselves that all cables in time of war should be considered as neutral. But whatever route was adopted, the cable

would have to pass through some countries where the British Government was not supreme. The route proposed for the Pacific Cable would pass first through New Caledonia, which was a French possession; then Fiji, a British possession; then Samoa, which was under the joint protectorate of Great Britain, America, and Germany; then Honolulu, which was under the joint protectorate of Great Britain, France, and America; and then the Fanning Islands, which were British. Although a paper had been laid on the table by the Hon. W. Copley, showing how few interruptions there had been on the Port Darwin line, yet it did not follow that such would always be the case, and under any circumstances two strings to their bow were better than one. Until such time as the whole of the colonies were called upon to contribute towards the subsidy of this line, Queensland would not contribute towards the guarantee to Sir John Pender's Company, and would continue to pay the old rate of 9s. 4d. as they were paying now. He pointed out that the construction of this cable would lead to a still further reduction in the rates without any guarantee at all.

Mr. R. A. SHOLL seconded the motion.

The Hon. W. COPLEY pointed out that the telegraphic business of Queensland had fallen off very largely in consequence of her refusing to take part in the guarantee and accept the lower rates upon the existing cable, and considered that the business she should do fairly and squarely must be done in some other way, in fact the messages must be forwarded to some other colony to take advantage of the lower rates. He was willing to accept Mr. Unmack's word that the Queensland Government did not descend to such meanness, but he was sorry that that gentlemen could not see where the claim of the other colonies for justice and equity came in. He could see no reason for a Pacific Cable. If a monopoly was not an injurious one, there was no reason why they should abolish it. The result would be that neither company would pay. It would be very difficult to lay a cable in the Pacific, as the bottom was covered with coral reefs, and they were cheerfully asked to subsidize section by section a cable that would be of no use to them until it was complete.

The Hon. J. G. DUFFY sympathized with the idea of a Pacific Cable, and thought it would do the colonies no harm, and might do a great deal of good, to have two independent services. One feature that commended the Pacific route to his mind was that the cable would pass through hardly any foreign territory. At the same time, he did not think that the Hon. T. Unmack had taken the best means of forwarding the scheme he had at heart. If Queensland wanted the help of the other colonies, it would be as well for her to give them some assistance in their cable schemes. If Queensland had taken up that position the present subject of discussion would have had a very much more favorable reception, and he for one would have felt bound to give his warmest assistance. The question, however, did not immediately arise, and he did not see his way to go any further into it at present.

The motion was agreed to.

Nos. 1328-31.

THE PREMIER OF VICTORIA TO THE PRIME MINISTERS OF NEW ZEALAND,
SOUTH AUSTRALIA, WESTERN AUSTRALIA, AND TASMANIA.

Premier's Department,
Melbourne, 8th May, 1893.

SIR,

The Postal Conference at Brisbane being concluded, I have obtained a perusal of a proof of the proceedings, and now beg to draw your attention to the position of the matter of the contract entered into by Queensland and New South Wales for a telegraphic cable to New Caledonia.

2. I have received answers from New South Wales and Queensland to the letter of friendly remonstrance addressed to those Governments on 17th November, of which a copy was transmitted to you on the 18th idem.

3. The answer of New South Wales is merely a covering letter, enclosing a minute by the Deputy Postmaster-General of that colony, which is confined solely to the point of this matter having been settled without the knowledge of the other Australasian Governments; and in this minute the Deputy Postmaster-General relies entirely upon the submission of the matter to the Hobart Postal Conference in March, 1892.

4. The sufficient reply to this is that the negotiations had been concluded when the papers were laid before the conference—the letter of the Honorable the Postmaster-General of New South Wales to Mr. Audley Coote closing the agreement being dated the 18th of March—the very day on which the papers were laid before the conference. On the evening of that day a brief discussion took place on a simple motion that the order of the day relating to the matter be discharged, which motion was carried. I cannot but feel that, supposing the other colonies to have any interest in the matter, a submission of it *ex post facto* to a postal conference can hardly be said to involve the other colonies in a consent to or approval of the arrangement.

5. I desire also to submit, as of some importance in view of future intercolonial conferences, that a matter of such wide bearings as the present should scarcely have

been dealt with by a slight advertence to it in a conference of a departmental character, but should have been formally submitted through the Premiers of the colonies interested for the consideration of the respective Cabinets. The conference could hardly have been fairly seised of a matter, the papers relating to which had only that day been laid before it, and were *then* ordered to be printed. It seems to me that an element of danger may lurk in the minor colonial conferences, if they should be taken as sanctioning matters such as this on such very slight reference to them as was made to this matter at the Hobart Postal Conference.

6. As regards Queensland, Sir Samuel Griffith, in a reply of 8th December to my predecessor's letter of 17th November, also relies on the submission of the matter to the Postal Conference, as implying the approval of the Governments there represented, but he refers to the negotiations as being *then pending*. That this was not so, at least as regards New South Wales, I have already shown; and, as regards Queensland, I would point out that the Honorable the Postmaster-General of Queensland, in his speech at the conference, on the 18th March, distinctly referred to the matter as one already settled. He said—

“The Governments of Queensland and New South Wales *had undertaken* in connexion with the Government of France to pay the guarantee required for the working of that portion of the cable, &c., &c.” Copy herewith, See page 6. 8th December, 1892. See Sub-enclosure D, page 9.

7. The serious point as regards the other colonies is that, sooner or later, the whole of Australasia will be interested in the laying of a second cable, and that the freedom of the other colonies to stipulate for a route, or to contract with the most advantageous tenderer, is marred by this premature engagement with a foreign company.

8. On the question of route I would direct your attention to the important proceedings of the London Colonial Conference of 1887 (*vide* particularly Mr. Sandford Fleming's remarks at page 212). Extract herewith. See page 12.

9. Sir Samuel Griffith, in his letter of 8th December, takes the ground that the question of this cable forming part of a main cable to America is quite open. He says—

“I am unable to offer any opinion on the question whether the cable now proposed to be laid will eventually form part of a line connecting Australia with America.”

And the Honorable the Postmaster-General of Queensland, speaking in the conference at Brisbane, on the 22nd March, expresses the same view, only more emphatically. He says (page 18 of report of conference)—

“I may say at once, without hesitation, that we have entered into no agreement which at all binds us to extend the cable through that particular company beyond New Caledonia.” See Appendix 2, page 28.

Similarly, the Postmaster-General of New South Wales says (page 20 of report)—

“So far as the other sections of the cable on to Vancouver are concerned, we are just as free as the Governments of the other colonies.” Idem, page 30.

But this is in direct conflict with the signed and sealed contract between New South Wales and the French Company, the third clause of which reads as follows:—

“3. The said cable shall form part of the Main Pacific Cable connecting Queensland with Vancouver, San Francisco, or other such places in North America as may hereafter be determined.” See Appendix 1, page 24.

10. If the two colonies have merely made a contract for a cable to New Caledonia, simply and solely, then we have no ground for comment with regard to it. But if, on the other hand, they have made a contract that this cable shall form a part of any future Main Pacific Cable, then the situation is quite altered; for, either the other colonies must accept, under a measure of compulsion, the New Caledonian Cable as the first section of the main one; or else, if they decide on another than the New Caledonian route, they must be without the co-operation of these two great colonies.

11. There is another important discrepancy between the statements made in conference and the printed documents. The Honorable Mr. Unmack says (page 18 of report)—

“We have been charged with granting the exclusive right of landing a cable in our territory to a foreign company. Nothing could be more void of truth than such a statement. We have certainly made an agreement with this company, allowing them to land a cable on Queensland shores, but we are not precluded from allowing fifty other companies a similar privilege.” See Appendix 2, page 28.

But in the Bill laid before the French Chamber of Deputies it is stated that—

“This company (Société Française des Télégraphes Sous-marins) has succeeded in obtaining the exclusive landing right for Queensland as well as the financial assistance of that Government and of that of New South Wales.” See Appendix 3, page 34.

And the convention for the establishment and working of the cable in question, forming part of the Bill laid before the French Chamber, contains the following:—

“Article 2.—The Société Française des Télégraphes Sous-marins, which possesses the landing rights for the territory of the Queensland Government, undertakes to lay the cable and to have it open for working by the 22nd September, 1893, and to maintain it during the whole term of the concession.”

It would seem from this that either the Government of France or that of Queensland is under a thorough misapprehension on this point.

12. I think you will feel, as I do, great regret that the colonies of Australasia generally were not consulted by New South Wales and Queensland prior to the negotiations in question, and that these two colonies should, by taking independent action, have placed the others—I am sure unwittingly—in such an embarrassing position. It seems difficult to reconcile the statements made in defence of this matter with the actual documents. It were greatly to be wished that the position were as represented in the speeches, namely, that New South Wales and Queensland are under no engagement with the French Company as to a future main cable; but I fear that it is not so. I am most reluctant to take a position of divergence from the two colonies, but it seems to me that we are in a dilemma, and that we must either fail in duty to the interests of our own colonies, or else at once announce our dissent from the action which has been taken in this matter.

13. Under all the circumstances, I propose to notify the Imperial Government through His Excellency the Governor and the Agent-General, also the Government of Canada, of the position of this Government as regards the contract which has been made with the French Company. I also intend to again address the Governments of New South Wales and Queensland, pointing out the extremely difficult position in which the other colonies are placed.

14. I would suggest the advisability of similar action by your Government, and shall be glad to learn your intentions.

I have the honour to be, Sir,

Your most obedient servant,

J. B. PATTERSON,

Premier.

The Honorable the Prime Ministers, Wellington,
Adelaide, Perth, Hobart.

EXTRACT REFERRED TO IN ACCOMPANYING LETTERS NO. 1328-31 OF 8TH
MAY, 1893.

Mr. Sandford Fleming said (*vide* pages 212-13 of Report of Proceedings of London Colonial Conference, 1887)—

“It is only necessary to look at a telegraph map of the world to see how dependent on foreign powers Great Britain is at this moment for the security of its telegraphic communication with Asia, Australasia, and with Africa. In fact, it may be said that the telegraphic communication between the Home Government and every important division of the Empire, except Canada, is dependent on the friendship (shall I say protection?) of Turkey. Is not Turkey continually exposed to imminent danger from within? Is she not in danger of falling a prey to covetous neighbours, whose friendship towards Great Britain may be doubted? . . . The Ottoman Government, on which we depend for communication with India and Australia and the Cape Colonies, appears continually exposed to impending disaster. . . . From Vancouver cables may be laid from one British island to another, and thus bring New Zealand and all the Australian Colonies directly into telegraphic connexion with Great Britain without passing over any soil which is not British, and by passing only through seas as remote as possible from any difficulties which may arise in Europe.”

Nos. 1324, 25.

THE PREMIER OF VICTORIA TO THE PRIME MINISTER OF QUEENSLAND AND
THE CHIEF SECRETARY OF NEW SOUTH WALES.

Premier's Department,
Melbourne, 8th May, 1893.

SIR,

I have delayed replying to your letters of 8th December and 14th March respecting the telegraph cable to New Caledonia until I could obtain a perusal of the report of the proceedings of the recent Postal Conference at Brisbane.

2. In now resuming the correspondence, which I desire to do in the most friendly spirit, I would reiterate the sentiment expressed in Mr. Shiels' letter of 17th November, that this Government would be far indeed from intervening in that matter if its own interests were not affected; that is to say, if this cable were simply

and solely one to New Caledonia, the other colonies would have no just grounds for comment. It seems, however, from a reading of the published documents impossible to regard it in that light. The whole of the preliminary correspondence and the formal agreement with the French Company treat it as the first section of a main cable to America, and that not necessarily even British America. The 3rd clause of the agreement says—

“3. The said cable shall form part of the Main Pacific Cable connecting Queensland with Vancouver, San Francisco, or other such places in North America as may hereafter be determined.” See Appendix 1,
page 24.

The situation then is, that the colonies which are parties to such an agreement are bound to make this cable to New Caledonia a part of any future Main Pacific Cable; and the consequence is that the other colonies must either accept under a species of compulsion the New Caledonian Cable as the first section of the main one, or else, in the event of their deciding on another than the New Caledonian route, they must be without the co-operation of your colony and that of } New South Wales
Queensland.

Of course this cannot be entertained; and hence it follows that in this really National work the important question of route has been decided on behalf of the other colonies without their being consulted.

3. I would remind you of the prominent place which in the discussions of the Colonial Conference (London, 1887) was given to the principle of any second cable being laid through British territory, or as much so as possible. Mr. Sandford Fleming said (pages 212–13 of proceedings)—

“It is only necessary to look at a telegraph map of the world to see how dependent on foreign powers Great Britain is at this moment for the security of its telegraphic communication with Asia, Australasia, and with Africa; in fact, it may be said that the telegraphic communication between the Home Government and every important division of the Empire, except Canada, is dependent on the friendship (shall I say the protection?) of Turkey. Is not Turkey continually exposed to imminent danger from within? Is she not in danger of falling a prey to covetous neighbours whose friendship towards Great Britain may be doubted? The Ottoman Government, on which we depend for communication with India and Australia and the Cape Colonies, appears continually exposed to impending disaster. . . . From Vancouver cables may be laid to Australasia by way of Hawaii, or they may be laid from one British island to another, and thus bring New Zealand and all the Australian Colonies directly into telegraphic connexion with great Britain, without passing over any soil which is not British, and by passing only through seas as remote as possible from any difficulties which may arise in Europe.”

The representatives of New South Wales and Queensland cordially supported the principle as well as the representatives of the other colonies. See the speeches of Sir Saul Samuel and Sir Patrick Jennings. Sir Samuel Griffith deprecated, as a duplicate cable, one which would run *through foreign territories or through seas continually full of the ships of foreign countries* (page 224). And he said (page 224)—

“We are considering the matter from a National and Imperial point of view, and all we can do now is to consider whether it would be desirable to have such a duplicate line of cable *between all the British possessions* as would be secured if Mr. Sandford Fleming’s proposition were carried out. . . . For my own part, I have no hesitation in expressing my warmest sympathy in the movement.”

4. From this it will be apparent how much the matter affects, not only the whole of Australasia, but other colonies, and indeed the Empire at large, and you will, I feel sure, pardon my expressing regret that the essential question of route should, without the other colonies being consulted, have been pre-determined, as from the published documents I fear that it has been.

5. If it can be shown that, despite the printed correspondence and the contract, Queensland and New South Wales, as well as the other Australasian Colonies, are still free to contract for a main cable otherwise than through New Caledonia, I shall indeed be glad; but in the meanwhile I feel it due to the interests of this colony to notify the Imperial Government and the Government of Canada that this colony is free from responsibility for the New Caledonian Cable, and entertains a strong objection to it as a part of a main cable to America.

TO QUEENSLAND ONLY.

6. Before concluding I would invite your attention to what appears to be a discrepancy between the statements made in the Brisbane Conference and the published documents. The Honorable Mr. Unmack says (page 18 of report)—

“We have been charged with granting the exclusive right of landing a cable in our territory to a foreign company. Nothing could be more void of truth than such a statement. We have certainly made an agreement with this company allowing them to land a cable on Queensland shores, but we are not precluded from allowing fifty other companies a similar privilege.” See Appendix 2,
page 28.

But in the Bill laid before the French Chamber of Deputies it is stated that—

“This company (Société Française des Télégraphes Sous-marins) has succeeded in obtaining the exclusive landing right for Queensland as well as the financial assistance of that Government and of that of New South Wales.”

and the convention for the establishment and working of the cable in question, forming part of the Bill laid before the French Chamber, contains the following :—

“Article 2.—The Société Française des Télégraphes Sous-marins, which possesses the landing rights for the territory of the Queensland Government, undertakes to lay the cable, and to have it open for working by the 22nd September, 1893, and to maintain it during the whole term of the concession.”

It would seem from this that either the Government of France or that of Queensland is under a thorough misapprehension on this point.

I have the honour to be, Sir,

Your most obedient servant,

J. B. PATTERSON,
Premier.

The Honorable the Prime Minister, Brisbane.
The Chief Secretary, Sydney.

No. 1323.

THE PREMIER OF VICTORIA TO HIS EXCELLENCY THE ADMINISTRATOR OF THE
GOVERNMENT.

Premier's Department,
Melbourne, 8th May, 1893.

Memorandum for His Excellency the Administrator of the Government.

Mr. Patterson presents his duty to Your Excellency, and desires to acquaint the Imperial authorities, through Your Excellency, that this Government has been in correspondence with the other Australasian Governments on the question of cable communication with England, *via* the Pacific Ocean.

2. It will be remembered that this matter formed a subject of discussion at the London Colonial Conference of 1887, when strong opinions were expressed in favour of the idea that any second cable to Europe should pass exclusively through British territory, or as much so as possible. Mr. Patterson would invite attention to the remarks of Mr. Sandford Fleming at pages 212–13 of the Colonial Conference Proceedings, Mr. Fleming's sentiments being cordially echoed by the representatives generally, including those of Queensland and New South Wales.

3. It is found, however, that the Governments of New South Wales and Queensland have, independently of the other Australasian Colonies, entered into a contract for a cable from Queensland to New Caledonia ; and while, if this were all, the other colonies would have no ground for expressing an opinion on the matter, yet, as this cable is contracted for avowedly with a view to an extension, by the aid of the other colonies, to America, and thence to England, this Government felt called upon to address the two Governments concerned in a spirit of friendly remonstrance, both as to the matter having been undertaken without conference with the other colonies, and as to a departure from the principle, so much insisted upon at the Colonial Conference, of carrying any second cable as much as possible through British territory.

4. A copy is enclosed herewith of the letter addressed to New South Wales and Queensland, and also of the New South Wales Parliamentary Paper giving particulars of the projected cable ; and Mr. Patterson now desires that the Imperial authorities may be apprised that this Government is entirely free from responsibility for this new cable, and does not view with favour any scheme which will involve a second cable passing quite unnecessarily through foreign territory.

5. The inconvenience, loss, and indeed danger, which might arise in time of war from the Australian Cable passing through New Caledonia, instead of New Zealand or Fiji, scarcely requires explanation ; and Mr. Patterson desires now to notify the Imperial Government that the Government of this colony entertains a strong objection to this cable as a part of a main cable from Australia to America.

J. B. PATTERSON,
Premier.

See Appendix 3,
page 34.

See Appendix 3,
page 35.

See pages 12–14. Nos. 1324–5, dated
8.5.93.
Submarine Cable be-
tween Australia and
Vancouver, *via* New
Caledonia—C. 16.

See Appendix 1.

No. 1327.

THE PREMIER OF VICTORIA TO THE PRIME MINISTER OF CANADA.

Premier's Department,
Melbourne, 8th May, 1893.

SIR,

The subject of a Main Pacific Cable for telegraphic communication between Australasia and Canada has recently engaged the attention of the Australasian Governments, and there is a point in connexion with it which I desire to bring under your notice.

2. The project in question has for some years been under consideration, but I would particularly refer to the discussion which took place at the Colonial Conference held in London in 1887 (*vide* pages 212 *et seq.* of the proceedings of the conference).

3. The proposals of Mr. Sandford Fleming formed the basis of the discussion; and the principle enunciated by him that any cable between Australia and America should pass through British territory as exclusively as possible was cordially echoed by the other members of the conference.

4. Recently, however, the colonies of Queensland and New South Wales have entered into a contract with a foreign company—the Société Française des Télégraphes Sous-marins—for a cable to New Caledonia, which is not a British possession, and the formal contract of the New South Wales Government with the company contains the following clause, viz. :—

“3. The said cable shall form part of the Main Pacific Cable connecting Queensland with Vancouver, San Francisco, or other such places in North America as may hereafter be determined.” See Appendix 1, page 24.

The published correspondence of the Queensland Government shows the same understanding. I enclose herewith a copy of the printed correspondence, and would refer to the first paragraph of *Mr. Audley Coote's letter of 19th February, 1892, to the Postmaster-General, Brisbane, and to ¶ the reply from the Post and Telegraph Department, Brisbane, dated the 25th idem, accepting Mr. Coote's offer.

New South Wales Legislative Council, 1892. Submarine Cable between Australia and Vancouver, *via* New Caledonia. Proposed construction of—*C. 16. Report, Post and Telegraph Conference, Hobart, 1892, pages 74-5. ¶ Idem. * See Appendix 2, page 26.

5. I also enclose a copy of letters from this Government to Queensland and New South Wales, offering friendly remonstrance on the transaction in question. 17th November, 1892. See pages 5, 6.

6. I do not now dwell upon the point referred to in the correspondence that the engagement has been entered into by the two colonies independently, further than to remark that the other colonies not having been consulted are, of course, not responsible in the matter. But the feature of it which I desire more particularly to bring to your notice is that the principle so much pressed in the Colonial Conference of adhering, as far as possible, to British territory in the laying of this cable has been quite abandoned in the contract with the Société Française des Télégraphes Sous-marins. Not only is the cable to pass, quite needlessly, through New Caledonia, but even the American terminus may be foreign territory as well.

7. Canada having, not only in its great Railway but in its advocacy of a Pacific Cable, always supported the maintenance of a connexion with British territory, I now lay the matter before you, and beg to state that the undertaking in question is one for which this Government has no responsibility, and that it does not view with favour the route which has been chosen or the contract entered into.

I have the honour to be, Sir,
Your most obedient servant,

J. B. PATTERSON,
Premier.

The Honorable Sir John S. D. Thompson, K.C.M.G.,
&c., &c., &c.,
Prime Minister of the Dominion of Canada.

No. 1326.

THE PREMIER OF VICTORIA TO THE COLONIAL SECRETARY OF FIJI.

Premier's Office,
Melbourne, 8th May, 1893.

SIR,

I have been in communication with the Governments of Queensland and New South Wales respecting a contract recently made by them for a telegraphic cable to New Caledonia as a part of a main cable to America, and the correspondence has now reached a stage at which it seems desirable to communicate it to you for the information of Sir John Thurston, and this I accordingly now beg to do.

2. I have the honour, therefore, to transmit herewith the following copies of letters on the subject :—

- (1) To Queensland and New South Wales, dated 17th November, 1892.
- (2) Reply of Sir Samuel Griffith, dated 8th December, 1892.
- (3) Letter to Queensland and New South Wales, dated 8th May, 1893.
- (4) Letter to other colonies, dated 8th May, 1893.
- (5) Letter to Prime Minister of Canada, dated 8th May, 1893.

3. I should feel obliged by an expression of the views of His Excellency the Governor of Fiji on the matter, and shall be glad if he decides to support the representations of this Government and those which I have reason to believe will be made in the same sense by the Australasian Governments other than New South Wales and Queensland.

I have the honour to be, Sir,
Your most obedient servant,

J. B. PATTERSON,
Premier.

The Honorable the Colonial Secretary, Suva.

P. 93/876.

THE CHIEF SECRETARY, BRISBANE, TO THE PREMIER OF VICTORIA.

93/2380.

Queensland.
Chief Secretary's Office,
Brisbane, 18th May, 1893.

SIR,

I have the honour to acknowledge the receipt of your letter of the 8th inst., setting forth the objections entertained by the Government of Victoria to the agreement entered into by this Government and that of New South Wales with the Société Française des Télégraphes Sous-marins for the construction of a cable between Queensland and New Caledonia.

I have the honour to be, Sir,
Your most obedient humble servant,

For the Chief Secretary,

W. E. PARRY-OKEDEN,
Under Colonial Secretary.

The Honorable J. B. Patterson, M.P.,
Prime Minister, Melbourne.

P. 93/1470.

THE PREMIER OF NEW ZEALAND TO THE PREMIER OF VICTORIA.

Premier's Office,
Wellington, 1st June, 1893.

SIR,

I have the honour to acknowledge the receipt of your circular letter (No. 1328) of the 8th May, on the subject of the contract entered into by Queensland and New South Wales for a telegraphic cable to New Caledonia.

I agree with you that it is to be regretted the other colonies were not previously consulted by the Governments of Queensland and New South Wales, but I fail to see that by their independent action they have placed the other colonies in an embarrassing position, or that any sanction can be held to have been given by the Hobart Postal Conference. I regret therefore that this Government cannot see its way to take any action in the matter.

I have the honour to be, Sir,
Your obedient servant,

R. J. SEDDON,
Premier.

The Honorable the Premier, Victoria.

P. 93/1529.

THE PREMIER OF TASMANIA TO THE PREMIER OF VICTORIA.

Premier's Office,
Hobart, 15th June, 1893.

SIR,

Referring to your letter of the 8th ult., on the subject of the contract for the submarine cable to connect Queensland with New Caledonia, I have the honour to inform you that this matter has received the careful consideration of this Government.

The chief point for consideration, so far as the non-contracting colonies of Australasia are concerned, is the position which the cable under reference will bear with regard to the ultimate cable connexion of Australia with Canada. If the line now in preparation is to terminate at New Caledonia, the matter is for the contracting colonies only to deal with; but, in the event of its forming part of a "main cable" to Canada or America, it is of general Australasian concern; and, having regard to the terms of the agreement entered into between the Governments of Queensland and New South Wales and the French Company, it is probable that future negotiations for the larger undertaking will be seriously embarrassed.

In clause 3 of the agreement—"The said cable shall form part of the main cable connecting Queensland with Vancouver, San Francisco, or such other places in North America as may hereafter be determined on"—the term "main cable" is used for the first time; subsequently, in clause 9, it is called the "Main Pacific Cable," but there is no definition of the term. The first through line from Queensland to America would, apparently, be the "main cable" under this agreement.

The reasonable construction to be put upon the language used in clause 3 appears to be that whenever a "main cable" is laid from Queensland to Vancouver, San Francisco, or other such places in North America as may be determined on then this section shall form part of it.

If it is a fact that the Bill introduced into the French Chamber of Deputies states that the agreement gives the French Company the exclusive landing right in Queensland for the main cable during the term of the concession, I incline to the opinion that such statement is a correct interpretation of the meaning of the agreement. Mr. Audley Coote, as the agent of the French Company, alleges that the exclusive landing right in Queensland has never been asked for and has not been given, but on this point he is apparently contradicted by the French Chamber of Deputies.

If a line of cable is laid from Queensland to North America otherwise than by adopting this section as part of it, the company would be entitled, if my contention is right, to complain of a breach of good faith, and to demand compensation for any loss that might be sustained by reason of the violation of the contract. The consideration to the French Company for laying a cable from Queensland to New Caledonia is not only the payment of £2,000 per annum for thirty years, but the agreement of the contracting colonies that the section to New Caledonia "shall form part of the main cable," &c.

It may be contended that the words "as may be hereafter determined on" modify the agreement and render it too vague to be binding on the contracting parties for any cable beyond New Caledonia, but any spot on the shores of North America to which a cable from Queensland is carried, by whatever company it may be so carried, must be to a place "determined on."

So far, therefore, as New South Wales and Queensland are concerned, it may be argued that they are bound by this route, viz., New Caledonia, for the main cable connecting these colonies with North America. I see nothing to prevent a second cable being laid after the main cable has been laid in accordance with the contract; but Queensland could not, I think, permit any cable to be laid from her shores till after the "main cable" of the agreement has been laid, or the concession terminated.

The assent of Tasmania to the adoption of the New Caledonia route for a Main Pacific Cable has never been either asked or obtained, for I fully concur in your view that the manner in which this matter was mentioned to and then withdrawn from the Hobart Postal Conference of 1892 cannot be construed into acquiescence by any colony there represented in the terms of the agreement now before me.

The view I have taken of this matter is based solely on what may fairly be argued to be the legal interpretation of the position in which the present contracting colonies are placed with regard to the future route for a Main Pacific Cable, and I am of the opinion that nothing but a judicial decision will settle the matter.

Although fully appreciating your proposed action in making further representations to the Governments of Queensland and New South Wales, I have not thought it advisable to take similar action, but I propose instructing Sir Edward Braddon, our Agent-General in England, to acquaint the Imperial authorities with the views herein expressed.

I have the honour to be, Sir,

Your obedient servant,

HENRY DOBSON.

The Honorable the Premier of Victoria.

P. 93/1612.

THE PREMIER OF WESTERN AUSTRALIA TO THE PREMIER OF VICTORIA.

No. 1300/93.

Premier's Office,
Perth, 14th June, 1893.

SIR,

I have the honour to acknowledge the receipt of your letter of the 8th May, with reference to the position of the matter of the contract entered into by the Governments of Queensland and New South Wales for a telegraphic cable to New Caledonia. This Government concurs generally in the views you have expressed, and regrets that any action should have been taken which can be considered in any way as a monopoly, and which might prevent the construction of the direct cable from Australia to Canada, which has for so long a time been under consideration.

2. I am prepared, when you desire it, to co-operate with you in the action you are taking.

I have the honour to be, Sir,

Your obedient servant,

JOHN FORREST,
Premier.

The Honorable the Prime Minister, Melbourne, Victoria.

P. 93/1771.

THE ASSISTANT COLONIAL SECRETARY OF FIJI TO THE PREMIER OF VICTORIA.

2164/1893.

Colonial Secretary's Office,
Suva, 26th June, 1893.

SIR,

I have the honour to acknowledge the receipt of your letter (No. 1326) dated 8th ult., with its enclosures, on the subject of a contract recently made by the Governments of Queensland and New South Wales for a telegraphic cable to New Caledonia as a part of a main cable to the American Continent.

I have laid your communication before Governor Sir John Thurston, who directs me to say that he has read it with very great interest.

His Excellency desires to remark that, beyond an occasional notice which has been observed in the colonial newspapers, this Government has, until now, been without any knowledge of the steps proposed to be taken by the Governments of Queensland and New South Wales in respect of the proposed telegraph cable between Queensland and New Caledonia, to be further extended, as it would appear, to Fiji, Samoa, Hawaii, and thence to some unspecified place on the Pacific shore of America.

The Governor learns from the papers with which you have been kind enough to furnish me that the authorities of Fiji have recommended and asked that the Imperial Government would give £5,000 a year towards a Trans-Pacific Cable. In this connexion I am to say that the Government of Fiji has never been consulted, nor has it expressed any views in connexion with the establishment of a submarine cable from Australia to America, *via* New Caledonia.

The only other matter relating to Fiji that invites remark is the published decision of the Société Française des Télégraphes Sous-marins to continue on the cable from New Caledonia to Fiji with all possible despatch. It would almost appear from this part of the correspondence that neither Her Majesty's Government nor the Government of Fiji is regarded as having any voice in the matter.

There are other points which, though inviting notice, it appears unnecessary at present to touch upon.

Upon the general question, however, the Governor feels no hesitation in responding to your inquiry and in giving that expression of his views which you invite. His Excellency thinks it eminently desirable that any Trans-Pacific Cable, the cost of which is to be wholly or partially borne by the Australasian Colonies, should pass through British territories, and, if this is not wholly practicable, then, and so far only, through places which may be regarded as not altogether independent of British influence.

If the projected cable between Queensland and New Caledonia were to begin and end there, the matter would not be one in which this colony would have either a National or a local interest.

I have the honour to be, Sir,

Your most obedient servant,

J. STEWART,
Assistant Colonial Secretary.

P.S.—I am to add that since writing the foregoing I have looked up the only correspondence that has ever taken place between Mr. Audley Coote and this Government.

It would appear that Mr. Audley Coote first addressed this Government on 15th February, 1886, but the letter is supposed to have been mislaid in the Office of the Chief Harbor-master of that day, and cannot now be found. A copy of a subsequent letter from the same gentleman, dated 3rd November, 1886, and of the replies to both are transmitted herewith for your information. It will be seen by Mr. Audley Coote's letter of the 3rd of November, 1886, that he was then regarded as acting on behalf of a British company exclusively.

Colonial Secretary to
Mr. Audley Coote, 3rd
May, 1886.
Mr. Audley Coote to
Colonial Secretary, 3rd
November, 1886.
Colonial Secretary to
Mr. Audley Coote, 3rd
December, 1886.

J. S.

The Honorable the Premier of Victoria.

[Enclosure 1.]

Colonial Secretary's Office,
Suva, 3rd May, 1886.

SIR,

I have the honour to acknowledge the receipt of your letter dated 15th February, with reference to the proposed duplicate cable from Australia through the Pacific Ocean, and to inform you that I have laid the same before His Excellency the Acting Governor. I am directed to inform you in reply that His Excellency will have pleasure in considering any proposals that you may have to make on behalf of your syndicate with regard to the landing and working of the cable within this colony.

His Excellency will at the same time be glad to receive any particulars it may be in your power to communicate regarding the progress of negotiations with the several Governments of the Australasian Colonies interested in the proposed cable.

In compliance with the request contained in the concluding paragraph of your letter under acknowledgment, I have the honour to enclose herewith a Memorandum by Lieut. Malan, Chief Harbormaster, and to forward under separate cover two charts showing the route which, in his opinion, the cable would most advantageously take in approaching, passing through, and departing from Fiji.

It is to be understood that this information is given merely as a suggestion and without in any way pledging the Government to pursue any course in support or furtherance of the plan proposed, or attaching any responsibility in connexion therewith either to this Government or to Lieut. Malan.

I have, &c.,

WM. MCGREGOR,
Acting Colonial Secretary.

Audley Coote, Esq., Hobart.

[*Enclosure 2.*]

Re Pacific Cable.

Hobart, 3rd November, 1886.

SIR,

I have the honour to confirm my letter of the 15th February, and to inform you the negotiations for the Main Pacific Cable are progressing in a satisfactory manner, and I trust will be completed in the course of a few months.

Since I last wrote you the negotiations have taken a change of front, as Canada has expressed a wish that the cable should start from her shores, consequently we are now arranging to connect with Pacific Canada, instead of with America, and I am glad to be able to inform you that the Admiralty have agreed to survey that part of the route between Vancouver and the Sandwich Islands over which no soundings have as yet been taken.

The Hawaiian Government have passed an Act in our favour giving a subsidy of £4,000 a year for fifteen years, and the Samoan Government have given the exclusive right to land cables in their Archipelago for 21 years.

With our Syndicate Company we have the largest combination of political and commercial influence that has been grouped together for a very long time; besides, there are quite 90 per cent. of the press of Australia and Canada in favour of this route. We had thought it best not to register the company until our plans were well matured, but as this has just been done I am now at liberty to send you some of those who are interested, viz., Honorable Cecil Raikes, M.P., Sir James Cony, M.P., Viscount Folkestone, M.P., Honorable H. G. Reid, M.P., Henniker Heaton, M.P., Earl of Miltown, M.P., Sir Andrew Clarke, Sir Samuel Wilson, M.P., Edmund Young, Captain Palliser, G. P. Slade, George Coote, and many others in the telegraph world who are taking a lively interest in the undertaking, and a compact has been entered into with the Silver Town Construction Company to manufacture and lay the cable when the negotiations are completed.

I am sure you will not fail to see that negotiations of this nature, and where so many Governments are interested, do sometimes take a long time to mature, to say nothing of the trouble and expense in bringing them about. I merely mention these facts to let you see that we have left no stone unturned to make this independent and complete duplicate cable communication a success.

I have the honour to be, Sir,
Your most obedient servant,

AUDLEY COOTE.

P.S.—Since writing the first part of this letter I have received a message informing me that the Honorable Cecil Raikes has retired from the syndicate, on account of his accepting office as Postmaster-General.

A. C.

The Honorable Dr. McGregor,
Colonial Secretary, Fiji.

[*Enclosure 3.*]

Colonial Secretary's Office,
Suva, 3rd December, 1886.

SIR,

I am directed by His Excellency the Lieutenant-Governor to acknowledge the receipt of your letter of the 3rd ult. with reference to the proposed Pacific Cable, and to thank you for the information therein contained.

I am to add that the Lieutenant-Governor observes with interest the progress of the negotiations referred to, but regrets that the project contemplates landing the cable at Samoa.

The route from all the Australian Colonies to Vancouver's, *via* Hawaii, is nearer *via* Fiji than Samoa, while it possesses better harbors, a large population, and is a British colony.

I have, &c.,

WM. MCGREGOR.

Audley Coote, Esq., Hobart.

APPENDICES.

APPENDIX No. 1.

[EXTRACTS FROM PARLIAMENTARY PAPER OF NEW SOUTH WALES, *C 16 OF 1892.]

No. 1.

THE SECRETARY TO THE POST OFFICE TO THE CROWN SOLICITOR, SYDNEY.

[Urgent.]
SIR,

General Post Office,
Sydney, 31st March, 1892.

I am directed to forward to you herewith certain correspondence with the Honorable Audley Coote, and other papers, relative to the proposed construction of a submarine cable between Australia and Vancouver, from which you will see that the Postmaster-General, on behalf of the Government of New South Wales, has agreed to guarantee Two thousand pounds (£2,000) a year towards the cost of a cable from Queensland to New Caledonia (as the first instalment of the proposed cable across the Pacific to Vancouver), and to have the necessary agreement prepared in the matter, to be signed in triplicate.

I am, therefore, to request that you will be so good as to cause steps to be taken for the preparation, on the lines laid down in the Honorable Audley Coote's letters to the Postmaster-General, dated respectively the 7th and 15th March, 1892, of such agreement at your earliest convenience.

I have, &c.,
S. H. LAMBTON.

[Enclosures.]

SIR,

"Hôtel Métropole," 7th March, 1892.

Referring to our conversation some few days ago on the subject of a submarine cable to start from the shores of Queensland, in the Pacific Ocean, to New Caledonia, as the first section of the proposed Pacific Cable, I have now the honour to inform you that I have visited Queensland, and you will have received a telegram from the Chief Secretary of that colony informing you that his Cabinet had agreed to accept my proposal, and the Executive Council confirmed it on the following day.

I will now give you the exact wording of my letters on which the Queensland agreement is based, merely substituting the words New South Wales. I may here say, before I left Brisbane the Law officers of the Crown were drafting an agreement based on the lines of these letters, and the Postmaster-General of that colony is bringing it to Sydney to be signed here.

With these few words of explanation, I will now give you the proposal I have to make to your Government, viz.:—It is found to be absolutely necessary that a guarantee of £12,000 a year must be secured to satisfy the bond-holders, and as the Government of France are the most interested for the time being, that Government have agreed to give their guarantee of £8,000 a year for 30 years; so that now I have only to ask that your Government will join with the Government of Queensland and give a guarantee of interest of £2,000 a year each for a similar term, for which I propose that New South Wales and Queensland shall receive the following concessions in return:—

For the whole term of the guarantee the Government of New South Wales and the Government of Queensland shall have the free use of this cable for their own Government messages, up to the extent of their guarantee in each year.

Besides this, for all messages passing over their land lines in connexion with this cable to and from New Caledonia, the Government of New South Wales and the Government of Queensland shall each receive 1s. per message, and for every extra word over ten they shall receive 1d. per word each.

As this New Caledonia Cable will be about 900 miles in length, Queensland has agreed, after carefully thinking the matter out, that a fair rate to be charged over this cable will be 6s. for a ten-word message, including address and signature, and 6d. extra for every additional word.

By comparing these rates with those of the New Zealand Cable, I feel sure you will see they are most reasonable, their rates being 9s. 6d. for a ten-word message and under, including address and signature, with 1s. extra for every additional word.

Whilst on this subject please let me add that we shall only be too glad to reduce the charges directly the business warrants it, our aim being to create such a business over the cable that will, in the course of three or four years at the most, enable it to earn more than the guarantee, for I find the business that is likely to be done over this cable in a few years will far and away more than cover the guarantee. If these conclusions be correct, and I have gone carefully into the business that is likely to result, permit me to say that a guarantee of interest is only just and equitable, and on the lines of sound public policy, for the Governments of the two great colonies of New South Wales and Queensland to extend a helping hand to this corporation, who are willing to undertake a work of this magnitude and importance, although it is, as I have already said, confidently expected that this cable will, in a few years, yield a fair revenue. Still it is not expected the income in the first three or four years will be sufficient to warrant its being laid without Government aid.

Although I have been obliged to ask that this guarantee shall extend to 30 years to satisfy the bond-holders, it is never anticipated for one moment that the Government will be called upon to make up any part of the guarantee after the first few years of communication being established.

To give an example of what I have above stated. The small colony of Tasmania gave her guarantee of £4,200 a year, that is running 40 years, for their short cable of only 200 miles in length, to connect them with Australia, but that cable has been earning far and away more than the guarantee, and, as a consequence, the Government are not called upon to pay anything.

I am also anxious that it should be distinctly understood in the proposal that I make, that as soon as the Main Pacific Cable is laid, the guarantee that I now ask shall be re-arranged, and come into, and form part of, any joint-purse guarantee given by any of the other colonies joining in a guarantee for the Main Pacific Cable, so that the Governments of New South Wales and Queensland shall then stand on the same ground floor as the other colonies when the Main Pacific Cable is laid, and this we now have every hope will be in the course of two or three years at the outside, and, to further assure you that there is every likelihood of this being done, I herewith give you the following route that has been decided upon, viz. :— From Queensland to New Caledonia, then Fiji, thence Samoa, thence Fanning Island, thence Honolulu, thence San Francisco or Vancouver, either of the two last-named places to be decided upon by the Australian Governments ; arrangements have also been made with the various Governments *en route*.

Leaving the New Caledonia section of the cable for one moment, I should like to explain the position New South Wales will hold when the Main Pacific Cable is laid, viz., the approximate cost to complete the main cable is about £2,000,000, upon which a sum equal to 4 per cent. guarantee will be most likely asked, which means about £80,000 a year, of which Canada has promised to give her share in proportion to population, and the Government of Hawaii have passed a special Act of Parliament giving as her share an absolute subsidy of £5,000 a year. The King of Samoa has given the absolute right for landing cables into and out of that Archipelago, and we have every reason to believe that England and Germany will assist on behalf of that place towards a guarantee. The authorities of Fiji have recommended and asked that the Imperial Government give £5,000 a year, and the last Congress of the United States of America gave £5,000 towards completing the survey from San Francisco to Honolulu, which was finished about two months ago, so that when communication is established across the Pacific, it is anticipated that the proportion of guarantee New South Wales will be called upon to contribute with the other colonies towards the Main Pacific Cable will be about £15,000 ; of course the £2,000 guarantee that I now ask for the New Caledonia Cable will then be merged into the whole joint purse, and form a part of it, in which each colony and country will pay its share, and, as I have already said, each colony will stand on the same ground floor.

Returning again to the New Caledonia Cable now under review, since I last saw you I have been in cable communication with the Société Française des Télégraphes Sous-marins, Paris, and also the leading capitalists of the world interested in cables, in regard to the number of years the guarantee should run, and they again affirm that the money market is so altered, in fact, some of the investors, specially in England, require double the amount of guarantee for a shorter term than 30 years. I then urged upon them to accept 21 years, renewable for nine years longer by the Governor in Council, and I have just received a final telegram in reply as follows :—

“It is imperative that the guarantee should extend to 30] years to satisfy our bond-holders. The Home Government have acquiesced.”

The working expenses of this New Caledonia Cable shall not exceed in any one year the sum of £2,400. It being understood that the working expenses shall be a first charge against the receipts from messages going over the cable, all the receipts over and above the working expenses are to go towards the annual reduction of the guarantee of £12,000, to be shared at the rate of one-sixth for the Government of New South Wales, one-sixth for the Government of Queensland, and two-thirds for the Government of France.

Of course, we undertake to keep the cable in working order. If it should become silent and remain so for 21 days, then the guarantee shall cease until the cable is in working order again.

I enclose under cover of this letter copy of my power of attorney, which I trust you will find in proper order, and accompanying this is a chart showing the whole route with distances marked.

I shall be glad if you will consider this letter at your early convenience, as I promised the Government of Queensland to let them know the result of my negotiations with you.

I have, &c.,
AUDLEY COOTE.

The Postmaster-General, Sydney.

Re New Caledonia Cable.

SIR,

Hobart, 15th March, 1892.

Referring to our interview with the Hon. T. Unmack, Postmaster-General of Queensland, when last we met in Sydney, and to the verbal understanding entered into at that meeting, viz., that the negotiations for the proposed cable should be continued at Hobart, as all parties interested were leaving Sydney for that city within 24 hours, in compliance with your desire, I have now the honour to add to my previous letters, and further assure you of our firm determination of continuing on, and to lay the cables from New Caledonia section by section until the northern termini in the Pacific Ocean is reached.

* * * * *

I have now the honour to inform you that, as soon as the New Caledonia Cable is finished, I undertake, on behalf of the Société Française des Télégraphes Sous-marins, to immediately carry on the next section to Fiji, and upon that section being finished to the third section, viz., Samoa, and so on until Honolulu and Vancouver are reached. Provided that an equitable guarantee is subscribed by the Australian Colonies and other interested parties, with the understanding, as already mentioned in my previous letters, viz., that the guarantee I now ask shall be re-arranged and come into and form a part of any joint-purse guarantee for the Pacific Cable, so that the Government of Queensland and the Government of New South Wales shall stand on the same ground floor as all other Governments and parties interested.

I have, &c.,
AUDLEY COOTE.

The Postmaster-General, Sydney.

No. 4.

MINUTE FOR THE EXECUTIVE COUNCIL.

Requesting authority to enter into an agreement with the Société Française des Télégraphes Sous-marins for the construction of a submarine cable between Queensland and New Caledonia.

General Post Office, Sydney, 6th April, 1892.

I request authority to enter into an agreement with the Société Française des Télégraphes Sous-marins, for the construction of a submarine cable for the purpose of establishing telegraphic communication between the shores of Queensland and New Caledonia, as part of a proposed main Pacific Cable connecting Queensland with North America, such agreement stipulating, amongst other necessary provisions—

1. That the Government of New South Wales shall guarantee the payment to the Company before mentioned for the period of thirty years the sum of, £2,000 per annum, or such smaller sum as shall, together with one-sixth of the net sum received by the Company for messages passing over the cable during the year after deducting working expenses, which are not to exceed £2,400 per annum, amount to £2,000.

2. That the Government shall have the free use of the cable for all Government messages up to a maximum value of £2,000 in each year.

3. That the minimum rate to be charged by the Company for the transmission of messages from Queensland to New Caledonia shall be for messages of ten words or less (including address and signature) 7s. (of which the Company shall receive 6s. and the New South Wales Government 1s.), and for every additional word 7d., of which the Company shall receive 6d. and the Government 1d.

JOHN KIDD.

The Executive Council advise that authority be granted to enter into the agreement herein referred to, for the construction of a submarine cable between Queensland and New Caledonia.—ALEX. C. BUDGE, Clerk of the Council, 12/4/92. Confirmed, 19/4/92. Approved.—JERSEY, 12/4/92.

No. 8.

THIS indenture made and entered into this 22nd day of April, 1892, between the Société Française des Télégraphes Sous-marins, carrying on business at Paris, in France (hereinafter designated the said Company, of the one part, and John Kidd, the Postmaster-General of the colony of New South Wales, as such Postmaster-General, and acting for and on behalf of the Government of New South Wales, hereinafter designated the said Postmaster-General, of the other part). Whereas the said Company has lately agreed with the Government of the colony of Queensland to make, construct, and lay down a submarine cable for the purpose of establishing telegraphic communication between the shores of Queensland and New Caledonia. Now this indenture witnesseth that the said Company do hereby for themselves and their successors covenant with the said Postmaster-General and his successors in office, and the said Postmaster-General, for and on behalf of the Government of New South Wales, doth hereby covenant and agree with the said Company and its successors in manner following, that is to say—

1. The said Company shall, within eighteen months from the date of these presents, manufacture and lay down a submarine telegraph cable between the shores of Queensland and New Caledonia: Provided always that if after shipping the said cable the said Company are prevented by an inevitable accident or other cause beyond their control from laying down the said cable within the time hereinbefore mentioned, such further time shall be allowed as may be agreed upon by the said parties to these presents.

2. The said Company shall work and maintain the said cable at their own cost.

3. The said cable shall form part of the main Pacific Cable connecting Queensland with Vancouver, San Francisco, or other such places in North America as may hereafter be determined.

4. The said Company shall keep the said cable in good working order, and if it should become silent, or unable to be used, and remain so for twenty-one days,* then the guarantee hereinafter mentioned shall cease from the expiration of such twenty-one days until the said cable is restored and is again in good working order.

5. The expenses of working the said cable by the said Company shall not exceed £2,400 per year, which sum shall in no case include expenses in connexion with repairs or renewal of cable.

6. The amount of the working expenses of the said cable (other than the expenses in connexion with repairs or renewal) of cable shall be a first charge against the amount received for all messages passing over the said cable.

7. The said Company having agreed to manufacture and lay the said cable on the express conditions that the Governments of France, New South Wales, and Queensland should guarantee that the said Company shall receive the sum of £12,000 per year, over and above the said expenses of working the said cable for a period of thirty years, two-thirds of the said amount to be guaranteed by the Government of France and one-sixth each by the respective Governments of New South Wales and Queensland. The said Postmaster-General, for and on behalf of the said Government of New South Wales, subject to the conditions and provisos hereinafter contained, doth hereby guarantee the payment to the said Company for the period of thirty years from the date when the said cable shall be opened for the transmission of messages, the yearly sum of £2,000, or such smaller sum as shall, together with one-sixth of the net sum received by the said Company for the messages passing over the said cable during the year (after deducting the working expenses) amount to the sum of two thousand pounds (£2,000).

8. The Government of New South Wales shall have the free use of the said cable for all Government messages, provided that the value of these messages sent over the said cable shall not during the said year exceed the sum of £2,000.

9. As soon as the main Pacific cable connecting Queensland with North America as aforesaid shall be completed, the guarantee hereinbefore mentioned shall be re-arranged, and shall form part of any joint guarantee which may be given by any other countries or colonies in consideration of the main Pacific Cable.

* NOTE.—This period changed to 30 days.

10. The minimum rate to be charged by the said Company for the transmission of messages from Queensland to New Caledonia shall be for messages of ten words or less (including the address and signature) 7s. (of which the said Company shall receive 6s. and the New South Wales Government 1s.), and for every additional word 7d. (sevenpence), of which the said company shall receive 6d. and the New South Wales Government 1d. (one penny).

11. The gross amount received by the said Company in each year for all messages transmitted by the said cable during the year shall be applied first in paying the expenses of working the said cable, such expenses not to exceed £2,400 per year, and of the balance of such receipts one-sixth part shall be applied in reduction of the amount to be paid by the New South Wales Government under the guarantee mentioned in clause 6 of these presents.

12. The said Company will at all times keep accurate and regular accounts of all moneys received by the said Company in each year for all messages transmitted, and of all expenses incurred in working the said cable, and will on the first day of January and first day of July in each year deliver to the Postmaster-General a true statement of such accounts for the preceding half-year, and will, if required, verify such accounts by the statutory declaration of the manager or responsible officer of the Company in Queensland, and by the production of the necessary books, papers, and vouchers to the agent of the Postmaster-General. The said Postmaster-General shall not be bound to pay the sums named in clause 6 until such accounts as aforesaid have been delivered to him, and, if required, verified as aforesaid.

13. The said Company undertakes to reduce the charge for the transmission of messages by the said cable as soon as the increase in the number of messages transmitted shall reasonably warrant such reduction.

14. In the construction of these presents, the expression "The Postmaster-General" shall mean and include the Postmaster-General for the time being of the colony of New South Wales.

In witness whereof, the said Company hath hereunto affixed to these presents its common seal, and the said Postmaster-General has hereunto set his hand and seal, the day and year first hereinbefore written.

Société Française des Télégraphes Sous-marins, by its attorney—

(L.S.) AUDLEY COOTE.

Signed with the name, and sealed with the seal, and delivered as the act and deed of the said Company, by its attorney, the Honorable Audley Coote, duly constituted and appointed by deed, dated the 12th day of December, 1891, in the presence of—

S. H. LAMBTON,
Secretary, Post Office, Sydney.

(L.S.) JOHN KIDD.

Signed, sealed, and delivered by the said Postmaster-General, in the presence of—

S. H. LAMBTON,
Secretary, Post Office, Sydney.

It is hereby agreed between the parties to the within written indenture—and the Honorable Audley Coote, the attorney for the within-named Company, doth hereby covenant and agree with the Postmaster-General that a duplicate of the within written indenture shall be duly executed by the Company, and handed to the said Postmaster-General within twelve months from this date, and that in the event of such indenture not being so executed and delivered within the time aforesaid, the Postmaster-General may, by notice in writing, addressed to the said Audley Coote, at Hobart, Tasmania, and sent through the post, cancel the within written indenture, and thereupon the same and all covenants therein shall become void.

As witness the hands and seals of the said parties—Société Française des Télégraphes Sous-marins, by its attorney—

Witness—S. H. LAMBTON,
Secretary, Post Office, Sydney.

(L.S.) AUDLEY COOTE.

(L.S.) JOHN KIDD.

(L.S.) AUDLEY COOTE.

APPENDIX No. 2.

[EXTRACTS FROM REPORT OF PROCEEDINGS OF HOBART POSTAL AND TELEGRAPHIC CONFERENCE, 1892, PAGES 72 TO 97. EXTRACT FROM REPORT OF PROCEEDINGS OF BRISBANE POSTAL AND TELEGRAPH CONFERENCE, 1893, PAGES 17 TO 23.]

SIR,

"Gresham Hotel," Brisbane, 19th February, 1892.

Referring to our conversation of yesterday on the subject of a Submarine Cable to start from the shores of Queensland, in the Pacific Ocean, to couple up New Caledonia as the first section of the main Pacific Cable that Queensland and Canada are so anxious to have completed, I have the honour to inform you that, after many years' negotiations, I have completed an agreement and found the money (provided a small guarantee of interest can be obtained) to at once make and lay this cable in the Pacific Ocean.

* * * * *

I have the honour to be,

Sir,

Your most obedient Servant,

The Hon. the Postmaster-General, Brisbane.

AUDLEY COOTE.

SIR,

Hobart, 18th March, 1892.

Referring to the question of the Pacific Cable, to our several interviews on the subject, to your letters of 7th and 15th inst., and to copies of documents attached thereto, I have the honour, on behalf of the New South Wales Government, to state that we are prepared to give the guarantee of £2,000 a year for a cable from Queensland to New Caledonia as the first instalment of the proposed cable across the Pacific to Vancouver, on the terms and conditions submitted by you. On my return to Sydney I will have the necessary agreement prepared by the Crown Law Officers.

I have, &c.,

JOHN KIDD,

The Honorable Audley Coote, M.L.C., Hobart.

Postmaster-General of New South Wales.

FRIDAY, 18TH MARCH, 1892.

* * * * *

PACIFIC CABLE ROUTE.

The PRESIDENT called upon the Hon. T. Unmack to move the Order of the Day relating to the Pacific Cable Route.

The Hon. T. UNMACK said he had not put the order upon the paper, and would not introduce the subject.

The Hon. W. COPLEY moved that the order be discharged.

Hon. T. UNMACK did not think it fair to deal with a most important subject of this nature in such a cavalier manner. He was sorry that he had been called upon to say anything upon the subject, because only that afternoon he had been in a position to lay upon the table documents and correspondence which had passed between Queensland and New South Wales in regard to the laying of the first section of the cable from Queensland to Vancouver. The attitude taken by Queensland Governments since 1876 in regard to this question had been consistent throughout, as he had stated at the last Conference held in Sydney. That attitude had been that, while they would have no objection to contribute to the working expenses of other cables when necessary, they desired to see a Pacific Cable established in order to do away with monopoly. After many years of waiting that object seemed now to be within their reach, inasmuch as certain proposals had been made to the Governments of New South Wales and Queensland for the laying of the first section of the Pacific Cable from the Queensland coast, probably Bundaberg, to New Caledonia. The Governments of Queensland and New South Wales had undertaken, in connexion with the Government of France, to pay the guarantee required for the working of that portion of the cable. Queensland and New South Wales had no intention of asking the other colonies to contribute towards these guarantees at present, but as the line was extended and the proper time come the colonies would be asked to make up the full guarantee, which would be a fair and reasonable one, as the line was extended section by section. The undertaking was a *bonâ fide* one as far as they could judge, and the only objection he had heard raised was that the cable was to go to French territory. He did not think they need trouble themselves much about that question, because, first of all, they had seen how territories frequently changed hands; and as far back as 1884 they would find a treaty of nations by which they bound themselves that all cables in time of war should be considered as neutral. But, whatever route was adopted, the cable would have to pass through some countries where the British Government was not supreme. The route proposed for the Pacific Cable would pass first through New Caledonia, which was a French possession; then Fiji, a British possession; then Samoa, which was under the joint protectorate of Great Britain, America, and Germany; then Honolulu, which was under the joint protectorate of Great Britain, France, and America; and then the Fanning Islands, which were British. Although a paper had been laid on the table by the Hon. W. Copley showing how few interruptions there had been on the Port Darwin line, yet it did not follow that such would always be the case; and under any circumstances two strings to their bow were better than one. Until such time as the whole of the colonies were called upon to contribute towards the subsidy to this line Queensland would not contribute towards the guarantee to Sir John Pender's Company, and would continue to pay the old rate of 9s. 4d., as they were paying now. He pointed out that the construction of this cable would lead to a still further reduction in the rates without any guarantee at all.

Mr. R. A. SHOLL seconded the motion.

The Hon. W. COPLEY pointed out that the telegraphic business of Queensland had fallen off very largely in consequence of her refusing to take part in the guarantee and accept the lower rates upon the existing cable, and considered that the business she should do fairly and squarely must be done in some other way—in fact, the messages must be forwarded to some other colony to take advantage of the lower rates. He was willing to accept Mr. Unmack's word that the Queensland Government did not descend to such meanness, but he was sorry that that gentleman could not see where the claim of the other colonies for justice and equity came in. He could see no reason for a Pacific Cable. If a monopoly was not an injurious one, there was no reason why they should abolish it. The result would be that neither Company would pay. It would be very difficult to lay a cable in the Pacific, as the bottom was covered with coral reefs; and they were cheerfully asked to subsidize, section by section, a cable that would be of no use to them until it was complete.

The Hon. J. G. DUFFY sympathized with the idea of a Pacific Cable, and thought it would do the colonies no harm, and might do a great deal of good, to have two independent services. One feature that commended the Pacific route to his mind was that the cable would pass through hardly any foreign territory. At the same time he did not think that the Hon. T. Unmack had taken the best means of forwarding the scheme he had at heart. If Queensland wanted the help of the other colonies it would be as well for her to give them some assistance in their cable schemes. If Queensland had taken up that position the present subject of discussion would have had a very much more favorable reception, and he, for one, would have felt bound to give his warmest assistance. The question, however, did not immediately arise, and he did not see his way to go any further into it at present.

The motion was agreed to.

WEDNESDAY, 22ND MARCH, 1893.

* * * * *

SECOND CABLE ROUTE.

In accordance with notice of motion, the HON. J. G. WARD (N.Z.) moved—

“That in the opinion of this Conference the time has arrived when a second cable route should be established *viâ* the Pacific to Vancouver, touching at such places *en route* as may be hereafter agreed upon.”

This motion, as you will observe, is one which, if passed, will not commit any of us to any expenditure. I think this Conference should put on record their opinion that it is desirable to have a Pacific Cable *viâ* Vancouver to Canada and Europe. It will be for those who deem it desirable to enter upon such an enterprise to submit a proposal—a joint one, I presume—to the several colonies; and the whole scheme can then be carefully considered by the various Governments. My own opinion is that those who are now responsible for the existing cable communication between the Australian Colonies and Europe should realize the vast importance to the colonies, as well as to Europe, of having a second cable *viâ* Vancouver, through British territory and under the management of British subjects. We have had proposals submitted, and even surveys made to some extent, in connexion with a projected Pacific Cable, but so far nothing definite has been accomplished. We are here to express our individual opinions on the subject, and my own idea of a Pacific Cable is that one from these colonies should start from Queensland and cross over to New Zealand to a place called Ahipara Bay, then overland to Mongomni, thence to Fiji, and on to Honolulu, thence to the Sandwich Islands, thence to Fanning Island (which belongs to the British Government), from there to Vancouver, thence to the Red River on the Canadian continent, and thence to the terminus of the cables lying between Newfoundland and Great Britain. Once it is across the Canadian continent it will, of course, be practicable for those who enter into the project to use the Mackay-Bennett cable, and thus duplicate the cable to England. Canada would then be in direct communication with these colonies. According to a proposal formulated a few years ago, the rate for the transmission of messages right from the colonies to England would be 4s. a word; and in return it was stipulated that we should give a guarantee of 4 per cent. on the estimated cost of the cable, which would be about 7,000 miles in length, and cost about £1,500,000, so that, roughly speaking, the guarantee required would amount to under £70,000 per annum. The scheme would be a gigantic one, and those undertaking it would require very favorable terms; but it would be a great advantage to the colonies, both politically and commercially. It is well known that in time of war a treaty could be entered into for the protection of existing cables.

The PRESIDENT.—That has already been done.

The Hon. J. G. WARD.—And it would, doubtless, be done in connexion with any future cables. But there are special advantages in taking the cable entirely through British territory.

The PRESIDENT.—It cannot be done.

The Hon. J. G. WARD.—Practically I think it could, and there is a great deal to be said in favour of such a route as compared with any other that might be adopted. I should like to add that, if the Eastern Extension Telegraph Company wish to maintain the business which they have begun between these colonies and England, Sir John Pender will do well to seriously consider the desirability of laying a Pacific Cable *viâ* Vancouver. I have no fear of any evil consequences resulting from a monopoly, because I am confident that should there be any abuse of that monopoly the colonies would unite to insure that what is done is conducive to their general interests. I hope the resolution will be agreed to. I will not take up any further time now, but will content myself with formally moving the resolution.

The Hon. J. KIDD (N.S.W.).—I second the motion as it stands on the business-paper.

The PRESIDENT.—As no one else seems willing to handle this subject, I shall make a few remarks upon it. I am very pleased indeed to see that the opinion which Queensland has entertained for the last eighteen years or more with reference to a Pacific Cable is being made the subject of serious discussion. The motion before us is very broad, and is just such a one as, I think, ought to be adopted by the Conference, because it leaves the question of route entirely open; and none of us can say, at the present time, where such a cable should go. At the same time, there are circumstances which ought to be taken into consideration; and these I shall briefly touch upon, as the mover of the motion has indicated

what route should, in his opinion, be adopted. The colonies of Queensland and New South Wales, who have, as you were informed at the last Conference held at Hobart, entered into a guarantee with a company for the laying of a cable between New Caledonia and Queensland, have been found fault with by the press for their action. They have been accused of being selfish, of taking into their own hands matters which ought to have been considered by all the colonies conjointly, of binding themselves hard and fast to a foreign company, and of I do not know what other sins and crimes in connexion with the matter. So far from receiving any blame from the other colonies I think they ought to pass a vote of thanks to Queensland and New South Wales for having entered into negotiations which will open up traffic between New Caledonia and Australia, and for having done it at their own expense. The proposal that was made to us involved the comparatively small guarantee of £2,000 per annum from each colony, the Government of France contributing £8,000 per annum toward the service. If we had not accomplished anything more than the opening up of means of communication between New Caledonia and Australia, that in itself would be worthy of recognition. All sorts of erroneous and misleading statements have been made in reference to the future cable extension through New Caledonia. I may say at once, without hesitation, that we have entered into no agreement which at all binds us to extend the cable through that particular company beyond New Caledonia. We have certainly accepted the offer which was made to construct this cable, which was to form the first link of the cable to Vancouver; and the company bound themselves, if we adopted this, to proceed further with the matter, section by section; but we have not bound ourselves to contribute anything towards the rest. We have simply said that we would contribute to the first section, and whenever the company was ready to make further proposals we said that they would be entertained in a proper manner, not only by ourselves, but by the whole of the colonies and by the other countries that are interested. We told them—"If you can manage to get up the guarantee you require we shall be very pleased to contribute our share, provided your proposals are reasonable." Then, again, we have been charged with granting the exclusive right of landing a cable in our territory to a foreign company. Nothing could be more void of truth than such a statement. We have certainly made an agreement with this company, allowing them to land a cable on Queensland shores, but we are not precluded from allowing fifty other companies a similar privilege. We are at liberty in that as in every other direction, and we shall be very pleased to join in any proposal that will give us a cable entirely independent of the present company. That is the object we have had in view for the last eighteen years or more; and, provided the terms are fairly reasonable, we are ready and willing to make a sacrifice in order to get what we consider is an absolute requirement for the Australian Colonies. A lot of extravagant remarks have been made about this "foreign" business—about the cable passing through "foreign" territory, and all that sort of thing. Where has our cable business been done hitherto? Has it gone exclusively through British territory? Why, from 1860 to 1875, the whole of the business was done through Java. Then the cable was laid from Port Darwin to Singapore, and our business has since been done along that line. But is the line even now all in British territory? Does it not pass through Egypt and through Persia; and when the line is interrupted do not our cablegrams go through Russia? Are not these all foreign countries? I may be allowed to quote what I said at Hobart last year. On page 97 of the Report, when speaking of the proposal to lay a Pacific Cable, and referring to the line to New Caledonia, which we had then in view, and which we have still in view, I said—"But, whatever route was adopted, the cable would have to pass through some countries where the British Government was not supreme. The route proposed for the Pacific Cable would pass first through New Caledonia, which was a French possession; then Fiji, a British possession; then Samoa, which was under the joint protectorate of Great Britain, America, and Germany; then to Honolulu, which was under the joint protectorate of Great Britain, France, and America; and then the Fanning Islands, which were British." That is the only route which can possibly be adopted if you want a Pacific Cable. You must go through foreign territory. And where is the harm in going through foreign territory? We have a treaty which protects us. I also referred to this at Hobart when replying to the alleged danger of having our cable communication interrupted in the event of war. I am reported as follows:—"He did not think they need trouble themselves much about that question, because, first of all, they had seen how territories frequently changed hands, and as far back as 1884 they would find a treaty of nations by which they bound themselves that all cables in time of war should be considered as neutral." In passing, I may say that during the last week or so I noticed in one of the cables from England that in the House of Commons the British Government were asked if they would make some arrangements for obtaining possession of New Caledonia, and there is a possibility in the air that New Caledonia may some day be got in exchange for some British possession, just as Heligoland was recently parted with, and as other places have been parted with. There is nothing to lead us to believe that New Caledonia is for ever to remain a French possession. The international treaty I referred to is still in existence, and no matter where the cable goes that treaty will protect it. The present proposal is to start from Queensland for some place in New Zealand; but let me point out this to you: I look upon the section to New Caledonia as an accomplished fact, because I am assured that it will be laid by the 1st of August. The distance from New Caledonia to Fiji is 695 miles, while the distance from New Zealand to Fiji is 1,240 miles. Now, there is no company in the world who will construct over 545 miles of cable, at an average cost of at least £300 a mile, if they have nothing to gain by it. In addition to this, the Hon. Mr. Ward now proposes that a cable should be laid from New Zealand to Queensland, which is 1,400 miles more, making in all 1,945 miles additional cable to be laid if we discard the section to New Caledonia. It is utterly unlikely that 1,945 miles of cable, at a cost of £300 a mile, will be laid when it is not at all necessary. The arrangement between New South Wales and Queensland and the Company is a *bond fide* one, and I am in a position to say that by the 1st August the section will be completed to New Caledonia, so that that distance will not have to be laid again. Of course, if it is desired to lay a cable between Queensland and New Zealand, that is another matter; but no company is likely to be willing to proceed to Fiji by a route which would entail the laying of an additional 545 miles. Of course the remainder of the proposed route would be exactly the same as has been advocated by this Company. I ask you again to discard from your minds any fear that Queensland or New South Wales is anxious to bind the other colonies or to do any underhand work. The object we have in view, and the object we have accomplished, has been

to establish communication between New Caledonia and the colonies. No one will deny that the commercial advantages of that enterprise are very great, especially to several of the other colonies who are not called upon to contribute at all towards the guarantee, but are to have the use of the cable at the ordinary rates. Therefore, if anything, I think we deserve the thanks of the different colonies for having undertaken that business ourselves. I am in a position to say that Captain Audley Coote, who is now in Brisbane, is prepared, if necessary, to lay proposals before us for the immediate extension of that cable. I am not aware whether we are in a position to deal with the matter; but he has substantial guarantees from other countries for this extension. We want to have an absolutely independent cable. That is Queensland's notion, whatever the other colonies may think. We do not think a monopoly should be enjoyed by one company; we think it better to have two companies, independent of one another, so that if one cable is interrupted we can use the other. Besides, competition is the soul of business. That is why I think an unwise thing has been done by the other colonies in continuing the guarantee to the present company. If the suggestion I made at the Sydney Conference, when the agreement was made with the present Company, had been adopted, you would have fared much better. My suggestion was that instead of reducing the rate to 4s. you should make it 6s., because you were deceiving the public by making them pay 4s. over the counter and then paying another 2s. out of the Treasury. By fixing the low rate you prevented opposition, and absolutely played into the hands of the present Company. If you had fixed the public rate at 6s. it would have been an inducement to another company to come forward, but now no other company could start unless they charged the same low rate as the present company, whilst the present company is getting additional money out of the Treasury all the same. There has not been a fair chance for a company to start this Pacific Cable. But I am perfectly satisfied that this cable will be constructed; and I believe the negotiators of the proposed extension from New Caledonia are in a good position to carry it on. We have never suggested that a French company, or any foreign company, should construct the cable; that is a matter for consideration when the proposals are made. We have merely bound ourselves to guarantee a cable from New Caledonia here; all the rest is as open to us as to the other colonies. I shall have much pleasure in supporting the proposal of the Hon. Mr. Ward to the extent to which he has gone, because that is what Queensland has been striving for during the last eighteen years.

Mr. C. TODD (S.A.).—Without venturing to express any opinion as to whether a Pacific Cable should be laid or not, perhaps you will allow me, Mr. President, to place before this Conference the financial aspect of the question. Cables are not laid for philanthropic purposes. Companies lay cables that shareholders may get dividends. First, I must tell you that the existing cables and the land lines of Australia, including Western Australia and South Australia, are capable of doing five times the present amount of business. The amount of business done at present under existing rates—which you tell us are too low, because they shut out opposition—keeps pretty steady at 1,200,000 or 1,300,000 words. The promoters of the Pacific Cable scheme, when they laid their plans before us, proposed a rate of 4s. Out of that they would have to pay at least 1s. for transmission over the Atlantic Cables and across the continent of America. Then 1,300,000 words would have to be divided between two companies, because the rates would be the same by both routes. That would reduce the number of words at the present rate of business to 650,000 words a year, which, at 3s. a word, would amount to £97,500. It would really be less, as Government and press messages would be charged reduced rates. The cost of these cables has been estimated by the promoters themselves at £2,000,000. The working expenses—including all their stations and staff, maintenance, steamers, and the ordinary renewals and repairs which would have to be effected in a cable extending over 8,000 miles—may be put down at about £60,000 a year. That is the experience of cable companies in other parts of the world. Then the life of a cable can only be put down at twenty years; therefore a reserve fund, or an amortisation fund, as it is called, must be put aside during those twenty years for renewals. That would amount to a charge of £75,000 a year. In addition to that, there would be interest to pay upon debentures, which was estimated by the promoters themselves at £40,000; so that the total cost of the Pacific Cable would be something like £175,000 a year. The revenue, at 3s. a word, as I have said, is £97,500 a year, or £80,000 less than the yearly expenditure. They asked us for a subsidy, in the first instance, of £100,000. With regard to that subsidy I may point out that the Imperial Government have steadily and firmly set their faces against any subsidy to a cable company. When we wanted to reduce the rates *via* Port Darwin we made an application to the Home Government to induce them to take a portion of the burden entailed by the reduced rates, pointing out that England would derive as great a benefit from the reduction as the colonies; but the answer was, "No." Therefore the promoters of the Pacific Cable scheme will not be able to look to the Imperial Government for one penny.

The PRESIDENT.—They will get it, all the same.

Mr. C. TODD.—It does not appear at present that they will do so. The Home Government stated at the Imperial Conference held in 1887 that they could not subsidize one line without subsidizing the other. They would feel bound to assist a cable to India and Australia by the present route, quite as much as to assist the Pacific Cable. Is it likely, I ask, that we can get £30,000 of the subsidy from the United Kingdom and Canada? Canada, we know, takes a very strong and sentimental interest in this scheme, and is prepared to support it; but suppose, for the sake of argument, that the United Kingdom and Canada did contribute £30,000 out of the subsidy, that would leave the Australian colonies a subsidy of £50,000 to be divided between them. That may be roughly divided as follows:—Victoria, £15,000; New South Wales, £15,000; New Zealand, £8,500; Queensland, £5,000; South Australia, £4,000; Tasmania, £2,000; and Western Australia, £500. We see that the revenue of this company, including the subsidy of £80,000, will only amount to £177,500, while the expenses, including £40,000 interest on debentures, will amount to £175,000, leaving no profit for the shareholders. If we exclude the £40,000 for debentures, that would leave a profit of £42,500; or a little over 2 per cent. I do not think there is any property so risky as a cable property. Its life is only valued at twenty years; but, at all events, I think my figures show that, as a financial scheme, this will not pay. You will be spending £2,000,000 for little or no purpose; because, as I say, the present line can carry five times the existing amount of business. Surely we are not likely to get lower rates by spending £2,000,000 where it is not required. In saying this I am expressing my own opinion, because it would not be right for me to express the opinion of South Australia, which colony is quite prepared to cast in her lot with the Australian colonies in the true spirit of federation.

- - The Hon. A. WYNNE (Victoria).—It would ill become me to criticise the conduct of any other colony, and I do not think the question of this cable to New Caledonia is raised on the Hon. Mr. Ward's motion. I can support the abstract question, because I think it is advisable to have a second route if possible. This motion does not call upon any colony to enter into a guarantee or subsidy, and if we can obtain a cable under the control of a British company, and, if possible, altogether on British territory, the greater the benefit to the Australian colonies. Personally, I look upon New Caledonia as a plague spot in the Pacific, with its convict settlement, and I would like to see the transportation of convicts there stopped. To my mind, in time of war, a danger would arise if we were solely depending upon a foreign company. If Great Britain was at war with France or any other country, we could not expect a foreign Government or a foreign company to send our cable messages intact to or from Great Britain, or to send them at all. In addition to that, the danger would arise of our messages either being mutilated in transmission or their contents being divulged to our enemies. Therefore, I cordially approve of the suggestion of the Postmaster-General of New Zealand that if this line is laid it should be through British territory, and under the control of the British Government or a British company.

The Hon. J. KIDD (N.S.W.).—I think there is too much endeavoured to be made out of the dangers that may arise to a cable *via* New Caledonia in times of war, and that it is going too far to say it would be rendered useless. I would like to draw your attention to the position the French would be in with regard to this cable. It starts from British territory, and at Vancouver it crosses British territory, and if they wanted to prevent the use of it, as far as British interests are concerned in these colonies, they could cut off communication, but what use could they then make of the cable themselves? They could not make any possible use of it, and that brings us to the point already touched upon by the President—that it is almost impossible to get any cable service without touching upon foreign territory. As has been already pointed out, all cables are now recognised as neutral property, and I do not see what possible interest the French Government could have, even in time of war, in preventing the company from doing its business. Take it for granted the company was a French one, and was depending, as it must do, upon the colonies for its business, it would not be a very fatherly kind of action of the country to which it belonged to prevent them doing business. The strongest point is this: Although it would be impossible to get a cable through British territory, of what service would it be to the French? because New Caledonia could be shut off from all communication just as completely as Brisbane was during the late floods, if we chose to stop the transmission of messages through New Caledonia. I do not see how you can make capital out of the fact that in stipulating with any company to carry the cable through New Caledonia the objections that have been raised have much weight. As far as the colonies of Queensland and New South Wales have gone, what is their position? We understood the Company is going to spend £300,000 in carrying a cable to New Caledonia, that is as far as the guarantee has been entered into. That is the estimate of what it will cost. The Company, as a condition under this guarantee, say for working expenses it will cost £2,400; but if it exceeds that sum the revenue of the Company will not be chargeable with it. No company could be expected to undertake the laying of a cable and working it unless they could see their way to make something out of it. Suppose that out of the part laid down between Queensland and New Caledonia they could make 2 per cent. on the expenditure, what position would Queensland and New South Wales be in? They would reduce their liability by £1,000 straight away, and I suppose the President has looked upon the question in that way. If we enter into a guarantee, so far as the first section goes, under such favorable conditions that Government messages are stipulated to be free, and the other concessions embodied in the contract, we will be called upon to pay very little. As already pointed out, so far as the other sections of the cable on to Vancouver are concerned, we are just as free as the Governments of the other colonies; and unless very strong inducements are held out by the Company, and the cable is brought under some mixed control, I do not think the colonies would embark further in it unless faith was kept, and some guarantee was given by the French Government that this cable as well as the other cables would be recognised as neutral ground. There is no reason at all, so far as we have gone, to complain of what has been done. We admit the necessity for a second cable, and it is for us to get the best possible service. I scarcely agree with the reasons set forth by the President to get the present Company to keep up the rates, to induce some other company to come in. I think the 5s. rate would be sufficient and I would not be a party to saying to the present Company—"Keep up the rate to 6s., so as to allow some other company to come in and cut the ground from under you." In business matters where there is only one house doing a particular kind of business, if you can get them to do business with you on the best possible terms and recognise that they are doing the best that can be done for you, you will have no very great desire to have other men come into the field. The object looked for is not always brought about in that way, as the result of the competition is that those engaged in the business unite and say—"We cannot do business under a certain figure," and the public would be in a better position if the other companies had not started. Perhaps it may be the same with cable services. All cable, tram, steamer, and postal services of whatever kind must pay those who undertake them some return beyond working expenses, and I do not see why we should urge the present Company to keep up the rates, in order to induce another company to come into the field. Perhaps the President only referred to that point by way of illustration. To my mind it would be much better if we had another service, and, if it can be shown that it would be as great an advantage to have it in the way indicated by the Honorable Mr. Ward, I would have no objection to it. Another thing is that it would not be possible to construct the longer line for less money than the one proposed, and if the cable from New Zealand was adopted it might be taken to Fiji, and the New Zealand Government might then say that they would rather not touch French territory, and they might take a short cut with it to connect with the nearest point in the Pacific, so as to escape New Caledonia. I agree with the resolution, and neither the mover of the resolution nor the representatives of the other colonies will commit themselves, by supporting it, to any proposal to have a line from Queensland to New Caledonia. It is merely an expression of opinion which may hold out some inducement to a company to lay down a line of cable, and it will not interfere with us should a conference of the Governments subsequently decide upon a better plan than that partly agreed upon by Queensland by way of New Caledonia. All we have to do now is to recognise the advantage of having a second cable by way of the Pacific and Vancouver. I should be no party to making San Francisco a terminus. If we are to have a second cable at all, it should be by way of Vancouver and through Canadian territory. On that point I do not think there are two views on the question. I have very much pleasure in supporting the resolution.

The Hon. J. G. WARD (N.Z.).—I think it as well to refute one or two of the arguments put forth in connexion with this matter, or to endeavour to do so. I take first the two points on which the President especially takes exception to the proposal for the cable *via* New Zealand. They were, the increased distance by taking the cable *via* New Zealand as against New Caledonia, and the going through British territory or otherwise. You ask if a cable company would put down an extra distance of 1,945 miles of cable for nothing? Of course, the answer to that is that no cable company would dream of putting down an extra length of 1,945 miles of cable for nothing, but no one proposes that they should get no return for the extra 1,945 miles of cable. New Zealand, as a colony, would stand in proportionately in the guarantee for such a cable; but if you do not take it *via* New Zealand, you cannot reasonably claim that that colony should stand in in the guarantee.

The PRESIDENT.—What will you pay? Will you pay the interest on the extra cost of £583,000?

The Hon. J. G. WARD.—The future details would require to be carefully considered. Again, it would be an advantage to have the cable *via* New Zealand, as it is recognised by experts that the bottom for the existing cables is not the best that could be found between the colonies, and it is also admitted that a very much better place for putting it would be from Queensland to some place in New Zealand. The argument of Mr. Todd, as to the length of life of a cable, is also in favour of what I have proposed. If we are discussing and contemplating the desirability of having a Pacific Cable, why not commence straight and lay the cable between the colonies in the right place? New Zealand will stand in, and bear its proportion of the cost of this cable. The President said that from 1861 to 1875 all the business was done through Java; but that was not a good argument in favour of taking the line through French territory. It would go through British territory by the route I have named.

Mr. C. TODD.—The Red Sea and Mediterranean Cable passes through only one foreign territory.

The Hon. J. G. WARD.—The route I propose is much clearer, as far as British territory is concerned, than any other.

The Hon. A. WYNNE.—We do not bind ourselves to any particular route by this resolution.

The Hon. J. G. WARD.—What I want to say is this: I do not agree with the President in saying there is anything like an ordinary comparison between the position of our cable service *via* Java and the service *via* New Caledonia. English races all over the world generally will regard a line taken through French territory, and passing through French hands, with a certain amount of disfavour. I take no exception to Queensland, or any colony supporting or guaranteeing this cable; that is their concern. The point is not so much whether the cable would or would not be cut in time of war, but what would occur at such a time would be this: That the British people would have to pass their cable messages through the hands of French officials, and I do not think they would be disposed to do that. If we can get a cable independently of this one, through British territory, we ought to do so. I do not want to allow Mr. Todd to place on record a financial statement which, I think, with all due deference to him, is somewhat misleading. I think I will be able to convince him that he was wrong in his premises and wrong in some of his deductions. For instance, he stated that the length of the cable would be 8,000 miles.

Mr. C. TODD.—That is the length stated by the promoters.

The Hon. J. G. WARD.—The length, allowing for 7 per cent. of slack wire, is about 7,390 miles. He was wrong there to start with. Then the amount which he stated as the cost of the cable, £2,000,000, is £500,000 in excess of the estimate.

Mr. C. TODD.—I only gave the promoters' own figures.

The Hon. J. G. WARD.—We should not mislead ourselves, and I assure him that he is wrong. Then we come to the revenue and the loss. He made a revenue of £97,500, and a loss of £77,500, and then indicated the proportion which each of the colonies would have to pay so as to make up the guarantee of £50,000. When putting the colonies in the position of subscribers to this guarantee, why not have given us—which would only have been a fair and rational thing—the amounts which Suva, Fiji, the Sandwich Islands, and Vancouver would have to guarantee before arriving at the loss? Because it is a matter of record that the Hawaiian Government have already agreed to subscribe £5,000.

Mr. C. TODD.—The guarantee, first of all, was £100,000. I reduced it to £80,000, and if the Australian Colonies guarantee £50,000, that leaves £30,000 for the United Kingdom, Canada, and the other places you mention.

ADJOURNMENT.

Letter from Mr. A. Coote.

The PRESIDENT.—I do not wish to curtail the discussion, but I would like to adjourn now until Friday morning at Ten o'clock. The permanent heads of departments must have their report finished, and they cannot finish it this afternoon. Before we adjourn, I wish to lay on the table a letter from Mr. Audley Coote, and move that it be printed.

Question put and passed.

The Conference then adjourned until Friday morning at Ten o'clock.

FRIDAY, 24TH MARCH, 1893.

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SECOND CABLE ROUTE.

Resumption of Debate.

The Hon. J. G. WARD, resuming his address on this subject, said—I shall be brief in what I desire to say in connexion with this question this morning. When the debate was adjourned I was traversing some of the remarks made by my friend, Mr. Todd. It would appear to me as if that gentleman had taken figures which were furnished several years ago, and it will be generally admitted that if those figures are applied to the existing conditions it will be found that they are largely in excess both as to the cost

of the projected cable and the mileage. I do not think, however, that the financial aspect, as indicated by Mr. Todd, is the only one that this Conference should consider. There are many other circumstances of a very important character which should guide us in arriving at a conclusion in regard to this cable. The interests of the people of Fiji, Samoa, the Sandwich Islands, and Vancouver are considerable, and I have no hesitancy in saying that they would largely contribute if they saw a decided effort being made to establish Pacific Cable communication. I feel very strongly upon this matter; and if some company does not carry the cable across the Pacific, or does not show a desire to do so at an early date, the interests involved are so great, and the possibilities of developing trade with the Pacific Islands, with Canada, and with America are so immense, it should be a matter for the serious consideration of the Governments of the Australasian Colonies, of Canada, and of England whether they should not construct this cable themselves. If there are financial considerations which prevent private enterprise from embarking upon this undertaking and going through with it, the interests of Great Britain and its dependencies are such that they cannot afford to neglect the establishment of this communication. When it is remembered that there is a tendency towards an alteration in the American Tariffs which will let our wool in free, as well as many other products of these colonies, it is our duty to do all we can to insure the development of that trade which is now apparent. I am not going to give any expression of opinion upon the proposed cable to New Caledonia, further than to say that, so far as Queensland and New South Wales are concerned, they show a great amount of enterprise in giving their support to such a project. I have indicated that my desire is to see a cable on such a route as I have suggested, and now move the motion standing in my name.

The PRESIDENT.—Before I put this motion I would take the opportunity of making a slight correction in reference to the remarks I myself made on this subject; that is, I desire to refer to the interpretation which the Postmaster-General of New South Wales has placed upon my remarks—that I advocated in 1891 a charge of 6s. per word instead of entering into this guarantee. He seems to have inferred from my remarks that I did so solely for the purpose of encouraging opposition. If I did so I certainly had no intention of doing so, nor do I believe I did so express myself. My object in advocating that course in 1891 was simply to let the public know exactly what the colonies, or the public, were called upon to pay for their messages. That is to say, I did not wish them to be under the belief that whilst they could go to the counter and only pay 4s., that that was all. Because what is the Treasury? It belongs to the public, and surely whatever is drawn from the Treasury is contributed by the public. Therefore I maintain that the most straightforward course was to have at once said we were called upon to pay 6s. a word. I well remember a calculation made at that time, which showed that if the charge were 4s. a word another 2s. a word would be required from the Governments, and the company was prepared to lose 2s. I then suggested, in order to have the matter perfectly straight before the public and let them know what we were paying, we should at once offer to accept messages at 6s. a word, and let the company take the risk for the rest. I do not wish to enlarge upon any other subject, but merely make this explanation in justice to myself.

Mr. C. TODD (S.A.).—I wish to say a word, in reply to the Hon. Mr. Ward, in regard to the distance. If we turn to page 98 of the proceedings of the Imperial Conference of 1887 we will see a memorandum by Mr. Sandford Fleming, in which he states—

	Knots.
(1) Brisbane or Sydney to North Cape, connecting at the former with the Australian telegraph system, at the latter with the telegraph system of New Zealand	1,300
(2) North Cape to one of the Fiji Islands	1,240
(3) Fiji to Fanning Island	2,270
(4) Fanning Island to one of the Sandwich Islands	1,260
(5) Sandwich Island to Barclay Sound or Port San Juan, Vancouver Island ...	2,730
(6) Barclay Sound, across Vancouver Island and the Straits of Georgia to Vancouver City, the terminus of the Canadian Pacific Railway ...	100
Geographical miles	8,900

I do not suppose the earth has become any smaller since that time; but Mr. Audley Coote of course leaves New Zealand out.

The Hon. J. G. WARD (N.Z.).—I do not think Mr. Todd has replied to what was the point of the argument. I may also be allowed to say that I think, with that astuteness for which he is remarkable, he is rather drawing a red herring across the trail. He should have deducted 1,300 miles from his figures, in order to be in keeping with the argument he was placing before the Conference at a former sitting. According to his then argument the distance was over 8,000 miles, and now he comes forward and places on record a report from some Imperial Conference.

Mr. C. TODD.—It is a memorandum from Mr. Sandford Fleming. He is not an interested person.

The Hon. J. G. WARD.—He should have deducted 1,300 miles from the figures he gave at the last Conference. The distance is really 7,359 miles, and the cost would be under £1,500,000 instead of £2,000,000. I do not think the public should be led to believe that this cable would cost £500,000 more than we know it would.

Mr. R. A. SHOLL (W.A.).—I just wish to say a word or two on this subject. It is not my intention to oppose the motion, nor is it my intention to support it. I have received a telegram from Sir John Forrest on the subject, and it is his wish that I should not bind the colony on this question.

Question put and carried, South Australia and Western Australia not voting.

The PRESIDENT.—Allow me to take the opportunity of congratulating the colonies on this resolution being carried. It is one that will bear fruit in spite of all opposition which may be launched at it by the present Company, which has enjoyed a huge monopoly. It is one of the best things ever done by a Postal Conference. I congratulate the colonies on carrying the resolution, and am satisfied you will see in a very short time that it will bear fruit.

To the Hon. the Postmaster-General, Brisbane.

Brisbane, 21st March, 1893.

RE PACIFIC CABLE.

SIR,—I notice in to-day's paper that a notice of motion has been tabled at the Postal Conference to consider the route of the Pacific Cable.

I have now the honour to refer to my last letter, and telegram to you, in reference to what you brought under my notice, in regard to a statement that had appeared in some of the newspapers referring to previous negotiations, the pith of which is as follows, viz. :—

That the New Caledonia Cable was to be laid by a French staff, on a French ship, and controlled by a French directorate in Paris.

This part of the statement is so far correct, but grossly exaggerated and misleading ; that is to say, the directorate in Paris will control this first section of the proposed cable until the next section is laid, for they have been bound by the Governments of Queensland, New South Wales, and France to work and maintain the cable or the guarantee will cease, so they are bound to look after their own property and keep it in working order.

Then the statement goes on to say—"Queensland promises to give this foreign venture exclusive landing rights for 30 years."

I need hardly say that this is the first time that I have heard of such a promise, and contradict it absolutely.

The aim of the company is to lay and maintain the Pacific Cable in a way that I will again explain.

Negotiations for crossing the Pacific with this cable are still pending, as they have been for many years ; but success is now at hand in the near future.

Canada comes first, who have long been anxious to have this cable landed on her Pacific shores ; that Government have long ago informed me they are willing to join in the guarantee, and are always ready to send two delegates to a conference, that is hoped will be held in Australia, to decide upon the terms of the guarantee.

Next *en route* comes Hawaii. The Government has already passed an Act of Parliament, giving as their share a subsidy of 25,000 dollars a year for fifteen years, as a contribution for their section of the cable, and have also promised to extend the time to 30 years so soon as the Main Pacific Cable is laid.

In regard to Hawaii, should anything arise, such as a change of Government in that kingdom (which is not at all likely) I have been assured by both parties of the Government there will be nothing arise to prevent their assistance being faithfully carried out. Besides, that kingdom is under the protection of England, France, and America, so this subsidy has a threefold backing. Thence it is proposed to land at Fanning Island, now just annexed by England ; thence Samoa. The assistance to be asked to the guarantee here will be Germany, America, and England ; the proportion from each is yet to be decided.

Thence Fiji, which is virtually New South Wales, but the Imperial Government have long been asked by the local authorities, through their Governor, to assist in the guarantee.

Thence New Caledonia, thence Queensland. So the Pacific Cable, the moment it leaves New Caledonia, will be no more under the control of France than any other country or colony joining in the joint-purse guarantee.

In regard to the route, if you will please look at the chart, it will be seen the route that is proposed is by far and away the best, and the one the cable is most likely to earn the guarantee on.

Besides, the whole aim of Australia is to obtain an independent and duplicate line. It would be impossible to do so if the Pacific Cable were to go *vid* New Zealand, as the cable between Australia and that colony is owned and controlled by the Eastern Extension Telegraph Company. In fact, some of the Governments interested have always informed me they would not join in any guarantee without a promise was given that the Pacific Cable Company would not enter into any joint-purse arrangement with any other company, their aim being a complete and independent line.

In conclusion, will you please let me add, the company and capitalists I represent and am associated with cannot be held responsible for the various statements that find their way into the press, as it is quite possible some of these statements may have been inspired by secret allies of some rival telegraph company. I can only again give you this further assurance—the intention is, as it always has been, to continue on with this work, section by section, until the Northern terminus is reached, and that it is impossible to get through the Pacific Ocean with a cable without touching at some place outside the sphere of British influence, and that all Governments interested, and joining in this joint-purse guarantee, will, as I have always informed you, "stand on the same ground floor."

I may further add, the first section of this cable now under review, about "1,020 miles," is now being made, at the rate of about 17 miles a day, and I hope to have it laid in the first week in August next.

I shall be glad if you will bring this letter under the notice of the Postal and Telegraph Conference now sitting.

I have the honour to be, Sir,
Your most obedient servant,

AUDLEY COOTE.

P.S.—To guide you as to distances and to the lengths of cables in one stretch (that we do not fear), and they will be worked on the duplex system, the following are the distances in nautical miles, allowing 7 per cent. for slack :—

Sandy Cape, Queensland to Noumea	...	...	740 + 51 =	791
Noumea to Levuka, Fiji	...	...	740 + 51 =	791
Levuka, Fiji, to Apia, Samoa	...	...	640 + 45 =	685
Samoa to Hawaii, <i>vid</i> Fanning Island, the stretch of cable	2,259 + 158 =	2,417		
* Hawaii to Vancouver, about	...	...	2,500 + 175 =	2,675
Total	...	...	...	7,359

* From Hawaii to San Francisco the distance is 2,160 miles.

APPENDIX No. 3.

TRANSLATION FROM THE FRENCH.

[*Extract from "Le Messager de Paris," dated 12th February, 1893.*]

SUBMARINE TELEGRAPH CABLE BETWEEN NEW CALEDONIA AND AUSTRALIA.

At its sitting of the 4th February, 1893, a Bill was laid on the table of the Chamber of Deputies, relative to the establishment and working of a submarine telegraph cable between New Caledonia and Australia. The document reads as follows :—

STATEMENT OF REASONS.

GENTLEMEN,

New Caledonia is not yet placed in connexion with the system of submarine cables. When the Government requires to communicate quickly with its agent at Noumea it is obliged to send a telegram to our consul in Sydney, who sends it on to its definite destination by the first vessel leaving Sydney for that place. A telegram may sometimes take a fortnight in reaching the Governor of our establishment. On the other hand, however urgent the communications for the Government may be, the New Caledonia authorities must either wait until a vessel is leaving for Australia, or, if the matter is particularly important, detail one of the ships on the local station for the purpose of carrying to Sydney the despatch, which will then be forwarded on by cable. The consequence is that the cost is proportionally considerable.

This difficulty of communication is very injurious to commerce, which nowadays requires information to be transmitted speedily.

It trammels in a very perceptible manner the range of business which should be transacted between France and her colony. Notwithstanding the putting in force in New Caledonia of the customs system of the metropolis local commerce will, under many circumstances, be compelled to place its orders in Australia in order to avoid the delays which sending them to Europe would involve.

Yet from its size and the extension given to the machinery of its administration by the presence of numerous convicts and exiles, New Caledonia is one of the most important of our insular possessions.

Free colonization has gradually developed itself there; for many years past mining industry has extended itself considerably, and it is becoming more and more necessary that the producers of nickel, chromium, and cobalt should be telegraphically connected with the metal markets of Europe, under penalty of remaining in a state of regrettable inferiority as regard their competitors.

This position is rendered still more grave by the isolation of New Caledonia, which the quick mail steamers from Marseilles only reach after about 40 days' voyage. This for a long time past has engaged the attention of the Government, which up to the present time has been unable to remedy the evil without imposing a heavy burden on the Treasury.

Negotiations entered into some months ago with the Société Française des Télégraphes Sous-marins have terminated in what seems a most satisfactory solution.

This Company has succeeded in obtaining the exclusive landing right for Queensland, as well as the financial assistance of that Government and of that of New South Wales. Under these circumstances it was enabled to submit proposals to the Administration advantageous to the State, and to sign on the 3rd February last (? inst.) a convention, which we have the honour to submit for your approval.

Agreeably to the terms of this convention, the Société undertakes to connect New Caledonia with Australia by a submarine cable by the 22nd September, 1893, and to work and maintain this cable for a period of 30 years, dating from its being opened for traffic. The State guarantees the Société two-thirds—say, 200,000 francs per annum—of an annual revenue of 300,000 francs, the remaining third being already secured by the Australian Governments; but the despatches of the French Government will be transmitted free up to the amount above named.

The outlay to be provided under this head in 1893 would, therefore, amount to 55,000 francs, which it will be demanded shall be put upon the above-mentioned Estimates. For subsequent years it would be 200,000 francs; but this sum, which it will be asked should be put down in the Estimates for 1894, will not constitute a new charge for the Budget, thanks to the suppression of a like amount received under different heads by the local Budget of New Caledonia.

The convention, therefore, entered into with the Société Française des Télégraphes Sous-marins carries out an important improvement without involving any fresh charge for the State.

We have the honour to submit it for your ratification.

BILL.

Article 1. The provisional convention, entered into on the 3rd February, 1893, between the Under Secretary of State for the Colonies and the Société Française des Télégraphes Sous-marins, represented by M. Henri Léauté, for the establishment of a submarine cable between New Caledonia and Australia, and for its working and maintenance for a period of 30 years, in virtue of a two-thirds guarantee—say, 200,000 francs—of an annual revenue of 300,000 francs.

Article 2. The said convention shall be registered at the fixed charge of 3 francs.

CONVENTION

For the Establishment and Working of Submarine Telegraph Cable between New Caledonia and Australia.

Between M. DELCASSÉ, Under-Secretary of State for the Department of Commerce, Industry and the Colonies, acting in the name and on behalf of the State, on the one part; and Messieurs HENRI LÉAUTÉ, President of the Council of Administration of the Société Française des Télégraphes Sous-marins, a Joint Stock Company with a capital of 11,000,000 francs, whose head-quarters are at 32 Rue Caumartin, Paris, and J. DEPELLEY (Managing) Director of the Société, both acting in the name and on behalf of that Société in virtue of the powers conferred upon them on the other part; it has been arranged and agreed as follows:—

Article 1. The Société Française des Télégraphes Sous-marins is authorized to land upon the coast of the Island of New Caledonia a submarine cable connecting that French possession with Australia, and to work it for a period of 30 years dating from its being opened for traffic.

Article 2. The Société Française des Télégraphes Sous-marins, which possesses the landing rights for the territory of the Queensland Government, undertakes to lay the cable and to have it open for working by the 22nd September, 1893, and to maintain it during the whole term of the Concession.

Article 3. As regards the establishment, the maintenance, the working of the projected cable, the organization of the service, the system of tariffs, the control—the receiving of the charges—the relations with the public, and the junction of the new line at its extremities with the land or submarine systems, the Société Française des Télégraphes Sous-marins will conform to the provisions of the Schedule of Conditions and Obligations approved by the Under-Secretary of State for the Department of the Navy and the Colonies, all the clauses and conditions of which it accepts, as having the same force as those of the present Convention.

Article 4. The despatches of the French Government shall enjoy free transmission over the cable connecting Australia with New Caledonia, under the reservation that the total amount of the rates for these shall not exceed the annually guaranteed revenue.

Article 5. The Société undertakes to maintain its head-quarters in France, to have only French Directors, to have the cable, including the core, made in a factory situated upon French territory, and to guarantee the submersion with a French ship and a French staff.

Article 6. The Société shall not be able to transfer any of the rights resulting from the present treaty, nor to lease its lines or amalgamate its interests with those of any other Company, without the express written sanction of the French Government.

Article 7. The French Government shall contribute (? continue) to guarantee to the Société to the extent of two-thirds, say 200,000 francs, an annual revenue of 300,000 francs, the remaining third, say 100,000 francs, being already guaranteed by the Queensland and New South Wales Governments.

This guarantee is granted under the reservations set forth by Article 9, and on condition that the Société fulfils all the obligations of the present Agreement during the term of the Concession as fixed in Article 1.

This revenue shall comprise all receipts obtained by the Société for the transmission of telegrams over the Australia-New Caledonian Line.

The guarantee of the State shall apply to the payment of interest on, and to the amortization of, the special shares to be issued by the Société in order to obtain the capital necessary for the establishment of the Australia-New Caledonia Cable, and this in adopting the legal forms usual in such cases.

The revenue guarantee shall begin dating from the day, notified by the International office of telegraphic transmissions, of the line being opened for traffic.

The settlement of accounts shall be made half-yearly, agreeably to the provisions decreed by the Minister of Finance, under reservation of the rectifications which may arise from the applications of Article 9 hereinafter set forth.

Article 8. The Société in order to cover the working expenses shall deduct from the gross receipts of the line a fixed agreed sum of 60,000 francs.

After this deduction the surplus receipts shall come in reduction of the total sums guaranteed in virtue of the preceding article, and proportionately to the extent of the guarantees furnished by the French Government and the Australian Colonies, that is to say, as regards the French Government, at the rate of two-thirds.

Article 9. In the event of the Australia-New Caledonia Line not being established within the period fixed by Article 1, and except in the case of "force majeure" recognised as such by the French Government and by the Queensland and New South Wales Governments, the present Convention shall become null and void.

On the other hand, in the event of the working of the line being interrupted for more than three (consecutive) months, and, except in the case of "force majeure," recognised as such by the French Government, the revenue guarantee would be suspended for a period equal to that of the interruption.

If, however, for interruptions lasting less than five (consecutive) months, the Société proves to the French Government that from the first it has made all the efforts necessary for effecting the repair of the cable, the penalty incurred in virtue of the preceding paragraph might be reduced in the manner following:—

1. Should the means of communication be restored in the course of the fourth month, that is to say, between the 91st and 120th day inclusive, the guarantee will only be suspended starting from the 91st day following that on which the interruption began, up to the day of the service being resumed.

2. Should communication be restored only in the course of the fifth month, the suspension of the guarantee made for the whole of the fourth month shall, as results from the preceding paragraph, apply in addition to a number of days double that elapsing between the 121st and the date of the restoration of communication.

Besides, in the event of the interruption exceeding a period of six (consecutive) months, or in the event of default of execution of the other essential clauses of the present Convention, and, amongst others, of those set forth in Articles 2, 3, 5, and 6, the French Government would have the right of pronouncing the cancellation pure and simple of the present Convention.

Article 10. The transit rate both ways of the Australia-New Caledonia Cable shall be fixed by mutual agreement between the French Government and the Société.

The maximum of this charge is fixed at 90 centimes per word.

Article 11. As a guarantee of the engagements which it undertakes the Société Française des Télégraphes Sous-marins" shall pay to the State a deposit of 100,000 francs (one hundred thousand francs). This sum shall be paid within one month dating from the approval of the present Convention.

It shall be refunded to the Société within three months following the opening of the line for traffic, under reservation of the rigorous observation of the periods stipulated and of the terms fixed by the present Convention and the Schedule of Conditions.

Article 12. Any disputes which may arise between the Government, on the one hand, and the Société Française des Télégraphes Sous-marins or its successors, on the other hand, with respect to the interpretation or in execution of these presents, shall be judged by the Council of State.

Article 13. The present treaty is concluded subject to its being approved by the French Parliament.

It will only become definite after the promulgation of such approval.

Article 14. The present Convention shall be registered at the fixed charge of 3 francs.

The costs of the stamp and of registration shall be borne by the Société Française des Télégraphes Sous-marins.

Done at Paris, the 3rd February, 1893.

H. LÉAUTÉ.

DELCASSÉ.

J. DEPELLEY.

1893.
VICTORIA.

REPORT

OF THE

SELECT COMMITTEE OF THE LEGISLATIVE COUNCIL

APPOINTED TO

INQUIRE INTO AND REPORT UPON THE APPLICATION FOR THE
SELECTION OF LAND

BY

JAMES HEANEY,

IN THE PARISH OF MERINO, COUNTY OF NORMANBY.

Ordered by the Legislative Council to be printed, 16th August, 1893.

By Authority:
ROBT. S. BRAIN, GOVERNMENT PRINTER, MELBOURNE.

EXTRACTED FROM THE MINUTES OF THE PROCEEDINGS OF THE LEGISLATIVE
COUNCIL.

TUESDAY, 11TH JULY, 1893.

13. JAMES HEANEY.—The Honorable N. Thornley moved, That a Select Committee be appointed to inquire into and report upon the application for the selection of land by James Heaney in the parish of Merino, county of Normanby, such Committee to consist of the Honorables Dr. Dobson, F. S. Grimwade, D. E. McBryde, D. Melville, W. Pitt, A. O. Sachse, and J. Service; to have power to send for persons, papers, and records, and to move from place to place; three to be the quorum.

Debate ensued.

Question—put and resolved in the affirmative.

WEDNESDAY, 16TH AUGUST, 1893.

4. JAMES HEANEY.—The Honorable J. Service brought up the Report from this Committee.

Ordered—That the Report lie on the Table, be printed, and taken into consideration on Tuesday next.

R E P O R T .

THE SELECT COMMITTEE appointed to inquire into and report upon the Application for the Selection of Land by James Heaney, in the Parish of Merino, County of Normanby, have the honour to report to your Honorable House as follows:—

Your Committee, after full inquiry, find that the land in question was first applied for by James Heaney on the 5th of March, 1880. On the 11th idem the then Surveyor-General, Mr. Skene, made the following memorandum:—

“In connexion with my report on the selections made by Maloney and Meldrum of allotments 8 and 9, section 14, Merino, and the recent interview of Mr. Shiels, M.P., with the Minister with respect to the applications made to select 6 and 7 of section 30, same parish, containing respectively 8a. Or. 2p. and 7a. Or. 37p.” (this is the land applied for by Heaney), “I would beg to recommend that the latter allotments be offered for sale by auction at an upset price of £10 per acre, these allotments being narrow strips of land lying between a road and a bed of a creek, 5 chains in length by a depth of an average of 3 chains.”

On the 15th idem the Minister of Lands, the Honorable J. G. Duffy, made the following minute on Mr. Skene’s memorandum:—

“Sell at £15.—J. G. D.”

After this, Mr. Heaney continued to send in applications for the selection from time to time, and in answer to one of these Mr. Skene made a report on the 12th of April, 1886, as follows:—

“The land applied for (15a. Or. 39p.) is a strip 40 chains in length by an average depth of about 4 chains, bounded on one side by a road, and on the other by a creek or chain of water-holes known as Boggy Creek. It is situated in the centre of a freehold estate, the allotments of which were purchased in the earlier days of the settlement of Victoria. In the subdivision of these lands the strip of water frontage was retained as affording access to water for the benefit of the purchasers behind, but there being no special demand for land at the date this was offered, it all fell into the hands of F. Henty. This portion of it is now worth from £8 to £10 per acre, and, for this reason, should not, in my opinion, be made available for selection under Part III. of *The Land Act 1884*.”

On this report the Secretary for Lands, Mr. Morrah, made the following minute:—

“J. Heaney had interview this day with the Minister. Application refused.
—A. M., 14.4.86.”

The papers placed before your Committee show that successive Ministers declined to allow Mr. Heaney to take up the land. On no fewer than fifteen occasions was his application either absolutely refused or viewed unfavorably by successive Ministers, viz.—once by the Honorable J. G. Duffy, once by the Honorable R. Richardson, eleven times by the Honorable J. L. Dow, and twice by the Honorable A. McLean.

The records show that on four occasions it was decided by Ministers that the land in question should be sold by auction, but owing to pressure being brought to bear those orders were countermanded.

Your Committee think it desirable to state that Mr. Heaney was not the first applicant for this land, one Thomas Noble having preceded him by at least eight months, and he still maintains his claim to priority.

Your Committee are unanimously of opinion that Mr. Heaney has no claim whatever to the land in question, and that the successive Ministers who refused his application and decided to have the land sold by auction acted properly in so doing.

15th August, 1893.

1893.
VICTORIA.

SECOND REPORT

OF THE

SELECT COMMITTEE OF THE LEGISLATIVE COUNCIL

APPOINTED TO

INQUIRE INTO AND REPORT UPON THE APPLICATION FOR THE
SELECTION OF LAND

BY

JAMES HEANEY

IN THE PARISH OF MERINO, COUNTY OF NORMANBY.

Ordered by the Legislative Council to be printed, 12th September, 1893.

By Authority:
ROBT. S. BRAIN, GOVERNMENT PRINTER, MELBOURNE.

EXTRACTED FROM THE MINUTES OF THE PROCEEDINGS OF THE LEGISLATIVE
COUNCIL.

TUESDAY, 11TH JULY, 1893.

13. JAMES HEANEY.—The Honorable N. Thornley moved, That a Select Committee be appointed to inquire into and report upon the application for the selection of land by James Heaney in the parish of Merino, county of Normanby, such Committee to consist of the Honorables Dr. Dobson, F. S. Grimwade, D. E. McBryde, D. Melville, W. Pitt, A. O. Sachse, and J. Service; to have power to send for persons, papers, and records, and to move from place to place; three to be the quorum.

Debate ensued.

Question—put and resolved in the affirmative.

WEDNESDAY, 16TH AUGUST, 1893.

4. JAMES HEANEY.—The Honorable J. Service brought up the Report from this Committee.

Ordered—That the Report lie on the Table, be printed, and taken into consideration on Tuesday next.

WEDNESDAY, 6TH SEPTEMBER, 1893.

6. JAMES HEANEY.—The Order of the Day for the consideration of the Report of the Select Committee on the case of James Heaney having been read—the Honorable J. Service moved, That the Report, as follows, be adopted.

* * * * *

Debate ensued.

The Honorable F. S. Grimwade moved, as an amendment, That the Report be referred back to the Committee.

Debate continued.

Question—That the Report be referred back to the Committee—put and resolved in the affirmative.

TUESDAY, 12TH SEPTEMBER, 1893.

11. JAMES HEANEY.—The Honorable J. Service brought up the Second Report from this Committee.

Ordered—That the Report lie on the Table, be printed, and taken into consideration on the 20th September instant.

SECOND REPORT.

THE SELECT COMMITTEE appointed to inquire into and report upon the Application for the Selection of Land by James Heaney, in the Parish of Merino, County of Normanby, have the honour to report to your Honorable House as follows:—

Your Committee, after full inquiry, find that the land in question was first applied for by James Heaney on the 5th of March, 1880. On the 11th idem the then Surveyor-General, Mr. Skene, made the following memorandum:—

“In connexion with my report on the selections made by Maloney and Meldrum of allotments 8 and 9, section 14, Merino, and the recent interview of Mr. Shiels, M.P., with the Minister with respect to the applications made to select 6 and 7 of section 30, same parish, containing respectively 8a. Or. 2p. and 7a. Or. 37p.” (this is the land applied for by Heaney), “I would beg to recommend that the latter allotments be offered for sale by auction at an upset price of £10 per acre, these allotments being narrow strips of land lying between a road and a bed of a creek, 5 chains in length by a depth of an average of 3 chains.”

On the 15th idem the Minister of Lands, the Honorable J. G. Duffy, made the following minute on Mr. Skene’s memorandum:—

“Sell at £15.—J. G. D.”

After this, Mr. Heaney continued to send in applications for the selection from time to time, and in answer to one of these Mr. Skene made a report on the 12th of April, 1886, as follows:—

“The land applied for (15a. Or. 39p.) is a strip 40 chains in length by an average depth of about 4 chains, bounded on one side by a road, and on the other by a creek or chain of water-holes known as Boggy Creek. It is situated in the centre of a freehold estate, the allotments of which were purchased in the earlier days of the settlement of Victoria. In the subdivision of these lands the strip of water frontage was retained as affording access to water for the benefit of the purchasers behind, but there being no special demand for land at the date this was offered, it all fell into the hands of F. Henty. This portion of it is now worth from £8 to £10 per acre, and, for this reason, should not, in my opinion, be made available for selection under Part III. of *The Land Act* 1884.”

On this report the Secretary for Lands, Mr. Morrah, made the following minute:—

“J. Heaney had interview this day with the Minister. Application refused.
—A. M., 14.4.86.”

The papers placed before your Committee show that successive Ministers declined to allow Mr. Heaney to take up the land. On no fewer than fifteen occasions was his application either absolutely refused or viewed unfavorably by successive Ministers, viz.—once by the Honorable J. G. Duffy, once by the Honorable R. Richardson, eleven times by the Honorable J. L. Dow, and twice by the Honorable A. McLean.

The records show that on four occasions it was decided by Ministers that the land in question should be sold by auction, but owing to pressure being brought to bear those orders were countermanded.

Your Committee think it desirable to state that Mr. Heaney was not the first applicant for this land, one Thomas Noble having preceded him by at least eight months, and he still maintains his claim to priority.

Your Committee are unanimously of opinion that Mr. Heaney has no claim whatever to the land in question, and that the successive Ministers who refused his application and decided to have the land sold by auction acted properly in so doing.

The evidence given before your Committee goes to show that the land sought for by Mr. Heaney would realize at least £20 an acre if sold by auction, and they agree with the views repeatedly expressed by the professional head of the Lands Department and indorsed by successive Ministers, that it was never contemplated by Parliament that land like this, of special value, should be donated to individuals under the selection clauses of the Land Act.

Your Committee are clearly of opinion that the land in question should be offered for sale by public auction, and that the upset price should not be less than £20 an acre.

12th September, 1893.

1893.
—
VICTORIA.

REPORT

OF THE

SELECT COMMITTEE OF THE LEGISLATIVE COUNCIL

APPOINTED TO

CONSIDER AND REPORT ON THE PRESENT DISTRESS

AND

WANT OF EMPLOYMENT.

Ordered by the Legislative Council to be printed, 27th September, 1893.

By Authority:
ROBT. S. BRAIN, GOVERNMENT PRINTER, MELBOURNE.

EXTRACTED FROM THE MINUTES OF THE PROCEEDINGS OF THE LEGISLATIVE
COUNCIL.

WEDNESDAY, 9TH AUGUST, 1893.

6. WANT OF EMPLOYMENT.—The Honorable D. Melville moved, That, in the opinion of this House, it is expedient to appoint a Select Committee to consider and report on the causes that have led to the distress and great dearth of employment, and the best means to be adopted in this great emergency for relieving the people now afflicted.

Debate ensued.

Question—put and resolved in the affirmative.

* * * * *

8. WANT OF EMPLOYMENT.—The Honorable D. Melville moved, by leave, That a Select Committee be appointed to consider and report on the causes that have led to the distress and great dearth of employment, and the best means to be adopted in this great emergency for relieving the people now afflicted, such Committee to consist of the Honorables S. Fraser, N. Levi, E. Miller, W. Pitt, G. Simmie, S. Williamson, and the Mover, to have power to send for persons, papers, and records, and to move from place to place; three to be the quorum.

Question—put and resolved in the affirmative.

REPORT.

THE SELECT COMMITTEE appointed to consider and report on the causes that have led to the distress and great dearth of employment, and the best means to be adopted in this great emergency for relieving the people now afflicted, have the honour to report as follows :—

Your Committee, in order to ascertain the number of people in the metropolis suffering through the dearth of employment have conferred with delegates from nearly all the suburban municipalities, and the statements made indicate that the distress is very widespread. The evidence, at the same time, shows that in some districts there are fewer people out of employment than there were last year, in others the numbers are not increasing, but in some municipalities it is feared the worst has not yet been reached.

In this connexion your Committee would draw attention to the inability of many of the suburban municipalities to provide as much relief work in the future as they have done in the past, and the evidence shows that private individuals who have been prominent in relieving distress will be unable to stand the strain imposed upon them much longer. Under these circumstances your Committee are of opinion that some provision for the relief of the poor and the destitute should be made before next winter.

Whilst your Committee have confined their attention almost exclusively to ascertaining the best means to be adopted for affording relief to those suffering through inability to obtain work, many opinions have been expressed by witnesses as to the cause of the depression. Over-borrowing, over-building, general extravagance, and neglect of the natural resources of the colony have been the reasons chiefly advanced as the causes for the present trouble.

According to the evidence given by the railway officials it would appear that there are 4,000 names entered at the Railway Department for employment, but the officers state that not more than 1,700 of these would be available for work. The railway works provided by Parliament will absorb some of this number, but the lines to the coal mines will be completed in about three months, and the construction of the new Mallee lines will be finished about next August, consequently, the large number employed—about 2,500 men—will probably be thrown out of work.

Your Committee find that the Public Works Department have at the present time about 400 people employed at wood splitting in different localities and 400 on the land at Koo-wee-rup. It is hoped that many of these will settle on the land permanently. Nearly all the witnesses who were examined are in accord with the policy of the Government in endeavouring to settle people on small holdings and giving them a little assistance until they obtain a footing.

During the course of the inquiry it was suggested that the land known as the "Two-mile Frontage" to the Murray River, which has not been thrown open for selection under the Mallee Act, should be cut up into blocks of say 100 acres, and permissive occupancy given to men willing to take them up. There are about 12,000 acres available, and it is estimated that about 500 people would be provided for in this way. Your Committee are of opinion that the suggestion is one well worthy of careful consideration, especially as food is abundant in the locality, and there is a likelihood of a certain amount of work being obtained on the holdings already taken up in the neighbourhood and in clearing roads.

As a means of relieving the local labour market, and at the same time carrying out a very necessary work, it has been urged that the Government should combine with the Metropolitan Board of Works and the municipal councils interested in widening the Yarra to prevent floods. An amount of £5,000 to the credit of the Floods Relief Fund, it is claimed, might very properly be used for this purpose, and it is stated that an expenditure of £10,000 would mean a reduction of 4 feet in the flood level.

Nearly all the witnesses who have given evidence are of opinion that inter-colonial free-trade is a necessity in the immediate future, and that if brought about it would be the means of relieving the labour markets in all the colonies.

It has been suggested that an export committee should be appointed to further the interests of the agricultural and horticultural industries, and, amongst other things brought under notice, a subsidy to any line of steamers for carrying perishable products has been mentioned as likely to aid in developing a promising industry.

According to the evidence tendered, it would appear that persons do not care to embark in any new undertakings which would be likely to assist in relieving the glut in the labour market unless a reduction in the rate of wages is made, and judging by the evidence given it would appear that not only have the trades unions failed to offer any inducements in this way, but are adverse to making any concessions in the direction indicated. Your Committee after hearing the evidence consider, under the present altered circumstances of the colony, that it is desirable an understanding should be arrived at between those concerned with reference to a reduction of the standard rate of wages, as it is believed if that were brought about it would result in employment being given where now it cannot be.

Your Committee regret to find in connexion with the trades unions that there are on the average about half of the members out of work. This statement was made by the President of the Trades Hall Council, who added that in some of the trades there were from 80 to 90 per cent. of the men unemployed. The majority of these artisans do not appear upon the lists of unemployed, which adds to the difficulty in estimating the numbers affected by the stagnation in trade. It is also to be deplored that there are so many young men out of work who are undoubtedly becoming demoralized by loitering about the streets, and your Committee are of opinion this aspect of the question should receive the attention of the Government before Parliament closes.

The efforts of the Mining Department to send out men prospecting seems in the opinion of your Committee a step in the right direction, as already 1,200 cases have been dealt with. In most cases only a free pass and a miner's right have been allowed, and these concessions have been, and are still being, eagerly sought after, indicating that where all semblance of charity is removed there is a great desire shown among those in want of work to strike out for themselves, and rely upon their own exertions to obtain a living. Your Committee think this is a good omen, and one that should be further taken advantage of by the Government, especially as in some cases the efforts of the prospectors have been attended with success which will in all probability lead to their remaining in the country.

Your Committee, after considering all the suggestions made to them, are of opinion that it is advisable Parliament should at once make provision for the construction of railways in the country in order to meet the increasing demand for employment which will arise during the next winter, and further that some similarly reproductive work should be provided in the neighbourhood of Melbourne to meet the demand for work from men having families to support who are unable to leave town. Your Committee would strongly recommend the construction of these works as the best means to be adopted for relieving the distress occasioned by the present dearth of employment, and to prevent the wholesale departure of good artisans from the colony, which has been referred to by some of the witnesses.

Your Committee, in placing this Report before your Honorable House, feel assured that the cloud of depression which is at present hanging over Victoria will soon pass away. Crises somewhat similar, if not so intense, have occurred previously in the history of the colony, and although the present depression is unfortunately intensified through a variety of causes operating prejudicially to the welfare of the community at the one time, still, with the cheapness of food, the prospect of a good season in the country, and the determination evinced by all to face the trouble bravely, the revival should be rapid, and there should be no difficulty in coping with the necessities of the next twelve months.

27th September, 1893.

1893.
VICTORIA.

REPORT

OF THE

SELECT COMMITTEE OF THE LEGISLATIVE COUNCIL

ON THE

LIFE ASSURANCE COMPANIES LAW
AMENDMENT BILL;

TOGETHER WITH THE

PROCEEDINGS OF THE COMMITTEE, MINUTES OF EVIDENCE, AND
AN APPENDIX.

Ordered to be printed, 31st October, 1893.

By Authority:

ROBT. S. BRAIN, GOVERNMENT PRINTER, MELBOURNE.

EXTRACTED FROM THE MINUTES OF THE PROCEEDINGS
OF THE LEGISLATIVE COUNCIL.

WEDNESDAY, 20TH SEPTEMBER, 1893.

13. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL.—The Order of the Day for the resumption of the debate on the question, That this Bill be now read a second time, having been read—

Debate resumed.

Question—That this Bill be now read a second time—put and resolved in the affirmative.—Bill read a second time.

The Honorable S. Fraser moved, That this Bill be committed to a Select Committee.

Question—put and resolved in the affirmative.

WEDNESDAY, 27TH SEPTEMBER, 1893.

5. LIFE ASSURANCE COMPANIES LAW AMENDMENT BILL.—The Honorable S. Fraser moved, pursuant to *amended* notice, That the Select Committee on the Life Assurance Companies Law Amendment Bill consist of the Honorables F. Brown, H. Cuthbert, G. Davis, Dr. W. H. Embling, F. S. Grimwade, C. J. Ham, E. Miller, W. Pitt, S. Williamson, and the Mover; such Committee to have power to send for persons, papers, and records; three to be the quorum.

Question—put and resolved in the affirmative.

REPORT.

THE SELECT COMMITTEE of the Legislative Council on the Life Assurance Companies Law Amendment Bill have the honour to report as follows :—

Your Committee met frequently and have taken a considerable amount of evidence, but find that the time at their disposal, owing to the immediate prorogation of Parliament, is not sufficient to allow them to examine all the witnesses they would deem it necessary to summon.

Your Committee, therefore, have the honour to report the evidence they have taken, and recommend that it be printed, but regret that the time was not sufficient to exhaust the evidence at their disposal, or to enable them to more fully report to your Honorable House on this important subject.

31st October, 1893.

PROCEEDINGS OF THE COMMITTEE.

THURSDAY, 23TH SEPTEMBER, 1893.

Members present:

The Hon. S. Fraser
Dr. W. H. Embling

The Hon. C. J. Ham
S. Williamson.

The Clerk read extracts from the Minutes of the Proceedings of the 20th and 27th September, referring to the appointment of the Committee.

The Hon. S. Fraser was called to the Chair.

The Committee deliberated.

Resolved—That the Committee meet on Tuesdays and Wednesdays, at half-past Two o'clock.

The Committee deliberated.

Ordered—That Messrs. J. Donaldson, J. Graham, J. B. Gillison, A. H. Young, T. P. Purves, J. A. Gourlay, H. M. Rennie, N. Maine, and E. Woods be called as witnesses.

The Committee adjourned until Tuesday next, at half-past Two o'clock.

TUESDAY, 3RD OCTOBER, 1893:

Members present:

The Hon. S. FRASER, in the Chair;

The Hon. W. Pitt
Dr. W. H. Embling
E. Miller
H. Cuthbert

The Hon. F. Brown
F. S. Grimwade
S. Williamson.

James Graham examined by the Committee.

The Hon. F. Brown here entered the room and took his seat.

The Hon. F. S. Grimwade here entered the room and took his seat.

The Hon. S. Williamson here entered the room and took his seat.

The Hon. H. Cuthbert here entered the room and took his seat.

The Committee adjourned until to-morrow, at half-past Two o'clock.

WEDNESDAY, 4TH OCTOBER, 1893.

Members present:

The Hon. S. FRASER, in the Chair;

The Hon. F. Brown
Dr. W. H. Embling
C. J. Ham

The Hon. E. Miller
S. Williamson
W. Pitt.

John Broatch Gillison examined by the Committee.

The Hons. C. J. Ham and W. Pitt here entered the room and took their seats.

The Hon. E. Miller here entered the room and took his seat.

The Hon. S. Williamson here entered the room and took his seat.

John Armstrong Gourlay examined by the Committee.

The Committee adjourned until Tuesday next, at half-past Two o'clock.

TUESDAY, 10TH OCTOBER, 1893.

Members present :

The Hon. S. FRASER, in the Chair ;

The Hon. W. Pitt	|	The Hon. H. Cuthbert
E. Miller	|	F. S. Grimwade.
Dr. W. H. Embling	|	

John Armstrong Gourlay further examined by the Committee.
 The Hon. Dr. W. H. Embling here entered the room and took his seat.
 The Hon. H. Cuthbert here entered the room and took his seat.
 The Hon. F. S. Grimwade here entered the room and took his seat.
 Alexander H. Young examined by the Committee.
 The Committee adjourned until to-morrow, at half-past Two o'clock.

WEDNESDAY, 11TH OCTOBER, 1893.

Members present :

The Hon. S. FRASER, in the Chair ;

The Hon. W. Pitt	|	The Hon. S. Williamson
H. Cuthbert	|	Dr. W. H. Embling
C. J. Ham	|	E. Miller.

Alexander H. Young further examined by the Committee.
 The Hon. C. J. Ham here entered the room and took his seat.
 The Hon. S. Williamson here entered the room and took his seat.
 The Hon. Dr. W. H. Embling here entered the room and took his seat.
 The Hon. E. Miller here entered the room and took his seat.
 The Committee adjourned until Tuesday next, at half-past Two o'clock.

TUESDAY, 17TH OCTOBER, 1893.

Members present :

The Hon. S. FRASER, in the Chair ;

The Hon. C. J. Ham	|	The Hon. H. Cuthbert
W. Pitt	|	F. S. Grimwade
E. Miller	|	S. Williamson.

Alexander H. Young further examined by the Committee.
 The Hon. S. Williamson here entered the room and took his seat.
 James Graham further examined by the Committee.
 The Committee adjourned until to-morrow, at half-past Two o'clock.

WEDNESDAY, 18TH OCTOBER, 1893.

Members present :

The Hon. S. FRASER, in the Chair ;

The Hon. H. Cuthbert	|	The Hon. C. J. Ham.
S. Williamson	|	

Nicholas Maine examined by the Committee.
 The Hon. C. J. Ham here entered the room and took his seat.
 C. Godfrey Knight examined by the Committee.
 The Committee adjourned until Tuesday next, at half-past Two o'clock.

TUESDAY, 24TH OCTOBER, 1893.

Members present :

The Hon. S. FRASER, in the Chair ;

The Hon. C. J. Ham	|	The Hon. H. Cuthbert
E. Miller	|	Dr. W. H. Embling.
W. Pitt	|	

John Donaldson examined by the Committee.
 The Hon. H. Cuthbert here entered the room and took his seat.
 The Hon. Dr. W. H. Embling here entered the room and took his seat.
 The Committee deliberated.

Ordered—That the letter written by Mr. H. S. Smith, Deputy Insurance Commissioner, Boston, be inserted as an Appendix to the Report.

The Committee adjourned until to-morrow, at half-past Two o'clock.

WEDNESDAY, 25TH OCTOBER, 1893.

Members present :

The Hon. S. FRASER, in the Chair;

The Hon. F. Brown
H. Cuthbert
E. Miller
S. Williamson

The Hon. C. J. Ham
W. Pitt
F. S. Grimwade
G. Davis.

James Graham further examined by the Committee.

The Hon. E. Miller here entered the room and took his seat.

The Hons. C. J. Ham and W. Pitt here entered the room and took their seats.

Alexander H. Young further examined by the Committee.

The Hon. F. S. Grimwade here entered the room and took his seat.

The Hon. S. Williamson here entered the room and took his seat.

The Hon. G. Davis here entered the room and took his seat.

H. M. Rennie examined by the Committee.

The Committee deliberated.

Ordered—That a Draft Report be brought up at the next meeting.

The Committee adjourned until Tuesday next, at Three o'clock.

TUESDAY, 31ST OCTOBER, 1893.

Members present :

The Hon. S. FRASER, in the Chair;

The Hon. S. Williamson
F. S. Grimwade
W. Pitt
E. Miller

The Hon. Dr. W. H. Embling
C. J. Ham
H. Cuthbert.

The Draft Report was brought up, amended, and agreed to.

Ordered—That the Chairman report to the Council.

The Committee adjourned.

MINUTES OF EVIDENCE.

LIST OF WITNESSES.

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MINUTES OF EVIDENCE.

TUESDAY, 3RD OCTOBER, 1893.

Members present:

The Hon. S. FRASER, in the Chair;

The Hon. Dr. W. H. Embling
W. Pitt
F. Brown
F. S. Grimwade

The Hon. E. Miller
S. Williamson
H. Cuthbert.

James Graham examined.

1. *By the Hon. the Chairman.*—What are you?—Actuary of the Australian Widows' Fund.
2. Previous to that what were you?—I was in the service of the Australian Mutual Provident Society, and of the Edinburgh Life Assurance Company at home. I am an Actuary by diplomas of the Institute of Actuaries in London, and of the Faculty in Scotland.
3. *By the Hon. the Chairman.*—You have a copy of the Bill before you?—Yes.
4. Do you consider it advisable that British offices should be required to deposit securities for the protection of their policy-holders?—I do not think it desirable.
5. Why not?—Well, I think we ought to bear in mind that the British offices are part of the same community, under the same flag as we are, and the ultimate appeal is to the same court, whether they are British or colonial companies. I would not care to advocate anything that would tend to stop the friendly feeling between the old country and its colonies, and I would be the last to suggest anything of the kind. I am British and feel strongly on the subject.
6. Do you consider it advisable that foreign offices should be required to deposit securities for the protection of their policy-holders in Victoria?—Yes, I think so. The reasons are somewhat similar to those applying to the British offices, only in a converse way. They are under different flags, and the ultimate appeal must be to different courts, and I consider it would be a great hardship if circumstances should arise under which a claimant desired to establish a claim in this country, and then, for want of assets here belonging to the company to levy on, he had to remove his claim to the court of another country; it would put him to great inconvenience and tremendous expense, and would, perhaps, prevent him from pushing his claim. There are very few people who can carry on a dispute with a wealthy company, ready to take advantage of all points of the law.
7. What security does the present Life Assurance Act afford to present policy-holders in foreign offices?—That security which foreign offices choose to give. Nothing more and nothing less. The law says:—In the event of insolvency, or the winding-up of a company, the assets shall be applicable exclusively to the discharge of the liabilities of a company in the colony of Victoria—but the Act of 1890 makes no provision for requiring companies to continue to keep assets in this colony at all.
8. Although the clause states that assets will be held for the payment of the policies as they may mature, the companies are not compelled to hold assets?—They may be registered as having secured assets or as not having secured assets in Victoria. They must deposit £5,000 to begin with, but when £15,000 has been accumulated out of the premiums, any foreign company has the right to ask for the return of the deposit, and after that there is no security whatever unless they choose to give it.
9. *By the Hon. F. S. Grimwade.*—What do you mean by foreign companies. Is the Australian Mutual Provident Society a foreign company?—Yes, in the eyes of the law, as distinguished from companies whose head-quarters are in Victoria, according to the Act of 1890. This Bill proposes to make a distinction between what have hitherto been regarded as foreign companies under the old Act, but which are not regarded as foreign companies under this Bill. Every company, not a British company, is to be regarded as foreign.
10. *By the Hon. F. Brown.*—The present deposit of securities, does not that apply to foreign companies as well as to others?—There is nothing to compel them to keep the securities in the colony.
11. *By the Hon. F. S. Grimwade.*—Are local companies called upon to do anything in that way?—No, the interests of the local companies are here, and it is only natural that they should invest their money, the same as foreign companies would invest their money, where their head-quarters are.
12. *By the Hon. the Chairman.*—Do you know that all the local offices keep their money here?—I know of no case where they do not.
13. *By the Hon. F. S. Grimwade.*—Are you conversant with the affairs of all the companies?—Not further than by reading the annual statements which show their business. Each company has to show the amount of its assets in Victoria, the same in South Australia and Queensland; so it is easy to trace it through. I think I am quite right in saying that colonial companies have all, or practically all, their money invested in the colonies.
14. *By the Hon. the Chairman.*—Are you enabled, from the returns as published, to show how money is invested in Victoria?—No single balance-sheet would show all. We have to show it in South Australia and in Victoria, and then in Queensland it has to be published in the *Government Gazette*. New South Wales has no regulation on that point, but in Tasmania it has to be shown. So that if you were to group together the balance-sheets of all the colonies and trace the localisation of all its moneys you would be able to tell.

15. *By the Hon. F. S. Grimwade.*—As the law at present stands it is not more binding on the local companies to keep securities here than it is on the foreign companies?—No.

16. There is nothing in the law to compel a company to show its assets?—Not unless it is registered as having secured assets in Victoria.

17. There is nothing to compel them to do that?—No.

18. *By the Hon. the Chairman.*—I suppose the policy-holders will take good care that they would not permit the directors or officials of a life office to send money to any other country where the returns would be less than here?—They could prevent them from making a practice of so doing.

19. *By the Hon. Dr. W. H. Embling.*—What proportion of the foreign offices' assets is invested in Victoria—take any one or two large companies—compared with the business they do here?—I do not know the business they do here.

20. What proportion is invested?—As to whether they have invested the whole, or what proportion they have invested, I have no information.

21. What assets have they as a rule?—I have not the list of Returns of the Registrar-General, but I think one has £20,000, one £80,000, and one £400,000. I am speaking from memory; I have not prepared myself on that point.

22. Does that represent the large building or is it money invested on mortgage?—At the time referred to two of the companies had no buildings here at all. The figures of the third include the large building.

23. *By the Hon. the Chairman.*—All offices in this colony are obliged to give returns of the moneys lodged in that way, which returns are annually presented to Parliament?—Yes.

24. These returns which are presented to Parliament would be correct?—Yes, presumably.

25. All offices alike have to send in annual returns?—The returns differ for foreign offices from what they show for local companies. For instance, foreign companies require once a year to show the business in force. That is not required of the local companies, except at valuation periods.

26. *By the Hon. F. S. Grimwade.*—As a matter of fact the present law is more stringent than the new Bill with regard to foreign companies?—Yes, it runs that way.

27. *By the Hon. the Chairman.*—What plan would you recommend to secure the deposit of securities for the benefit of Victorian policy-holders, without putting the Government to the expense of a new department, and in order not to be harassing to the offices in the conduct of their business?—There are two systems you are familiar with—one is to have the securities on deposit with a State official, and the other is to require foreign companies to make their investments in the names of trustees who are appointed under a deed of trust approved of by the local Government, and such trustees are responsible for the money remaining in the colony.

28. *By the Hon. F. S. Grimwade.*—Who is to look after the trustees?—I have not seen one of these deeds. That is the system in Canada, to have the money in trustees. In Massachusetts also, the trustees being approved by the Government.

29. *By the Hon. F. Brown.*—That refers to all classes of companies?—In Canada, so far as I can see, there is no distinction drawn, but the *Insurance Year Book of New York* holds that there is a distinction. I have not been able to read up the Act sufficiently carefully to satisfy myself. I cannot see it, but the *Year Book* does.

30. *By the Hon. Dr. W. H. Embling.*—Would that affect the success of the company?—No, it might cause delay in business. You have the same thing to meet in South Australia. We have to keep a certain amount of money on deposit there; we have to deposit mortgages, and if a mortgage is being paid off it might cause delay in business.

31. *By the Hon. F. S. Grimwade.*—What would be held to be a good security five or six years ago might not be held to be a good security to-day?—It might not.

32. Is there any official who controls these matters?—Public trustees. The point has not arisen, and there has been no objection, to my knowledge.

33. *By the Hon. the Chairman.*—You are doing a large business in South Australia?—Yes.

34. And there has been no difficulty?—No difficulty, except a little delay imposed as I say, in that way, in paying off the mortgages.

35. *By the Hon. F. S. Grimwade.*—Have you not found your securities alter in value very much?—I have no doubt some have, but none of our securities have been taken exception to.

36. *By the Hon. the Chairman.*—If you had to deposit securities here, would you have any difficulty in complying with the law as in Canada or Massachusetts—have you sufficient security to deposit?—Yes, but suppose securities were deposited five years ago and there was a re-valuation to-day, no doubt in many cases further securities would be required.

37. *By the Hon. E. Miller.*—Are you referring to Government bonds?—Even those have depreciated to a great extent in the last few years. Victorian securities fell to about 82, and if they had been valued then further securities would perhaps have been required.

38. *By the Hon. the Chairman.*—Have not practically all the offices more than to spare to comply with the law as required in South Australia, in Canada, and in Massachusetts?—The law in South Australia does not require much.

39. *By the Hon. H. Cuthbert.*—How much?—About £20,000.

40. *By the Hon. E. Miller.*—Is it *pro ratâ* according to liabilities?—No, a fixed sum.

41. *By the Hon. F. S. Grimwade.*—Small offices deposit as much as large?—They work up gradually.

42. *By the Hon. S. Williamson.*—According to the amount of business done?—Yes.

43. *By the Hon. the Chairman.*—You are conversant with the Canadian and Massachusetts Acts?—Yes, with many of the points.

44. Do you know whether or not these Acts mentioned in the margin of my Bill are in force at the present time?—I believe the Massachusetts Act is in force as it appears there. I am familiar with what goes on in America, as one of the principal publishers in New York has an order from me to send everything he considers of importance. I am not aware of any alteration in the Massachusetts or Canadian Acts.

45. You get the latest returns?—Yes, I have got them for years.

46. Will you explain briefly to the Committee the nature of the Massachusetts Act in the matter of securities?—The Massachusetts Act provides that foreign companies shall deposit 200,000 dollars before they begin business, and there are certain requirements as to the magnitude of the business of a foreign company to be complied with before it is allowed to transact business. The law also provides that the company shall have assets invested in the names of the trustees. I think it says, for the behoof of the policy-holders in the whole of the United States they shall have assets equal to its liabilities in the United States.

47. What would you call liabilities, as an experienced expert?—The principal liabilities of a life company are the value of its obligations—the sums assured, with bonuses. There are two persons to the contract—the company and the life assured. Suppose a man assures his life for £1,000 and the company undertakes to pay £1,000 at his death, that is a distinct bargain, and may involve, perhaps, a £300 or £400 liability. On the other side of the ledger you have the undertaking of the life assured to pay the annual premium, and that annual premium is practically an obligation to pay to the company that sum, and the difference between the value of the company's obligation and the value of the member's obligation to pay that premium represents the liability of the company.

48. Approximately or roughly, will you kindly give that in a simpler way so that the Committee can understand it—will you say it is a certain percentage of the sum assured?—It varies with the age of the life and the duration of the policy.

49. Say on a life of 45?—I will give you certain figures without guaranteeing them, not having my tables with me.

50. Say on a hale life of 40, what percentage would be the liability on an insurance of some sum?—I would like my tables before me before answering that.

51. *By the Hon. H. Cuthbert.*—If the tables were put in they would explain that?—Yes.

52. *By the Hon. F. S. Grimwade.*—Is there not an average?—No, it depends on each individual case. The liability of the company rests on the duration of the policy of the person assured.

53. *By the Hon. the Chairman.*—On a sound life at 40, insured for £100, what would be the company's liability during the first year, roughly speaking?—The difference between the liability of the company and the liability of the member would be from £1 to £2.

54. In other words, if the company had £4 to represent that claim, you think they would be more than solvent?—Yes, that is working on the average.

55. That liability is arrived at in consequence of a vast number of lives being combined together, which enables an office to arrive at averages?—Yes, it is entirely on averages for a number of lives, not on one single life.

56. *By the Hon. H. Cuthbert.*—On a sound life at 40, insured for £100, the risk to the company is not more than £1?—The company would require to have an investment representing £1 or £2, and that, added to the premiums still to be received by the company, would balance its accounts.

57. *By the Hon. the Chairman.*—When the life died, if the calculations were correct, there would be a surplus left over to the company sufficient to pay the company?—Yes, sufficient to pay the claim.

58. *By the Hon. F. S. Grimwade.*—Is it taken for granted on the average of life business that 2 per cent. would meet its liability?—No.

59. Then people do not all insure at 40. Supposing that a company has lives insured all round—all sorts from 40, 50, 20, and 25—all kinds of ages—suppose it has a million assured?—That is a difficult question to answer without the tables, but I take it £20,000 or 2 per cent. would cover its liability at the end of the first year.

60. *By the Hon. the Chairman.*—I think Mr. Grimwade is anxious to know in the event of a company having all sorts of lives insured, and a million of business, how you would arrive at a percentage of liability?—I would value each policy individually, or else in groups.

61. *By the Hon. F. S. Grimwade.*—What does that come to?—I think we hold £18 as against £100 insured. That is at our last valuation. In other companies the percentage would be different, a different age and a different class of policy, and so on.

62. *By the Hon. the Chairman.*—If you take a life at 80 years, insured for £100, of course you would naturally have to insist on a much higher premium than on a life of 40?—Naturally a much higher premium.

63. Therefore every life has to be taken by itself when the balance-sheet is made out?—Yes.

64. You think 18 per cent. is a sufficient margin to keep to meet the liabilities of a large going concern?—I can only say this, that in estimating the liabilities of our company, I adopted the severest standard used in the colonies (only one other company adopts so severe a standard as we do). If a question arose of erecting an official standard of solvency, I question whether you would get many people to advocate setting up so severe a standard as I work upon.

65. *By the Hon. S. Williamson.*—You think an 18 per cent. reserve sufficient?—That is as large a reserve as any actuary would consider necessary.

66. *By the Hon. the Chairman.*—You could not state what percentage an office would have unless you knew what business they did?—I would have to spend from 6 to 9 months over it to find out.

67. *By the Hon. F. S. Grimwade.*—I suppose there are tables to show what actual averages are necessary?—You cannot have it so, because you must take each company's business separately. If you take a company doing an enormous business it is not like a company with a business of an average of fifteen years' duration.

68. If a company has not received premiums it cannot be expected to have moneys it did not receive, and there is no necessity for holding a penny?—It comes back to this, the difference between one side of the ledger and the other. In one case it is light, and in the other it is heavy. Some companies reserve as much as 60 per cent., and some only 10 per cent. It is according to the nature and duration of the business.

69–70. To what extent would you recommend the deposit or securing of deposits for Victorian policy-holders in foreign offices?—I do not wish to make any recommendation. I think it is a question for the Committee to ascertain views on the subject. I would rather not make any suggestion, but I will willingly give my views.

71. *By the Hon. the Chairman.*—Will you look at the Fifth Schedule of the Bill. Is that a severe or a lax rule for valuing?—I do not think $4\frac{1}{2}$ per cent. is a severe rule to insist upon at the present

time. Personally I should not care to value at $4\frac{1}{2}$ per cent. If an actuary were valuing, keeping the Schedule in view, and valued at that, it would be highly inexpedient to divide all the surplus on that basis. One has to consider the rate of interest that investments are likely to continue to yield during the probable duration of the contracts. For a life assurance company we have to consider not only what the rate of interest is now, but also during the time the contracts are working out. We have to keep safety in view, and we take the rate which we think we will continue to earn. More than that we return in the shape of profits.

72. You think a 4 per cent. rate is a strict and safe valuation?—Under present circumstances I would be quite satisfied with making a 4 per cent. valuation. I have no doubt I shall reduce the rate some day to $3\frac{1}{2}$ per cent.

73. What is the rate at home?—One or two of the companies have dropped it to $2\frac{1}{2}$ per cent. as it was thought necessary. Many value at 3 per cent., and about an equal number at $3\frac{1}{2}$ per cent., and a few at 4 per cent.

74. *By the Hon. F. S. Grimwade.*—Are they getting investments at 4?—Yes, they make $4\frac{1}{4}$ to $4\frac{1}{2}$.

75. *By the Hon. E. Miller.*—That £18 is calculated to get 4 per cent. of the amount?—More than that. We give the balance in bonuses.

76. *By the Hon. the Chairman.*—With reference to this Fifth Schedule, you consider that is erring rather on the liberal than on the severe side?—I think $4\frac{1}{2}$ per cent. at the present date is certainly as liberal a rate as I would recommend for any office.

77. Do you approve of this Schedule?—I cannot say I approve of it with the date 1896 included, because I think, without being absolutely familiar with the affairs of other companies, it is only fair, if you propose to set up a standard of valuation, to allow companies time to turn round. If you extended that date to 1900 the companies would know for the coming seven years that they would be required to determine their reserves on this basis at the end of that time. I think three years is too limited a period in which to get ready.

78. With the exception of the recommendation to take the date to 1900 or to extend it for a longer time, you would approve of the Fifth Schedule?—Yes.

79. To what extent are life policies protected against creditors under the present Act?—They are protected to the extent of £1,000, after the policy has been two years in force.

80. Do you recommend the change as proposed in the 35th clause in this Bill?—I have had the benefit of hearing the discussion in the House, and I am quite satisfied that this clause should not be passed in its present form. It might quite well be put in such a form that the £1,000 is not to go for the benefit of the creditors, unless the life assured wills it for that purpose.

81. I know many of these matters come under your observation. You would not allow, through want of foresight on the part of a testator, the value of a life policy to go to the creditors, to the detriment of the family or the widow?—I think that is a distinct hardship. Something should be done to protect the widow and the children.

82. *By the Hon. the Chairman.*—Are you in favour of a minimum standard?—I am in favour of that and have explained that.

83. What is the present law as regards the standard of solvency of a company in Victoria?—Any five policy-holders may present a petition to the Court to have the company declared insolvent, and the Court being satisfied that a *prima facie* case has been made out shall order a valuation of the liabilities to be made, on the basis set out in the Twenty-third Schedule to the 1890 Act, and, in the event of the company not having sufficient assets to meet its liabilities, as disclosed in the valuation, it may be wound up.

84. Is the Fifth Schedule an improvement on the present mode of valuing?—There is a difference. It is a matter of opinion whether it is an improvement or not. It is not so exacting as the present method.

85. The present method is only on petition?—Yes.

86. This makes it compulsory annually?—Well, there is a clause in the Bill we are considering. [*The witness read the same as follows.*—]“37. In any investigation made into the financial condition of any company in compliance with the provisions of the Principal Act the value of life annuities shall be determined in accordance with the rule set forth in the Fourth Schedule to this Act, and the value of assurance and endowment assurance policies with right of participation in profits shall be determined in accordance with the rule set forth in the Fifth Schedule to this Act.” That clause makes it compulsory on the occasion of an actuarial investigation. The Principal Act makes it once in five years—at least, it may be every year, or every three years, but five years is the limit.

87. What is the law as regards the standard of solvency in New Zealand?—It is like that of Victoria, except that any one policy-holder can put the law in operation, instead of five.

88. Are there any companies in Victoria carrying on business in New Zealand?—Yes.

89. Has that ever been put in force?—No.

90. In your opinion are any of the life offices doing business in this colony valuing on a less stringent method than is provided for in the standard of solvency under the present Act?—That is rather a delicate question to answer.

91. Very well, I will not insist on that question?—There are modifications to be considered, but as to the exact value of those one can only form his own opinion, and unless I went through the affairs of a company I could not say whether these modifications required a greater reserve or a lesser reserve, but, of course, I could have my own opinion as to what the outcome would be.

92. We have not touched on the surrender value. Look at clauses 39 and 40 of this Bill. Would you kindly tell the Committee whether you approve of these clauses or disapprove of them?—I think the 39th is a very good clause. It is not introducing any innovation in the practice of companies. I know a little about the American companies, and although they are under no legal obligations to do this, yet I understand from the managers that practically they pay these surrender values in the same way as we do. I think I was told by one manager that he only refused in one case. Therefore, practically, this clause is no innovation as far as they are concerned.

93. Am I right in saying that it is purely optional with local or foreign companies to have a surrender value or not—what is the law?—In this colony the law does not compel companies (I think I am right in saying that) to pay any specific surrender value, but we are compelled to show what surrender values we pay. We have to give specimen tables, but a company might revise its tables to-morrow, and say they shall be 50 or 90 per cent. less than they are to-day—in fact, make them one shilling if they like.

94. No company is compelled to pay any specific surrender value?—Not in this colony, and we may vary our conditions at pleasure.
95. At present no company is compelled by law to pay a surrender value?—Practically so.
96. The payment is optional?—Yes.
97. With colonial as well as foreign companies?—Yes.
98. The practice with all colonial companies is to pay surrender values?—Yes.
99. Is there any exception to that practice in colonial companies?—I am not aware of it.
100. Do foreign companies pay it?—I believe they do. You find an item in their accounts every year saying they do, and I know that I could for my American policy get a surrender value here. I would like to make an explanation with reference to one matter; I had not read the whole of clause 39 when I said there was no innovation made in it, for on looking again I see this extract—"Interest in arrear." That is a point where the practice of the colonial and foreign companies differs. This clause is not incorporated in the practice of many foreign companies.
101. That is, foreign companies do not keep policies alive through the surrender value due to the policy?—In one way they do, and in another way they do not. They do not keep a policy alive for its full amount; they issue a policy for a reduced amount, upon which no further payments are payable. A colonial company keeps the policy in force for the full amount until the surrender value is exhausted, or if desired issues a fully paid-up policy for a reduced amount.
102. If A insures in a foreign company for £1,000, and the premium comes due, and is not paid seven months from the due date, will that policy lapse or not?—Of course the policy lapses at the expiry of one month. An application might be made, however, within six months if you wished to take the benefit of the non-forfeiture regulations, but if you do not apply in that time they have the right to declare the policy forfeited.
103. That right is set out on the back of the policy?—I think it is on the back of the policy.
104. Is the practice with regard to keeping a policy alive different in colonial and foreign companies?—Quite different.
105. Is it in favour of or against the policy-holder?—It depends on how the thing works out. If a policy-holder dies soon, the practice of the foreign companies is against him; if he lives a long time, it is in his favour. The colonial policy could either be reduced, or maintained at its full amount, at the option of the policy-holder.
106. If a life happened to be 80 years, and likely to die soon, it would be greatly to the interest of the policy-holder that the surrender value should keep the policy alive for a few years?—Yes.
107. Is there any fixity in this reduction of the foreign policy?—It depends. The conditions vary according to the class of policy.
108. Clause 40 fixes the surrender value?—Yes.
109. You agree with clause 39?—I think it is a clause which works very well. It has been brought into use everywhere; the practice was adopted in 1885; in Great Britain it is known as the Australian system.
110. *By the Hon. F. S. Grimwade.*—Is it the law in England?—No; but they are following it up.
111. *By the Hon. the Chairman.*—Do you approve of clause 40 or disapprove of it?—I think it is open to considerable objection, because it undoubtedly lays life assurance companies open to the possibility of a run. Of course there are other considerations which would prevent it acting on them in the same way as on the banks, because when a man takes his surrender value he leaves something behind. Any man withdrawing two-thirds of the entire reserve value would leave behind 50 per cent. of what he took out, which would be to the benefit of those remaining in the company.
112. A man taking his surrender value, of course, would be leaving a good deal behind—a good deal of what he himself contributed to the benefit of the office. What percentage, roughly speaking, would he get back?—It depends on the class of the policy. In some cases the surrender value is more than the premiums paid, or less in others. But the way this clause is drawn, if you take the reserve value of a policy as £100, a man who surrenders draws £66 13s. 4d., and leaves the balance in the coffers of the company.
113. Do you think that many insurers who have been insured for many years would be likely to make such a huge sacrifice as is asked under this clause?—Some might have no option.
114. *By the Hon. F. S. Grimwade.*—It is part of the scheme of some of the insurances under some of the American offices not to give surrender value?—They have the right to refuse to pay surrender values.
115. The Tontine system?—It does not recognize the right to surrender value.
116. They will always give a paid-up policy. Is it not a better thing, looking to the thrift of the nation, that a man should not be able to get money on his policy?—I have more than one case in my mind where everything had gone except the life policy, and the money borrowed on the life policy was all the man had to set himself up in business with.
117. For one case of that sort would you not find 100 where the widow and children were left destitute?—There might be cases.
118. *By the Hon. the Chairman.*—Do you know of your own actual knowledge how much has been lent to policy-holders in this colony?—Last year I know the increase was about half-a-million, and that does not take into account money paid off in the meantime.
119. Does that show there has been a great demand for borrowing against policies?—Yes, there has been.
120. It is a good investment for the company?—Yes, but it is a principle I do not like.
121. Is there any objection from a financial point of view?—No. It is the view that if a man has not a loan this year he may not be able to pay next year, and it is better to take a loan than surrender his policy.
122. *By the Hon. E. Miller.*—Are you in favour of the surrender value keeping up the policy?—Yes, that is a good clause.
123. What about the rate of 10 per cent. which is to be charged?—That is a maximum rate. Any lower rate (say 8 per cent.) may be charged.
124. Eight per cent. is pretty high. It would, in the case of a man's death, reduce the amount of the policy considerably?—Of course it would, but, as a rule, the amount borrowed being very small, the interest is not much, and the debt may be paid off before it accumulates to a large sum.

125. Is it not likely to cause a man to be careless about paying his premium—is it not excessive liberality and an innovation?—Every improvement is an innovation. Even insurance is an innovation.

126. Does not this clause make a man look to his surrender value?—There is hardly a day passes that a letter does not come before me on this subject. The letter says that he (the policy-holder) is unable to pay his premium. We say—"You have a surrender value, and we will be prepared to advance the premium this year," or if he asks questions, we tell him up to some years in advance. He is then told—"If you get into work we will tell you the amount to be paid off, and then your policy will be all right." In these times it gives great encouragement to men who are unable to pay premiums.

127. Do you find your assured take advantage of this?—Many of them do.

128. It does not interfere with the amount which goes to the widow and children?—In time, of course, it would swallow it up, but I think it desirable that people should have that benefit.

129. *By the Hon. F. S. Grimwade.*—How do you deal with that in your return?—It is the same as cash received, and appears in our balance-sheet under the category of Loans on Policies.

130. *By the Hon. E. Miller.*—Are the laws of America more stringent than those of Australia, or less so?—More stringent in this way, that not only is there a standard of valuation prescribed in Massachusetts and New York, but they have insurance commissioners, part of whose duty it is to make a valuation on the basis prescribed in the Acts.

131. A check?—Yes.

132. *By the Hon. the Chairman.*—There are ample powers to protect the policy-holders in the event of their not being satisfied?—Yes.

133. *By the Hon. E. Miller.*—All these companies come under the American laws?—Yes.

134. *By the Hon. Dr. W. H. Embling.*—Do you think that the present is the best time to introduce a law of this kind for amending and improving the laws relating to life assurance—we have been told to let them alone just now?—I do not see how it could injure any company.

135. *By the Hon. F. S. Grimwade.*—They have to value securities now?—They have to value securities as they do to-day, and then to send in returns to represent the condition of the companies.

136. *By the Hon. Dr. W. H. Embling.*—Would it injure the foreign companies?—I do not think so.

137. Have you gone through the Bill?—Yes.

138. Do you think it would injure their business in any way?—The only way I think it might injure them is, that it would require them to hold assets in the colony when they might think they could get a better return elsewhere, and as far as being a disadvantage is concerned, one of my main objections to the Bill is, that it would put them in a good position; they would announce that they had a State guarantee, and make capital out of it.

139. Do you think it would be better to have all companies on the same footing?—I draw a big distinction between foreign and colonial companies.

140. *By the Hon. the Chairman.*—Why?—The point has been already raised, and I pointed out that foreign companies are subject to different laws to what we are, and unless there is something in this Bill which will require them to keep securities in the colonies there is not the slightest use in getting judgment against them. They might have nothing here to levy on.

141. *By the Hon. Dr. W. H. Embling.*—What would you call securities?—Mortgages, Government debentures, &c.

142. *By the Hon. the Chairman.*—Would you consider it sufficient if the 6th clause in this Bill were complied with?—I think the items mentioned there would be good securities.

143. Sufficient?—You would require to extend the list a little. Loans upon policies, and the other securities specified in the model balance-sheet set forth in the Seventh Schedule to the Bill, should be included.

144. *By the Hon. F. S. Grimwade.*—There has never been any loss on a policy here by a foreign company?—There were many Victorian policy-holders in the European Company.

145. *By the Hon. the Chairman.*—Has there been any default in companies doing business in Australasia?—Yes. The European, just referred to, is the only case of importance.

146. *By the Hon. E. Miller.*—Are you in favour of companies depositing in the Treasury?—If I were in the position of managing a foreign company, and some regulation of this kind were made, I should prefer the thing being done by having investments in the names of trustees.

147. Would that apply to foreign and colonial companies?—No; I distinguish between them, because the colonial company is on the spot. A man insured in colonial companies, which are mostly mutual ones, has the right to have his voice and vote, and it is his own fault if he does not look after his own interests; but policy-holders in foreign companies have no voice in the management.

148. *By the Hon. Dr. W. H. Embling.*—That is their own choice?—The chances are they do not know that when they assure.

149. *By the Hon. the Chairman.*—Could the colonial policy-holders in foreign companies, if they so desired, have the same right to exercise a personal influence as a colonial policy-holder?—No, I do not think they have. In one case I am familiar with—in fact I have a policy in the society—I think there is a Board of Trustees elected every few years, and one may have an opportunity of voting for one of those trustees, but I do not know if there is anything else—if so, I have never heard of it.

150. *By the Hon. E. Miller.*—You are of opinion that foreign companies should deposit and not the colonial?—I do not think the colonial companies should be put on the same basis as foreign ones.

151. *By the Hon. F. S. Grimwade.*—Under the laws of England, if any Australian companies went there, would they be put under any disabilities similar to what foreign companies are proposed to be put under here. Supposing any colonial company opened a branch in England, would it be under any disabilities so far as having to provide an extra deposit as compared with the deposit provided by the English company?—They would be on exactly the same footing as English companies.

152. *By the Hon. Dr. W. H. Embling.*—Is there any distinction in England between foreign companies and the home institutions?—There is no distinction. There is this point, that since the 1870 Act passed it has not developed any foreign companies in England.

153. *By the Hon. S. Williamson.*—Are there American companies doing business in England now?—Four.

154. Are there any special provisions for them?—No.

155. *By the Hon. H. Cuthbert.*—In clause 15, relating to foreign companies, it is provided that they shall “keep on deposit with the Registrar-General securities in conformity with the provisions of section six of this Act equal in value to the net value of all its policies in the colony of Victoria.” Do you approve of that clause?—That, of course, I think would undoubtedly be an additional protection for the Victorian policy-holders. That is a question which bears on the internal management of foreign companies. I do not know whether I should advocate one or the other against that. I am certainly of this opinion, that it would improve the position of Victorian policy-holders.

156. And so far it would command your approval?—It would.

157. *By the Hon. F. S. Grimwade.*—It would injure these foreign offices?—I do not think so.

158. *By the Hon. H. Cuthbert.*—In every sense it would be an advantage to the policy-holders if it were passed?—Yes.

159. Would it not be equally advantageous to the policy-holders if the local offices were bound to deposit their assets to the same extent as foreign companies?—No, I do not think so. As I have already said, their assets are in the colony to-day—in the home where they are expected to invest their money.

160. They may invest any portion of their assets at the present time in any particular colony or out of the colony?—So far as the law is concerned that is it. The companies seek to do the best they can with their money. The companies investing here do not invest in other countries where securities are not so good. The object of the introducer of this Bill is to afford additional securities to the policy-holders.

161. So far as foreign offices are concerned you agree with this provision. Why not put local companies on the same footing, and draw no distinction, as in England?—The only reason that I can advance in favour of a differential treatment is, that these are our companies which have their head-quarters on the spot, and every policy-holder has got the right, and can exert his influence, work up a party at meetings to carry his point, and see to everything that any man could wish in connexion with the management of the company, and insist that it should be on particular lines. A policy-holder is absolutely without this power in foreign companies.

162. Now, what disadvantage would it be to a local company to have its assets invested in the same way as a foreign company?—If its assets were invested in the names of trustees there would be no disadvantage, but in view of what I have just said I consider it to be unnecessary.

163. But suppose it were not in the names of trustees, but securities had to be deposited as under section 6?—I think it would be a very harassing thing both for foreign and local companies.

164. Do you think the provisions under clause 6, in which the amount of security apparently augments according to the size of the company, would give any substantial security to the policy-holders?—It is only a very big guarantee of good faith.

The witness withdrew.

Adjourned until to-morrow, at half-past Two o'clock.

WEDNESDAY, 4TH OCTOBER, 1893.

Members present:

The Hon. S. FRASER, in the Chair;

The Hon. F. Brown
C. J. Ham
E. Miller

The Hon. Dr. W. H. Embling
W. Pitt
S. Williamson.

John Broatch Gillison examined.

165. *By the Hon. the Chairman.*—What are you?—The manager of the Mutual Life Assurance Society of Victoria, and also an actuary. I am a Fellow of the Faculty of Actuaries in Edinburgh, and a Fellow of the Institute of Actuaries in London.

166. Have you read the amending Bill?—Yes.

167. Do you consider it advisable that British offices should be required to deposit securities for the protection of policy-holders?—No.

168. Why not?—Because I do not think any office should be called on to make special deposits in any part of the world.

169. Would the fact of deposits being made be a disadvantage to the assured?—It might. The offices are supposed to have control of their investments; they invest their money to the best advantage, and it is possible to imagine circumstances in which an office would not care to invest money in a particular country, because it might not be able to get reasonably good securities or a sufficiently high rate of interest.

170. I am speaking of this colony—the question is as to this colony, the legislation that is proposed as affecting the policy-holders here?—I understand.

171. Would you be good enough to repeat again in what way you consider that the deposit of securities would be a drawback to the policy-holders in this colony?—There is a difference of opinion as to the value of securities in the colony. Some offices at home would not invest sixpence here; they might be perfectly prepared to do business here, but want to invest their money at home, and I do not think we should compel the British offices to invest here unless they like. I think the policy-holders are sufficiently well protected already by the returns which those companies are compelled to give to the Board of Trade at home, not in the way of deposit of securities, but the fact of their having to comply with the English Life Assurance Act of 1870 is a sufficient protection for the public.

172. Are you aware that the Scottish Widows' Fund have made immense deposits in Australia?—
I am.

173. They have invested very large sums in Australia?—Yes.

174. Would not that indicate that they look upon Australia as a favored place for investing their funds?—Certainly, and there are some other companies as well which do so.

175. Do you acknowledge that that goes to prove that Australia is probably one of the best countries for the investment of accumulated funds such as life insurance offices have?—I would not like to express a definite opinion. My own view, no doubt, is that the Australian colonies offer a good field for investment; but I may mention to you that the Prudential office, a large industrial society at home, has been approached and has refused to invest money in Australia, saying that they are perfectly satisfied with 2 $\frac{3}{4}$ and 3 per cent.

176. Have you a knowledge of the approximate sum that the Scottish Widows' Fund have invested in Australia generally?—No, but I am sure it is pretty large.

177. Would you say over a million?—I should say about a million.

178. Have you looked at clause 6 in the Bill, as to the deposit of securities?—Yes.

179. Does that meet with your approval in regard to the nature of the deposits or the investments, supposing they were to be made?—"Every company organized under the laws of any one of the Australasian colonies which shall carry on life assurance business within Victoria shall deposit with the Registrar-General securities to the value of £10,000, being (a) mortgages of freehold real estate in Victoria on which the money advanced does not exceed two-thirds of the value of the estate mortgaged, or (b) title deeds or certificates of real estate." I think those are very good securities. There might be some modification in sub-section (d) as regards "Deposits with any banking company or banking corporation having a subscribed capital of at least £300,000, a paid-up capital of at least £150,000, and a reserve of at least £50,000." I suppose the Government would be prepared to accept fixed deposits with one of the reconstructed banks, and so far some of them have no reserve.

180. This Bill was drawn before the banks reconstructed, and consequently our minds are changed a little bit since then?—Excuse me, you understand that the remarks I have made about the deposits have reference entirely to British companies, by which I mean companies established in England, not colonial companies.

181. This clause applies to all?—But in giving my answers I referred only to British companies.

182. You agree with the clause as to the deposit of securities, if altered to apply to the reconstructed banks?—There is nothing except that slight objection that I recollect at present.

183. One witness said yesterday that it should be extended to cover liens on policies?—You want a security that the office will carry out its contracts, and I do not see that the deposit of a security for a lien on a policy is suitable for deposit with the Government; it would be like an advance on a company's own shares—you want a real security that you can lay your hands on. I do not think, although we believe that liens on life policies are safer perhaps than any other investment we have, that they are suitable for deposit with the Government, because if a company has no assets, or if these liens are not good enough, what about your security?

184. Do you consider that clause 15 is advisable, viz., that foreign offices should be required to deposit securities for the protection of their policy-holders in Victoria, or should there be a distinction drawn between the deposit of securities as between colonial companies and foreign companies?—I believe you are going to alter it to any company established outside the British Empire?

185. Yes?—That is rather a delicate question to put to me. There are several American offices doing business here, and I think it is a point in regard to which the Legislature of the colony might act independently of the evidence of an expert doing business here. I have no knowledge of the value of investments of, say, American offices in America.

186. My question is with the view of giving protection to policy-holders—my Bill is founded only on protection to policy-holders; I do not wish to protect the companies—they will do that themselves. I ask you now, whether, in your opinion, foreign companies doing business in this colony should give protection to their policy-holders by way of depositing securities with some officer, either a trustee or the Registrar-General, or any other way so as to make sure that when a policy matured, either by effluxion of time or death, the persons entitled to the money would get it without difficulty or expense?—Under certain circumstances I certainly think it would be desirable to have deposits from companies established outside the British dominions, but as things are at present I hardly think it is necessary to call upon the American companies, as they are, practically, the only ones who would be called on to deposit securities.

187. In your opinion, it would not be a drawback to the assurer?—I do not think so.

188. It could not injure the policy in any way?—I will not say that it could not, but I can only express the opinion that I do not think it will.

189. You are aware that neither colonial nor foreign companies are obliged to keep deposits here after they have withdrawn what deposits they have made?—I am aware of that.

190. And are you aware of the clause in the present Act referring to the payment of claims by the companies, which sets forth that the sums lodged with the Government of this colony shall be held for the benefit of the policy-holders?—I think there is such a clause—a sum of £5,000, I think.

191. There may be £14,900, and it is only when the amount reaches £15,000 that they can withdraw?—Yes.

192. There is a clause which states that those sums are held for the benefit of the policy-holders, and yet the present Act does not compel them to keep one shilling; do you think that is inconsistent?—The original deposit of £5,000 was intended to prevent the formation of what are generally known as wild-cat companies—that is to say, if we go back to the history of life assurance before the passing of the Life Assurance Companies Act of 1870, we find that a great many companies were established by company-promoters simply for the purpose of collecting premiums. The liabilities were deferred; they were able to pay themselves large salaries, and after a few years the companies failed. The Act of 1870 was passed in England, compelling a deposit of £20,000, to stop those wild-cat concerns, and it has had that effect.

193. I will read the clause, it is clause 343 of the Consolidated Statute—"Every company whose head office or principal place of business is not in Victoria shall keep a separate account of all the business transacted in Victoria and of the entire assets of the company in Victoria, whether registered as secured assets or not, and in the event of the company becoming bankrupt or insolvent or being ordered to be wound up the entire assets of the company in Victoria shall be applied so far as the same will extend in

or towards satisfaction of the liabilities of the company in Victoria; and no part of such assets shall be applied in payment of any liabilities of the company incurred elsewhere than in Victoria until the whole of the liabilities incurred in Victoria shall be paid in full"—I may mention that it is doubtful whether that clause could be enforced under International law.

194. I agree it cannot be, because there is another clause where they are not compelled to keep anything in the colony?—Even if they had the money, I think, it is doubtful under the law of the British Empire whether this colony could keep all they had got.

195. If we had Statute law to that effect, there would not be much doubt about it. You are aware that in Canada they have to keep the deposit of securities to the net value of the policies?—Those are actual deposits. As regards the money deposited it is all right, but that clause refers to all the assets in Victoria, apart from the deposits; that is where the trouble would come in.

196. You acknowledge the Act is inconsistent in that respect; there is no power to enforce that clause?—I think that is the case.

197. You acknowledge then that to deposit the securities to the net amount of the liability is likely to be in favour of the policy-holders, and I think you said you saw no reason why that should be insisted on?—No, I said that I did not think it necessary for the foreign companies to make the deposits under present circumstances.

198. As you acknowledge that the foreign companies keep no security here, how are the claims to be met in case of difficulty?—I think you must rely on the honesty of the three companies that are doing business here. I admit there are circumstances under which it would be advisable to have deposits, but not while there are only three foreign companies doing business here.

199. We are not legislating for to-day or for any special company?—No.

200. There might be companies here that might be bankrupts to-morrow, and we are endeavouring to legislate against any such contingency, no matter how remote. You have read the Bill with respect to the deposit of securities by foreign companies, do you see anything wrong with the mode of the deposits?—That is to say that the foreign companies are to deposit securities equal to the net value of all their policies and annuities—is not that practically the same, but there is no mention of annuities in clause 16.

201. *By the Hon. F. Brown.*—Under clause 16 you say you see nothing about annuities, would not annuities be included in the endowment assurance?—No, there is no reference to that in clause 16; it speaks only of an annuity bond as issued, not an annuity policy.

202. *By the Hon. the Chairman.*—You are aware that the Canadian law insists on securities being held for the benefit of the policy-holders?—I believe so. I have valued lots of policies for Canada in days gone by.

203. Do you know the Massachusetts law?—I know there is something in it about deposits. I have not studied it carefully, but I know the general tendency of the laws in America and Canada.

204. I will read my version of the Canadian law, this is it in an abbreviated form:—"If it appear at any time from an examination of the affairs of a company that its liabilities in Canada (including values of policies) exceed its assets, then the company must make good the deficiency within 60 days, or the licence will be withdrawn. This being the case it is necessary for foreign companies, as soon as the growth of their business requires it, besides making the deposits which have been mentioned, to keep other moneys in Canada of sufficient amount with them to meet the total liabilities in that country. Those other moneys must be vested in two or more trustees resident in Canada, who are to be appointed by the company, but must be approved by the Minister of Finance, by whom also the trust deed must be approved, and the trustees may deal with the moneys in any way provided by the deed of trust, so long as the value held by them does not, along with the deposit in the hands of the Receiver-General, fall below the total amount of the liabilities"—is that on the lines of what you understand the Canadian Act to be?—Yes, I am satisfied to accept that as correct.

205. Then as to clauses 39 and 40, on the surrender value. Clause 39 compels the surrender value to be declared, and clause 40 fixes the amount of the surrender value—what is your opinion on those two clauses?—First of all, as to the first part of the 39th clause which says that "Every company, on the demand of any policy-holder, shall declare the surrender value at which the said company becomes bound to accept the surrender of such policy." I may say that the companies already declare the surrender values in the Schedule in the existing Companies Act of 1890, in the part relating to life assurance, and I believe they quote the surrender value to any policy-holder on his desiring to know it—some companies do so on the payment of a small fee, and I would suggest that if you keep this clause in you give liberty to companies to charge a small fee. The general practice is to charge when an inquiry is made. If a transaction results the money is returned, but if the inquiry is from mere curiosity the person is charged a fee. I quite agree that a company should be called on to declare the surrender value. "And no policy whatever shall lapse to the company for non-payment of premium so long as the premiums and interest in arrear (such interest being at a rate not exceeding ten per cent. per annum compounded) together with any indebtedness, evidence of which is acknowledged by the policy-holder in writing, are not in excess of the surrender value of such policy." I do not think it would be advisable to insert the latter part of that clause in an Act, because I do not think you should bind the companies to carry on their business in any particular way. There is no doubt that the great majority of the companies here do that. At the same time, I do not think that is a reason why they should be compelled to.

206. Do not all the colonial companies do it?—I think all the active colonial companies do.

207. I mean the colonial mutual companies, not the proprietary companies?—I think all the mutual companies do, but I do not think that is a reason why they should be compelled to. Circumstances may arise in the future which may necessitate an alteration of their methods of doing business. There has been a great deal of discussion at home as to this question of keeping policies in force in this way, and the detrimental effect it has on life assurance business as a whole. There cannot be any doubt that this system of keeping policies in force by surrender value has produced amongst the public a carelessness in the payment of premiums which does not exist in the home country, and also policies lapse more frequently in consequence; and in years to come we may have to alter or modify this.

208. Is it a fact that a great number of the home companies have adopted this method?—In a very modified form. As a rule it is not automatic as it is here. Generally, application has to be made, or it only lasts six or twelve months, but the forms in which it is being adopted at home are very different from the extraordinarily liberal system that is in vogue here.

209. Is not the practice of keeping a policy alive, or paying surrender value, profitable to the company doing business?—It may be profitable, but a mutual company is not supposed to exist to make profit, but to benefit its members, and I think it does that better in some instances by not allowing such liberal advantages—it often benefits a member by compelling him to keep his policy in force. I do not think it is advisable to insert a clause to compel the companies to do it.

210–11. Would it not be a very great hardship if a policy lapsed after a few months because the company was not compelled by law to keep it alive where there were available funds in hand?—I would consider it a hardship; but the hardship in one particular case, or two or three particular cases, might not outweigh the advantages derived by the great body of the members if that practice were not in force. On principle I do not think you should *compel* the companies to do it—let them do it if they please.

212. Do the foreign companies pay surrender value or keep the policies alive as the mutual companies here do?—When you refer to foreign offices, you mean American?

213. No, foreign offices altogether?—Perhaps one or two of the English offices may have adopted this method of keeping the policies in force in a modified form, but as a rule the foreign offices do not. As to surrender value, the English offices generally allow it, and I believe that under certain circumstances the American offices do also, but they do not bind themselves to do it.

214. Are the colonial offices bound by law to do so?—There is a little difference of opinion on that point. It has been held by some that the fact of the publication of the surrender value of all policies under the *Companies Act* 1890, compels the life assurance companies to pay the surrender value set down there, provided it has not been subsequently altered by the Board. But I think the companies could be compelled, or if not, they are morally bound to pay the surrender value that they are in the habit of allowing.

215. You are not aware of any law that compels a company to either fix the amount of the surrender value, or to compel them to pay the same?—I am not.

216. You agree with clause 39?—I have no objection to the first part of it.

217. As to clause 40, bearing on the surrender value, the practice with all colonial offices is to pay them?—Yes.

218. Do you think the surrender value, as fixed in this clause of the Fifth Schedule, is a reasonable or moderate amount?—As regards the actual amount of the surrender value, I consider it very reasonable, but I consider it most objectionable to compel any company to pay it—that is the point. It would be exceedingly dangerous to compel the life assurance companies to keep two-thirds of their funds at call; that is what it means; and the life assurance companies would be subject to a panic, such as we have had in the case of the withdrawals from the banks.

219. Has your company suffered during the last twelve months?—We have; all the life assurance companies have to some extent, but there has been nothing like a panic—in fact, it is only people who have been absolutely obliged to surrender their policies. Many of them have borrowed from the companies, but I think it would be highly dangerous to compel them to fix any amount of surrender value. I think you should leave it in the hands of the companies.

220. If clause 40 were left out and clause 39 left in you think there would be no danger?—Clause 40 is a dangerous clause, and I do not like the second part of clause 39.

221. You admit that if clause 40 were struck out, and any clause affecting it, there would be no danger of a run on the companies?—No; because, although the companies were bound to declare the surrender value, the directors would meet and say—“We will not allow any surrender value, or only a nominal amount,” not that it is at all likely to take place, still that would be a safety valve.

222. In policy-holders demanding their surrender value do they not make a great sacrifice?—Some people do and some people do not.

223. On an average, if 100 assurers were to demand their surrender value, and accepted it, would they not be making a great sacrifice?—I will put it the other way—do the companies make a great gain—I would say no. You cannot deal with individual cases of surrender, but if you deal with them from the companies' point of view, they do not allow to each individual policy-holder what we call the full reserve value of the policy, they make a deduction. You propose to allow two-thirds of that value, and you might think at first sight that a third of that was gain to the company. So it would be if all the lives who surrender their policies were of average vitality; but, as a matter of fact, it is the good ones who surrender. If you have a bad life he does not surrender, and you are landed with the bad lives, and you have to keep a large amount of the one-third because of the extra risk of mortality, with the bad lives left in.

224. Are not the bad lives loaded to make them equal to the good ones?—At first they are, but when a policy has been 30 or 40 years in existence many a man's health is affected that was good at first, and it is what is called selection against the office after a term of years. Clause 41 is not so objectionable as clause 40; it says that “Every company, on the demand of any policy-holder shall, after the payment of three years' premiums on such policy, declare, in writing, the cash surrender value of such policy,” which is practically the same as the first part of clause 39. Then it says—“The company so declaring the cash surrender value of such policy shall, by the operation of this section, be bound to purchase the said policy either by the payment, in cash, of the amount of such surrender value, or, at the option of the policy-holder, by the granting of a paid-up policy of life or endowment assurance, as provided in the next following section.” There are two things there—there is the payment of the surrender value, to which I said I did not object, because the companies could reduce it to any amount they pleased, but then there is a new policy, the policy-holder demanding a paid-up policy. The next section says—“Every company, on the demand of any policy-holder, shall state the amount of paid-up assurance which the amount of the cash surrender amount of such policy (after deducting any premium or premiums in arrear, with interest as aforesaid, and any indebtedness as aforesaid) will purchase as a single premium for an assurance in the manner provided in the original policy contract.” Now, I do not think you should bind any individual to accept from a company any special form of policy—leave it to the companies to give the man what he wants and they will give it to him.

225. This is only contingent?—Yes. I think if you strike out clause 40, you may strike out 41 and 42, though 42 is not so objectionable as clause 40.

226. I understand the practice is now that of clause 40, is that not so?—The surrender values, as a rule, are much more liberal. Of course, on young policies they may be just about this.

227. If such a case arose with a policy-holder, the company would yield?—Willingly. There is no necessity to compel them—competition comes in there.

228. Will you look at Schedule 5, which hinges on clause 40. What is your opinion of that—is it more severe than would be the case were five policy-holders to petition the court in the case of an insolvency or an inquiry?—That is under the present Act.

229. “In the case of any investigation into the financial condition of any company, or any calculation for the purpose of declaring the surrender value of a policy made as at a date not later than 31st December, 1896, the rate of interest is to be assumed as being not greater than £4 10s. per centum per annum, and if as at a date subsequent to 31st December, 1896, the rate of interest assumed shall not exceed £4 per centum per annum,” that is, they are permitted to assume at the rate of $4\frac{1}{2}$ per cent. up to 1896, after which they will have to work on a 4 per cent. rate; do you think that Schedule is severe or liberal?—As regards the existing rule you mean?

230. Yes?—The existing rule is in the Twenty-third Schedule of the Companies Act 1890. The rule for valuing at $4\frac{1}{2}$ per cent. is not so stringent on the average as the old rule. The valuing by the Seventeen Offices Experience Tables is at 4 per cent., but I think on the whole the valuation by the H.M. table at 4 per cent. is slightly more stringent than the Seventeen Offices, but there is very little difference.

231. It is proposed after 1896 to compel all companies to work up to 4 per cent.?—I do not think it is wise to force the companies to make a valuation on any specified basis.

232. Why not?—It says in the 37th clause that “the value of life annuities shall be determined in accordance with the rule set forth in the Fourth Schedule to this Act, and the value of assurance and endowment assurance policies with right of participation in profits shall be determined in accordance with the rule set forth in the Fifth Schedule to this Act.” I think public opinion is quite strong enough to force the companies to make as large reserves as they possibly can. The general tendency since the passing of the English Act in 1870 has been to strengthen the reserves. I think the tendency here also has been to strengthen the reserves. I know of four companies that have strengthened their reserves by making more stringent valuations within the last ten years, and I do not think it is wise to fix any minimum.

233. What possible harm can arise from compelling companies to fix a fairly reasonable stringent minimum?—Supposing a company at the present time is doing a very large new business as compared with the amount of existing business. It might not be desirable, in the interests of the members of that company, to make a valuation according to this basis—to make it as high. It might not be fair, I mean according to the table of mortality. This is what is called the H.M. 4 per cent. pure premium valuation. There is another method of valuation which takes into account the expense incurred in acquiring new business. It is the same table of mortality, the same rate of interest, but it is the allowance, it is not “pure premium.” It brings out a slightly smaller reserve than this method, and that table is used for the purpose of dealing fairly with all the members of that institution. It makes a special allowance for the expense of obtaining new business; in fact, I think it will be most easily explained by saying that the first year of assurance is thrown out of account, and the man who assured at 30, whose policy has been three years in force, has a value accredited to his policy as if he had been 31 at entry, and the policy two years in force. Now this system is specially suited to the circumstances of offices doing a very large new business in proportion to old business. We consider they are perfectly solvent; it is applied principally for the purpose of fairly allocating the surplus. It has been adopted in the colonies here—two offices have changed their system because the pure premium is stronger, and because they are getting older, and the amount of new business they are doing is not so large in proportion to the old.

234. Have not some of the offices gone in the opposite direction to what you state?—I do not think so. It is possible that they may have done so, but to a very small extent, and it is very hard to find out.

235. Would you take the *Insurance and Banking Record* statements as evidence?—As a rule they are correct.

236. Then if I could show you that some of the offices, by leading articles in that paper during the last ten years, have drawn attention to matters of that kind, would you think it correct?—I should be inclined to make careful inquiry before I doubted them. There are one or two small companies of whose affairs I know very little. I do not think their head office is in Victoria—there may have been one or two companies outside Victoria—but I do not think any of the principal companies here have weakened their reserves to any appreciable extent. They have not adopted a method of valuation that will bring out a lower reserve.

237. Do you consider it is prudent on behalf of companies to pay large bonuses which tend to weaken their reserves?—I think it is sometimes judicious to do so where there is a great deal of new business, because a recently selected business is the best; there is the effect of medical selection, which is in their favour.

238. Do not you think that if they were compelled by law to recognise that they have to face a 4 per cent. rate in the year 1896 they would be very likely to lessen their bonuses, and thereby strengthen their reserves?—They would be compelled to—they could not help it—but, if you do insert this clause at all, I should give them a little longer time. I may explain that the company with which I am connected could comply with this Bill in every respect at the present time, so I have no personal interest in making any remarks.

239. You would say that probably it would be as well to make the year 1900, instead of 1896?—Certainly, if you insert it; but I should not recommend you to do so. I think if you give the companies a free hand they will be more likely to strengthen their reserves. If you fix your minimum the companies will adhere to it, as they have done in America.

240. But you admit, if they face this Fifth Schedule and make the calculation on the 4 per cent. rate, they will be compelled?—Some of them; but some have even a more stringent reserve than this, and the effect in England, where there is no restriction, has been a gradual strengthening of the reserves, brought about by the force of public opinion; while in America the tendency has been simply to go by the standard.

241. Are you aware that some of the American companies can far exceed the standard?—Some of them can; but, as a rule, the majority of them adhere to the standard.

242. But were it not for the stringent laws in the past, in the United States of America, and perhaps in Canada, might there not be wild-cat companies that might swindle the public wholesale?—If they had similar provisions to those in the English Act, that there is to be a deposit of £20,000, I do not think so. At the same time I do not know enough of insurance life in America to say; but it is possible that they might make weaker reserves.

243. You have looked through the Bill generally. Are there any other clauses that you take exception to?—We have not discussed the question of the deposit of local companies.

244. Do you consider that there is the same necessity for colonial companies to make deposits as there is for foreign companies?—I do not think there is any necessity at all for them to make any deposit, if their funds have already accumulated to a reasonable sum. If you will turn to the Registrar-General's reports—[*producing the same*]—I think you will find that, with unimportant exceptions, such has been the case. Take the balance-sheet. You will find on page 4 a list of the companies' assets—of one company in Victoria they are £131,000 odd.

245. Why do you think there is not the same necessity for colonial mutual companies to deposit securities as there is for foreign companies?—Because, with unimportant exceptions, they already have very large sums of money invested here. I do not know whether you know the size of the companies. There is one company here with £8,000; the head office of that is in Sydney. There is another £13,000, that is an English company; it does not do life business here now, they have given it up. Another with £32,000; the head office of that company is in Sydney. The next has £33,000; that is comparatively recently established as regards business, but the assets of the two last mentioned are very large elsewhere.

246. Those are the total assets in this part of the world, and yet they do a large business?—I do not think they do a very large business.

247. The next company has over half-a-million, and this is a colonial company?—Yes.

248. Then there is another company which has £1,800,000?—Yes.

249. And another company which has £700,000?—Yes.

250. If you take out the colonial companies they have all huge amounts already?—Yes, there is one exception of a company with the head office in Sydney, but the securities are in New South Wales, and they are in the same position as some companies here. With the head office in Victoria, they prefer to have a considerable portion of the funds under the control of the head-office board, and naturally that company wants to have the same for them in Sydney.

251. Then you consider that the colonial companies have ample funds to comply with the deposits, if it were necessary?—There would be no difficulty in complying with it; but I do not think it is desirable to insist on the local companies making any deposit at all. I have had some little experience of local deposits in South Australia and also in New Zealand, and I can assure you that there was endless trouble with the official who had charge of those securities; and as it is now they require a small sum whenever you deposit a security, I think they want a guinea, and when you take one out they also want a guinea. Then they thought of the risk of securities being lost, and there is a clause in the Act about that too (clause 10). They were to be liable, and they charged the companies $2\frac{1}{2}$ per cent. on the value of the securities to look after them for them—there are all sorts of objections.

252. *By the Hon. C. J. Ham.*—Generally, do you think that at the present juncture legislation of this character is desirable in the interests of the general community?—I do not think so. There are several very good clauses towards the end of the Bill that I should certainly like to see become law, but I think that the question of deposits, and the question of valuation, and one or two other things might have been left alone.

253. Taking clause 6, section (d), that provides for the deposit receipts of small companies with £150,000 paid-up capital. I do not know of any banks of this character—do you think that it would be a proper security to take deposit receipts in some institutions such as described in this section?—Where are you to draw the line?

254. You express yourself generally that that class of security—bank deposit receipts—should be accepted by Government deposit?—I think so. If you will not take bank deposit receipts, then you are narrowing down securities that require to be deposited to simply mortgages, title deeds, and bonds and debentures.

255. It might be an expense to the company through having those securities lodged with the Registrar, but there is the inconvenience and perhaps loss to clients dealing with a company where they have the right to keep the deeds away for seven days—they might be ruined in seven days?—I think the Chairman has said he is agreeable to alter that to one day. One day is enough.

256. It might be a matter of ruin?—It might. We had to lodge a security for £5,000 in New Zealand, which we did by way of mortgage. After a few years the mortgage fell due and we compelled the borrower to reduce it. We had endless trouble in getting that security from the Government for our solicitor to lodge at the Titles office to have it recorded.

257. Do you disapprove of lodging your securities with any Government official?—With any Government official, and I do not think the Government need any securities from the companies, but if it is decided that securities are to be lodged, then we want to go fully into the clauses about the Registrar being the sole judge of value and so on.

258. *By the Hon. E. Miller.*—Would not lodging the securities be an encouragement to the public to insure?—I do not think so. There is a clause in the New Zealand Act which gives power to any policy-holder to register his policy, and the companies are compelled to lodge securities to the net value of all policies registered. What is the result—a mere handful; I do not suppose more than 50 or 100 policies in New Zealand have been registered under this Act. Our deposit is under £100, and there are only one or two that have registered their policies, and we have a fair business there. The public do not want Government security.

259. *By the Hon. Dr. W. H. Embling.*—But as against the foreign companies?—I should say "No" in that case.

260. In this balance-sheet have you seen the record of the assets of foreign companies; they are largely composed of railway shares and debentures and stocks—would that modify your views?—I have gone over the full list of those companies' investments in the New York and Massachusetts returns, but I am not in a position to express any opinion as to the value of those securities.

261. The object is to protect the colonial investors, especially against foreign companies. When we look at the assets of certain companies we find that the colonial and British companies' funds are all invested in a certain class of security, but one-third of the foreign in railway stock and debentures—would that make it more necessary to protect the investor against those stocks?—It depends on the value of the stocks. I remember the companies at home bought large quantities of debentures yielding $4\frac{1}{2}$ and 5 per cent., and they reaped a handsome profit, and there may be the same result in America, but I cannot say.

262. You think that is as safe an investment as the other?—Here we do not consider it so, but I cannot express any opinion.

263. *By the Hon. C. J. Ham.*—They might be extremely good or extremely bad?—Just so.

264. You alluded to the Registrar having the right in case of depreciation of values to call for fresh securities, would it not be a very inconvenient thing for the companies to have an objectionable individual to look after their securities, and of his will to settle the matter?—I think so. A Government officer is one of the most difficult persons to deal with where his duties are laid down by Act of Parliament. He sticks to the Act and has no mercy whatever.

265. If the company lending the money are satisfied with the security, is not that sufficient?—I think so. I think with deposits if the companies are satisfied with the securities the Government should take the certificate of the manager.

266. *By the Hon. the Chairman.*—In the case of loans on property would you consider that the municipal valuation would be the guide?—No guide whatever, and of no value.

267. *By the Hon. Dr. W. H. Embling.*—In clause 35, do you approve of this—"On the death of the assured under a policy or policies an amount to the extent of £1,000 in the whole shall not be assets for the payment of the debts of such assured, anything to the contrary in his will notwithstanding?"—I do not see why a man should be prevented from insuring his life to pay his debts. I think the clause should be altered to meet the difficulty which is in the general forms of will which say—"After payment of my just and lawful debts," &c. It has been held by the courts here that when a man's will is made like that it is a direction to his executors to pay his debts with his life policy. If they leave that clause out it is all right.

268. *By the Hon. the Chairman.*—In that case if there is no will then it is protected by statute?—Yes.

269. In the case of a will stating what you say the unfortunate widow gets nothing?—That is it.

270. This clause was intended to meet that difficulty?—Yes; but it prevents a man doing what he might want to do, that is insuring his life to meet his debts.

271. *By the Hon. C. J. Ham.*—If a man states in a will that it shall specially go in one direction, would that do?—If it can be provided that will meet the whole difficulty.

272. *By the Hon. Dr. W. H. Embling.*—It is a very difficult thing to work?—Yes; I should think so. In connexion with protection from creditors I refer you to the judgment of Mr. Justice Higinbotham, you will find it at the bottom of the Insurance Companies Act. It provides that the protection from creditors shall be to the extent of £1,000 surrender value when the man is alive. It was never the intention of the Legislature, and I think it would be a good opportunity of making the intention of the Legislature quite clear in the new Act.

273. *By the Hon. C. J. Ham.*—Is it not your opinion that it would be better simply to carry out the original intention of the Legislature as to values of £1,000 without encumbering it as to how the premiums are to be paid?—I think this provision from the Companies Act meets that—"But if he dies within two years after the date of the policy a portion of the sum assured equal to the amount of premiums actually paid shall be assets for the payment of his debts."

274. *By the Hon. the Chairman.*—But that clause is not operative under certain conditions, if the man makes an ordinary will?—Yes, that is the case, and this is inserted in the Act to get over the difficulty; and then the other difficulty can be got over.

275. *By the Hon. Dr. W. H. Embling.*—You think this Bill might be made workable and do good work?—Some of the clauses at the end are very good.

276. Which ones?—Number 35, with amendment, and 34 also, and there is no reason why we should not have 38 and 46, though it is just asking for a little more information, and also clause 48.

277. *By the Hon. the Chairman.*—I think you said you did not consider it advisable at present to pass a Bill like this?—Referring to deposits and that about valuation and surrender values. Apart from those, I think the other portions of the Bill are valuable; but the main portions I do not think it wise to pass just now.

278. *By the Hon. C. J. Ham.*—Do you approve of the portion of the Bill which provides that foreign companies doing business shall keep securities up to a certain proportion over their policies issued?—No, I have already said I do not. Generally, in regard to life assurance legislation, my opinion is that if the Government follow the lines of the English Act it will be the best course to adopt, that is as to deposits. The English Act provides that companies before commencing business shall deposit the sum of £20,000, which sum is released upon the total funds amounting to £40,000. Make your deposit here what you please, and increase the £40,000 to £100,000 if you like, but give the companies liberty to manage their own affairs when they get to be of a reasonable size. All I think you have to be afraid of is the wild-cat companies. I do not think you need be afraid of companies of any magnitude defrauding their policy-holders. The circumstances attendant on the failure of the European and Albert, which caused the introduction of the 1870 Act at home, were very different. Those two companies were built up of amalgamations, and I will read to you a letter which I find at the bottom of a paper written by George King, at one time President of the Institute of Actuaries, London. In regard to the working of the English Act, he says, of the 178 companies mentioned in the provincial paper (this was a provincial paper that said 178 companies had failed), only 27 ceased to exist after the passing of the Act of 1870. Of these thirteen were almost immediately closed as a result of the Act; six honorably transferred their business, three were reconstructed or transferred with reduced contracts under the authority of the Court of Chancery, and five simply disappeared. Those five had an aggregate premium income of only £6,650. What can be more eloquent as to the effect of the working of the English Act of 1870 than that there has been no serious failure. The consequence since its introduction has been that the Briton and the Great Britain have gone wrong, but they have not been serious failures—nothing like in America, where the companies were forced into liquidation. When a company in England shows signs of weakness, it appears in their returns made to the Government, and shortly afterwards arrangements are made for amalgamation, or it is transferred to some other company, and possibly the contracts are slightly reduced.

279. *By the Hon. Dr. W. H. Embling.*—Have many American companies gone wrong?—I believe a great many have.

280. *By the Hon. the Chairman.*—Do not you think that, but for the somewhat stringent legislation in the United States of America, many more companies would have gone wrong?—No, I think that legislation has forced them into liquidation. If it had not been for legislation they would have got out of their difficulties.

281. Has it forced solvent companies?—Companies that cannot come up to the standard.

282. Do you not consider that it is better that a rotten company should be made to go insolvent than that it should continue to fleece the public?—I do not call them rotten. A company may be solvent though unable to come up to the standard, because you must bear in mind that the standard is based on the assumption that the pure premium, without the loading, will be reserved for the future, whereas, as a matter of fact, they receive the loaded premium, a much heavier one, and may be perfectly solvent if you give them time. It must be borne in mind that a life assurance company in its infancy has its vicissitudes.

283. Is there anything to prevent those companies, in any country where the Legislature does not restrict them, from squandering the money extravagantly and being guilty of fraud?—I think the same thing is possible under legislation.

284. If they are guilty of fraud, so long as the insurers do not suffer, it does not affect the policy-holders?—Not if there is sufficient margin, but even the government supervision does not make it certain that there will be that. What about the Continental Life Office that failed in America, with a large deficiency, with certificates of solvency from the States around?

285. Do you know if there have been many failures in the United States?—If you refer to one of Mr. Teece's statements you will see.

286. *By the Hon. F. Brown.*—What is the date of that?—Eighteen hundred and ninety-one. Here it is, it says—"Mr. Richard Teece, Secretary of the Australian Mutual Provident Society, stated, no doubt after careful inquiry, that since the introduction of government supervision into the United States more than 100 life offices, and nearly 400 fire and marine offices have disappeared in the bottomless pit of bankruptcy."

287. That goes to prove that those companies could not come up to the standard?—Exactly, and they were compelled to become bankrupt. They went into the hands of the receivers, and there was a large deficiency in their funds. But the working of the English Act is, that instead of being forced into actual insolvency, the moment they become weak they amalgamate with somebody else.

288. Is there anything to prevent their going on for years and taking premiums?—Yes, public opinion invariably forces them to give up business.

289. Are you aware there are some companies in Australia that are as rotten as a rotten pear?—I am afraid this Bill would not help us if there were. You would want to investigate their securities.

290. Would they not have to work up to a higher standard, and would they not come right in time?—You made use of very strong language—I do not know whether you referred to securities or the method of valuation.

291. I refer to all matters affecting their stability?—They could not be very far wrong if their securities were all right.

292. *By the Hon. C. J. Ham.*—Is it not a great advantage that those weak companies should, through stringent legislation, drop out and be amalgamated, and that their clients should go into some strong institution?—It is certainly to the advantage of their clients, because it would give the company that took them over time to work out the business.

293. *By the Hon. the Chairman.*—Is that not what took place with the great majority of the companies in the United States when the Act was passed?—I believe that was not the effect of the legislation, but that they were actually forced into insolvency.

294. You are aware that a great many companies have gone insolvent in England?—Yes. The Briton, that is a comparatively recent insolvency, and the business has been transferred to the Marine and General Company. That was not a very large office, and the actuaries knew they were not strong. The failure of the Briton Medical and General was caused by the manager interfering with the funds and putting dummy securities into the safe. The Great Britain Mutual was a comparatively small concern. The London and Provincial Law Company was not large. The Masonic was small. The Rosendale Mutual I never heard of. The Scottish Economic was a well-conducted office, and they amalgamated; it was not a failure, they were not doing a large business, and they handed it over to another office. The United Kingdom Assurance Corporation was not a very large business. The Western Counties and the London were both small affairs. As to the Third Schedule, part 3, I think the subdivision of the business is highly objectionable.

295. What part do you object to?—Part 3. I object to the full details being given.

296. Why?—Because agents get hold of the statements of the business of some particular company, and if it happens to be smaller than its neighbour they may use that bit of information for the purpose of comparison, instead of the whole business of the company. I think it is most undesirable to have all these details in this Act. I am well aware it is in the Western Australian Act, and I think it was introduced by the influence of one particular office, because it served that particular office's ends.

297. *By the Hon. C. J. Ham.*—That does not correspond with anything in any English Act?—Oh no. If it were not that there is a desire in the colonies to get information as to life assurance business I would say leave it out altogether.

298. *By the Hon. the Chairman.*—There are very complete returns under the present law?—I know.

299. This is only a slight extension?—Under the present law we give the business in Victoria specially, but this is a large extension to ask for the business in all the colonies. If it were possible to give the information to the Registrar and he were to publish it only in totals, that might not be objectionable.

300. *By the Hon. C. J. Ham.*—Is not the information provided by the present Acts in force sufficient?—Quite sufficient.

301. *By the Hon. the Chairman.*—Is there anything else you would like to say?—I think there was something about the manager having to make a statutory declaration—I think somewhere in this Bill the manager has to make a statutory declaration—and I do not think the manager should be compelled to make

that declaration in the form it is in here. As a rule the manager has very little to do with the preparation of accounts; he exercises general supervision, and depends on his officers for the details, and it seems hard on him to have to make a statutory declaration about something he does not do himself. Clause 49 says—"Unless otherwise declared by regulation as aforesaid, the fees prescribed in the Sixth Schedule to this Act shall be payable to the Registrar-General." The Governor in Council has to fix the fees, and I suggest, if there are any fees, they should be fixed in the Act. I think it is a very dangerous thing, and companies have suffered from it in South Australia, where the Governor in Council has power to fix the fees, and they have made the companies pay through the nose.

The witness withdrew.

John Armstrong Gourlay examined.

302. *By the Hon. the Chairman.*—What are you?—Manager of the Equitable Life Assurance Society of the United States, for Victoria.

303. We will call you again on Tuesday, as the time for hearing evidence has expired?—I shall be happy to attend.

The witness withdrew.

Adjourned until Tuesday next, at half-past Two o'clock.

TUESDAY, 10TH OCTOBER, 1893.

Members present:

The Hon. S. FRASER, in the Chair;

The Hon. E. Miller

Dr. W. H. Embling

F. S. Grimwade

The Hon. H. Cuthbert

W. Pitt.

John Armstrong Gourlay further examined.

304. *By the Hon. the Chairman.*—What is your profession?—Manager of the Equitable Life Assurance Society of the United States, in Victoria.

305. How long have you held that position?—Nearly nine years.

306. Have you studied this amending Bill?—I have looked through it pretty carefully.

307. You have a copy of it?—Yes.

308. What clauses do you approve of, if any, or what clauses, if any, do you disapprove of?—The principal ones which I disapprove of are those with regard to the foreign companies—differentiating between them and colonial offices, those regarding the giving of surrender values, keeping policies in force out of surrender values, that is, clause 39, and also a portion of clause 42, where it states about the amount of paid-up assurance which the amount of the cash surrender value of a policy will purchase as a single premium for an assurance in the manner provided in the original policy contract.

309. I do not quite follow you?—It is antagonistic to the Tontine system of assurance; it would destroy one of the principal features of it.

310. Are there any other clauses in the Bill that you have an objection to?—With regard to the deposit equal in value to the net value of all the companies' policies in the colony, clause 15—[reading]—"Every company organized under the laws of any country other than one of the Australasian colonies, shall, within six months after the close of each financial year of such company, have and keep on deposit with the Registrar-General securities in conformity with the provisions of section six of this Act, equal in value to the net value of all its policies in the colony of Victoria."

311. That is a differentiating clause?—Yes.

312. You object to clauses 15, 16, 17, 39, and 40?—Those are the principal ones.

313. Are there any other clauses that you have any objection to, or, if not any other clauses, what is your opinion about the Schedules?—I fancy the Schedules in the present Act are sufficient for all purposes. I have not looked through them sufficiently critically to suggest improvement in the present Act; but I think we hardly require anything beyond the present Act, because, while it is a fair thing to ask new companies for a deposit, as guarantee that the death claims and expenses will be met, until they become properly established, it should be sufficient, I think, to leave to public opinion, criticism, and competition, and the ample returns called for, the well-established companies—which should be ample to enable the public to form an opinion as to their stability.

314. You know the Schedules to the present Act?—Yes.

315. Have you looked through the Schedules to the amended Act?—Yes.

316. Practically they are the same, but a little fuller?—Yes.

317. After admitting that, do you see anything specially objectionable in the Schedules before you?—Yes, in regard to a portion of the Third Schedule, giving the amount of policies in force in other colonies.

318. You admit that is a small detail?—I do not think so. I think a company may not for a certain reason be pushing its business in a certain colony—the expense may be too great, and the fact of its not pushing its business in one colony may be used against it in the colonies where it is succeeding. I have known that done.

319. I suppose you admit there is great competition with all the offices, and every little hold they can get they use it?—I know they use every little point.

320. It is in that sense that you object to that portion of the Schedule?—Principally.

321. If that Schedule could not be used in that way, you would not see much objection to it?—No. I do not think a company should object to giving full returns.

322. On clause 15, do you consider there is the same security to policy-holders with foreign companies as there is with colonial companies?—I think there is sufficiently ample security, as far as I can tell. That answer is based on the opinion of Sir John Madden, obtained by the New York Company. That is the legal aspect.

323. I am not referring to the legal part. Do you consider there is the same absolute security in every sense of the word with foreign companies as with colonial companies?—I suppose you could hardly consider there was the same absolute security, but as far as one company is concerned—that is our company—we voluntarily committed ourselves to investments to give security. As far as the other companies are concerned, I am not in a position to speak. We started business here when no legislation of this kind was contemplated, and, after having decided to invest our funds in a particular way, we consider it would be unfair to hamper us.

324. *By the Hon. Dr. W. H. Embling.*—In what way have you decided to invest?—In freehold properties here and in Sydney—in buildings.

325. How would that secure the policy-holders?—It shows the intention of the company.

326. *By the Hon. the Chairman.*—Could your company part with that security?—I suppose they could.

327. Could they mortgage that security if they felt inclined?—I am not in a position to speak absolutely as to that, but I do not think the laws to which we are subject would allow it.

328. You say they could sell?—I would not say positively, but Mr. Scott or our actuary could give you information on that point. There are other objections which I could raise about depositing securities.

329. I will ask you about those later on. Will you read the first clause in that letter—[*handing a document to the witness*—]—and I will ask questions about that?—“Proposed amendment of the Life Act.—I have carefully considered the provisions of this measure, and I do not see anything to which exception can be taken by any sound and honestly conducted life office.”

330. Look at the date of that letter, the 1st September 1892. You know Mr. Teece to be the manager of the A. M. P. Company?—Yes.

331. Is he acknowledged to be a successful manager, and a capable man?—I believe so.

332. Would you contradict that statement of his?—About the depositing of securities I have done so.

333. In what way do you object to the depositing of securities, as provided in clause 6?—I do not think there is any objection to new companies being called upon to deposit a reasonable amount as a guarantee that there are good solid men going into the business, and that the death claims will be paid, but well-established companies I do not think should be called upon to do so. With regard to clause 8 and the securities being equal in value to 10 per cent. of the excess of revenue over expenditure, that 10 per cent. bears no proper relation to the liabilities of an office.

334. Does it bear a relation to the business done?—No.

335. Clause 8 reads—“Every company organized under the laws of any one of the Australasian colonies shall within six months after the close of each financial year of such company deposit with the Registrar-General securities equal in value to 10 per centum of the excess of revenue over expenditure in Victoria, as shown by the annual statement for such year, until the deposit shall amount in value to One hundred thousand pounds.” Do you contend that if they do not do increased business they have to pay the 10 per cent.?—One company might be doing a much larger business than another, and yet deposit less on that basis.

336. *By the Hon. Dr. W. H. Embling.*—You object to that altogether?—Yes. The point is that it is quite an arbitrary provision; it does not bear any proper relation to the liabilities of an office.

337. *By the Hon. the Chairman.*—Does not it bear relation to the business done?—No, because a company might be doing all new business, at an expense of 50 per cent. or 60 per cent. of first year's premiums.

338. Are you putting a case that could not arise?—No.

339. Are you putting a case that does not exist?—I could not say.

340. Is there an office in the colony doing all its business in the shape of new business?—There are a number of companies that are doing certain business, and if they pushed that business my remark would apply.

341. That is on the assumption that all the takings are used for carrying on the business?—Not all, but the most of the first year's premiums go in expenses—sometimes more.

342. If they did go beyond, they would be on dangerous ground?—Yes.

343. Do you know of a business in this colony, or in Australia, that has half of its business new business; what proportion do you do, roughly speaking, of new business to renewed premiums in this colony?—At the present time?

344. Yes?—I do not know at the present moment, but ordinarily about equal to 20 per cent.

345. Your assumption a little while ago was on the presumption that the whole of the business would be practically new business?—Not the whole. I say the 10 per cent. does not bear any proper relation to the liabilities of an office.

346. That is extreme?—No, not extreme; any new offices would be extreme.

347. *By the Hon. Dr. W. H. Embling.*—I suppose your office takes advantage of new business?—It is one of the cheapest businesses established in the colony.

348. *By the Hon. the Chairman.*—That is a minor clause?—Yes.

349. Clause 8 principally refers to colonial companies?—Yes. Clause 9, about the Registrar-General being the judge of the market value of securities, that seems to be rather—

350. There are differences of opinion on that, and you think that would be a difficulty with a company?—Yes; to have no appeal beyond him. I have not decided what the appeal should be, but it is too much power to leave in the hands of one man.

351. Do you know how much money your company has deposited in foreign countries?—I am not in a position to say.

352. *By the Hon. W. Pitt.*—They do lodge securities in foreign countries?—We do. In Great Britain we voluntarily deposited £100,000; but there is no law there to compel it.

353. *By the Hon. the Chairman.*—Do you know the Massachusetts Life Insurance Report [*producing a book*]?—That has not been through my hands.

354. I will read from this for you, it is dated January, 1893. At page 71, about the Equitable Company, there is a balance-sheet of your company. Who is your president?—Henry B. Hyde, and the secretary, Mr. Alexander.

355. Page 71, I see “Securities deposited with foreign governments, 1,768,737 dols., book value. Market value, 1,768,737 dols.”?—Yes.

356. I presume you would not question that authority—[*handing the book to the witness*]?—It ought to be correct. I do not know whether it is an authentic statement; I presume it is.

357. Turn back a page or two, and see where your company is mentioned?—This book is not an official return. It is assumed to be an authentic copy of the reports; I do not know whether it is or not.

358. Will you kindly read on to the clause that I referred to?—[*Reading*].—“Securities deposited with foreign governments.”

359. Are you aware that your company makes deposits in accordance with the Canadian law?—I am not in a position to speak on that point. Included in the amount of “Securities deposited with foreign Governments” I assume there is the deposit with the British trustees, which is a special security for British policy-holders.

360. Does your company make a voluntary deposit in England?—Yes. That amount I mentioned is held in trust, and the Earl of Kintore is one of the trustees.

361. *By the Hon. Dr. W. H. Embling.*—Do you propose to do that in Victoria?—We think we have done so in our building.

362. *By the Hon. the Chairman.*—Could you easily do so in compliance with clauses 15 and 16?—Yes, the company does not object to that. We voluntarily offered to do so, and asked the other companies to do the same thing. The policy-holders should look to the management for the control of the funds, and not to the Government. As far as Victoria is concerned it would not be a difficult thing to put up the 4 per cent. reserve; but it might be objectionable in other colonies.

363. *By the Hon. Dr. W. H. Embling.*—What voice have the policy-holders in the deposit?—None.

364. *By the Hon. the Chairman.*—Is yours a mutual company?—It depends what the definition is. We are not purely mutual. According to the law of the State of New York, passed in 1853, every company is compelled to put up not less than £20,000 as a security that its claims and expenses will be paid in the early years of the company, and the proprietors in our company are limited to 7 per cent. per annum, and they cannot draw more than that, £1,400 a year; and the charter of the company provides that the whole of the profits belong to the policy-holders. It is the same as a man taking his money to a proprietary bank. The deposit receipt, in that case, is the same as our policy, an undertaking to pay a certain sum on a certain date, and the charter guarantees that he will get the whole of his share of the profits.

365. *By the Hon. E. Miller.*—Are any of them purely mutual companies?—Only those established before 1853. One of the colonial companies was established by giving some of the original policy-holders the whole of the first five years’ profits, which was more expensive to the other policy-holders.

366. *By the Hon. the Chairman.*—You admit that the Canadian Act compels—?—I am not aware of the provisions of that Act.

367. Nor are you aware of the Massachusetts Act?—I do not know the points of difference.

368. You said you objected to clause 39, “Surrender value to be declared?”—Yes, clauses 39 and 40. The cash surrender value.

369. Your policy is not to keep policies alive by means of the surrender value?—No.

370. Do you adhere to that rule rigidly?—Yes. Personally I am very much opposed to keeping them alive out of the surrender value. There are some very objectionable features in connexion with that practice.

371. *By the Hon. E. Miller.*—What are they?—A man makes a contract to pay certain premiums, and if he fails, he is a defaulter. The society at that date has in hand the cash surrender value of the policy at which it can afford to buy him out. That would be really the only amount he should then be entitled to claim, either to purchase paid-up assurance, or, if the company were willing to pay it, the equivalent in cash. If he is a defaulter, I do not see why the company should apply the surrender value to keep his policy alive. I do not say there is an element of danger in it, but there is an inducement to policy-holders to become lax in paying the premiums. Those companies which have kept policies alive the longest have put out printed matter advertising the fact, and that increases their lapses. If I were a policy-holder in one of the colonial offices, if I wanted to get the best results, I should not dream of paying up (every inducement is held out to break the contract) as long as I am in good health. Assuming I take out a policy for £1,000, and pay the premiums for five or six years on that policy—I have got instances of a certain company which shows that, although a man has not paid anything for ten or eleven years, at death the widow, or the estate in some instances, has got nearly the full amount assured—the inducement is to pay up for five or six years, allow the policy to lapse, and let the company carry it on for say ten years, and then I apply for another policy, and, allowing for the additional rate for being somewhat older, I am getting my assurance at a lesser rate than others who keep their premiums paid regularly.

372. *By the Hon. the Chairman.*—You say that a person takes out a policy for £1,000; the policy-holder pays for five years—?—Say five or six years.

373. And on the payment of that five or six years, his policy is kept alive, say, for ten years?—Yes. It does not matter what state of health he is in, there is no new medical examination.

374. Do you say there is a company doing business on that basis?—Yes, I think I am correct in saying so. I have not the papers which show, but they have carried a man for more than ten years, by applying the surrender value of his policy to the payment of the premiums.

375. *By the Hon. Dr. W. H. Embling.*—A popular company?—Yes.

376. *By the Hon. the Chairman.*—Would that transaction which you have instanced be a disadvantage to the policy-holder himself—would that not be an advantage to the policy-holder?—Only if he died during the period perhaps, not eventually to himself. It would be to those he left after him.

377. I mean in this sense, would it not be an advantage to the representative of the person who died?—Yes.

378. Does not that show great liberality to the persons on the part of the company?—Yes, but a company may be too liberal.

379. Can they be too liberal if they are sound?—Yes, because they put some policy-holders on a better basis than others.

380. Would not every policy-holder have the same right?—Yes; but if every one took advantage of the same option the company would soon have no renewal premium income at all. It merely means borrowing money on the policy.

381. That is an extreme case?—Yes.

382. I have not heard of such a case?—There are such.

383. I will take care that I put that to other experts and examine them as to that. It seems a very extreme case?—It is, no doubt. It is generally the extreme cases that are quoted, because they give the biggest advertisements.

384. That goes to show that an extreme case is not the one to be quoted before a Committee to carry a Bill?—I quote to show the extent to which the practice may be carried.

385. *By the Hon. E. Miller.*—In the case of a policy kept up by the surrender value they would withhold the premiums which they had paid out of the capital?—Yes.

386. And interest also?—Yes.

387. Then that might amount to about half the total amount claimed?—Yes.

388. The representatives in that case would only get about half what the man intended to leave?—It depends on the amount assured for and the time it was kept alive.

389. Then the amount deducted and the interest would be a heavy amount taken out of the policy?—Yes, according to the number of years.

390. *By the Hon. the Chairman.*—According to the practice of your company, the representative of the policy-holder who died would get no benefit at all after the lapse of six months?—After three years we give the paid-up surrender value.

391. In the shape of a policy?—A paid-up policy for the proportion he paid.

392. If he omitted to pay his premium when it became due, then, of course, the policy would not be kept alive?—He has twelve months in which to apply for a reinstatement, subject to new medical examination. He has six months in which to claim the surrender value, and twelve months in which to apply for reinstatement.

393. Would you be surprised if I showed you one of your own policies which is different?—Yes.

394. *By the Hon. E. Miller.*—Do you lend on your policies?—No; there is nothing in it. If we could give a man an actuarial certificate as to the value of his policy, anyone would lend him up to 90 per cent. upon it. We consider ours is a better plan than the other.

395. *By the Hon. the Chairman.*—If a policy-holder makes default of payment in six months, do you receive the premium?—If in good health.

396. Have you the option of declining to take the premium after six months?—Yes.

397. *By the Hon. Dr. W. H. Embling.*—He has to be medically examined again?—Yes; but he can always claim the surrender value within six months after lapse.

398. *By the Hon. the Chairman.*—If a policy-holder makes default for seven months, you have the option of refusing to take the premium?—Yes.

399. *By the Hon. E. Miller.*—Unless he pays when it is due, you can refuse?—Or unless he pays within 30 days.

400. That is the case with every company where they do not allow the surrender value to keep the policy in force?—Most do not have any surrender value till after three years.

401. *By the Hon. the Chairman.*—As you state, sometimes the whole of the first year's premium goes to pay the first year's expenses, and there is no company that you know of that pays a surrender value till after three years?—Only one. The disadvantage under the other system is this, that the good lives allow their policies to be kept alive by the company, and if they get into bad health they go and take them up again. It is the ones in bad health who pay up.

402. *By the Hon. Dr. W. H. Embling.*—What is your own opinion on the whole question of legislating on this subject—is this a seasonable time, or is it wanted at all?—I am against it on a certain point.

403. What is the point?—I think the Government does its duty when it gives security to the public that no weak companies or speculative companies start. It does that, first by asking for a deposit and afterwards by asking the companies to give returns, and they might leave the rest to competition and the light of public opinion.

404. In the event of a war between a country represented by a foreign company and the company represented by the assured, what position would the assured be in?—That is a legal question. We undertake to keep the policy in force during that period.

405. Say that war was declared between the United States and Great Britain, and within a week of that declaration a policy-holder in your company dies, and say the war goes on for six months, what is the position of the widow and family of the assured?—Unless some condition could be made, they would have to wait.

406. Would it not be desirable to have money kept in the colony?—Our business would compel us to keep a sufficient sum in the colony to meet our claims, but we object to having to keep it in certain securities, because it takes the management of that money out of the hands of the company.

407. *By the Hon. the Chairman.*—I do not think you quite understand the Bill in that respect. Look at clause 6. You will observe that this Bill does not give the Registrar-General, or any government officer, power as to the securities, but that you place the securities at the disposal of the Registrar-General to meet claims as they mature, not, as your statement would imply, as interfering or to compel the company in any direction as to its investments. It says that if you invest in mortgages of freehold real estate in Victoria, title deeds or certificates of real estate, bonds, debentures or other securities issued by the Government of Victoria or by any municipal corporation in Victoria duly authorized in that behalf, or receipts for fixed deposits with any banking company &c., those securities shall be deposited with the State as security to meet the net obligations to mature?—That might exceed what our management wish to invest in any one territory, and might be millions of pounds.‡

408. *By the Hon. Dr. W. H. Embling.*—You object to being made to invest your funds in any particular colony?—Yes.

409. You wish to invest where you like?—Yes.

410. How would you meet the case I quoted, in the event of a war, and a widow left in that position?—Of course it is a very difficult thing to say. I know in many companies the case would not arise.

411. It is not an improbable thing; a war takes place between some place and Great Britain, and, within a few days, a man assured in a foreign company dies, leaving a wife and children—in what manner would the foreign company provide for the payment of the sum assured?—The company would naturally provide for all probable claims for some time ahead.

412. This case is what the Bill is for?—It is a case which I can hardly imagine. Any good company would provide funds for contingencies.

413. *By the Hon. the Chairman.*—What are your total premiums that you receive in the colony, if you have no objection to give it?—I would have no objection.

414. What are your total liabilities?—That is a question for the actuary.

415. You do not lend money on mortgage?—Not at present; there is nothing to prevent our doing so.

416. You have not done so?—I think not.

417. *By the Hon. W. Pitt.*—Did I understand you to say that the foreign companies had no objection to clause 15, if the colonial companies are put on the same footing?—I think that is right.

418. *By the Hon. F. S. Grimwade.*—You do not mind it as long as it is not differential?—We do not want the distinction.

419. *By the Hon. Dr. W. H. Embling.*—The Chairman has spoken about the legislation of America; I believe it has been reorganised generally in the direction of free-trade?—Yes.

420. Are you aware whether the course of legislation in America during forty years was in the direction of conserving the business of companies till they were well established?—I do not know.

421. *By the Hon. the Chairman.*—You stated that you are not conversant with the American laws?—No.

422. *By the Hon. F. S. Grimwade.*—Has your company an office in London?—Yes.

423. Are you under disabilities there as compared with other companies?—Not that I am aware of.

424. *By the Hon. H. Cuthbert.*—How much of your funds is invested in Great Britain?—I do not think any beyond the £100,000 voluntarily deposited as security for British policy-holders.

425. In the colony how are the funds invested?—In the property, principally, at the corner of Collins and Elizabeth streets.

426. Amounting to between £300,000 and £400,000, I suppose?—Yes. The Equitable, I believe, to-day has more money invested in the colony (quite as much, or more) in proportion to its liabilities than any company in the colony, colonial or foreign.

427. You have gone through this Bill carefully?—Yes.

428. What are the principal advantages to be gained, in your opinion, by the passing of such a measure as this at the present time?—I do not know that there are any particular advantages to be gained. I think it is the other way, really. Take it all through, I should say it is the other way.

429. It differs from the English legislation?—Yes. I may say I do not know in what respects.

430. In going through it you compared the clauses with the clauses in some of the Acts that have been passed in the United States?—No.

431. So far as your company is concerned, if the legislation in connexion with this matter was precisely the same as for companies established in Victoria, you see no objection to the Bill?—I believe that was the position the company took up. I am not in a position to say definitely.

432. As prepared now, you think it unfair to have a distinction between local companies and foreign companies?—Yes.

433. Might I ask, in the event of a dispute arising between the representatives of a policy-holder and the company, if that question could be settled in Victoria by the law courts, without going to the United States?—I have here an opinion of Sir John Madden given for the New York Company on that point. Shall I read it; it is very short?

434. If you please?—*[Reading]*—“I am further desired to state whether the New York Life Insurance Company can be sued upon its policies in a Victorian court. This is beyond all doubt, in my opinion. Process can be served effectually on the company's manager in Victoria, at its office in Melbourne, and on that service judgment can be effectually obtained in the Supreme Court of Victoria. On that judgment execution could issue against Victorian assets only, but if it were desired to enforce that judgment in America against the company's assets there, the judgment creditor could, without leaving Victoria, bring an action on the judgment of the Victorian court, and on the production of that authenticated judgment the American court would give judgment for the plaintiff, as of course, unless the company could prove that the judgment was fraudulently obtained in Victoria, and upon that American judgment execution would at once issue in New York against the company's assets there.”

435. Looking at that opinion, if you rely on that opinion, would that not be an answer to the question put to you by the Honorable Dr. W. H. Embling, that, in the event of war breaking out between Great Britain and the United States, a person aggrieved might apply to the courts in Victoria and get judgment against the company?—Yes. Sometimes in the evidence which I have given I have been speaking my own opinion and sometimes the opinion of the company, and I was not speaking about the company not having security here.

436. *By the Hon. Dr. W. H. Embling.*—I was not speaking of assets, but of money?—Yes, I understand.

437. *By the Hon. H. Cuthbert.*—If there were assets deposited to meet the liability, they could get judgment?—Yes.

438. *By the Hon. the Chairman.*—On that point, are you aware that cases have been contested in New South Wales, and successfully, against an applicant who sued for a claim?—I do not know what the law of New South Wales is.

439. Are you aware that a foreign company fought a case in Sydney, and was successful on the plea of non-registration?—Was it the Equitable?

440. I will not name the company?—I know of an agent who had a case, and that plea was put in.

441. Do you remember a case of a trial in Sydney where a company successfully pleaded non-registration and won the case?—Not our company. I do not know of any such company.

442. *By the Hon. F. S. Grimwade.*—There was a case brought against your company?—No, against the manager. It was the case of an agent who sued the manager, and the manager put it into the hands of his solicitor, and the solicitor, without consulting him, put in the plea of non-registration. The company was never consulted in the matter, and they were very much annoyed. It was only the action of the manager.

443. That would not happen again?—Never.

444. At the present time, I suppose, the principal assets of your company in the colony are represented in that big building?—Yes.

445. And you brought money for that purpose?—Portion. A portion was accumulated in Melbourne and a portion from London.

446. As the company went on doing business, loose funds would be kept here, as in England?—I am not in a position to say. I think it would depend on the field that Victoria gave for suitable investments. The question has not been gone into.

447. Your company has been in existence for a great many years, and it has not been its habit to have liabilities in any country without providing for them?—No.

448. *By the Hon. H. Cuthbert.*—As to the deposit of securities; under clause 6 every company commencing business has to lodge securities to the value of £10,000; do you think that sufficient?—I should think so.

449. And according to clause 8 the further deposits are to go on until they amount to £100,000?—Yes.

450. Do you think it is well to draw a limit to a company doing a large business and say they shall stop at £100,000?—I should stop at the first deposit altogether.

451. Would you return that £10,000 to the company after it was well established?—I think it would be a very small matter as to whether it should be retained. I think it is a matter which need hardly be considered for most companies.

452. You do not agree with it going on increasing till it gets to £100,000?—No.

453. Would it not be additional security to the policy-holders?—Yes; but I think it would be objectionable for the reasons I mentioned.

454. It does not interfere with the company lending out their money on securities which they approve of?—No.

455. Only that the securities should be lodged with the Registrar-General?—Yes.

456. How could that interfere with the business of the company?—I think it is unnecessary. My idea is that the object of legislation should be to prevent adventurers or companies starting with no basis—wild-cat companies from starting. I should leave it to the competition of other companies and to the criticism of the public, and have the returns as full as possible.

457. *By the Hon. the Chairman.*—Are you conversant with the English life companies?—Only a few, by reputation.

458. Have you ever heard of the Church of England Company?—I have heard of it, but know nothing about it.

459. Are you aware that it failed quite recently?—No.

460. If you will look up you will see about that company, the Church of England Company, and you will see that it failed recently, and that Bell, the actuary, has reported on it. It gave large bonuses, and failed recently?—The bonuses were probably not earned properly. May I ask whether Mr. E. Scott, our president, or our actuary are required to come down to offer themselves for examination before you. If they have a few days' notice they would be glad to come, and they could give you information that might be of value. They are in Sydney, but I am sure they would come if you desire it.

The witness withdrew.

Alexander Hunter Young examined.

461. *By the Hon. the Chairman.*—What are you?—Manager of the National Mutual Life Association.

462. Have you carefully considered the Bill which we are discussing?—I have.

463. Are there many clauses in it to which you object?—Yes, there are a good number that I object to.

464. Will you kindly state them as briefly as you can?—I have taken them down here.

465. I do not mean the trivial ones, but the principal ones?—I have put them down in a certain order. For instance, clauses 6, 8, 12, and 13, I take it, apply entirely to securities; and clauses 15, 17, and 18 to foreign offices; and 25 and 27 to the form of Schedule, giving the details of business that companies have in this colony; 29 and 37, special valuations. I will go through them briefly in that order, commencing with No. 6. My objection is that that requires a deposit of £10,000, which may be deposited in any way, and, taken in conjunction with clause 8, that deposit is to increase annually until it reaches £100,000. I think that for the purposes of guarantee no amount would meet that object. I do not think there are any offices now in Victoria, except two small ones, but could place that £100,000 down at once. So far as assurers are concerned I see no guarantee. Our office and other offices would at once place that amount. It is an arbitrary amount. Take the case of our office, it is a small amount; it is too small in the case of one office and too much in another. I see no guarantee at all in that fixed amount.

466. You say clause 8 is too much?—No; I say that clause 8 has no practical purpose. The £100,000 is nothing; it does not measure the liabilities of our own office, much less of the A. M. P. office.

467. Is it not a certain ratio to the excess of revenue over expenditure as the business progresses?—Clause 8 says a maximum deposit of £100,000.

468. In years?—The liabilities may be as many millions, or not so many pounds. You propose a fixed amount for a company, no matter what its liabilities are. There is no limit in the English Act.

469. Then you would object to the present deposit under the present law?—No. The object of the present deposit is to prevent the establishment of bogus offices, and the present £5,000 is repayable to the offices when their accumulated fund reaches the sum of £15,000. When the Act of 1870 was passed in England a clause was inserted for this purpose—to disperse a gang of company-promoters. They brought down the Albert and the European offices, which had mopped up 57 offices, and so a clause was put in the Act requiring any new company starting to deposit £20,000 with the Government, to be returned when the accumulated funds reached £40,000. It was not to secure the policy-holders, but to stop bogus companies. Our Act of 1873 was passed on the same lines, to stop bogus companies, not to guarantee the business of an office. I have the English Act here.

470. I agree that it is so, but how about clause 343 of the Companies Statute, which says—“And no part of such assets shall be applied in payment of any liabilities of the company incurred elsewhere than in Victoria until the whole of the liabilities incurred in Victoria shall be paid in full”?—Having secured assets registered in Victoria or not registered, the matter has been entirely voluntary.

471. Do you consider that the present Act is inconsistent in its clauses because clause 343 says the assets shall be held sacred?—We have no registered assets in Victoria, nor have any other of the life offices.

472. Is the Act not inconsistent?—That is the Companies Consolidated Act; that applies to any company.

473. That is the life assurance clause that I read?—I take it that it is compulsory at the start of an office to deposit £5,000, but no office which was in existence when the Act was passed need have registered assets. I do not think there is one office that has registered assets.

474. There is an office having lodged securities?—Life offices?

475. Yes?—I was not aware of that.

476. You know the American offices have, or they have not withdrawn them?—I do not think the colonial offices have.

477. You know all offices have to deposit £5,000?—Yes; which is given back when the accumulated profits are £15,000.

478. What is your objection to clause 6?—I have no objection, if you think a guarantee necessary, to clause 6; I couple with that clauses 8, 12, and 13, and I say that £100,000 is an arbitrary amount which does not necessarily give any material guarantee to the assurer.

479. *By the Hon. H. Cuthbert.*—Not to the extent of £100,000?—Suppose it was to be divided among £5,000,000. The object of the Act is to assure that only *bond fide* companies will be started, instead of a man going round and getting £5,000 subscribed, of which he got half, and the other half was used to keep the office going for a time.

480. *By the Hon. the Chairman.*—Will it not be possible to start a company and to deposit the £5,000 under the present Bill, and to effect almost a swindle, in a manner of speaking, if there were a sufficient number of persons combined to do it?—Where are you to get the £5,000? That is money down.

481. Would it not be possible?—I can hardly conceive it. I was in London at the time the Act was passed, and there were two or three noted men whom I hated to see come into the office, for I knew they wanted our office to join another office for their own benefit; and when the Act was passed their occupation was gone, and you could count on your fingers the number of new offices started after that. Clause 12 I would suggest to be altered to twelve hours.

482. I was going to make it 24 hours?—A man comes to me for his security lodged with you, and I say—“I cannot give up the deeds for seven days.” I do not see the object of the long notice.

483. *By the Hon. F. S. Grimwade.*—That would impede business?—Yes.

484. *By the Hon. the Chairman.*—I will make that 12 hours or 24 hours?—We take objection to the final clause in clause 12—“And the decision of the Registrar-General shall be conclusive in all matters relating to the value of securities under this Act.” It is altogether beyond his powers and functions. It takes the smartest men in Melbourne to know the value of securities, let alone a recluse such as he.

485. What amendment could you suggest?—I can only suggest that the valuations made when the office went into the transaction should be submitted to some expert.

486. That copies be submitted, and that they be accepted?—I think so—these valuations are those on which we lent the money. The values are decided on, first by an expert and then by the board of directors, and I think the Registrar-General might accept them.

487. *By the Hon. H. Cuthbert.*—It is a very important question?—Yes, it is.

488. *By the Hon. Dr. W. H. Embling.*—The Registrar-General might call in experts?—Yes.

489. *By the Hon. the Chairman.*—Four different persons would have to conspire to defraud the Government?—There are six directors on the board. There is the valuer who says—“I think it is worth so much;” then the board cut down that valuation and allow two-thirds of their value.

490. *By the Hon. H. Cuthbert.*—You object to the latter portion of that clause?—Yes. The Registrar-General is too innocent and too helpless. I would not say there would be compulsion on his part, but if our valuation were placed before him he might challenge it.

491. *By the Hon. F. S. Grimwade.*—Would it not be better to name a limit of time?—Yes, that might do, within two years; that is my notion—after that the valuation might be too old. No. 13 I have already anticipated. That is that “All securities deposited with the Registrar-General under this Act shall be primarily charged with the payment and satisfaction of all the liabilities of the company in Victoria, whether arising in respect of policies issued before or after the commencement of this Act or otherwise howsoever.” We think that funds got anywhere are funds of the association. We have often remitted funds from Melbourne to Sydney or from Sydney to Queensland, where suitable investments occurred. If this clause were passed, it would limit our chances of profitable investment. It would compel us to keep so much here where there might not be a good opportunity of investing. That is the objection to ear-marking.

492. *By the Hon. the Chairman.*—That would be more properly against lodging securities at all?—No.

493. *By the Hon. H. Cuthbert.*—Your objection to that could not be strong?—No.

494. *By the Hon. the Chairman.*—Clause 13 only applies to the deposit of the £100,000?—Yes.

495. Have you any objection to clause 14?—I think those are all details.

The witness withdrew.

Adjourned until to-morrow, at half-past Two o'clock.

WEDNESDAY, 11th OCTOBER, 1893

Members present :

The Hon. S. FRASER, in the Chair ;

The Hon. H. Cuthbert
W. Pitt
C. J. Ham

The Hon. S. Williamson
Dr. W. H. Embling
E. Miller.

Alexander Hunter Young further examined.

496. *By the Hon. the Chairman.*—I think we were at clause 15 yesterday when we adjourned?—The question of foreign offices.

497. *By the Hon. H. Cuthbert.*—You group clauses 15, 17, and 18 together?—Yes. I was saying that generally I object to legislation against foreign companies because I am a free-trader. I do not think that any legislation of this kind will be any benefit to the assurers. It is novel procedure in English-speaking countries to have this differential legislation, and the colonial companies certainly do not want it. On those three grounds I object to these clauses. I spoke of Canada, where there is legislation requiring companies to deposit moneys, but there is just the same law for the English as for the Canadian and the American companies. I found that out by a personal visit.

498. *By the Hon. the Chairman.*—Do you say there is the same law for foreign companies as for Canadian companies?—Yes.

499. Do you mean there is the same law for foreign companies as for Canadian companies in Canada?—There is the same law regulating English offices as Canadian.

500. The English offices are under the British flag?—When I was in Canada I found the same laws for American, Canadian, and English offices.

501. Will you kindly answer how it is, that, at the present moment, there are millions of dollars invested in Canada in order to comply with the law of Canada in regard to the deposit of securities?—The deposits are required by their Act.

502. *By the Hon. H. Cuthbert.*—You were stating that you objected to differential legislation?—If there is to be legislation at all, it should be applied to all the offices doing business in the colony, and I uphold that, first, because I am a believer in free-trade ; secondly, because I do not think it will be any benefit to the assurer ; and thirdly, it is novel procedure in English-speaking countries to have differential legislation, and the colonial companies certainly do not want it. If you impose greater penalties, as we may call them, or require greater securities from foreign offices, you simply give them a handle to say—“ We are in a stronger position than the colonial offices ; the Government hold much greater and more valuable securities for our members.” Just now people may have a suspicion whether American offices are right or wrong, and I am afraid you would supply an argument against the colonial offices. When the American offices started business in London, the question was not raised, and they have been working double the time that they have been here. They have branches and agencies in every town throughout the three kingdoms, and there is no such security required there as is proposed here. We are not considering the concerns of colonial companies, I admit, but the proposed differential legislation would be handicapping the colonial offices. Those are briefly my objections to clauses 15, 17, and 18. With regard to clause 18, there is one part of it, I submit with all deference, that can hardly be carried out, because every office must send copies of its returns to every member, and thus they must advertise. The companies must publish all their figures, and clause 18 is to prevent that.

503. *By the Hon. the Chairman.*—Clauses 17 and 18 are to be struck out, as of no consequence?—Then I must beg your pardon for having taken up your time in discussing them.

504. You said just now you were a free-trader, and that there was the same law in Canada with respect to foreigners as with respect to domestic companies?—Twenty years ago there was, for I was sent out from London to make inquiries.

505. Your answer is, that at present there is no differentiation in Canada as against foreign offices?—That is my impression.

506. *By the Hon. H. Cuthbert.*—You are speaking from what you ascertained twenty years ago?—Yes. That was within my own knowledge ; for I was sent out from London to make inquiries before we did business there.

507. *By the Hon. the Chairman.*—I will read from the Journal of the Institute of Actuaries, volume 20?—Is that since the date that I was there?

508. I would like you to look it up?—I have had nothing to do with Canada since I came to reside in Melbourne.

509. *By the Hon. W. Pitt.*—How long ago is that?—In 1875. I was in Canada in 1873.

510. *By the Hon. the Chairman.*—Will you look up that Journal, volume 20, page 447. The Canadian Act says—“ If it appear at any time from an examination of the affairs of a company that its liabilities in Canada (including values of policies) exceed its assets there the company must make good the deficiency within 60 days, or the licence will be withdrawn. This being the case, it is necessary for foreign companies, as soon as the growth of their business requires it, besides making the deposits which have been mentioned, to keep other moneys in Canada of sufficient amount with them to meet the total liabilities in that country. Those other moneys must be vested in two or more trustees resident in Canada, who are to be appointed by the company, but must be approved by the Minister of Finance, by whom also the trust deed must be approved ; and the trustees may deal with the moneys in any way provided by the deed of trust so long as the value held by them does not, along with the deposit in the hands of the Receiver-General, fall below the total amount of the liabilities?”—Does that say that the Canadian companies are not under the same obligations?

511. I am not arguing that?—That is my whole point.

512. Did you not say that they were not required to deposit securities?—No. I said there was no differential legislation. I will look that up in the office.

513. On the matter of securities with foreign offices ; you are acquainted with this work I suppose—[producing a book]—it is the 38th Massachusetts Life Insurance Report, dated 1st January, 1893?—I know there is such a volume, but I do not know it. I know the object of the book being issued by the commissioners.

514. At page 71 I find an entry; I will ask you can you explain this away if there is no differential legislation in the foreign parts?—I mean the British-speaking places.

515. There it speaks of the Equitable Society's balance-sheet, "Securities deposited with foreign governments"—that is Canadian governments and British governments generally?—Not deposited compulsorily.

516. With the Canadian government there are deposited 1,768,737 dollars?—The whole question is—they are not compelled to place the securities—that is, the British companies.

517. Do you know that the Equitable society has in London voluntarily deposited half-a-million pounds?—I would be quite prepared to hear that, because they have half-a-million here in Collins-street, but they were not doing business in London when I left.

518. Would it not show this, that if they did that in London it would be desirable to do so here, for the giving of confidence to the assurers?—Undoubtedly; they must have moneys everywhere.

519. Are you conversant with the Massachusetts Act?—No, I am not, because I never did admire American insurance legislation.

520. Some may be very bad, and some very good—the Patent laws for instance?—Yes, they may be, but I speak of Insurance law.

521. Section 37 of the Assurance Act of Massachusetts makes quite a distinction between foreign and domestic companies?—There, I think, they are wrong. In the case of fire offices, I admit such distinction may be necessary, because you have fire offices' representatives settled all over the world. They take enormous risks, and they could fly away from any part if they had great claims made on them.

522. This is dealing purely with life. You think with fire offices it might be desirable?—I do.

523. Do you not think there is a vast deal more money involved in life assurance than in fire assurance?—Not such a vast deal of immediate claims.

524. Is there not larger liability with the life than with the fire?—No. The largest life office you have anywhere has nothing like the obligations of fire offices, with branches in every corner of the world, and you may have a conflagration anywhere. Of course you might have an epidemic in Melbourne, but the claims filter more slowly, and there is the aggregation of funds, and if one office could not meet its claims of say £100,000 there might be legislation then. But the fact of the Equitable depositing half-a-million of money in London shows that that contingency is not likely to arise.

525. Is it not possible for a company that is unsound, in fact insolvent, to carry on for years and receive premiums and have nothing in the world to meet their claims?—I do not believe it. That was easily done twenty years ago, but with the publicity given now under the English Act and under the colonial Act that could not have been done for years past.

526. How do you account for the fact that the Church of England Society at home, which you know —?—Yes, it has just been amalgamated with another office.

527. It was insolvent?—It was amalgamated.

528. You know that is a way to get rid of liabilities?—Yes, and the best for the assured. I did not know that was insolvent for years though.

529. I do not say that. Mr. Bell, the noted actuary, has declared it insolvent, and, as you state, it has been amalgamated?—Yes.

530. Are you aware that that office was looked upon as one of the leading offices in England?—In my day it was.

531. And was declaring large bonuses up to within a few years ago?—I do not know that. Then I know the Church of England Society was a large office, and most respectable; but the business may have fallen off. There is quite a thirst for amalgamation in England; but I never knew that that society was insolvent.

532. Mr. Bell reported it insolvent. It was before the public of England for 50 years, and paying huge bonuses?—I would not say "huge."

533. In the face of its being insolvent now, would you not call a bonus a huge one with a weak society?—A weak office has no right to declare a bonus out of anything except the surplus of profits. I cannot understand the Church of England Society being insolvent for years. I take it that it must have got into decay through weak management or weak directors. Its whole surroundings were too honorable and upright to allow of its going into a state of insolvency for years.

534. I give the fact. Do you contradict it?—Unless I saw the actuaries' report, I would doubt it.

535. I have the authorities. You might look the matter up?—I think, to put it shortly, it is very difficult for any office under the Schedules required under the English Act to be in a state of weakness without its being thoroughly well known.

536. How do you look on the fact of the Church of England Society having failed after declaring bonuses for years, and having the certificates of actuaries as to its position, and yet Mr. Bell says it was insolvent for years?—Something may have happened to it prior to Mr. Bell's report, but I am quite sure they were not in a chronic state of insolvency.

537. *By the Hon. H. Cuthbert.*—When was the company declared insolvent?—I think I can give it here. I have in my hand the Blue Book for 1893, received by the last mail, containing the returns of various offices. I do not see—[examining the book]—that the Church of England Society was in it. It made no return last year to the Government, so it must have been out of business for the last twelve months. I see by the English insurance journals it made a change in its name. It dropped the "Church" and it was called the England, and now it is taken over by one of the other large offices. I still adhere to my opinion that it is scarcely possible under the Schedules now in force for such a case to occur as the Chairman mentions.

538. *By the Hon. the Chairman.*—I give you a case. Are you aware there is strong agitation in England now for an amendment of the law?—Not in that respect.

539. Do you know a paper called the *Policy Holder*?—Yes, I do; it is published in Manchester.

540. I see it gives opinions; however, it would take too long to read them all, so I will not bother about that just now. You, of course, say that there is no necessity to make any differentiation, nor is there a necessity to give security to policy-holders at all?—No; and if the opinions of the colonial offices, and the foreign offices too, are to go for anything, they feel very strongly on that.

541. The colonial offices do not want it?—No.

542. Let me ask you—in making a law, or in the amendment of an Act, does it follow necessarily that the companies doing business are the proper parties to ask for such amendment of the law; would it not be rather for those involved in the safety of the funds to demand an amendment, rather than the companies who perhaps do not take the safety of the whole into serious consideration?—I am quite aware that legislators must make the laws, and we must follow them, but when a special subject like this is under consideration, I think it is usual to consult those who are most interested. Of course, the guardianship of funds rests with the Legislature, but I think the offices should be consulted on the matters of business.

543. On a matter of policy, should the opinion of the companies receive more attention than the body of thousands assured?—No.

544. Supposing I could congregate the tens of thousands of persons assured, and also those who assure them, which of the parties should be granted an alteration of the law—the assured or the assurers. Who would have the best right to say—“We want the law amended”?—The assured; but they may not know the facts; it is for the assurers to put the true facts before them.

545. If we say—“We require you, the companies, to assist the Government of the day, or Parliament, in passing an Act that will keep sacred a portion of the premiums you receive”—would you say that the assured have no right to make such a demand?—No, I never said that.

546. Do you think you would have that right?—I think you could pass this Bill without asking us at all.

547. I thought you seemed to point out that the companies were to be the persons consulted?—I said, if the opinion of the colonial offices counted for anything, that they were against differential legislation, as it strengthened the hands of foreign companies in competing for business. That was the length I went.

548. You know the manager of the A. M. P., Mr. Richard Teece?—Yes.

549. I will read what he said in 1892. This is a report I got from him, when introducing this measure last year. “Proposed amendment of the Life Act.—I have carefully considered the provisions of this measure, and I do not see anything to which exception can be taken by any sound and honestly conducted life office”?—We have had a little correspondence, Mr. Chairman, about this. I sent you a letter containing Mr. Teece's later opinions. He is quite converted. He wrote to *Table Talk*, and spoke of grandmotherly legislation; that is only two months ago.

550. He was in England for the last five or six months?—I gave you the date of that publication.

551. I acknowledge what you say; I am aware of that, but in that statement he did not contradict what he said at first. He only referred to grandmotherly legislation generally?—That was, to follow American legislation, was what he called grandmotherly.

552. In his letter in *Table Talk* he did not make reference to this proposed legislation?—He had never seen this particular Bill.

553. Quite so. I submitted the Bill to him, and Mr. Maine sent a note with it?—He has never seen this Bill, to say whether it is good or bad, but he objected to American legislation.

554. You admit he is a good man, and would not give a certificate of this sort without due consideration?—Yes.

555. He may have referred to the tax of 2 per cent. which the American people are putting on?—I am sorry I have not his letter with me.

556-7. You are conversant with the clause of the present Act—in the Consolidated Act it is clause 343—“Every company whose head office or principal place of business is not in Victoria, shall keep a separate account of all the business transacted in Victoria, and of the entire assets of the company in Victoria, whether registered as secured assets or not, and in the event of the company becoming bankrupt or insolvent or being ordered to be wound up the entire assets of the company in Victoria shall be applied so far as the same will extend in or towards satisfaction of the liabilities of the company in Victoria; and no part of such assets shall be applied in payment of any liabilities of the company incurred elsewhere than in Victoria until the whole of the liabilities incurred in Victoria shall be paid in full.” You are aware of that clause?—Yes.

558. Do you think that clause is on sound lines?—I do, if the company has become insolvent.

559. If a company has become insolvent?—That clause is for an insolvent company ordered to be wound up. That is a condition precedent to all this. Suppose we heard to-morrow (an inconceivable thing) that the Northern, which is a very large company, was to be wound up in England, then this clause would allow assurers to pounce down on their assets, and say all that is here now is to be held for the benefit of Victorian policy-holders. That is only operative when a company is in trouble.

560. Would you approve of securities being kept intact to meet such a case?—I do not think it necessary. Every well-managed company has securities here.

561. Do you think every company in Australia is well managed?—Those that have not come to grief.

562. Might they not take 20 years to come to grief—that is with a large company?—I should say no. With the present Schedules properly filled up they could not go five years.

563. Do you think all the colonial companies—that is the mutual companies—could toe the mark to-morrow if five policy-holders in each put the Act in force and petitioned the court for an inquiry?—I think the large companies could. There may be one or two small companies that could not, but the leading companies could. In Victoria there are two (I do not like to indicate any of the small offices) which might not be able to come up to the mark. I would not hesitate to insure my life in any of the leading companies.

564. In New South Wales?—Any of the leading ones. If you take some of the smaller companies (what I call mosquito companies), I do not know their position and I would not like to say yes or no.

565. *By the Hon. H. Cuthbert.*—I think you were going to refer to clauses 25 and 27?—Yes, under the head of “Forms.” Of course I take it that the scope of clause 25 is that an English office need not conform with the colonial Act; that they may set it aside and conform with the Act in force in the United Kingdom.

566. *The Hon. the Chairman.*—Yes.

567. *By the Hon. H. Cuthbert.*—Do you see any objection to that?—No, I see no objection to that, except that some people may say—“Why not apply it to all offices.” We have our own Act, and the American companies have to conform to the Australian Act.

568. *By the Hon. the Chairman.*—About returns?—Yes. Clause 27; I cannot see the object of that, but to gratify curiosity and to give a handle to competing offices. If you look at the Schedule—

569. It is copied from a clause of the Western Australian Act?—Which is bad. The Schedule is printed on page 11, and according to that you have to show the number of policies existing on a date in New South Wales, in Victoria, in New Zealand, in South Australia, in Queensland, in Tasmania, in Western Australia, and elsewhere. I cannot see any purpose that is served in that at all. It is for the Government of each colony to ask the business done in their own colony. We ask the business in Victoria and that seems sufficient for the purposes of Victorians. When those lines are in the hands of competing agents, they may say—“Look at that office; they only do such and such business.” This is the only object that I can see.

570. My object was to give more details, that is the only difference between this Schedule and the present Act?—To give details to whom—what guidance is that to the public, or what good does it do to any assurer to know what source the business comes from? Why show our hands to competitors? We may do good business in Tasmania, and they say—“We must go there.” In New Zealand the same, or anywhere else. I can see no good object in that part of the Schedule.

571. *By the Hon. H. Cuthbert.*—How would you suggest to improve that?—We should simply give the business done in Victoria and elsewhere.

572. Give it generally as regards all places outside Victoria, and specifically in Victoria?—Yes.

573. The next clauses are 29 and 37?—They are two clauses that are very serious. They hang together, and have reference to the valuations. Under those clauses we are now asked to fix the standard of solvency, and the method of valuation. This has been condemned most thoroughly everywhere. Even in the States the best men are objecting to it now. I saw in the report of Mr. Gillison's evidence that he had mentioned a paper of Mr. King's.

574. Yes?—A paper read by Mr. King before the Institute of Actuaries, 30th November, 1891, in which the author of the paper, as well as the president of the Institute, and Mr. Homans, of New York, all condemned a standard of solvency, on the ground that the same standard cannot be made applicable to all offices. I have this blue book —[*producing a book*]—and it shows the valuations of all the offices. I counted up a hundred English offices which give returns under Cave's Act of 1870. There are sixteen tables of mortality used, with variations and combinations, and seven rates of interest used, beginning at $2\frac{1}{2}$ per cent., $2\frac{3}{4}$ per cent., 3 per cent., $3\frac{1}{4}$ per cent., $3\frac{1}{2}$ per cent., $3\frac{3}{4}$ per cent., and 4 per cent. I take it that the men who made those valuations are the chief experts in the world as regards life assurance.

575. What returns are those?—The valuations of the principal English and Scotch offices.

576. How do they refer to the men who made the valuations. Does not an office adopt a rate. It is not fixed by anyone; each office adopts a rate of its own?—The actuary of each office, with the consent of the Board.

577. By the direction of the Board, rather?—Yes, and the rate of interest is fixed, and the rates so fixed vary from $2\frac{1}{4}$ per cent. up to 4 per cent. That is, seven rates of interest, and sixteen different tables of mortality are used.

578. *By the Hon. the Chairman.*—Would not probably fourteen or fifteen of those be practically on the same lines?—I say there are a hundred valuations of offices made, and in those there are actually sixteen combinations of different tables used. I say that to show the difference of opinion amongst the greatest experts in the world, whereas you reduce all valuations to one rate of interest and one table of mortality.

579. *By the Hon. C. J. Ham.*—Not necessarily; it says not exceeding 4 per cent.?—Yes.

580. *By the Hon. the Chairman.*—You can have fifteen rates if you like. I only fix the maximum rate?—Just so.

581. *By the Hon. H. Cuthbert.*—In Schedule 4 it says—“Interest being reckoned at the rate of £4 per centum per annum”?—If you look at the Fifth Schedule it says not exceeding 4 per cent. That is a variable rate.

582. Have you completed what you have to say on that?—I think the whole three go together. The Fourth and Fifth Schedules fix the points that we shall value by the tables known in England as the Government Annuities Experience Table and the Institute of Actuaries' H.M. life tables and fix the interest at not exceeding 4 per cent., and we shall also value net premiums only. On the whole three points there is a wide divergence of opinion; the same basis of valuation is not suitable for all offices, there are many different kinds of business; and experts are as divided on the question of net valuations and mortality tables as on the rate of interest. On the question of rate of mortality I quote a great authority, and if you will allow me I would rather read the quotation. Mr. King says—“But companies of such various character cannot properly be valued on the same basis, and to enforce a uniform system on them all would be most injurious. According to the nature of the business, and, although on this point some may differ from me in opinion, according to the system of division of profits, so the valuation must be made. All the circumstances of the office must be carefully considered in determining upon the basis to be adopted, and for the Government to insist on one uniform method entirely irrespective of the nature of the insurance contracts, expressed or implied, to be valued, would be a proceeding in the last degree mischievous.”

583. *By the Hon. C. J. Ham.*—That does not touch the question of making a maximum?—It touches the question of valuing a net premium, which is a serious question.

584. *By the Hon. the Chairman.*—What Schedule are you discussing?—The Fifth Schedule, the second, third, and fourth paragraphs. First of all, you fix the table of mortality. That has been changed again and again within my experience, and there are sixteen different combinations of tables now used.

585. Is there much difference on the whole between the sixteen tables; are they not practically on the same lines, of course some more or less severe?—Some more or less severe and some better suited for special business, endowments, and annuities.

586. Are they not almost alike?—If they were they would be applied to all classes of business. In our own office we use the H.M. (healthy male) and H.M. five. I think it is going outside the province

of the Legislature to fix valuations for the offices that are going. Those Schedules have been copied verbatim from the English Act for offices being wound up.

587. Do you think the only time to legislate is when offices get into difficulties?—No, if you think any necessity can be proved for legislation—I am denying that.

588. Would it not be better to legislate before any serious insolvencies take place than wait until too late, and thus bring misery on thousands of persons?—Of course if we are going to have that.

589. Will this amending Act be likely to weaken the offices; will it have a tendency to weaken the offices?—Yes, I think so.

590. In what way?—Because what you state as the minimum standard of solvency will become the maximum, and most offices I know would rather strengthen their standard and are doing so quietly.

591. They would rather take advantage of the law?—They might take advantage of a law which would satisfy the public, and, presumably, satisfy the Government, while at the present time their standard of valuation may be higher.

592. Are you aware that the standards of solvency in the United States are on pretty well the same lines, and the offices there have a much greater surplus than this Act requires them to hold?—No.

593. If you are conversant with their terms, you could give a positive answer to that?—Mr. John A. McCall, at present comptroller of the Equitable Society of the United States, and formerly Superintendent of Insurance for the State of New York, says—“Though we possess a fixed standard of valuation in the United States, we would hesitate to recommend this plan to Great Britain, as we think the circumstances differ entirely in the two countries. This American experience standard was adopted in 1868, when the business was comparatively limited, and the bases of computing the premiums did not vary greatly. In Great Britain the conditions are quite different, and we think each company should be free to prepare its own valuation according to the table and the rate of interest it may deem best suited to its business there and elsewhere. In fairness to all, however, we think that the elements entering into the valuation should be clearly and briefly described. If there be any lurking weakness therein on the part of any company, competition will direct attention to the same, and remedial measures must follow.”

594. Of course I could read chapters and chapters of that sort of thing?—This is from the Americans; this is from *the man*. You were saying the American offices occupied a higher platform than the British offices.

595. No, I did not say that. I only asked if the Fifth Schedule was made the law of the land, whether you thought they would work up to that and weaken their standard?—I think that would be the tendency.

596. My question was, whether the American companies do as you say the colonial companies would do. Do you deny that?—Opinions have been expressed that things may be hidden by the Tontine system. I do not think the American offices are stronger than those which have not a standard of valuation.

597. Do you know that some of the American offices adopted the $2\frac{1}{2}$ per cent. and 3 per cent. rate of interest?—No; I doubt that very much. I only know of one office in London and that since Consols have gone down to $2\frac{1}{2}$ per cent. I do not think there are any American offices below 4 per cent.

598. Your objections to the Schedules are simply because the companies would become more lax?—Yes. They would not prevent any insolvency, and they might weaken a company which made the minimum standard their maximum, and that a net premium valuation is unsuitable to many of the offices.

599. Would you be surprised if I drew your attention to leading articles about companies which are not supposed to be working up to the proper standard of solvency?—I suppose that is written by some one who thinks it is so.

600. You acknowledge that the *Insurance and Banking Record* is an authority?—I do not know who the writer is. I very often disagree with the articles in that Record. It said, for instance, that if there was one point that actuaries were agreed on, it was the question of net premium valuation, while I show you there are so many offices that disagree.

601. *By the Hon. H. Cuthbert.*—Have you finished your objections to Schedules 4 and 5?—I think so. I do not know whether I have dwelt long enough on the fact of the different ways in which business is carried on. The modes of remuneration and modes of dividing profits, and so on, would not allow of a uniform basis of valuation, in fairness to the members. I do not speak of Australian offices only; in England some of our greatest writers agree with that view.

602. *By the Hon. C. J. Ham.*—You refer to uniform lives?—I refer to the valuation. The Fifth Schedule provides as to how stock should be taken—just like a trader taking stock. I say a uniform form of stock-taking is not suitable.

603. *The Hon. the Chairman.*—It only fixes the minimum beyond which you cannot go. It does not ask you not to go lower.

604. *By the Hon. S. Williamson.*—Do you think that maximum is too low?—No, I do not think so. Four per cent. has been fixed here by the offices, as against 3 per cent. in England. In England 3 per cent. was fixed because that was the Consols rate, and the higher rate of money here warranted 4 per cent. I think that is fair.

605. Any company may value at 3 per cent., but must not value at more than $4\frac{1}{2}$ per cent.; do you think that fair?—Yes; I do not think it would be safe to go higher.

606. *By the Hon. Dr. W. H. Embling.*—You do not approve of that Schedule at all?—I do not agree with it at all. I do not think the companies should be hampered; it is against the assurers.

607. *By the Hon. the Chairman.*—In what way?—The offices may consider the results brought out by this quite sufficient, while they might value at 3 per cent. or $3\frac{1}{2}$ per cent. if there was no legislation, but if the Government give liberty to go to 4 per cent., they say—“We have made out the accounts as the Government approve,” and may therefore not be so severe under a compulsory mode of valuation as they might be if a standard was not imposed.

608–9. You know the standard of solvency in the present Act is the same as mentioned here?—Not quite. The standard of solvency is adopted by the present Act on petition to the court when an office is shaky.

610. Yes?—This in the first place was a “crib” from the English Act into the colonial Act; now it is to be made applicable to a company which is not getting into trouble.

611. You admit that the Fifth Schedule is practically the same as the standard of valuation where the five holders petitioned the court?—Yes.

612. *By the Hon. H. Cuthbert.*—You think the effect of adopting the Fifth Schedule would be that nearly all the offices here would adopt the rate of valuation inserted here?—I do not say they would. The natural assumption is that there would be a tendency in that direction. We could show people outside that we conformed with what the Government required.

613. *By the Hon. the Chairman.*—You acknowledge that many offices value now on a stricter basis than this requires?—Yes, two of the offices.

614. *By the Hon. H. Cuthbert.*—Estimated at a lower rate?—Yes; a lower rate of interest and stricter rate of mortality. In some offices it is $3\frac{1}{2}$ per cent., not for the whole of the tables; some for endowment for children are $4\frac{1}{2}$ per cent. and some 5 per cent., and justifiably so. All those would be, if so disposed, assisted by this. Public opinion is satisfied with a standard, and asks no more.

615. *By the Hon. the Chairman.*—Does public opinion know anything about it?—We would take good care to put on the heads of our returns—“These are made out in conformity with the Government requirements.”

616. You have a great many lapsed lives in your company?—Yes.

617. You know that all the colonial offices have a great many lapsed policies?—Yes.

618. Chiefly, I presume, in consequence of non-payment of premiums when becoming due?—We keep them in force until every penny of the surrender value is exhausted.

619. Are you aware that a great number of policies lapse, and before the time of lapsing the policy-holders could go to the office and demand a certain amount of cash?—Yes; they could.

620. A great many policy-holders forget to pay the premiums where they could go to the office and get the cash surrender value?—The policy does not lapse, it is kept in force.

621. Does it not prove that the public are ignorant of life assurance business?—I do not think that any policy lapses without the knowledge of the assured. He is circularized and informed of the state of the surrender value, and that if a premium is not paid within a certain time, the policy will lapse. He is informed that it is kept alive out of the surrender value, and will be kept alive up to a certain date.

622. How do you account for the vast number of policies dying?—Out of poverty generally, I think; it is pitiable.

623. How do you account for the fact that a vast number of policies are allowed to lapse?—Assurers think they will be able to pay up in time, they come and say so, they find they cannot, and they come back again. A policy does not lapse in the way you seem to imagine—that it lapses and assurers know nothing about it. There is not that amount of ignorance. I am speaking of what is my every-day experience. We make it our proud boast that no policy ever lapsed in our office while there was a shilling left of surrender value.

624. *By the Hon. C. J. Ham.*—And you were the first office to do that?—Yes.

625. Do you think that legislation should take place, to make every other office do what you do?—No. I think every office should have a free hand in that. I am thoroughly opposed to the valuation Schedules 4 and 5—to any basis of valuation.

626. *By the Hon. the Chairman.*—You would let the companies “go-as-you-please”?—Yes.

627. *By the Hon. Dr. W. H. Embling.*—Are there any parts of the Bill that you approve of?—There are two good clauses, but I must say, with all due deference to Mr. Fraser, they are the only things I can approve of; those are clauses 36 and 48. Clause 36 says—“No company registered under the principal Act shall be required to hold more than one general meeting in any year.” Our present half-yearly meetings are a farce. You collect the members from your clerks in the office. Clause 48 increases the amount of the policy from £100 to £200 not requiring probate.

628. Are those the only clauses in the Bill that you approve of?—They are, and therefore I do not see occasion for the Bill—merely to pass these two clauses. Clause 35 I understand you are going to expunge, under which a man is not to be allowed to pay his debts.

629. *By the Hon. the Chairman.*—I am going to alter it, so that if a man makes a will, and in his will makes the usual statement—“After payment of all my just debts,” he cannot, by forgetfulness or want of attention in his dying moments, deprive his widow and family of what they are justly entitled to?—I have known many men who have taken out policies with a view to paying their creditors. I knew a man who insured his life, and afterwards committed suicide to pay his creditors; he arranged the policy with myself. I think it is an interference with the liberty of the subject that a man should not be allowed to make a will according to his liking.

630. A man if he makes the usual form of will says—“After payment of my just debts.” I contend if a man pays one premium of £15 on a £1,000 policy that is the only part the creditor is entitled to?—Not even that. It depends on the time the policy has been effected. I do not think they would have to refund that.

631. *By the Hon. S. Williamson.*—Do you not think he could insure his life for £2,000 if he wanted to pay his creditors?—I think it could be better expressed.

632. *By the Hon. C. J. Ham.*—You see no difficulty if a man specifically states that the amount of his policy is to go in a certain direction, and failing to do that, it should go to the widow, if he does not, it would go in Mr. Fraser’s direction—

633. *By the Hon. the Chairman.*—I want to guard against that, so that he cannot shut out his family. I do not protect the man who deliberately insures in order to pay his creditors. I have already told the House that I will alter that clause?—It seems a monstrous thing to prevent a man from paying his creditors if he wants to. Clause 38 says—“Every company including among its assets an amount representing instalments of annual premiums which have not yet become payable, shall, in any valuation balance-sheet prepared in compliance with the provisions of the Principal Act, state separately the amount which has been included in the valuation of its liabilities in respect of such instalments of annual premiums.” I take it that instead of “liabilities” you meant “assets.”

634. *By the Hon. H. Cuthbert.*—I think you are right there?—It is an asset which is made by premiums as they are paid periodically. If they are not paid, the policy lapses, and we include them in the balance-sheet and show them as an asset. It will be seen in the balance-sheet, date September 30th, 1892.

635. *The Hon. the Chairman.*—In the Seventh and Eighth Schedules you have that explained.

636. *By the Hon. H. Cuthbert.*—In this balance-sheet, dated 30th September, 1892, it says—“Outstanding premiums on policies in force, £6,970 19s. 1d.; deferred instalments of annual premiums on policies in force, £19,167 5s. 10d.” That is printed as an asset?—Yes, it is interest outstanding, but not paid.

637. *By the Hon. the Chairman.*—You know that some offices take credit for sums they are not really entitled to?—Will you look at that balance-sheet?—[*The same was handed to the Hon. the Chairman.*]

638. That clause 38 is quite right?—I see a new light on it. It says—“including among its assets an amount representing instalments of annual premiums which have not yet become payable, shall, in any valuation balance-sheet prepared in compliance with the provisions of the Principal Act, state separately the amount which has been included in the valuation of its liabilities.” It is right up to that point.

639. Are you aware that some offices include premiums that they have not received, and take credit?—We do, in that balance-sheet.

640. I want to compel them to show what part of the premium they have not received. If a man is in default, you take credit for, perhaps, three quarterly premiums that you may never get. Your balance-sheet is not correct?—I do not admit that. There it is in the balance-sheet. I do not know who the high authorities are that are sometimes chucked at us; but I deny it for one. I have no objection to clause 38, but you ought also to put in the outstanding premiums. For instance, policies falling due on the 30th September are allowed 30 days of grace, and they may not be paid until the 30th October; but every office takes credit for those premiums.

641. Not every office?—Yes. Could you name one that does not?

642. The A. M. P.?—I think just in the same way as they take credit for accrued interest, and in the same way as they debit themselves with claims not paid.

643. Do you think it right to take credit for, and place in the balance-sheet, sums due but not paid?—Premiums due, but not paid, running the days of grace. You say no office does. I say every office does.

644. *By the Hon. C. J. Ham.*—The Chairman said, taking credit for premiums in advance?—Say a premium falls due on the 30th September, the date on which we strike our balance, that cash has not actually come into the till, but it may on the 30th October; when a policy is renewable on the 30th September it may not be paid till the 30th October.

645. *By the Hon. the Chairman.*—I deliberately placed this clause in the Bill with the view of exposing certain companies that show credit for premiums that they have not received and which are not due?—Oh, well; I did not know that.

646. I am aware that some companies take credit in the balance-sheet for premiums that are not due and may not be paid—the man may die. You know that some offices take credit, as I say?—All our premiums are calculated for yearly payments; and if a man does not pay the yearly premium, but only a quarter of it, we call that an instalment, the same if he pays half-yearly, and the amount due is deductible from the claim when it arises.

647. Do you consider that an office has a right, in strict bookkeeping, to take credit for three quarterly payments that they do not receive, and which are not due?—If so expressed in the conditions of the policy, and it is part of the contract that the assured shall be liable for the three quarters.

648. Do you think that an office should take credit in the balance-sheet for three quarterly premiums that are not due?—Yes, they are due.

649. I ask the question, do you think that an office has the right to take credit for three quarterly premiums that are not due?—If expressed in the policy conditions that they are due.

650. *By the Hon. W. Pitt.*—Are the policies not kept alive by the surrender value?—Yes; because if the man comes in we would say—“You have not paid the instalments, but we have.”

651. *By the Hon. the Chairman.*—What would be the result, supposing A had a policy of £1,000 running for years, and he paid his first quarterly premium and died the next day after payment, you would then have taken credit in your balance-sheet for the three quarterly payments that you never could receive, and you would have to pay the full amount of the £1,000?—Which he would not get.

652. What would he get?—The £1,000 less the three quarterly instalments. Whether it is by surrender value, or whether the policy goes off by reason of death, we deduct the three quarterly instalments, as ours is a yearly premium.

653. *By the Hon. H. Cuthbert.*—All those are governed by the conditions in the policy?—Yes; and the assured has to stand by it. It seems to me, if you are going to put in the instalments of premiums, you ought to put in the outstanding premiums due on the 30th September.

654. In any case I can hardly understand how you can say that the office has the right to take credit for moneys not received?—We have the security in our own hands.

655. I cannot see that you have any right to take credit for premiums which you have not received and that are not due. According to your own showing, you make the balance-sheet all the better by that?—[*No answer.*]

656. *By the Hon. S. Williamson.*—It appears on both sides?—It appears on both sides. The premiums would be credited if the policy is surrendered or claimed after death.

657. Is there anything else you have to say?—Clauses 39 and 40. I think it is a mistake to compel surrender values to be declared. It does not affect our office, however. I think clause 42 is a mistake. If a person takes out a new policy, he makes a new contract; and he may take out a policy in any form most convenient. You see, it provides that he must take out a policy as he had done originally. His circumstances in life may have changed, or his views may have changed. Why not let him take out a policy any way he likes?

658. That is with a view of protecting the policy-holder against imposition?—I do not see that; he might want a whole-life policy in his early days and now he may want it paid at sixty. That clause debars him from doing that.

659. *By the Hon. H. Cuthbert.*—Speaking about clause 42, is that acted on at present?—Yes; we do it every day. There is nothing new in this. I only point out that you are limiting a man's power who comes into my office and says—“I do not want the money; I want a new policy.” I say—“You

must, according to this Act, take it out under the same table as the original policy." He says—"I do not want it." I do not see why the Legislature should prohibit a man from taking out what policy he likes. You see the meaning. This is a business we do every day.

660. *By the Hon. C. J. Ham.*—You have not referred to clause 41. Do you think that would be dangerous or inconvenient?—I do not think that clause will ever pass as it is. That would mean the offices keeping in their tills liquid money for the payment of the surrender values of all their policies.

661. *By the Hon. the Chairman.*—If clause 40 is struck out, 41 goes too?—It means two-thirds of the value of the policies to be kept in our till.

The witness withdrew.

Adjourned until Tuesday next, at half-past Two o'clock.

TUESDAY, 17TH OCTOBER, 1893.

Members present :

The Hon. S. FRASER, in the Chair ;

The Hon. H. Cuthbert

F. S. Grimwade

C. J. Ham

The Hon. E. Miller

W. Pitt

S. Williamson.

Alexander Hunter Young further examined.

662. *By the Hon. the Chairman.*—We were speaking, when we left off, about the quarterly premiums paid in advance or before the due date. Now, on that subject you said that in your case the practice was to take credit in the balance-sheet for three quarterly payments not due?—Yes, for one, two, or three, as the case might be.

663. I put an extreme case. On that basis, assume a person completing his payment just before the close of your balance-sheet and paying one quarter's premium, am I to understand from your evidence at the last sitting that the remaining three-fourths of the first year are treated as an asset?—Yes, for this reason—(I have brought one of our policies ; I think this should be included with the answer)—“where the annual premium is payable by periodical instalments, then, on the sum assured becoming payable, the Association shall be entitled to deduct therefrom so many of such instalments of the premium for the year current at the time of the policy falling in as may not have been paid.” I emphasized that that was the contract—that all our premiums were annual, and that if any instalments were not paid they were treated as a debt and therefore as an asset secured by this clause. In the same way you include outstanding premiums which fall due, but are only paid within the month of grace. All offices do that. The accrued interest is treated in the same way. I bracket the three things together.

664. That does not affect my question ; that is mere surplusage?—No, it is a contract in the policy, and it is shown in the balance-sheet.

665. Is it at the option of the policy-holder to pay a second, third, or fourth quarter?—Yes.

666. Assuming the policy-holder decides to let his policy lapse with only one quarter paid, how can the remaining three-fourths possibly be a good asset to divide profits on?—No profits are made out of him. At the close of the year the accounts are all written back. I say there are no assets whatever out of which profits are declared if that policy lapses—the thing ceases to exist ; it is not taken into account at all.

667. Assuming the policy-holder decides to let his policy lapse with only one quarter paid, how can the remaining three-fourths possibly be a good asset to divide profits on?—It cannot be a good asset, and it does not exist as an asset.

668. Have you not said that it is taken credit for in the balance-sheet?—I have, but it is written back.

669. Will you please name the other Australasian offices which treat deferred instalments and annual premiums in their balance-sheets as an asset?—I do not know of any, because their rates are calculated in a different way—on a different basis. They do not calculate annual premiums, but they calculate quarterly premiums and half-yearly premiums. Ours are all annual premiums, and those who do not put in those instalments calculate annual premiums, half-yearly premiums, quarterly premiums, and some of them monthly premiums. Those short-term premiums are higher than our instalments because we simply divide our annual premium into halves or fourths, as the case may be, with bare interest added.

670. Can you name any English or Scottish offices which treat deferred instalments of annual premiums as an asset?—Yes, I could find a dozen.

671. Can you name one?—Yes. I was not prepared for this question, for I do not see where it is in the Bill. I have not raised any objection against the instalments being put in, as required by clause 38. These questions are prompted by somebody. I do not see what they have to do with the Bill. I do not object to the clause that says we are to state instalments in our valuation ; indeed we publish it in our balance-sheet every year.

672. The point is that I hold that any office that takes credit for deferred instalments is not acting on a sound basis?—Then you condemn every office in Melbourne, because they all take credit for outstanding premiums.

673. That is very different to instalments not due?—I do not see it. Take the biggest office in the colony and look at its outstanding premiums on which it gives a bonus. If a policy is commenced at the end of the year the assured get a bonus the next year out of what—out of nothing. I think the outstanding premiums should be bracketed with the instalments.

674. Can you name any English or Scottish offices which treat deferred instalments of annual premiums as an asset?—There is one, the London and Lancashire; that office I served in for fifteen years of my life, and I could name a dozen others if I had known this was coming up.

675. I would not like to contradict you; can you name any colonial office?—No, for the reason I have already given.

676. Are there any colonial offices besides your own that do this?—No. It is a very prevalent custom in England and Scotland to do what we do.

677. Not now?—I assure you it is. I will take my oath on that as regards the office I have named.

678. *By the Hon. H. Cuthbert.*—You could name others?—I could bring a dozen others.

679. *By the Hon. the Chairman.*—Is it not a fact that the three American offices doing business here do treat these as assets as a matter of convenience and on the other side the amount is put as a liability?—I do not know; I never looked at their accounts. As to the Canadian Act, the volume you referred to was not volume II., but volume XX., page 447. That was a paper written by Mr. Valentine, an actuary, in January, 1878, but since that I have got here the Canadian Act of 1886, so that Mr. Valentine's paper, written in 1878, dealt with the legislation prior to that. In the Canadian Assurance Act of 1886, the clause that bears on the question of deposit is to the effect that all life offices, whatever their nationality, pay a deposit of £10,000. There is no differential legislation as regards life offices, but there is differential legislation as regards fire and marine offices. The Canadian fire offices must deposit £10,000, but the British and other offices have to deposit £20,000, that is the only difference; there is nothing as regards life. Clause 7 of the Act bears on that point.

680. *By the Hon. H. Cuthbert.*—So that in point of fact in Canada there is no difference between a local and a foreign company so far as life assurance is concerned?—None whatever.

681. But so far as fire insurance is concerned the difference does exist that you have mentioned, namely, local insurance companies have to deposit only £10,000, but foreign companies have to deposit £20,000?—That is so.

682. *By the Hon. F. S. Grimwade.*—Following up that, is there any difference in the legislation in England between English and foreign companies?—No.

683. *By the Hon. H. Cuthbert.*—As I understand it, the general tenor of your evidence is that you are not favorable to the introduction of this Bill at the present time?—No; I am against it.

684. Do you believe the time inopportune for legislating in connexion with life assurance companies?—I go further than that. I say that it is not necessary; it is inopportune, and not necessary, in my opinion.

685. So far as you are concerned, you would recommend the Committee to draw no distinction between local and foreign companies in the way of giving security?—That is my view.

686. Speaking now, not as representing a life insurance company, but as a policy-holder, how would you recommend the Committee to give additional security to Victorian policy-holders as against any company—could you recommend any way by which better security could be given than exists under the present law—that applies to all offices?—I quite understand the scope of your question.

687. I put it to you as an outsider, a policy-holder, and you wish yourself or your family to be secured?—Perhaps I can hardly answer that question just in the same unfettered way that an outsider would, because my mind is so saturated with the opinions of the leading experts in England and Scotland regarding the completeness of the security given to the public under Cave's Act of 1870, on which our Act of 1873 is modelled. I have two or three publications round me in which Mr. Sprague, Mr. King, and Mr. Newbatt, all ex-presidents of the Institute, in their addresses deplore the introduction of guarantees, or State securities, or further action. The freedom of publicity as given in the Act of 1870 they consider quite sufficient to prevent any office going wrong. I adopt that opinion after working those Acts for 23 years, during which no failure has taken place, and if an office has shown a weakness it has never been allowed to go further than the position that some other office has taken it up, without loss to the policy-holders.

688. Then do I understand you to say that since 1870, the time when Cave's Act was passed, there have been no failures of insurance companies?—There has been no failure of any office started since then. You will understand there are some shaky ones still, but in process of time they get weeded out, but no office that has started since 1870 has failed in that sense, that is, become insolvent. If a company has shown a want of strength, not able to get enough business, it has amalgamated with some other office, without loss to the policy-holders.

689. Was that company that failed here a European one?—The European and Albion failed prior to 1870, about 1868, and it was their failure that was the immediate cause of this legislation. Prior to that there was no legislation of this kind.

690. The Chairman has referred to the Church of England Insurance Company, an old well-established company. Since you were here last, did you look into that?—I must say I forgot to look up about that office; I know it was an old established office. It stood very well. It changed its name into the "English" in order to take in dissenters as well as churchmen. I see from the Insurance press that it has been amalgamated into the North British, but I do not think there is any loss to members. That company is an illustration of what I say; it begins to show a weakness in not getting enough new business, and before things go wrong it amalgamates with a sound office, and that office takes its liabilities and issues new policies to the members.

691. *By the Hon. the Chairman.*—On what terms?—I cannot say as to that exactly, as I have not looked into it. My own life is assured with an old office, the Scottish Provincial. Since I have been out here, and within the last eight years, it has amalgamated with another Scotch office, called the North British and Mercantile. My policy has been indorsed by the North British. I pay the same premium, I am assured for the same amount, and I get larger bonuses in this office than I did in the other. That shows there may be amalgamation where there is no insolvency. It was just that the office thought—"We are not gaining in strength; we are not growing; we will do better by joining this large office;" and I think that is the case with the England.

692. *By the Hon. H. Cuthbert.*—Since 1873, can you refer to any company here that has been compelled either to declare itself insolvent or to amalgamate with other companies?—No.

693. Then, on the whole, you consider that the Act of 1873 has worked satisfactorily and to the interests of the public?—I do, most certainly.

694. Suppose the Committee should be of opinion that it would be desirable to recommend to Parliament that all companies should give security to the amount of business they are doing, as provided under section 15, and provide that all colonial companies and all foreign companies shall keep on deposit with the Registrar-General securities in conformity with section 6, do you not consider that that would be a great security to policy-holders?—Unquestionably; it stands to reason that that would be the case.

695. Suppose if it were not so, and that we were dealing with foreign companies, and the foreign companies had not sufficient assets in the colony to meet their engagements, would it not put the policy-holder to a disadvantage in having to go to the country in which the company was registered, to enforce his rights?—Undoubtedly it would place him at a disadvantage.

696. Beyond the advantages that you have described under the Act of 1870—the publication of the affairs of the different companies, and the public having an opportunity of studying for themselves how each company stands, owing to that publicity—is there any security beyond that given under the present Act to policy-holders?—No.

697. How many foreign companies are there transacting business in the colony?—There are three American offices, the Equitable, the Mutual Life of New York, and the New York.

698. Can you tell me about what amount of assets each of those foreign companies has invested in the colony of Victoria?—No, I cannot say.

699. I think one witness that we examined stated that one company had about £20,000, another £80,000, and another from £300,000 to £400,000?—These returns presented to Parliament show that. The Mutual Life of New York have £33,518 total assets in Victoria; the New York Life Insurance Company £126,477; and the Equitable £402,074.

700. Are the details given there as to how those sums are invested?—The Mutual of New York have—Victorian Government securities, £5,052; liens on company's policies, £877; agents' balances, £1,282; outstanding premiums, £1,699; cash on deposit, £24,606. The New York Life have—Outstanding premiums, £1,446; cash on deposit, £119,109; cash on hand and current account, £921; and other assets, £5,000. The Equitable have—Mortgages, £9,217; house property, £361,854; agents' balances, £4,543; outstanding premiums, £1,681; outstanding interest, £154; cash on deposit, £21,500; cash in hand and on current account, £3,122.

701. What is the principle that regulates the local companies in investing their assets; do they invest the assets that they draw from one colony in that particular colony, and so on through the other colonies?—No; the guiding principle is, where we can place our money best with security at a better rate of interest. We may find a demand for mortgages in Sydney at one time, or in Melbourne at another, or in Adelaide at another. At times we can place our money better in one centre than in another, and we are continually drawing money from one colony to another or remitting it, as the case may be. We consider the funds, moneys got anywhere, are all funds of the association, to be invested for all the members of that association.

702. *By the Hon. F. S. Grimwade.*—The English offices do that?—Yes, it is much the same.

703. *By the Hon. H. Cuthbert.*—If you had to invest all the assets derived from your business in Victoria in Victorian securities, do you think there would be any difficulty in finding a sufficient supply of securities?—That is the objection to compelling us to invest all our funds in Victoria; we may have to invest at a time when there is a glut of money in the colony, and it may lie idle and the members suffer for it. I do not see that the assured would benefit by that; in fact they would lose by it. We invest for their benefit and take advantage of the best market, and members would lose by that and the security would not be increased. I speak of those offices that do not go outside the colony.

704. As to the Fifth Schedule, do you consider the 4 per cent. basis the proper system for ascertaining the value of policies?—At the present rate of money it is, but you cannot fix the rate of interest. When the rate of interest for investments is reduced we must reduce this rate of valuation. I consider that we should never go beyond that and we never will.

705. *By the Hon. the Chairman.*—Are you not now valuing at $4\frac{1}{2}$ per cent.?—No, that is only for a small section, the children's endowments. The bulk of ours and of other companies' business is at 4 per cent. There are various little tables of special insurance which show a deviation from that, but we never think of anything but 4 per cent.

706. *By the Hon. H. Cuthbert.*—I see the rate of interest to the 31st of December, 1896, is fixed here at something not greater than $4\frac{1}{2}$ per cent. per annum, and after that at a rate of 4 per cent.?—Mr. Fraser points out that the rate shall not exceed that.

707. Do you think it will be wise to extend that from 1896 to a period of four years beyond—to 1900—or would it be better to remain as it is here?—I think it is better to remain as it is, because, as we all know, the tendency of money is to decrease in value. The rate of interest on mortgages and everything is not increasing—the tendency is the other way.

708. The reason I put that question is that one of the witnesses, Mr. James Graham, suggested that the time should be extended to 1900—[reading from the evidence]?—I am against any fixed standard of valuation at all, and have given my reasons for it.

709. Assuming that the Committee were disposed to adopt Schedule 5, would you be in favour of extending the period from 1896 to 1900, for the reasons given by Mr. Graham, which I have just read to you from his evidence?—I do not think so. I do not think there is any practical difference, because I have now before me a book of the colonial companies. The Australian Alliance basis is $3\frac{1}{2}$ per cent.; the Australian Mutual Provident, 4 and 5 per cent.; the Temperance, $4\frac{1}{2}$ per cent.; the Widows' Fund, 4 per cent. There is no office more than 4 per cent. for the bulk of their business. Two or three have 5 per cent. for the special business I spoke of—children's endowments—and they may think that 4 per cent. for that class of business is too low altogether; but of course there could be no harm if a clause were put in the Bill extending it to 1900.

710. So as to have a uniform period?—Yes, that would give everybody time to turn round, as Mr. Graham says.

711. Did you see in *Table Talk* a letter that our Chairman read written by Mr. Teece in 1892; but, as I understand from you, his views have undergone a wonderful change?—I have *Table Talk*, of the 21st

of April, 1893, and in it Mr. Teece says:—"As measures of protection, the insurance laws of the United States have proved dismal failures; since their enactment about 150 life companies and 400 fire and marine companies have disappeared in the bottomless pit of bankruptcy. Two of the largest American life offices of the day—the Continental and the Life Association of America—went into the hands of receivers in 1876 and 1878 respectively, immediately after they had received certificates of solvency from the insurance superintendents. The life insurance legislation of America, like all grandmotherly legislation, has signally failed, and its failure has been over and over again demonstrated by the insurance press of America, and I trust we shall not witness any attempt to reproduce it in these colonies. The best life assurance Act in existence is that of Western Australia, with that of South Australia *proxime accessit*. It is based on the principle of requiring from all companies the fullest publicity regarding their operations, trusting for the exposure of weakness to the criticism of a fearless and independent press. You will find something on the subject of insurance legislation in a paper which I had the honour of reading to the Insurance Institute of New South Wales in 1885, reprinted in the *Insurance and Banking Record* for August, 1885, pp. 478 *et seq.*—Faithfully yours, RICHARD TEECE. Head office, Australian Mutual Provident Society, 87 Pitt-street, Sydney, April 12th, 1893."

712. *By the Hon. the Chairman.*—Mr. Teece has gone through my Bill carefully and put his *imprimatur* on every clause of it?—He has not seen this Bill.

713. *By the Hon. F. S. Grimwade.*—You referred to offices that have amalgamated, and you illustrated that by the Church of England company, which amalgamated with the North British; I suppose that was in the same way as the Queen amalgamated with the Royal?—Yes, exactly; and as the Scotch Provincial—it is a big concern and a little one running together.

714. I have held a policy in the Queen for about 30 years, and I consider my policy is a better one now in the Royal than it was in the Queen, and I suppose that may be the case with the Church of England Society?—No doubt.

715. So there is no loss to the assurer?—I have no hesitation in saying that it is a better policy.

716. *By the Hon. the Chairman.*—The actuary declared the Church of England insolvent after careful investigation?—So much depends on the phraseology; he might mean it was unable to go on for the reasons that I have given; that is not insolvency.

717. *By the Hon. F. S. Grimwade.*—I was told that the Church of England Society did a very large business, but were not getting enough new business, and they amalgamated with the North British in consequence; but there was never any sense of want of security on the part of the policyholders, any more than there was in the case of the Queen?—That is the case.

718. The Queen, a year or two ago, amalgamated with the Royal, and in the same way?—Amalgamation is not by any means a sign of insolvency; the tendency now-a-days, and it is still growing, is to run big offices, and we may have in the future a fusion of one or two of the offices here, not on the ground of insolvency, but that it saves expense and creates a strong, vigorous office.

719. In the evidence you gave to-day there was a little difference of opinion about certain payments being treated as assets. I see in these returns that there is a very large amount of outstanding premiums; what does that mean—premiums that are due and not paid?—Yes.

720. Do they take credit for those?—Yes; every office does.

721. One office here, the Australian Mutual Provident, have £93,000; and another, the Australian Widows' (that is a very good office), has £13,000. There are lots of them. The Colonial Mutual has £34,000; the Mutual Assurance of New York—that is a company doing business all over the world, I suppose—has £298,000?—I think I explained last week on that point that policies become due every day in the week. When an office closes its year on the 31st of December, those policies are allowed the days of grace under which they may pay the premiums, so they are not paid when a premium is actually due; they are in the days of grace, their coin is not in the till, but may be on the day after the balance-sheet is settled. For instance, the premiums may be paid on the 1st of January.

722. Would that account for the £96,000 in the Australian Mutual Provident?—It is a very large amount, but I think they are a little liberal in that respect as to the time allowed. I do not know what their practice is, but ours is what I have said.

723. *By the Hon. C. J. Ham.*—So long as the surrender value of the policy is equal to the amount of premium owing it must be a perfectly good asset?—A perfectly good asset, the best one you can have—it is money; but what I mean as to this instalment of premiums is just this, practically, that the words "outstanding premiums" should be dealt with as instalments.

724. *By the Hon. the Chairman.*—There is a great difference between outstanding premiums and premiums not due?—Neither of them may ever be received, so I do not see much difference.

725. *By the Hon. F. S. Grimwade.*—Speaking not only for yourself, but from your knowledge of other offices, do you think that it is the desire of the colonial offices generally that there should be any differentiation of security as between local and foreign offices?—No, it is not wished. A resolution was come to at a meeting of all the offices—there was only one dissentient. Everyone except the representative of the Widows' Fund agreed to the resolution, and the Australian Mutual Provident was not represented.

726. How many offices were represented?—The resolution was—"That the introduction of the Bill is inopportune, and that further legislation affecting life assurance generally within this colony is neither desirable nor necessary in the interests of the public." There were represented the Northern and Royal Company; the Australian Alliance; the National Mutual; the Mutual Life of Australasia; the Mutual Assurance Society of Victoria; the Australian Widows' Fund; the Australian Temperance and General; the Colonial Mutual; and the New York Life. Apologies were read from the Australian Mutual Provident and representatives of the Mutual New York—all the others were present.

727. Is there a State Department of Insurance in England?—No; all the returns are made to the Board of Trade. There is a large State Department in America, and even in Canada, in that Act that I read, you will see that the superintendent there is to get a salary of £800 a year for looking into all those returns, and he has a staff to assist—it could not be done without a department and an expert.

728. If this Bill be carried, could not the Registrar-General's department manage that business?—I do not think so. I think you would have to create a department—I am pretty sure of that. You could not possibly expect an untrained man to analyze all those valuations and the various returns; he must be an expert—you would require to appoint an actuary.

729. *By the Hon. C. J. Ham.*—As to those instalments in advance, the nine months that has been spoken of ought not to be taken as an asset unless the redeemable value of the policy be equal to the amount of the premium due?—We do not think so, because the amount is written back at the end of the year, and if those three instalments are not paid the policy simply lapses. If the premium does not come on the one side the policy goes completely off the other, and the premiums, you understand, are written back. The first entry on your premium account is to write back those instalments for which you have taken credit year by year, every year.

730. You do not practically take them as an asset?—No; it is only what can happen during the one twelve months.

731. *By the Hon. the Chairman.*—You write them back in the next balance-sheet?—The same ones do not appear in the next balance-sheet at all.

732. *By the Hon. C. J. Ham.*—Would not a large number of those instalments in advance represent policies on which the surrender value would be probably more than the amount of the premium?—Yes, the greatest proportion of them would be covered by surrender value; it is a mere trifling percentage that is not covered in that way. A policy begins to have a surrender value after it has been two years in force.

733. *By the Hon. H. Cuthbert.*—In this balance-sheet of yours it says—“Outstanding premiums on policies in force, £6,970 19s. 1d.”; that is a good asset. Suppose you are disappointed in that, and they forfeit the £6,000, how would it appear in the next balance-sheet?—It would be written off entirely; it would not appear at all. That £6,000 immediately disappears; the books are ruled off on the 31st of December. The first entry on the 1st January is to write back all those amounts, and I say, not only our own office, but with every other office, those amounts do not appear in the next year’s assets at all. It is only the amounts that accumulate within any one twelve months. That £6,000 does not appear again.

734. *By the Hon. C. J. Ham.*—The policies are forfeited?—Yes, or other policies are issued to take their place. I mean the sum does not appear from year to year. You will see in “Bills receivable” the banks take credit for those, and they may never be paid.

735. *By the Hon. S. Williamson.*—There is an amount on the opposite side to represent that?—They work their discounting out without cover.

736. *By the Hon. C. J. Ham.*—Out of that £6,900, all but two-thirds of that value would be covered by surrender value?—I should say four-fifths would be covered by surrender value.

737. Then it is a very insignificant affair?—It is. I do not suppose the offices would adopt it unless it were perfectly safe.

The witness withdrew.

James Graham, F.I.A., F.F.A., recalled and further examined.

738. *By the Hon. the Chairman.*—Will you explain the facts in relation to the Church of England Company having to amalgamate with another company?—Yes. I read the matter as it came out in the insurance journals from week to week, and I am fairly familiar with it. The company was formerly known as the Church of England Insurance Company. Some few years ago its name was changed to the England Insurance Company. In the beginning of this year the actuary, Mr. Bell, made his first actuarial examination of the affairs of the company, and he had to report to his Board that the company was in such a position that he did not see how it could carry on. The company had been carrying on business for about fifty years, and it seems that it was the method of valuation of its liabilities from time to time which obscured the fact that it was running on unsound lines. It was distributing very large bonuses, and, at the same time, apparently making an inadequate provision for its liabilities.

739. *By the Hon. F. S. Grimwade.*—He did not say it was insolvent?—He said it was quite incapable of carrying on its own business, and the best thing to do was to get its risks re-insured with another company—not to amalgamate. Its business was taken over.

740. Then the insurers would not have to pay an extra premium?—No; but the position is that they are unlikely to get any more profits divided among them. The actuary did not consider it was strong enough to carry on as a separate institution.

741. *By the Hon. C. J. Ham.*—The policy-holders will get the amount of their policies?—Yes.

742. Would you call that insolvent in that case?—It was unable to continue as a going concern.

743. *By the Hon. F. S. Grimwade.*—In the meantime, as all the policies were taken over without loss to the insured, there was no harm done?—Yes; but the people who insure in a company of that kind expect to continue to receive handsome bonuses. That has become a thing of the past now.

744. I have been insured for 30 years in the Queen, and they amalgamated with the Royal the other day?—That is a different thing; that was amalgamation. It was like two solvent parties entering into partnership, but in this case it was the Imperial, a strong company, taking over an admittedly weak one.

745. What advantage is that to the strong one?—It extends its business and connexions.

746. *By the Hon. the Chairman.*—They would take it over then on their own terms?—Naturally. I have not seen the full particulars.

747. *By the Hon. H. Cuthbert.*—Then the only parties that would suffer were the shareholders in the company?—If it was a proprietary company then they would have to make up any supposed loss. If it was mutual, then the loss of future profits would fall on the policy-holders.

748. But so far as the amount assured was concerned you think that that would be paid by the company that has taken up the risk?—I think that is the arrangement.

749. *By the Hon. the Chairman.*—If the company had continued, was I right in saying that the actuary declared that they could not pay the claims as they became due?—He showed that on the major portion of the business, the participating section, there had been a heavy loss. There had been a profit on the non-participating section, and putting the two together the company was shown to be so weak that he would not advise it to be carried on as a separate institution.

750. *By the Hon. F. S. Grimwade.*—Could most of the offices here stand such an investigation as that and still be considered to be in a first-class position?—I think so. Of course I would need particular information about companies before I could express a definite opinion, but I have no reason to suppose that any company here is unable to undergo an independent investigation.

751. Take the securities at the present low rates—if a stranger came in and valued their securities at that?—I do not know the internal affairs of other companies.

752. It is possible in this particular office that a stranger, Mr. Bell, had to come in and fix the valuations, perhaps in a bad market?—That was not the point that was the basis of the actuarial investigation. The assets were taken at the book value. They had gone on this principle, and had valued in their actuarial returns from time to time. It was stated that they valued by a special table of mortality at the specified rate of interest, but the effect was that no outsider could form an opinion as to the position of the company, and when a new man came in and valued on a modern system he said that the company could not carry on.

753. *By the Hon. C. J. Ham.*—Were the returns based on the same returns as the companies are obliged to give under the existing Act in this colony?—Yes, practically. Here they have not to declare their position on any particular basis; they have only to show the basis upon which they declare, and if they choose they can adjust their valuation in any way they like.

754. *By the Hon. the Chairman.*—Assuming a person insuring just before the close of their balance-sheet and paying one quarter's premium, what would you think of crediting three quarters' premium not paid, in their annual balance-sheet?—I would not do it.

755. Are there many offices doing it?—I know it is the general practice among American companies, but there is a special reason for that. I may mention that some four or five years ago I was going into this point carefully, and I entered into correspondence with an insurance officer of the State of Massachusetts to get an account of the practice there, and he explained clearly that they allow companies to take credit for those deferred instalments, simply on account of the method in which they value their liabilities. They have already included among their liabilities the amount of those instalments.

756. So that they debit it where they credit it?—They credit it simply because they have already debited it.

757. *By the Hon. F. S. Grimwade.*—Then it does not give them a fictitious asset?—No. I have the Commissioner's letter in my pocket—[reading extracts from the same as follows]—"Insurance Department, Commonwealth Building, Boston, September 17th, 1889. 'As our net valuation proceeds upon the assumption of annual rests of interest and mortality it follows that the computations necessarily involve the whole year's premium, and regard it as fully paid in advance. And the only justification claimed for admitting these deferred and past-due premiums as assets at all being the fact that, as we have already charged in the net valuation just as if they had actually been paid, it follows, as a matter of course, that the offset should be no greater than the overcharge—we having charged on account only of the net premium the cross-entry should be only for the net portion.' 'The assumption, to which you allude, that deferred and over-due premiums have been admitted as assets by this department at any time without a corresponding charge in liability, is discredited by the very theory of our system of accounts, which includes these items in net reserve liability at the very outset, and then seeks to rectify the inequity by an equal cross-entry into assets. This initial overcharge is inevitable under our system, and there has been no instance in which it has been eliminated or adjusted except as above described. But, certainly, to drop them out of liabilities and then enter the same offending items as assets would be a gratuitous stultification of the accounts. We do not remember or imagine any expression emanating from this department, or that of any other of the States, which could even remotely justify such a jug-handled assumption.'"

758. *By the Hon. F. S. Grimwade.*—You said it was the practice of the American offices to do that—is it not the practice of the English offices too?—I do not know any English office that does it. I do not think that any one does. I could settle the question in half-an-hour; I get all their returns from the Board of Trade.

759. *By the Hon. H. Cuthbert.*—I think there are at least a dozen that do?—Indeed; I have not looked into that sufficiently to enable me to say whether or not it may be the practice in some instances.

760. *By the Hon. the Chairman.*—Will you kindly furnish us with that information?—I will do so.

761. Are there any mutual offices in Australasia which take credit for quarterly instalments not due?—I know of one case where it is done, but I am quite ignorant of whether any corresponding entry is made on the other side of the account. That is a very important factor in the matter.

762. You say unless there is a cross-entry against the credit that you would not consider it very safe?—I would not take credit for anything like the full amount. After going into the case, I am satisfied that the asset has a certain value, but the value is so small that I do not think it worth the trouble to place a value on it, I leave it out of my accounts altogether.

763. *By the Hon. C. J. Ham.*—Do you mean to say deferred instalments, where the surrender value is equal to or more than the instalment, are not an asset?—You have not received it. You may make a cross-entry for it.

764. If I have a policy running with you, and its surrender value is more than the nine months' premium would come to, you say it is not an asset?—It is no more an asset than the next year's premium or the premium for the year after.

765. You would give me money for it, and yet it is not an asset?—Supposing the surrender value to be £50 and the annual premium £5, on the same principle you might say that the premiums of the next few years were good cash assets.

766. *By the Hon. F. S. Grimwade.*—What is the difference between that and outstanding premiums; there is a surrender value to cover both?—In a valuation you specially debit yourself on account of the outstanding premiums, and the same ought to be done in connexion with deferred instalments if they are reckoned as assets.

767. Have not those companies in making out those tables done that?—I know the American companies have, but I cannot say about the practice of any other company.

768. Then perhaps other companies may have done it?—They may.

769. *By the Hon. the Chairman.*—Do you think many colonial offices do debit themselves?—I cannot say. I have tried to find out, and cannot say.

770. *By the Hon. H. Cuthbert.*—Although we have not wished to inquire into the transactions of any particular company, still, as Mr. Young has shown clearly and above board to the Committee the way the accounts of his society are kept, our attention has been called to one item in his balance-sheet, "Outstanding premiums in force, £6,970 19s. 11d." He takes that as an asset, and he justifies that as an asset on the principle that has been adopted in America, and also on reference to a policy that has been issued, in which it speaks of the annual premium payable by instalments. It says here in one part—"Where the annual premium is payable by periodical instalments, then, on the sum assured becoming payable, the Association shall be entitled to deduct therefrom so many of such instalments of the premium for the year current at the time of the policy falling in as may not have been paid." I put this question to him—"Suppose the greater portion of that £6,000 odd did not come in during the year, what would be the result?" He said—"It would be written off the next half-year"—Exactly. Supposing now, for the sake of argument, that this was a young business, and that the policies all lapsed, you would have to write off the £6,970 altogether—showing that, unless the amount be debited as well as credited, an anticipation of revenue takes place.

771. *By the Hon. F. S. Grimwade.*—So you would if the outstanding premiums were never paid?—That is true, but when you come to the actuarial valuation, you debit the society with the amount which you require to hold in reserve against your liability. You debit the society with the liability on account of those overdue premiums, and my point is, if you do that also in the matter of deferred instalments, there is no harm done; if you do not, then there is harm done. You can only tell by the actuarial valuation report which appears once in three or five years in this colony. That is the only occasion when the point would be inquired into.

772. If there were another cross-entry made, there would be no harm in that entry?—No, but I cannot satisfy myself whether there is or is not; and in no report of a colonial company that I can call to mind have I seen anything that would justify me in assuming that there is such a cross-entry. If it is the case that there is, there is no harm in stating so. This clause in the Bill simply says—if there is, state it.

773. What clause do you refer to?—Clause 38, which says—if they take credit for the deferred instalments, let them say how much they debit themselves with. If they debit themselves with the proper amount, there is an end of it.

774. *By the Hon. H. Cuthbert.*—Take that £6,900, how would they debit themselves; that might all come in during the year?—It is an asset when it comes in, but not till then.

775. Then a like entry would appear on the other side?—Yes.

776. *By the Hon. C. J. Ham.*—I cannot apprehend that. Say there is £15 owing for nine months' instalments, and the surrender value of that policy is £50. You do not take it as worth anything, and the man comes five minutes after you have closed your account, and says—"I will take my surrender value," and you give him £35, I might buy that outside. The man comes and says—"Will you lend £15 on this," and I would do it?—I say it is practically of no value as an asset till the money is paid.

777. *By the Hon. the Chairman.*—Is there any surrender value in young policies after three years?—Yes. But I may put it in this way—in considering this question some years ago, I worked it out—take the case of a company which calls its premiums yearly, and the case of another company which calls its premiums half-yearly; if the policy is kept in force and all the premiums come in, it does not matter whether you call it a yearly or a half-yearly premium, but when I come to the valuation of my premiums (I may say so far as regards deferred instalments they are constructed on the same way as those of the National), we are entitled to deduct the unpaid instalments. I treat the premiums as if they were true half-yearly ones, and then I say, in addition to that, I have a further right. If the policy-holder dies in the first half of the policy-year, I am entitled to deduct half-a-year's premium, consequently premiums of this kind have a greater value to the company than ordinary half-yearly premiums, and the value is this—it is one half of the year's premium, payable in the year when the life dies, provided the death take place in the first half of the policy-year. If it is thought worth while to go into a calculation as minutely as that, and assign that value to instalments, then I say it may be done. For my own part, I do not think it is worth doing, because when you come to endowment assurances, the point gets narrowed down to a very small one. It is not the present value of half of the year's premium, payable at the death of the life assured, provided the death take place in the first half of the policy-year, but in the case of a policy maturing in twelve months it is merely the present value of half of the year's premium, receivable by the company in the event of the man dying in the next six months, and that is not worth much, and not worth assigning a value to, and so I leave it alone.

778. *By the Hon. C. J. Ham.*—Would you look at clause 38; should not the word "liability" be "assets"?—Liability is the right word.

The witness withdrew.

Adjourned until to-morrow, at half-past Two o'clock.

WEDNESDAY, 18TH OCTOBER, 1893.

Members present :

The Hon. S. FRASER, in the Chair ;
 The Hon. H. Cuthbert | The Hon. S. Williamson.
 C. J. Ham |

Nicholas Maine examined.

779. *By the Hon. the Chairman.*—What are you?—Resident secretary of the Australian Mutual Provident Society.

780. Have you looked at this Bill?—I have. I think I ought to say first that whatever I state now will be my own opinion only. I have no authority to represent the office.

781. You remember that I gave you a copy of the Bill last year when I was trying to push it forward, and you said you would send it to Mr. Teece, the general manager, which you kindly did, and I have his reply with your memo. to me?—Quite so.

782. Are you aware that he wrote in September, 1892?—Yes, it came through me—that was not in regard to this Bill.

783. The Bill is precisely the same except two clauses—17 and 18—which I am prepared to strike out; they are of no consequence. Will you say what your opinion of the Bill is, and what clauses you object to?—I might say, briefly, to begin with, that I think it is a mistake to discriminate between any office, either Australian, British, or American. I think all offices should be treated alike. On the sixth clause I have a note. “Every company organized under the laws of any one of the Australasian colonies which shall carry on life assurance business shall deposit with the Registrar-General securities to the value of £10,000.” In the existing Bill the deposit is £5,000, for the purpose of preventing bogus companies being started. This Bill requires a deposit of £10,000 from all offices, no matter how long they have been in existence. I think it is utterly useless; it is no security at all. If it were an enlargement of an amount from £5,000 to £10,000 to prevent new companies being started, or rather to make them give a deposit of their *bona fides* I would have no objection to it, but this applies to companies that have been already started.

784. Would it not be possible for a bogus company to start with a small capital of £5,000, and if there were sufficient rogues in the syndicate to effect a huge swindle on the public?—It would, but this applies to companies already established for 20 years. What is the object of that; why should they deposit £10,000 as a matter of security? I would copy the existing clause as it is for new companies.

785. Is not £10,000 a greater security?—I would have no objection to increase it to that, but I would not make it apply to existing companies. I do not think a deposit of £10,000 from an old established company would be any security to the policy-holders; therefore I think it is unnecessary.

786. I agree with you in that, but it is with the view of preventing any possible bogus company starting with a capital of £5,000 and going on for years taking premiums and effecting a huge swindle—you agree that might be the case? It might, but why not simply alter the amount and keep the existing clause as it is, applying to new companies only.

787. Have you anything else to say about clause 6?—No, except a mere clerical oversight; it says at the bottom, that no more than £20,000 for the purpose of this section may be deposited, although the section only mentions £10,000, but that is unimportant.

788. You said you thought that all companies should be treated alike; your company has a million and several hundred thousand pounds of accumulated funds in this colony?—Yes.

789. Do you consider that a foreign company, having only an infinitesimal amount (say they have £30,000 or £40,000 here) offers the same absolute solid security to the policy-holders as your own company does?—I do not think it does, but if a man takes out a policy in a foreign company about whose assets he knows nothing, I do not think it is the business of the State to protect him when he can get a policy in an Australian or a British company.

790. If there were a great number of policy-holders, say a thousand, for the sake of argument, and 500 of them held policies in foreign offices, and 500 in the Australian Mutual Provident, in your opinion, would not the 500 men have a perfect right to ask Parliament to protect the accumulated funds of the premiums they have been paying for a certain number of years, so that it will be intact on the expiration of the policies?—I am doubtful as to their having the right. I do not think it is the business of the State to protect people. They go into it with their eyes open and insure in a foreign company without knowing anything about its assets.

791. You think because they insure in a foreign company with their eyes open the State has no right to protect them?—I do.—Clause No. 8 requires that “Every company organized under the laws of any one of the Australasian colonies shall, within six months after the close of each financial year of such company, deposit with the Registrar-General securities equal in value to Ten per centum of the excess of revenue over expenditure in Victoria as shown by the annual statement for such year, until the deposit shall amount in value to One hundred thousand pounds.” I think that is wholly unnecessary, for the simple reason that even if you got the maximum of £100,000 deposited it would be an insignificant security in regard to liabilities of any company here, and, therefore, I think it unnecessary to harass companies needlessly.

792. That is on the same lines as the South Australian and Western Australian Acts?—Yes.

793. Both of which Acts are working fairly well?—I have nothing to say against them. I think if clause 8 be passed British companies should be included in it. I do not think it is right that British companies should be unfavorably treated.

794. I may tell you that in the Bill where you read “Australasian colonies,” “British dominions” will be inserted instead?—As a matter of detail, referring to clause 8, there is no Schedule provided which would show the difference between the receipts and the expenditure—none of your Schedules will show that. You will require a new Schedule for the receipts and expenditure in Victoria.

795. I will make a note of that?—One of the main clauses of the Bill is clause 15, which applies to foreign companies. I think that clause is unwise, for the same reason that I have already given in regard to clause 6.

796. While on that clause, do not you think it would be a very great hardship on policy-holders—let us put an extreme case that will touch the nation. Suppose a widow had a policy of £1,000, and for some reason or other the foreign company chose to refuse to acknowledge the claim—do not you think it would be rather hard on the unfortunate woman to have to enforce her claim here and then to follow the claim to a foreign country?—Terribly hard.

797. On that point, are you aware that foreign companies have refused to acknowledge claims in Australia?—Do you mean a claim on the death of a person?

798. No, this is a claim against a society?—That is not a death claim. That is not a claim on a policy. Clauses 17 and 18 I have scored out. The next is section 35—“On the death of the assured under a policy or policies an amount to the extent of One thousand pounds in the whole shall not be assets for the payment of the debts of such assured, anything contrary in his will notwithstanding.” Would not that prevent an honest man from paying his debts, if he wished to do so?

799. I believe this clause is open to misconstruction. My intention was to prevent what often takes place now. A man dies, making an ordinary will, the stereotyped will—“After payment of my just debts and testamentary expenses.” My intention by this clause was to place a widow in the same position as she would be, provided her husband died intestate or made a will stating that the policy would go to her; but of course if he makes no will, or makes a will willing it to her, it is all right, but not so if he uses the words—“After payment of my just debts and testamentary expenses”; and the intention was to make that right?—The wording of the South Australian Act, I think, is somewhat better. It says—“Unless expressly mentioned and expressly directed by will.”

800. That is just what I want. I do not wish to shut out the creditors. I do not know whether it would not be advisable to clear up the doubt about that clause when it is under consideration. In the original Act, section 369, page 87, it was held by the Full Court, Justices Higinbotham and Cope, Justice Holroyd dissenting, that a policy is protected until its surrender value amounts to £1,000, so that a £10,000 policy might be protected if the surrender value did not amount to that. There is a footnote to the clause in the Act—[*The Hon. the Chairman read the footnote referred to.*]—That leaves the matter in a very uncertain state at present, as, according to the judgment of the Full Court, the policy, till the surrender value is £1,000, is protected.

801. *By the Hon. H. Cuthbert.*—I think the intention of the Legislature was clear that it was only intended to protect to the extent of £1,000?—That was it. I remember the discussion quite well in reference to that clause. Another curious dispute occurred in South Australia, which has a clause to the same effect in its Act, which led to extensive litigation. It was held there by some that an endowment policy payable during a man's life-time was not protected under this clause, although the interpretation clause makes no difference between policies of assurance and endowment. I think that might be made clear also.

802. *By the Hon. the Chairman.*—That is assurance and endowment policies?—Yes; it was held that it was not protected, but I believe it was disputed, and I think it ought to be made clear. The next section is 37, which says—“In any investigation made into the financial condition of any company in compliance with the provisions of the Principal Act the value of life annuities shall be determined in accordance with the rule set forth in the Fourth Schedule to this Act, and the value of assurance and endowment assurance policies with right of participation in profits shall be determined in accordance with the rule set forth in the Fifth Schedule to this Act.” I think it might be—with or without participation of profit. The next are three important clauses, in regard to surrender values. I think no policy should be forfeited where the surrender value is sufficient to pay the premium, but I am wholly against companies being obliged to pay surrender values. We have seen what a panic there was in the case of the banks. If a panic should arise in regard to insurance companies no company could pay the surrender value of all its policies at once, because a large portion of the funds is out on mortgage.

803. Do you think it likely, seeing that the policy-holder makes an immense sacrifice, that they would have a run?—It is hard to say what would be likely to happen after what we have seen here during the late panic.

804. A run on a bank is much more likely than on an insurance office?—I admit that, but if one or two companies failed, which I have no expectation of, there might be a rush for surrender values, and as a large proportion of the surplus premiums is out on mortgage, I do not think it should be obligatory on any company to pay surrender values. They are all willing to pay and to give most liberal values for the sake of their own popularity. All the offices pay surrender values except the foreign offices. I object to its being made compulsory as it is done in those clauses.

805. You have been paying during the last twelve months of course?—Oh yes.

806. Do you find that there is a greater demand upon your funds now through surrender than heretofore?—Not as much as one might expect, but there has been a greater demand for loans on policies. People do not like to sacrifice a policy as long as they can get a loan. These remarks embody sections 39, 40, and 41.

807. Section 39 only fixes the surrender value; it states there must be a surrender value, but section 40 fixes the amount—you would not object to section 40?—No, we give more than that.

808. The management of the institution could, with that, place a nominal amount on the surrender, as low as one shilling if they chose?—There is no objection to the amount in section 40—we give more than that.

809. You would have it the same as the South Australian Act?—Yes.

810. And foreign companies do not give policies a show?—No; but I would rather not speak of them.

811. *By the Hon. C. J. Ham.*—Though you approve of that, do you think it is right to have legislation to make the companies keep the policies alive?—I say broadly that I think that no man's policy which has a surrender value should be forfeited.

812. We all agree with that, but the question is as to legislation; do you think we should compel that by law?—If companies come here to do business, they should submit to any law you impose.

813. Do you think it would be good law to make them do so?—I think so. I do not think any policy should be forfeited while it has surrender value. Clause 48 is the next—“Upon the death of any holder of a policy upon his own life for a sum not exceeding Two hundred pounds, if no probate of his will or letters of administration to his estate be taken out within three months after his death, the company may

pay the amount, of such policy together with any bonus which may have been added thereto, to his widow or any adult child of his, and the receipt of such widow or child shall be a valid discharge for the same.' There is sometimes a few pounds bonus additional; it might be advisable to say £200 and bonus.

814. At present it is £100?—Yes.

815. You admit it is a great hardship?—I do. I approve of that clause. It is often a great hardship to widows.

816. *By the Hon. H. Cuthbert.*—You would suggest that the bonus be added to the £200?—I do not think there is any objection to that.

817. *By the Hon. the Chairman.*—It would ensure that a policy up to that amount would carry bonus?—If it is not so provided. There would be a difficulty as to whom a little bonus would have to be paid; administration might have to be taken out—I mean that the bonus should go with the policy.

818. *By the Hon. H. Cuthbert.*—Does not the after part of that section provide for that—"The company may pay the amount of such policy, together with any bonus"?—That is right, I overlooked that. The next is the Third Schedule. Some objection has been taken to that, but I merely wish to tell you that my company has voluntarily supplied the information required in it as to the business we do in all the colonies; it is published in the last report.

819. You approve of the Third Schedule?—I do. I think the fullest information should be got from all companies doing business here. We publish voluntarily all the business we do in each colony—[*showing the Society's Report*].

820. I think the objection of some of the witnesses was, that although they had no objection whatever to state the amount of their business, they were not willing to classify it for each particular colony. For instance, they think that that information may give an undue advantage to one particular company, saying—"We see from the returns of the company that it is doing a very good business in Tasmania—in consequence of their doing so well it may induce us to open an office there"?—That is quite reasonable.

821. Some of the witnesses did not object to the Third Schedule as it is here, they said—"So far as Victoria it is right enough we should give that information, but as to our other business we put that *in globo*"?—That is not unreasonable.

822. Have you anything to say as to any of the other Schedules?—In the Fourth Schedule it says—"Then according to the table known in England as the Government Annuities Experience Table." There are three tables under that title, the latest is in 1884. I think it would be well to put the year in, as it might lead to a question as to which table it refers to.

823. Do those come out as amended tables from time to time?—Yes, with later experience at long intervals, perhaps 10 years.

824. *By the Hon. the Chairman.*—They are practically on the same lines?—Yes.

825. *By the Hon. H. Cuthbert.*—As it runs here it might be said—"Which of the particular tables is to govern this clause," so that specifying the 1884, or any amendment, should be put in?—That would do. If none is specified they may adopt any, according to this Bill.

826. As to the Fifth Schedule, what is your opinion?—I consider that to be one of the most important.

827. *By the Hon. the Chairman.*—You notice in the Fifth Schedule that the rate of interest is calculated at $4\frac{1}{2}$ per cent. to the year 1896, and I am prepared to extend that to 1900, provided some of the offices desire it, thereby giving them more time to work up to the true standard valuation?—The effect of the rule would, no doubt, be to increase the reserves of offices now valuing at $4\frac{1}{2}$ per cent.; but I am strongly of opinion that the State should not fix any standard of solvency, because, in doing so, it might mislead.

828. You know the present standard of solvency in the case of a petition to Court?—That is in winding up that has to be settled, but I am speaking of going companies.

829. I presume you will admit that some of the Australasian companies do not work up to the standard at present?—I know some value at $4\frac{1}{2}$ per cent. You want to lower the rate to 4 per cent.

830. That is what the Bill would like them to work up to—do you not think it would be wise to warn them that, in a certain number of years, they must toe the mark and value on safer lines?—I have said, that no doubt that would increase the reserves, but I hold that it might mislead, for the solvency of an office depends mainly on the safe investments of the funds, and not on the valuation; and an office might comply with your rigid rule and might be thoroughly unsound—that has been done in America over and over again. By fixing a rule like this you lead the public to suppose that that is the standard of solvency, and any company that values according to that is sound. I dispute that altogether.

831. Would that not be so, provided the management acted honestly in the investment of funds?—I repeat that the solvency of an office depends far more on the safe investment of the funds than on any valuation you can fix. By this rule you fix the standard of solvency.

832. No, we fix the rate of interest, and they can go below that if they like. They can heap up their reserves as much as they like; do you agree to that?—Quite so; but an office may say then—"We have complied with the requirements of the law, and our valuations are made according to State requirements," and I hold they may be thoroughly unsound notwithstanding, because the assets may not be well invested.

833. Provided the management, that is, the manager, the secretary, and the directors use sound judgment and are honest; this would greatly go to strengthen a company?—I admit it would go to increase the reserves according as you reduce the percentage.

834. I presume you are valuing at present on the 4 per cent. basis?—That is so.

835. *By the Hon. C. J. Ham.*—Surely it would add to the solvency or the condition of a company if they did not calculate their interest at more than 4 per cent., even if they were going to the bad?—I admit it increases the reserve.

836. To that extent it must be good?—It must be.

837. They might be doing two bad things, calculating the interest at too high rate, and having bad security?—Quite so; but it would lead the public to suppose it is solvent.

838. There is no statement in the Schedule that it is a proof of solvency?—I take it to be that. We know, as a matter of history, that several American companies which have passed the Commissioner, and got certificates year after year as being sound, have been in the hands of the receiver in two or three years, and it was for that very reason, they complied with the valuation, but their assets were gone.

839. Do you think that proves that a vast number of the American companies would have gone to the wall but for the stringent provision of the law?—I should not wonder. I thoroughly believe in the British system—allow companies to manage [with a free hand, but compel them to publish the fullest statements of their affairs.

840. The present Act here in this colony does not do that?—In what way?

841. For instance, in the Schedules; they are not full and complete?—They are not as full as they might be. The Third Schedule gives more information than we have got; it is taken from the Western Australian Act.

842. Does your office take credit in your balance-sheet, or in your valuation, for quarterly payments not due, or for premium payments not due?—No. In our cash statement shown at the end of the year and in our balance-sheet we only take credit for the premiums actually received.

843. Are your contracts with the policy-holders yearly or half-yearly?—They pay quarterly, half-yearly, or annually.

844. On the face of the policy, what is the contract?—Quarterly, half-yearly, or yearly, as they like. Before the policy is issued we ask them.

845. Suppose they say yearly and they have a yearly policy, do you receive the premiums quarterly?—Oh no. We would only receive one year's premium in advance. A policy payable yearly we would not receive a quarterly premium for.

846. In all cases you do not take credit for premiums not due or not payable?—Never.

847. Do you know if it is the practice—do many of the offices act in the same way as you do in regard to that matter?—I believe most of them do; not all.

848. Are you acquainted with the Board of Trade Returns?—No, I cannot say that I am.

849. If I showed you a balance-sheet from the Returns would you be able to explain the matter to me?—I think not.

850. Do you think the practice of any office taking credit for quarterly premiums not due is a wise or a foolish one?—I presume you refer to section 38.

851. *The Hon. H. Cuthbert.*—I think these questions are put relative to some answers received from Mr. Young, of the National Company, as to taking credit in the balance-sheet for premiums not yet received. There was a sum of £6,900 for premiums not yet received?—Our company does not take credit for a premium until it is actually received, and I believe that is the general practice. I may say I am not an actuary and do not care about giving an opinion on that 38th clause, as it is a special one. If a premium be counted as assets on one side, it ought to appear on the other side.

852. The clause was drawn in order to compel companies to show the amount of premiums they take credit for which are not due?—I think no objection ought to be taken to the clause; that is to say, that it should appear on both sides of the account, but I am not an actuary.

853. *By the Hon. C. J. Ham.*—If a policy-holder has a policy with a surrender value of £50 and he has to pay £15 on it, and you give him £15 and he takes that premium as a good asset, why should it not be taken as a good asset?—I do not follow you quite.

854. With reference to taking these premiums nine months in advance, supposing a man's premium were due and he had only paid a portion of it, but the surrender value was considerably in excess of the amount he owed the company, why should not the company take that as an asset?—I do not think that affects the question at all; the premium may never be paid.

855. It would run out in surrender value—you write off a certain value which is more than the man owes for his premium?—I would rather not go into that, as I am not an actuary.

856. *By the Hon. the Chairman.*—In the case of a company which takes credit in its valuation for three quarterly payments not due, are they not necessarily nine months ahead of the time—must they not necessarily be that?—I think they are in regard to those premiums.

857. *By the Hon. H. Cuthbert.*—Do you think it is desirable that we should have fresh legislation now in connexion with assurance companies?—I do not think it is a very opportune time at present. There are several amendments that might be made in the existing Act with advantage. What I would like to see would be a Federal Act, but I suppose that is not to be looked for yet. People insure in all the various companies and move about from colony to colony; the law is different in each of them and it is most inconvenient in every way. A man comes here from New Zealand and then goes on to Western Australia, and what we want is a Federal Bill with a uniform Act applying to all the colonies.

858. As I understand the existing law, assurance companies are not bound to deposit any portion of their assets in Victoria?—They are not bound to. For instance, we have £100,000 as secured assets, but that is voluntary; we register as a company with secured assets to that extent.

859. Are there many of the companies that do that?—Some have, and some have not. One of the companies has invested all its funds as secured assets and cannot touch them.

860. Do you think it would be an advantage to the public if companies were compelled to give security by lodging either the whole of their assets, or a portion of them, as security for the fulfilment of their contracts?—As I said before, I do not think it is necessary; in fact, I think it would be useless.

861. I am not going now to the amount named in this Bill, £100,000, because it stops at that?—£100,000 would be infinitesimal in regard to the liabilities of almost every company doing business here.

862. Ought any established company to give any security for the fulfilment of its engagements?—Not unless you require them to give the whole. I do not see what the deposit of a small portion would do. There is another point. Suppose all the other colonies passed a similar law, you see how it would tie up the funds of a company doing business in each colony, to the great disadvantage of the policy-holders.

863. There might be a difficulty at times in obtaining proper securities?—Sometimes securities are more easily obtainable and a better rate of interest in one colony than another, and the funds are transferred to wherever they can be best invested. If all the colonies made a hard and fast law, and if we pass a Bill requiring security the other colonies will naturally follow our example, and you can see how that will tie up the funds.

864. Looking at clause 12—"The company depositing any securities under this Act shall be entitled to receive the income therefrom, and securities deposited may be withdrawn upon seven days' notice"—it has been suggested that seven days is too long, that it should be 24 hours?—In our own case it would be

extremely inconvenient; a man comes in and wants to see a certificate of title, and I have to get it out, and I could not get it out till I had got the substitute.

865. *By the Hon. C. J. Ham.*—A man might be ruined by not getting it for seven days?—He might. I do not think the Registrar-General is fit to value securities. He could not do it.

866. So that to make this efficient it would be necessary to have a department of the State with a staff of officers?—I think so, and then they could not value the securities all over the colony. If they sent a man from town he would be at sea, and if they took a local man, we all know what local valuations are.

867. *By the Hon. H. Cuthbert.*—So far as local companies and foreign companies are concerned, you would make no distinction?—None. I would treat them all alike and give them all a free hand, only compelling them to publish their accounts in full.

868. And leave the public to make a selection?—I would. If they go into a company with their eyes open I do not think the State is bound to come forward and protect them.

The witness withdrew.

Godfrey Knight examined.

869. *By the Hon. the Chairman.*—What are you?—Actuary for the Equitable Assurance Company of New York, residing at Sydney, New South Wales.

870. What is your experience as an actuary?—It is Australian only—I may say I am an Australian.

871. Are you acquainted with the Board of Trade Returns?—Yes, I have often to deal with them.

872. Have you my Bill before you?—Yes.

873. Will you kindly look at clause 38?—Yes, I have it.

874. It refers to the preparation of valuation balance-sheets; what is the practice of your office in regard to premiums payable—is your contract with the policy-holder an annual, quarterly, or half-yearly one?—All our premiums are payable annually, and there is a condition in the policy that if the person assured dies while any instalment of annual premium is due, the amount unpaid shall be deducted from the sum assured, consequently we take credit for that as an asset in the balance-sheet.

875. You receive the premiums quarterly?—Either way, as arranged.

876. Do you take credit in your balance-sheet or valuation schedule for the premiums not due, but which, of course, are part of the yearly contract?—Yes, we take credit for the unpaid portion of the yearly premium.

877. Do you have a cross-entry against that; do you debit yourself with anything against that?—You see, those things are done in the head office. I cannot speak of that. The actual credit in the balance-sheet is shown as a special item, showing precisely what you have asked me.

878. I have it in evidence that the practice of the American offices is to take credit for the quarterly premiums, but that they debit themselves with a corresponding item in their valuation sheet?—I cannot speak of that from personal knowledge.

879. *By the Hon. H. Cuthbert.*—Have you a balance-sheet with you?—No, but from memory I can state there is no such entry. That is in the annual statement; but what is done in the valuation balance-sheet I cannot say. What the Chairman asked was, whether there was a corresponding entry in the valuation schedule; that I cannot say. It would only appear in the valuation; it would not appear in the balance-sheet.

880. I do not understand that, because we have evidence that, in one company, they did show it in their balance-sheet; they took in as portion of their assets the unpaid premiums for the year, and that appeared in the balance-sheet?—In the ordinary balance-sheet of the year, credit is taken for those. As to what is put on the other side in the valuation balance-sheet I cannot say.

881. *By the Hon. the Chairman.*—Do you consider it would be sound to take credit for three supposed quarterly premiums not due, and include that in your valuation without having a debit against it on the other side?—I do not think I ought to give an opinion on that.

882. Clause 38 specially provides that where a company takes credit in their balance-sheet for quarterly premiums not due, they must show the amount in their return?—I think you lose sight of the fact that the balance-sheet does not really show the position of the company.

883. I meant the valuation sheet?—Probably this is included simply in the balance-sheet. And as long as it is stated what it is, and the public can read it, I do not see why the company should not put it in.

884. If a company take credit for three quarterly premiums not due, do you consider that that is inflating the balance-sheet or not?—No; I think it is a fair item to put in, as long as it is distinctly set forth what it is.

885. If it were not distinctly set forth, would it be fair?—You may put what you like as assets in the balance-sheet, as long as it is made clear to the public. There is the matter of agents' balances, which cannot be recovered sometimes, you might legislate on that, but there are things which you must leave the public to judge for themselves.

886. Do you not consider that a company which takes credit for quarterly premiums not due is necessarily nine months ahead of their time with their balance-sheet?—No, because if a claim takes place they would immediately recover that amount, and would deduct it from the sum assured.

887. In a great number of claims there may be only one in a hundred that would come out as you say?—Yes.

888. I speak generally. Would they not be nine months ahead of offices that did not do that?—They certainly swell their balance-sheet as compared with companies that do not do that, but their premiums are differently constructed. They may have no conditions in their premiums, and no deduction from the sum assured at death.

889. The Australian Mutual Provident have no such condition in their policy?—No; they could not claim such an asset; their policies are differently constructed.

890. But the companies which make those peculiar contracts, are they not necessarily nine months ahead of those companies that do not take credit for premiums not due?—They certainly swell their assets by that amount; but, on the other hand, they have the power of recovering those particular assets, which the other company has not, so I do not see that there is anything unfair in that.

891. You know the Board of Trade returns?—Yes.

892. This is the balance-sheet of the London and Lancashire company for 1887—[*showing Board of Trade Return for the year 1887*—what do you consider that item—“Outstanding half-yearly and quarterly premiums £1,344 3s. 8d.”—Generally, I should say that that means the premiums that were due for that particular year but not collected. This is not an actual cash statement.

893. “December premiums on which the days of grace are current £23,823”?—There is no mistake about that.

894. Then it goes on—“Outstanding half-yearly and quarterly premiums,” what is that?—I should say, premiums that they could recover under that clause of their policy. Of course I have not seen their policy, and cannot say, but that is my impression.

895. I ask you to say, as an actuary, what you think that item is?—Well, I really cannot tell you. In the ordinary course I should take those December premiums to be premiums outstanding. We usually return them under that heading, but this is very peculiar. I really cannot say what that £1,344 is. It is possible it may be that particular class of premiums to which the Chairman refers, but I cannot say; I would need to see the policy.

896. Now I want your opinion on this one, December, 1891, the same company, the London and Lancashire balance-sheet; there is no such item in this?—I cannot offer an opinion.

897. Have you looked at this Bill of mine?—I may say I got only very short notice, and came down by train from Sydney, and glanced at it to-day, and read the evidence given by the other witnesses.

898. *By the Hon. H. Cuthbert.*—Do you generally approve of this Bill?—No, I do not at all.

899. Will you state the particular clauses you disapprove of?—I will take the question of the surrender values, sections 39 and 40. I was going to point out that, although those Acts are referred to, the Massachusetts and New York, as reasons for legislating in the same manner here, that it omits to state that in both those States the legislation is confined to local companies. They do not compel any other company than a local company to give cash values, or anything in the way of paid-up surrender value. In all the States the legislation is confined to the local companies, and they all leave the foreign companies and the companies of other States to carry out their own State laws. The New York State provides a certain value, other States provide other values. There is an infinity of laws, and no State interferes with the other, and I think that makes a considerable difference in the matter.

900. *By the Hon. C. J. Ham.*—You have not a copy of this Act with you?—I have the Act of 1892 of New York; the Act of Massachusetts I have not. It is confined to local companies.

901. *By the Hon. the Chairman.*—I have the Act here. Can you mention the clause?—It is under the heading of “Forfeiture of policies.”

902. You say the Massachusetts Act, as to keeping policies in force, does not refer to foreign companies?—Yes. They only compel their own companies to do the correct thing. And in Massachusetts they have altered their Act three times. The first was a fad of one of the most noted actuaries of the day, sixteen years after he said he would like to tear the hair off his head over it. The next one lasted for about seven years, and now they have a new one. There is no finality in those measures.

903. *By the Hon. H. Cuthbert.*—The Act here is 1887, Massachusetts?—The first Act was 1860, the second 1880, and the last 1887, and each one of them has varied, and each was supposed to be perfect at the time it was made. I think it is not wise for the Legislature to define what is the proper cash value, considering that experts themselves have not yet been able to determine what is the right thing to deduct, or the right charge to make, for the damage done to a company by the retirement of bad lives. We cannot settle that amongst ourselves, and yet the Legislature is going to do it for us.

904. That is one of your objections to clause 39?—Yes, everything compelling or interfering with the management of the companies, I object to. I think it should be left to public competition.

905. *By the Hon. the Chairman.*—Take clause 15?—That is making a distinction between local companies and foreign companies. I think that that is a very unfair distinction to make. Speaking for the Equitable, we would welcome any legislation for the benefit of the public, which does not differentiate between companies.

906. Has your company made a deposit of half-a-million in England to give confidence to the English policy-holders?—As a voluntary matter we deposited with public trustees a certain sum of money.

907. You admit your company has made a voluntary deposit in England with trustees, to give confidence to the English policy-holder?—Yes, that was the object, I presume.

908. *By the Hon. C. J. Ham.*—And you are spending a large sum of money in Victoria on freehold property?—With the same object. I may say, as to the government standard of valuation, that I think that the result of such a provision would be, that you would take away a good deal of responsibility from the officers who have charge of life companies, and the tendency would be to really reduce the reserves they will keep. That is to say, they would rest content with whatever standard the State set up, which might be sufficient to-day, but very insufficient to-morrow. The Act sets forth the H.M. standard of valuation.

909. *By the Hon. the Chairman.*—You admit that the American Acts are more stringent than they are anywhere else?—I do not know that they are more stringent than the Canadian Act—that is on the same lines.

910. You admit that the American and Canadian Acts are the most stringent anywhere?—Yes; but I do not admit that they produce the best results.

911. Your company have taken advantage of that—that you have just referred to—and worked up to the standard of valuation as fixed by the United States law. Are they not much stronger than they are compelled to be by law?—As a matter of fact, they are making provision for a higher standard of results; but they are not compelled to do so.

912. You said the companies would take advantage of the law, and would not do that?—I think there are many companies that are doing so.

913. Are there not many companies in the United States that are prepared to stand a severer test than the law exacts?—Yes, but I think the English companies are really ahead of them in that respect. Public opinion has forced them to strengthen their reserves more quickly than the American or Canadian.

914. Would public opinion have that effect in the colonies—would the public opinion here be the same as in England?—I do not see why it should differ.

915. Are you aware that when stringent Acts were passed in the United States a great number of companies had to succumb in consequence of the stringency of the laws?—Yes; many that perhaps had been better left alive.

916. Might it not have been otherwise; might they not continue for years receiving premiums and ultimately fail for immense sums?—No doubt.

917. *By the Hon. H. Cuthbert.*—Are there any other portions of the Act that you disapprove of?—I may say as to deposits I think they are entirely for the benefit of existing companies, and not for the benefit of the public, that is to say, they practically prevent the formation of any mutual company whatever. The bigger the deposit you make the better for us. You actually prevent the formation of mutual companies in the future, no matter how honest their intention may be. If this Bill had been in force when the Victorian companies were started they could not, any one of them, have started.

918. *By the Hon. the Chairman.*—Do you think there is too much or too little competition in Australia in the interest of the policy-holders?—In the interest of the policy-holders, I think not; competition is good for them.

919. Has not competition raised the rate of commission enormously to canvassers, and is it in the interest of policy-holders that the whole amount of the first year's premium, and sometimes half of the next year's, will go as commission to the canvasser?—No, I think not; but I do not see how you are going to prevent that.

920. If there were fewer companies would not there be less commission paid to canvassers, and would not the policy-holders get that?—I doubt it. I think the competition would be as keen between the existing companies. It is competition that really benefits the public; they get the benefit of all the concessions made by competition, and it is competition that will do all you want this Bill to do. It will force companies to do what the public want.

921. Would your company have any objection to deposit securities here, provided the Australasian companies were asked to do the same thing?—None at all. We have no objection to do what you compel the other companies to do for the benefit of the policy-holders.

922. You are quite strong enough to do it?—I think we have more here than we should have to put up under that provision.

923. *By the Hon. C. J. Ham.*—Is there any other remark you desire to make?—I think there is one question raised as to what might happen in the event of war. I may say, as a matter of fact, we have never had to draw on New York, even when we first came here, and it would not be likely in any case. We have property and funds to pay whatever may arise, so even if war were declared it would make no difference to policy-holders; there are funds here to pay their claims.

924. *By the Hon. the Chairman.*—Could not the head office demand that you should send the funds to New York?—They might demand a good deal, but the business is built on the confidence of the public here, and if we destroy that we ruin our business.

The witness withdrew.

Adjourned until Tuesday next, at half-past Two o'clock.

TUESDAY, 24TH OCTOBER, 1893.

Members present:

The Hon. S. FRASER, in the Chair;

The Hon. H. Cuthbert
C. J. Ham
E. Miller

The Hon. W. Pitt
Dr. W. H. Embling.

John Donaldson, Secretary Australian Widows' Fund Life Assurance Company Limited, examined.

925. *By the Hon. the Chairman.*—I will leave it to you to state to the Committee generally, as briefly as you can, and without going into details, your opinion of the principal points of the Bill?—The first five clauses I may omit altogether, as they are of comparatively little importance as against the main principles, and pass on to the clause dealing with the deposit of securities—clause 6. With regard to this, a question has been raised, and, I think, prominently, in the way of discussion, to treat all companies alike—the Victorian, the British, and all foreign companies, so that they would be all on the same footing. It appears to me that there is a strong argument against it. If the measure is passed in the manner proposed, treating all companies alike, it necessarily follows that, as there are certain offices doing business in this colony having their head offices in New South Wales, the result will probably be that there will be a retaliatory law on the part of New South Wales as against Victorian offices doing business there, and at this moment, the cry of federation being so strong in the air, it appears to me to be hardly wise to take action to force the New South Wales colony into the position of passing a retaliatory law.

926. I was going to differentiate between the colonial offices and the foreign, but would allow securities of other colonies to be deposited in this colony—for instance, securities in Riverina to apply to offices in Victoria?—If you take them you ear-mark them for the protection of the policy-holders in this colony, and the other colonies, if they pass a similar law, would probably do the same for the protection of local policy-holders in Victorian offices. Then, again, with regard to the Australian offices, the whole of their securities are here. There is no likelihood of the Australian offices investing outside of the colonies, and I think, even if the Australian offices were doing business in England, they would probably remove their cash to these colonies for investment, on account of the higher rate of interest to be obtained here. There is nothing in the Bill, as it stands, with regard to the deposit of securities, to prevent any Victorian office carrying out the provisions of the Bill.

927. There is no difficulty that you see?—Any of them can do it easily. There is no monetary difficulty. All Australian offices can deposit under the present terms of the Bill.

928. The point is whether the foreign offices should be treated differently, that is, regarding the policy-holders as the men to be legislated for?—Clause 15, that would practically mean the American companies. It is very strange to me that there has been an objection by the foreign companies to depositing securities. It appears to me that it is a very wise clause on behalf of the policy-holders in the colony, and, if they place their money in foreign institutions, it will be to their advantage to have their interests protected. There is nothing to prevent the American offices removing cash, as only one of those companies, so far as I know, has a security here in the shape of a building. In the other two their money is not in that shape, but, I believe, is in the form of deposits in banks. I was present in the House when the war clause was spoken of. It seems to me that there should be very little objection on the part of the American companies to do in this colony what Australian offices would have to do if they went to America. If we go to Massachusetts we have to deposit a sum of money with trustees, for the benefit of policy-holders in the United States.

929. *By the Hon. C. J. Ham.*—You are clear on that?—Perfectly clear on that.—[*A copy of the Massachusetts Act was handed to the witness.*]

930. *By the Hon. the Chairman.*—That is denied?—I had in my mind a cablegram which was produced in the House. That was correct, undoubtedly; but that cablegram set forth that the State did not ask for securities to be deposited with the State. This Act does not ask that, but that the securities shall be deposited with trustees, which is equivalent so far as the security of the policy-holder is concerned. Section 67 of the Massachusetts Act handed to me says—“A company organized under the laws of any other of the United States, for the transaction of life insurance, may be admitted to do business in this commonwealth, provided it has the requisite funds of a life insurance company, and in the opinion of the commissioner is in sound financial condition, and has policies in force upon not less than one thousand lives for an aggregate amount of not less than One million dollars.” If you notice that portion deals with companies organized under the laws of any other of the United States, outside Massachusetts, and the section then goes on to say—“Any such company organized under the laws of a State or Government other than one of the United States, in addition to the above requirements must have and keep on deposit or in the hands of trustees, as provided in sections 79 and 81, in exclusive trust for the security of its contracts with policy-holders in the United States, funds of an amount equal to the net value of all its policies in the United States,” not Massachusetts only, “and not less than Two hundred thousand dollars.” That is the minimum. According to this, if the net liability of any foreign company amounts to 500,000 dollars, securities equal to 500,000 dollars must be placed in the hands of trustees, for the benefit of local policy-holders. That appears to me to be perfectly clear, as I understand it. It is to be in the hands of trustees, not necessarily in the hands of the State, and it would be a simple matter if this Bill were to provide that the securities were to be placed in the hands of trustees in this colony, and do away with the Registrar-General’s connexion with the Bill, if by another clause the trustees had to be approved of by the State, as in Massachusetts.

931. *By the Hon. E. Miller.*—I understood you to say in America?—Massachusetts, in the clause read, provides for securities for policy-holders in the whole of the States.

932. Is that the law in all the United States, or in the State of Massachusetts only?—In Massachusetts only, so far as I know.

933. *By the Hon. C. J. Ham.*—What about New York?—The New York law does not ask that; it is different. It requires a deposit from foreign companies of at least 200,000 dollars before admission. If an Australian office goes to New York there is a distinct power to compel the deposit of at least 200,000 dollars, but in Massachusetts it would appear that trustees must be appointed for the benefit of policy-holders, or the amount placed on deposit not only for those in Massachusetts but in the whole of the United States.

934. What about going only to Massachusetts?—If we went to London we should also go to Edinburgh.

935. If you went to New York would you be subject to the same disabilities as in Massachusetts?—[*A copy of the New York law was handed to the witness.*]—It is impossible, practically, to give a direct answer to the question, as it is one of a legal character. I would like to consult the latest volume I have of the New York laws, as this one is a very old copy. I have a much later volume in the office than this.

936. *By the Hon. H. Cuthbert.*—The securities are to be in the United States?—The particular clause in the Massachusetts law, No. 67, I read to the Committee before you came into the room, but will read it again.—[*Clause 67 again read.*]

937. *By the Hon. C. J. Ham.*—Massachusetts is a very small State; the State of New York is a much larger one?—The same law is not in force in New York; but it would appear from the Massachusetts law (clause 67) that local policy-holders in foreign offices doing business both in New York and Massachusetts are protected by the Massachusetts law.

938. *By the Chairman.*—I agree with that?—Massachusetts has the most perfect system of law, and a most useful document in the shape of a Commissioner’s Report is issued yearly.

939. *By the Hon. H. Cuthbert.*—You do not think the law is the same in other States?—No.

940. *By the Hon. the Chairman.*—Not in Michigan?—No. I think it is strange that Massachusetts should take upon itself to secure all the policy-holders in the other States. It might mean, that if Australia were federated Victoria might pass a law for foreign companies to deposit their securities here, and that might be made to apply as a protection for policy-holders in foreign companies who reside in other parts of the colonies.

941. Would you be good enough to proceed with the clauses under the Canadian Act?—I would have brought that with me if I had anticipated any question concerning it.

942. It is said that it, the Massachusetts law, has been repealed?—I can state distinctly, so far as the Massachusetts Act is concerned, that I have the Commissioner’s report, issued in May of this year, and there is not a word in it about repeal. I have his reports for ten or twelve years and I have looked carefully through them, and had there been the repeal mentioned it would have come under my notice, provided of course the Insurance Commissioner of the State of Massachusetts referred to it, which one would naturally consider certain, owing to its importance and direct connexion with his department.

943. *By the Hon. H. Cuthbert.*—What is the date you speak of?—There was a codification of the Massachusetts laws in 1837. I have the reports from that date on to 1893, that is the official Commissioner's reports, and there is not a word that I can find about repeal. I have also the New York reports.

944. So far you believe the Massachusetts Act of 1837 is still in force?—Yes, on the ground that the Commissioner of the Insurance Department in Massachusetts makes no mention, in any of his reports since 1837, of any repeal.

945. *By the Hon. the Chairman.*—What about the Canadian Act?—I would not speak so positively, and would prefer to have the Act before me.

946. I have here in the last report, 1893, of Massachusetts, where the Equitable Society has deposited 1,768,737 dollars with foreign governments. In your opinion, where would they be deposited; would it be in Canada?—Some in Canada, some here, some perhaps in Russia, some in London, and, no doubt, distributed over different portions of the world where they do business.

947. You cannot say positively about the Canadian Act?—No, not without the laws before me.

948. Will you kindly proceed with the clauses?—I will go on to clause 37; but I may say with regard to clause 35—[reading the same]—“On the death of the assured under a policy or policies an amount to the extent of One thousand pounds in the whole shall not be assets for the payment of the debts of such assured, anything to the contrary in his will notwithstanding”——

949. *By the Hon. H. Cuthbert.*—I do not think you need trouble over that. We have had witnesses about that. Suppose the words were added—“Unless otherwise specially directed by his will?”—It wants something of the kind to protect the money for the widow. It has come prominently under my notice where the assignee has claimed the amount assured. With regard to clause 37, this brings in the question of the pure premium method of valuation. It says in the clause—“set forth in the Fourth Schedule to this Act.” In the *Insurance and Banking Record* of September, 1889, there is a synopsis of the reports of all the British offices, and I find there are 78 offices mentioned, out of which 54 adopt the pure premium method of valuation.

950. *By the Hon. the Chairman.*—How do those 54 compare in the matter of strength with those which do not adopt that method?—In the main, I should say, they are the soundest and best offices.

951. Have they been working up to that basis of later years?—The last 20 or 25 years, and many of them are still further improving and becoming more conservative.

952. Is it desirable to ask offices to work up?—Yes.

953. *By the Hon. H. Cuthbert.*—How are those offices, having adopted a method which is sufficient, now improving?—By adopting a lower rate of interest. Many adopted 4 per cent., and now they adopt 3½ per cent., some 3 per cent., and some down to 2½ per cent.; that is about the lowest, and that I believe has been adopted since the return was published. As the average rate of interest at home lowers, the managers have provided accordingly. The majority adopt the pure premium method.

954. *By the Hon. the Chairman.*—A large majority?—Yes; a large majority, I should say, value by the pure premium method.

955. Can you draw a distinction in a few words between the pure premium method and the method of anticipation of a portion of the loading?—Yes. In the first place a life assurance premium is divided into two parts; the first is the portion for the risk of death, that is the net or pure premium, and the second, the portion which is called the “loading,” which provides for expenses, contingencies, and profits. Assume the case of a man, aged 30, paying say £24 a year for a policy of £1,000; out of that £24 there would be say £18 for the risk, a sacred portion to cover the risk of death, and £6 would be for future expenses, profits, and other contingencies. An office valuing upon the “pure premium method” would take as its asset the present value of the £18 per annum at a rate of interest say 4 per cent., leaving the £6 out of consideration. As against that the liability is the present value of the £1,000 at the same rate of interest, to be paid to the man's representatives in the event of his death. An office which does not adopt the pure premium method says—“We have been under heavy expense to get the business; we will spread that expense over the whole term of the policy. We will take the present value of say £20 instead of the £18.” The difference (£2) is an exaggerated case. The result is that the asset is naturally swelled by the present value of the £2 per annum, whatever the rate of interest may be, take it at 4 per cent.; therefore they show an asset larger to the extent of the present value of the £2 per annum than an office working on the “pure premium method.” Thus they anticipate a portion of the future profits. To put it in a simple every-day form; take two mutual stores, each has a stock to the value of £50,000. The manager of one says—“I will put my stock at to-day's market value, £50,000, at its buying value, not at its selling value.” The manager of the other store says—“I have had a lot of expense, many items will not recur again, and I will put on 10 per cent. this year, equal to £5,000.” This course anticipates a portion of the profit strictly belonging to next year, and is almost a parallel case to the plan adopted by life offices working one under pure premium, and the other by an anticipation of a portion of the loading. The one would show £55,000 stock, and the other £50,000 stock. The manager of the store taking portion of the future profit would get credit for giving a larger dividend, which strictly he would not be entitled to. At present the amount anticipated by life offices is not disclosed sufficiently in their valuation reports. It is generally stated in a vague form and it is practically impossible for even an expert to get at the exact amount so anticipated. It could be got at in another way; supposing an office so anticipating a portion of the loading were compelled to put the amount so anticipated as an asset in its balance-sheet, every one could see for himself. At present the bonuses of one office are compared with the bonuses of another, while the valuations are based on different methods. The “pure premium method” would compel all to adopt the same system, but I would suggest, with other witnesses, that the time be extended to the year 1900. The portion of the loading which has been anticipated by certain offices, will have to be made up when they are compelled to adopt the “pure premium method,” and I would suggest giving them to the year 1900 to do so. I used the illustration of the stores because it is easily grasped.

956. *By the Hon. H. Cuthbert.*—Do you wish to say anything more about clause 37?—Not if the Committee are clear as to what I have said.

957. *By the Hon. the Chairman.*—As to clause 38. One witness wanted to strike out “liabilities” and put in “assets.” He thought that was a mistake?—With regard to this clause, as the Chairman has asked me with regard to it, I may say that I think it is a very wise clause. So far as these colonies are concerned, there is only one Australian life office adopting “deferred instalments” as an asset. They may

or they may not—I am not prepared to say—place a corresponding amount on the other side of the valuation balance-sheet as a liability; but I fail to see why an office should object, if they do so, to state it.

958. *By the Hon. H. Cuthbert.*—What they claim is an asset?—This clause says if any office treats “deferred instalments” as an asset they shall show how much, if any, is treated as a liability.

959. *By the Hon. the Chairman.*—You say that is the meaning of the clause?—It simply asks you if you treat “deferred instalments” as an asset to state how much of it you treat as a liability.

960. You say only one Australian office takes credit for the “deferred instalments” in its assets—I mean instalments not yet due?—Take the case of a man who assures for £1,000, the premium to be payable quarterly, and, at the closing of the books, he has only paid one instalment, and there are three quarters unpaid; those three quarters are treated as an asset.

961. *By the Hon. C. J. Ham.*—And one of the clauses on the policies says that if death takes place the company shall take those unpaid premiums out of the policy?—Suppose death does not take place for 30 years, is it fair to take credit for the full amount to-day?

962. I understand we are speaking about nine months?—They may not be deducted for 30 years, and it is at the option of the member to pay either the second, third, or fourth instalments. What is the value of the three instalments as an asset if the member declines to pay the second, third, and fourth instalments?

963. But if the surrender value were more than he had to pay?—At the end of the first year there is no surrender value; at the end of the second year there is no surrender value in the office referred to, and at the end of the third year the position would be, that if he wished to surrender, and had paid the twelve quarters, he would be treated similarly to a member who had paid three yearly premiums.

964. *By the Hon. H. Cuthbert.*—Is it not an annual premium payable quarterly?—Yes; but the office cannot compel the payment of the instalments; it is at the option of the member.

965. *By the Hon. the Chairman.*—I presume there is no security?—No.

966. *By the Hon. H. Cuthbert.*—I take it that there is at the end of the three years?—Yes, in the shape of surrender value; but the full twelve quarters would, of course, have to be paid to entitle that policy to surrender.

967. *By the Hon. W. Pitt.*—The policy would be worth so much the less?—If one man pays three years and three months—thirteen quarters—and another man pays four yearly premiums, we would only treat the first man’s policy as in force for three years and three months, and give the surrender value accordingly, whereas the man who had paid the four yearly premiums we would treat as being renewed for four years.

968. *By the Hon. H. Cuthbert.*—With a man who has an assurance of £1,000, and the surrender value of his policy is £50, could you not deduct from the policy the amount required to complete the instalments necessary to make up the full year?—No, we do not deduct the unpaid portion of a current year from the surrender value.

969. In estimating the surrender value?—We would estimate it as a policy four years in force; but in the case of the quarterly instalments it is only three years and three months in force, and would be so treated.

970. You take this into account, that he has paid three years and three months, in estimating the surrender value?—Yes. We do not take the nine months, being the balance of the current year, into consideration.

971. Could you not from that surrender value, according to the policy handed in here, deduct the nine months’ instalments?—We do not; but as no society is bound by law to any fixed payment of surrender value each office practically has the power to deduct what it thinks best.

972. *By the Hon. C. J. Ham.*—You say you can?—At present we can, because there is no law to say what the surrender value is. We may make the surrender value one shilling if we like, that is the position to-day. If there were a run on the life offices they could all cut the surrender values down to a shilling. There is a clause in the Bill making a minimum surrender value.

973. *By the Hon. H. Cuthbert.*—I want this cleared up. In a case where the premium is paid annually under the policy, but time is given for payment by quarterly instalments, in estimating the surrender value after three years and three months would it not be the practice of a well-conducted office to deduct from the surrender value the three instalments unpaid?—No.

974. Do you understand my question?—Yes, perfectly. Take “A,” aged 30, paying four yearly premiums, and take “B” who pays quarterly. At the end of three years and three months “B” will have made thirteen quarterly payments, and “A” will have made four yearly payments, equal to sixteen quarterly. “A” is treated as a member for four years, “B” as a member for three years and three months, and is given surrender value accordingly. The nine months is not taken into consideration.

975. In any office?—In no office so far as I know. In the case of death it is different; some offices deduct the three quarters to complete the current year.

976. *By the Hon. the Chairman.*—Are there many offices which do that?—A few, but only one Australian office takes credit for these “deferred instalments” as an asset.

977. *By the Hon. H. Cuthbert.*—In the case of death you deduct?—Yes.

977A. When you say “one Australian office” are there other offices transacting business in Victoria which do that?—The American offices, as a rule, take credit for the “deferred instalments.” From a letter which we have—[referring to a letter from Boston]—we found out their practice is to treat the item also as a liability. A question arose in our office as to how the American companies dealt with it, and the letter referred to is the reply.

978. *By the Hon. the Chairman.*—You asked of the official authority in Boston as to the practice?—We did, in September, 1889. I think this letter should go in as a whole.

[The Chairman directed that the letter referred to should be inserted in the form of an Appendix to the evidence.]

979. *By the Hon. the Chairman.*—Kindly state what the practice is in America?—It is purely a matter of bookkeeping. They treat all premiums as yearly, and take credit for deferred instalments as an asset, a similar amount being charged as a liability. If one quarter’s premium were paid they would treat the policy as one year in force, but would debit themselves with the remaining nine months.

980. *By the Hon. H. Cuthbert.*—When you say they would debit themselves does that appear in the balance-sheet?—It does not clearly and distinctly, and that is why we wrote to the Commissioners.

981. They write off the portion in default?—They treat it as a liability. Put it this way—supposing a man pays £10 per annum for four years, but pays quarterly; a yearly man will have paid in that time £40, and the man who has paid quarterly for three years and three months will have paid £32 10s. They treat him as having paid £40 in their books, and take the difference, £7 10s., into account as a liability, but it is not clearly shown in the balance-sheet. I think it is done in that way for the sake of convenience of valuation, their system being slightly different from ours.

982. The offices doing business here practically adopt the same practice as the head offices adopt?—The valuations are usually done in America.

983-4. *By the Hon. the Chairman.*—Will you kindly refer to the Board of Trade Returns and show the Committee what is the practice of the London and Lancashire Company. A witness here stated it was a common practice to take credit for “deferred instalments,” and he said he would take his oath that he would find fourteen or fifteen offices which did so; that witness was Mr. Young. I have asked Mr. Young to submit himself for re-examination on the point, and now would you say what you know of the practice from the Board of Trade Returns?—I am sorry to come in antagonism with Mr. Young.

985. I wanted some one to come before us who was conversant with the Board of Trade Returns. Kindly look at the Board of Trade Returns and tell the Committee what the practice of the London and Lancashire Company is in the last Return, which you have before you, in regard to taking credit for “deferred instalments?”—In the year 1887 the London and Lancashire Company took credit for £1,344 3s. 8d. as “outstanding half-yearly and quarterly premiums,” and in 1888 that item disappeared from their balance-sheet and has not appeared since.

986. *By the Hon. C. J. Ham.*—Mr. Young’s connexion with the London and Lancashire Company was previous to 1887?—It was.

987. *By the Hon. H. Cuthbert.*—Mr. Young’s evidence given before us, commencing at question No. 674, is as follows—[reading from the printed evidence]—“Can you name any English or Scottish offices which treat deferred instalments of annual premiums as an asset?—This is one, the London and Lancashire; that office I served in for fifteen years of my life, and I could name a dozen others if I had known this was coming up.” I think he told us he was out here twenty years, and he only spoke of what he knew?—I find in the balance-sheets of the London and Lancashire the following amounts, commencing with 1885:—Outstanding half-yearly and quarterly premiums at 31st December, 1885, £5,325 16s. 3d.; at 31st December, 1886, £3,189 19s. 2d.; at 31st December, 1887, £1,344 3s. 8d.; and, as I said, in their balance-sheet for 1888 it disappeared altogether. They evidently worked it down gradually.

988. *By the Hon. the Chairman.*—You emphatically state that the London and Lancashire Company do not treat “deferred instalments” as an asset?—Since 1887 I have looked up the Board of Trade Returns, and I can only find two British offices which treat the deferred instalments as an asset.

989. Out of how many companies?—Say about 75.

990. *By the Hon. H. Cuthbert.*—Which were those two?—The first one is the Patriotic of Ireland, established in 1824, with accumulated funds of £127,587 13s. 4d. on the 31st December, 1892. Amount shown in balance-sheet 1892—“Outstanding life premiums and proportions of premiums, £2,232 9s. 8d.” The second one is the Provident Life Office, established in 1806, with total funds of £2,734,180 3s. 4d. on 31st December, 1892. Amount shown in balance-sheet 1892—“Outstanding premiums, including unpaid instalments of half-yearly premiums, £74,751 18s. 11d.” I must explain with regard to this company that in December 1892 it showed a surplus of £398,947, but they divided amongst their policy-holders only £193,385. They divided only about half their earnings, which more than counterbalances any asset they have taken credit for for the “deferred instalments.” Their practice has been to carry over about half their profits.

991. *By the Hon. E. Miller.*—Is that a mutual company?—No, we call it “mixed.”

992. *By the Hon. the Chairman.*—Is the Patriotic of Ireland a mixed company also?—I should say it was “mixed.”

993. *By the Hon. E. Miller.*—Half might be for the shareholders and half for the policy-holders?—It might be.

994. *By the Hon. C. J. Ham.*—It would not be fair to give it all to the policy-holders?—There would be a dividend paid to shareholders. The offices mentioned are the only two that I can find in the Board of Trade Returns, and, as I said before, I am sorry to come in antagonism with Mr. Young on this question.

995. *By the Hon. H. Cuthbert.*—Did that practice prevail to a larger extent twenty years ago with English and Scottish companies than it does to-day?—Possibly to a larger extent than to-day, but then only to a very small extent.

996. Would Mr. Young be correct if he said that a dozen companies adopted the practice of treating “deferred instalments” as an asset?—Possibly. I should not like to contradict him without looking it up again. I can only find the two mentioned.

997. *By the Hon. the Chairman.*—Would you kindly look at the other clauses and say if you see anything that you wish to mention in regard to them?—The 40th clause; I referred indirectly to that before, and would prefer to see clause 40 struck out. The making it compulsory on offices to give a certain cash surrender value might put some offices into a corner. If a run took place on life offices there would be no loop-hole. Offices advance largely to members against the surrender value.

998. *By the Hon. C. J. Ham.*—It is in your own discretion?—If we were compelled to give a man £100 to surrender, we are morally bound to give him £90 as a borrower.

999. In the event of a sudden calamity, say in the case of war, would it not be dangerous that a company should be bound by an iron-bound law?—Very dangerous.

1000. *By the Hon. the Chairman.*—Would it be better to do as in Adelaide, to make the companies keep the policies in force?—It is valueless unless you make a minimum surrender value.

1001. Would that be better?—No. The life offices are keeping policies in force to-day out of surrender value.

1002. *By the Hon. C. J. Ham.*—It would be rendered of no value by making the surrender value of no amount?—The clause is of no value if offices have the power to fix their own surrender values, which they should have.

1003. *By the Hon. the Chairman.*—Not of value against the policy being surrendered?—No, unless you fix a minimum.

1004. I mean the keeping it alive?—It seems hardly logical to keep it alive to the value of £100, and yet the individual cannot get the money. The South Australian Act does not provide for a minimum. The offices can make it a shilling. It is valueless unless you put in a minimum, which is not desirable.

1005. If you do and only apply it to keeping alive the policy, would not that be a benefit to the policy-holder?—Yes; but it is only logical that the individual should get the amount in cash, if the amount of surrender is applied to keep his policy in force.

1006. *By the Hon. H. Cuthbert.*—I would like you to throw a little light on the meaning of clause 40 as prepared here. It says—"The surrender value of every life or endowment assurance policy with right of participation in profits, upon which three years' premiums have been paid, shall in no instance be less than two-thirds of the entire reserve value of the policy and accrued bonuses (if any), calculated according to the rule set forth in the Fifth Schedule to this Act." Supposing a man pays a premium of say £50 a year for five years, what would be the surrender value—is the surrender value fixed?—The method of calculating it is fixed by each office.

1007. Explain how the amount would be arrived at—take the illustration I gave you?—Take the age at 30, and a policy of £1,000 in force for five years, with five years' premiums paid, putting them at £25 a year, he would have paid £125. I must defer giving an answer to that without the tables; but as our Mr. Graham is called for to-morrow, he could make it out and have it ready for you; you can roughly say one-third to one-fourth of the premiums paid.

1008. That the office would be compelled to pay?—Yes, by courtesy—not by law.

1009. In round numbers, one-third?—That is roughly speaking.

1010. That is the meaning of clause 40?—Yes. If you took the case of a policy ten years in force, that would not apply. A most useful thing for you to have before you would be a table showing the case of a man, aged 30, assured for £1,000, with five, seven, ten, fifteen, and twenty years' premiums paid, and the surrender value of that policy shown at each of those stages. That can be got ready by Mr. Graham for you to-morrow.

1011. Would it be compulsory on all offices if this clause were passed?—Yes.

1012. All calculated on the same basis?—Yes, if each office adopted the minimum provided in the Bill.

1013. The one table would be applicable to all offices?—Yes.

1014. *By the Hon. the Chairman.*—Give the amount, approximately, of an extreme case?—Take the case of the surrender value on the life of a man aged 30, payable at 50, if he applied at 48 for the surrender value it would be hardly fair to adhere to this clause; this is the minimum. I do not think any office would pay on such a low basis. The day for the policy to expire is only two years off. Competition fixes the surrender value largely. The man would immediately say to himself—"I am entitled to the sum payable at 50, less the discount, and the two years' premiums at 7 per cent." He can see closely what he should get. It is practically a discount of a two years' bill.

1015. *By the Hon. H. Cuthbert.*—This clause would affect the dealing by a company with such a case?—It would. It says—"shall in no instance be less than;" as much more as you like. I do not think that any company dare follow the minimum provided in the Bill. Offices would have to be far more liberal.

1016. *By the Hon. the Chairman.*—When the policy is made payable at 40 or 50?—It is a bad system to compel an office to give a surrender value. It would be like making the banks pay their fixed deposits when called upon; which is almost the same as compelling us to pay before contracts have expired.

1017. *By the Hon. W. Pitt.*—The company would have to be liberal?—When the policy-holder withdraws from an office he has to give up or forfeit a certain amount, and he has to pay a higher premium, owing to increased age, when he moves to another office.

1018. Say he went to private people; if he came to me I would advance him money on that policy?—Very few would lend on that security. They cannot keep a record of the movements of the assured. Suppose he went to the middle of Africa, what then. Up to the present, notwithstanding all the depression, and the large sums of money advanced, I think all the life companies could easily go on paying surrender values, but I do not think it well to enforce the clause.

1019. *By the Hon. H. Cuthbert.*—Would you be in favour of excising that clause?—Undoubtedly.

1020. *By the Hon. C. J. Ham.*—Then clause 41 goes with it?—No; you can keep that because it does not fix the minimum. It says—"Every company on the demand of any policy-holder shall, after the payment of three years' premiums on such policy, declare in writing the cash surrender value of such policy." It only compels an office to declare, not to pay.

1021. *By the Hon. F. Miller.*—If it declares it would have to pay?—Yes. At the present time we have, according to the present Act, to set forth the basis on which we fix the amount of surrender value, and also give examples.

1022. *By the Hon. H. Cuthbert.*—Is that alike in all offices?—Yes.

1023. Is the basis of ascertaining the surrender value the same in all offices?—No; each office prepares a table according to its own sweet will and pleasure.

1024. *By the Hon. the Chairman.*—Will you run through the other clauses?—I believe, with other witnesses, that clause 48 will be of great service to us. I have a very hard case at present under my notice where that clause would be useful. The offices are frequently blamed for the charge of ten guineas that the lawyers charge for taking out letters of administration; as a rule, I believe it is ten or twelve guineas.

1025. *By the Hon. H. Cuthbert.*—That is practically reduced at the present time. Any one who wishes, in a small estate, can go to the County Court registrar, and need pay only about two guineas?—Take the case of a man leaving £200, the widow can go and get the will through in that way, but with a man who leaves a gross amount of £600, and a net amount of £200, in that case she has to go to a lawyer. If the law were altered to a net estate of £500, instead of gross as at present, it would be of great value.

1026. We were careful when the Bill was before us to protect the widow and children?—The bonds are taken now?

1027. Yes?—I thought so.

1028. *By the Hon. C. J. Ham.*—Is it correct that a meeting of all the life companies was called, attended by all except the Mutual Provident and the Equitable?—I do not think the Equitable was represented.

1029. And that the whole meeting objected to putting the foreign companies under disabilities?—There was no vote taken as to foreign offices. The vote was taken about the Bill being opportune or inopportune. The American offices would naturally object to the Bill, because of the deposit required to protect local policy-holders; the British offices also, as they have under the Bill to deposit securities for the protection of their local policy-holders; and certain Australian offices would object, owing to a standard of valuation being introduced.

1030. Is there any one company, except the Australian Widows', which expressed themselves favorable to the disabilities with regard to foreign companies; I would like to know that?—It is quite immaterial to us whether the clauses are passed as against the American offices, but, as a citizen and an individual, I think it right and proper that the Legislature should take it into account.

1031. Do you know of any other company which objected to the foreign disabilities that were not put on other companies?—I think it is for the Legislature to decide whether it is wise for the public.

1032. I ask a simple question?—I have not discussed it with other offices.

1033. I want to know if there are any other companies except the Australian Widows'?—I have not discussed it with other companies, nor anywhere, except at that meeting, and there the whole Bill was gone against *in globo*.

1034. *By the Hon. the Chairman.*—Will you look at Mr. Teece's letter, at that part which is underlined—[*handing a letter to the witness*]?—He says—"I have carefully considered the provisions of this measure, and I do not see anything to which exception can be taken by any sound and honestly conducted life office." Neither do I see anything.

1035. *By the Hon. C. J. Ham.*—Do you know whether that is his opinion now?—I do not know.

1036. That letter is already in evidence, but I want Mr. Donaldson's idea about it?—Except clause 40, there is nothing that I see that an honestly conducted office should object to.

1037. *By the Hon. H. Cuthbert.*—Do you agree with this, coming from such a good authority—[*reading*]—"As measures of protection, the insurance laws of the United States have proved dismal failures; since their enactment about 150 life companies and 400 fire and marine companies have disappeared in the bottomless pit of bankruptcy. Two of the largest American life offices of the day—the Continental and the Life Association of America—went into the hands of receivers in 1876 and 1878 respectively, immediately after they had received certificates of solvency from the insurance superintendents. The life insurance legislation of America, like all grandmotherly legislation, has signally failed, and its failure has been over and over again demonstrated by the insurance press of America, and I trust we shall not witness any attempt to reproduce it in these colonies"?—I do not agree with that; I differ from him.

1038. Is it not strange when he writes on the 21st April, 1893, that he is so opposed to the spirit of the letter referred to?—It appears inconsistent.

1039. *By the Hon. the Chairman.*—Tell the Committee where you do not agree with Mr. Teece?—My own views are that strict laws with regard to the conduct of life assurance companies are wise and proper, stricter than would apply to any other occupation carried on in the colony, because in many cases the payment of the sum assured is not until death, which may be twenty, thirty, or forty years hence, a long time to look forward to.

1040. *By the Hon. C. J. Ham.*—Do you not think this subject has met with very great deliberation in England, and there is no legislation on that account?—Yes, but there is no reason why it should not be there some day.

1041. *By the Hon. the Chairman.*—Is there an agitation in England on the subject now?—I believe the Institute of Actuaries are going into it. They have had no Bill passed since 1870, and it was a crash that brought about the improvement then.

1042. Would it be well to defer an alteration of the present law here, until you get the evidence from England?—I would not wait.

1043. Generally, you disagree with Mr. Maine's evidence?—I have not read it.

1044. Mr. Maine said that he would give all companies a free hand, only compelling them to publish their accounts in full?—I disagree with him there, for the reason that there are a large number of life offices at present doing business in the colonies, and there is keen competition, with possibly a temptation to give large bonuses to please the public. It appears to me that if that competition is to go on and the public cry out for large bonuses as they cried out a few years ago for large dividends, the managers may be tempted, and may give bonuses by means which are hardly wise. I should say there should be undoubted security first, and bonuses second.

1045. *By the Hon. H. Cuthbert.*—Might I ask you if you know what the effect has been of the assurance laws of the United States; have those laws not proved a dismal failure?—They have closed several offices which were unable to come up to the standard; and, if managers of offices will persist in spending too much money and in giving too large bonuses, the sooner such offices are put into their coffins the better.

1046. Mr. Teece says here—"Since their enactment about 150 life companies and 400 fire and marine companies have disappeared in the bottomless pit of bankruptcy." Do you believe that to be true?—Yes, if he says so; but remember the population is about seventy millions, and if stringent laws had not been in force more offices would have been started, and even more would have failed.

1047. If I were to ask you to point out the best Assurance Act to be found in the world, which would you point to?—I should say at present, as far as I am aware, there is no "best;" but it requires a combination of those in existence, taking the best features of each.

1048-9. Do you know the Western Australian Act?—Yes, I have read it.

1050. Is it good?—Yes.

1051-2. Do you know anything better?—A combination.

1053. I mean any better Act in existence?—I do not know of any better. It is the last passed, and is perhaps the best.

1054-5. I suppose the South Australian Act nearly approaches that?—Yes.

1056. Do you think it a fair thing for the Legislature of the colony to draw a distinction between foreign and colonial offices in the matter of giving security?—Yes. I think it is unwise to place New South Wales companies on the same lines as the foreign companies, because, as I stated before, there might be retaliation, for if we pass a law to compel the New South Wales companies to ear-mark securities they will probably do the same with Victorian offices.

1057. And so with all the other colonies?—And so with all the other colonies, and I say it would be better to differentiate and let the entirely foreign companies, those outside of Great Britain and its dependencies, lodge securities.

1058. What security would you require from a colonial office?—I see no need for security, except at the commencement of a company; all their assets are here.

1059. Would you increase the deposit of £5,000, under the present Act, in the case of new companies?—I would increase it; for the reason that there are quite enough life offices in the field for the colonies, and competition is quite keen enough at present in the interests of policy-holders.

1060. *By the Hon. C. J. Ham.*—Might not people have thought that before your office started—have not some of the best companies started since?—There was not that keen competition in those days.

1061. *By the Hon. H. Cuthbert.*—As far as colonial offices are concerned that would refer to all Australian companies?—Yes.

1062. And from them you would not require any security?—Except at starting.

1063. I am speaking of existing companies, whose deposits have been returned?—Yes.

1064. You would require no security?—No.

1065. And you think it is a good plan to have security from foreign companies?—This is not their domicile. There is no real objection to the deposit of securities, as in the Schedules, for Australian companies.

1066. *By the Hon. H. Cuthbert.*—It is only £100,000; is that not a mistake?—I see no reason to fix it at that amount.

1067. Is it not a mistake to draw the limit at the £100,000?—Yes, if security is enforced at all.

1068. *By the Hon. W. Pitt.*—You have amongst your assets “agents’ balances”?—It is largely advances against commission to agents on account of new business. Supposing £40 will become payable to an agent for commission on premiums not yet due, an advance is made to the agent frequently against it, and when the premiums are paid in full his account is credited. With us it includes cost of conveyances, horses, &c., used by our travelling agents to transact our business. It is an asset shown in nearly every life office balance-sheet, and is not peculiar to ours.

The witness withdrew.

Adjourned until to-morrow, at half-past Two o'clock.

WEDNESDAY, 25TH OCTOBER, 1893.

Members present:

The Hon. S. FRASER, in the Chair;

The Hon. F. Brown
H. Cuthbert
G. Davis
F. S. Grimwade

The Hon. C. J. Ham
E. Miller
W. Pitt
S. Williamson.

James Graham recalled and further examined.

1069. *By the Hon. the Chairman.*—On the matter of deferred instalments which you understand I was particularly anxious to recall you on, I will hand you the Board of Trade Returns—[*handing the same to the witness*].—It was given in evidence that there were a great many companies which took credit for deferred instalments, and I asked a witness to state what companies, and he stated that he could name thirteen or fourteen; but he named the London and Lancashire. I would like you to look up that company and say what their practice has been for the last twenty years?—In the balance-sheet of the 31st December, 1891, there is no such entry. That is the last Board of Trade Return.

1070. *By the Hon. H. Cuthbert.*—Mr. Chairman wishes you to go back to 1872?—I will do so—[*referring to another book*].—I have not looked at the figures for that year, but I will do so now. There is no such entry.

1071. Do your observations go on consecutively since 1872?—I looked back to about the year 1887.

1072. Have you anything between 1872 and 1887?—I have not the Returns with me, but I could bring up the whole file. There is an entry here, 31st December, 1887, “Outstanding half-yearly and quarterly premiums, £1,344 3s. 8d.” That might be or not deferred instalments. I cannot say absolutely that it is.

1073. Is it not more likely to be deferred instalments?—When I saw it, I put a mark against it and said—“This is very likely the thing referred to.”

1074. *By the Hon. the Chairman.*—The Board of Trade Return of 1872 has not such an entry?—No.

1075. *By the Hon. H. Cuthbert.*—In the Return for 1872, is there a record of the London and Lancashire?—Yes—[*handing the book to Mr. Cuthbert*].

1076. *By the Hon. the Chairman.*—In the last Return is there?—It does not appear at all; that is 1891, the last published.

1077. Will you tell the Committee this—is there another office in Australia taking credit for deferred instalments?—There is no other Australian office; there are three American offices, but when they take credit they put the amount on both sides of the ledger. I have looked up the question and I have

brought some authorities. This is the *Journal of the Institute of Actuaries*, volume 20, containing extracts from a report by Mr. A. H. Bailey, one of the leading actuaries (page 56). This point of deferred instalments was brought under his notice and he reported as follows:—"On the other hand, it seems to me that the sum taken credit for as 'instalments of annual premiums' is a somewhat doubtful asset. No doubt these instalments will be deducted in cases of claims, but the payment of them cannot be enforced when policies are dropped. The item is therefore, in effect, a loan on policies without interest; and is a good asset, if at least the amount in arrear has been reserved in the valuation as a liability under the policies to which it applies. I should hardly think that this can be the case in the present instance, although, of course, I have not sufficient information to speak positively."

1078. *By the Hon. H. Cuthbert.*—That part of the report says, "On the other hand," what has he said on the other side?—It refers to other points in connexion with the valuation. Then the gentleman whose report is being criticised, says—"The Insurance Commissioner of Massachusetts, U.S., an officer appointed by the State Legislature, whose duty it is to strike out doubtful assets from the accounts of life assurances companies, considers this a good asset. While he strikes out such assets, as "Cash in the hands of Agents," "Furniture, &c.," he allows the whole amount of this asset, with a deduction of 10 per cent., thus, "£3,200 ls. 1d., less £320 Os. 1d., equal to £2,880 ls." I have a letter from the Commissioner of the State of Massachusetts; and he takes the same view as Mr. Bailey, viz., that it is a good asset only provided you have debited yourself with the same amount.

1079. *By the Hon. F. Brown.*—If there be three quarterly payments due and only one quarterly payment made, if the person fails to keep the policy alive it is lost?—The position is—if I am making a valuation of the liabilities of a company, and in the case of one policy the assured has, one month ago, paid £100 as the yearly premium, I debit the office with the amount required to cover the risk till the next premium falls due. The money is in the coffers of the office, but as the risk is unexpired we make a special reserve of eleven-twelfths of the year's premium. If the full year's premium has not been paid—if, say, only one quarter's premium has been paid, by taking credit for the remaining three-fourths the society is put in a better position than if the full year's premium had been actually received. You must debit yourself with the amount for which you propose to take credit.

1080. *By the Hon. H. Cuthbert.*—Can you say whether this has been done with the particular company to which reference has been made?—It is the same company as that referred to in Mr. Bailey's report. With the whole of the reports before him, Mr. Bailey could not say, and neither can I. He had not sufficient information before him, and neither have I.

1081. But it may have been done?—Yes.

1082. Clause 38 is to secure that being done?—Yes. In the valuation balance-sheet that the American companies prepare once a year, they show a debit where they show a credit.

1083. Do they call attention to that in the balance-sheet given to the shareholders?—Yes, as an asset. I had no definite information as to their practice in the way of debiting the amount until I applied to the Insurance Commissioner of the State of Massachusetts.

1084. That is only a small State. I want to know where, on the face of the balance-sheet, credit is taken for the unreceived premiums—whether there is also a debit shown—have you any balance-sheets of any of the companies in which they appear amongst the liabilities?—No, I have not. The method of valuation brings that about; they have a different method of valuation from ours, and their method involves that that be done.

1085. *By the Hon. the Chairman.*—With the debit against it?—Exactly. Their method of valuation involves a debit.

1086. *By the Hon. E. Miller.*—They debit themselves with unpaid instalments of premiums?—I have read the balance-sheet of the Mutual of New York Company. They call it "Loans on the company's policies, being the amount of balance of the year's premiums when paid semi-annually or quarterly, deductible from the amount assured in case of claim." It would be the same with any other company, that is as an asset.

1087. *By the Hon. H. Cuthbert.*—And the other side?—You can only detect it when you come to the actuarial annual report in the case of those companies.

1088. *By the Hon. the Chairman.*—Can you detect the corresponding debit note in the actuarial valuation report of the company we have been speaking of?—I cannot be certain. It is not shown specifically in their report in such a way that I could satisfy myself on the point.

1089. *By the Hon. E. Miller.*—It is customary for the companies to take credit for the outstanding premiums?—Yes.

1090. And they may not be paid?—Yes.

1091. Is it the same as the quarterly deferred instalments?—No; the outstanding premiums have already fallen due, and in estimating the liabilities of a company one has to base his calculations upon the number of premiums which have fallen due, and have either been paid or are taken credit for in the balance-sheet as outstanding. By the system of taking credit for outstanding premiums on policies, which may yet be reinstated, a company is probably debited with a greater amount than it is thus credited with. If such policies were written off the books of a company as liabilities, credit would not be taken for outstanding premiums; but, on the other hand, the company would not be debited with any liability under such policies. The effect of this would be in most companies to decrease the amount of the liability, and so to cause a larger surplus to be declared. I go on the principle that some of the policies may be revived, and if they are revived, I require to find the funds to meet the liability that exists.

1092. You are sure of the liability but not of the premiums?—I bear in mind that a man is entitled to ask for his policy to be revived any time within thirteen months. If you exclude the possibility of receiving the premium there is no liability, because the policy is in such a state that if the man died you could not be called on to pay the claim.

1093. But in the way of keeping the policy in force by the surrender value?—Premiums advanced in this way do not appear in outstanding premiums, they are in the form of a debt, and are included among loans on policies.

1094. I think it is wrong to take credit for a premium paid quarterly when a large portion is not paid?—If you debit yourself in your accounts with a sum as great as that for which you take credit it is only a cross-entry. I maintain that the American companies make that provision.

1095. *By the Hon. the Chairman.*—What is the practice with the home office companies about deferred instalments?—I find that one company, the Provident Life Office, has this entry—"Outstanding premiums, including unpaid instalments of half-yearly premiums"; I presume that refers to the outstanding premiums, and to deferred instalments.

1096. Is there any other?—Yes, the Patriotic of Ireland; those are the only ones I am aware of.

1097. They are the only two you can trace?—Yes.

1098. *By the Hon. E. Miller.*—And the likelihood is they make provision in the balance-sheet for not having received the premiums?—Yes.

1099. You cannot tell the practice until you check the valuations?—Those are the only two I can trace.

1100. *By the Hon. the Chairman.*—Out of how many?—The note at the end of the Board of Trade Returns for 1893 says that the total number of companies appearing in the above summary is 98.

1101. *By the Hon. H. Cuthbert.*—When Mr. Donaldson was being examined yesterday I put a question to him about the effect of the Fifth Schedule and clause 40 of the Bill—"The surrender value of every life or endowment assurance policy with right of participation in profits, upon which three years' premiums have been paid, shall in no instance be less than two-thirds of the entire reserve value of the policy and accrued bonuses (if any), calculated according to the rule set forth in the Fifth Schedule to this Act." I asked him if he would be kind enough to illustrate what the effect of clause 40 would be, and he said that without making a calculation it would be impossible to give a satisfactory answer; he said he would have a table prepared, and I see that either you or he has prepared it; will you tell the Committee what effect the passing of this clause would have?—Until the year 1896, as provided in the Bill, surrender values would be required to be calculated on the H.M. table with not more than $4\frac{1}{2}$ per cent. interest. The maximum deduction which companies are authorized to make from the reserve values of the policies is one-third, and I will give you a few examples of how that would work out. Take the case of a man who enters at the age of 30; he insures for £1,000 and when he has been insured for three years he applies for the surrender value. He has paid three payments of £24 each, amounting to £72, and the minimum surrender value of the policy would be £18 5s. 7d., or one-fourth of the premiums paid.

1102. *By the Hon. the Chairman.*—That is the minimum?—Yes. When the same policy has been five years in force the premiums paid would amount to £120, and the minimum surrender value would be £31 10s. 3d., one-fourth again. When the policy has been twenty years in force he has paid £480, and the surrender value would be £159 0s. 10d., or practically one-third of the premiums paid, and in addition to that there are the cash values of any reversionary bonuses.

1103. That does not take the bonus moneys into calculation?—No, I have shown the surrender values in twenty cases, and the premiums I have taken are even sums.

1104. *By the Hon. H. Cuthbert.*—That would be the practical result of the Bill?—Yes.

1105. *By the Hon. E. Miller.*—Have you any special companies doing that?—No; but that would be the effect of the clause.—[*The following table was handed in by the witness:—*]

SPECIMENS OF SURRENDER VALUES AS PROVIDED IN CLAUSE No. 40 OF THE BILL.

Whole of life policies for £1,000. The cash values of bonuses are not included in the following figures.

Duration.	H.M. $4\frac{1}{2}$ %.		AGES AT ASSURING.		H.M. 4 %.	
	30.	40.	30.	40.	30.	40.
3 years	£18 5 7	£27 14 10	£19 19 10	£29 13 5		
5 years	31 10 3	47 16 10	34 7 0	50 19 10		
10 years	67 7 5	101 10 0	73 8 0	107 7 5		
15 years	110 7 0	161 1 7	118 15 7	169 1 7		
20 years	159 0 10	225 2 5	168 19 0	234 10 3		
	<i>Premiums Paid.</i>					
3 years	£72	£96				
5 years	120	160				
10 years	240	320				
15 years	360	480				
20 years	480	640				

The witness withdrew.

Alexander Hunter Young recalled and further examined.

1106. *By the Hon. the Chairman.*—I thought it right to recall you to give a little more evidence on the matter of the deferred instalments. We have had a good deal of evidence on the point, and when you were giving evidence you mentioned the London and Lancashire—

1107. *By the Hon. H. Cuthbert.*—When the question was submitted to you when giving evidence, I think it came before you as a matter of surprise; you did not anticipate that you would be asked questions about deferred instalments?—No, I did not.

1108. This is your evidence on the point—"Can you name any English or Scottish offices which treat deferred instalments of annual premiums as an asset?—Yes, I could find a dozen." "Can you name one?—Yes. I was not prepared for this question, for I do not see where it is in the Bill. I have not raised any objection against the instalments being put in. I do not object to your legislating here in that clause, but these questions are prompted by somebody. I do not see what this has to do with the Bill. I do not object to the clause that we are to state instalments in our valuation; indeed we publish it in our balance-sheet every year." "The point is that I hold that any office that takes credit for deferred instalments is not acting on a sound basis?—Then you condemn every office in Melbourne, because they all take credit for outstanding premiums." "That is very different to instalments not due?—I do not see it. Take the biggest office in the colony and look at its outstanding amounts for premiums on which it gives a bonus. If a policy is commenced at the end of the year they get a bonus the next year out of what—out of nothing. I think the outstanding premiums should be bracketed with the instalments." "Can you name any English or Scottish offices which treat deferred instalments of annual premiums as an asset?—This is one, the London and Lancashire; that office I served in for fifteen years of my life, and I could name a dozen others if I had known this was coming up." "I would not like to contradict you; can you name any colonial office?—No, for the reason I have already given." "Are there any colonial offices besides your own that do this?—No. It is a very prevalent custom in England and Scotland to do what we do."

"Not now?—I assure you it is. I will take my oath on that as regards the office I have named." A witness has been called to show that it has not been the practice with any companies of late years except two, and of the London and Lancashire since 1887, when there were outstanding premiums of £1,300 and odd taken credit for—have you looked into the matter since last giving your evidence?—Yes, I have, and I am surprised to find that the form of the balance-sheet of the London and Lancashire is altered; in the last balance-sheet the amount of the deferred instalments is not stated. In the one of 1887, the last which I have before me, it is most explicitly stated—"Outstanding half-yearly and quarterly premiums, £1,344 3s. 8d."

1109. And you were giving your answer on that?—On the last report I have before me, in 1887, they must have put the half-yearly and quarterly outstanding premiums somewhere. I suppose they now change the form to "Loans upon Personal Security in connexion with Life Policies," which they are virtually. The last balance-sheet I have before me, published 31st December, 1892, I do not see it there, but I see "Loans on the company's Policies £78,587 15s. 10d." They say specifically in that balance-sheet "December Premiums on which the days of grace are current £33,579 15s. 9d." Under one or other of those items, I think this amount must be placed. I was wrong about the London and Lancashire's last balance-sheet, but right as to the practice of that office while I was there, and up to 1887. This copy I had from London.

1110. Do you know of any other companies in England or Scotland that adopt a similar practice to the London and Lancashire?—I have taken out a list and I picked out seventeen offices that take credit for premiums—they call them half-credit premiums. The first one is the English and Scottish Law, an office established in 1839; it is in the Blue Book.

1111. *By the Hon. the Chairman.*—Have you the Board of Trade Returns?—No, this is taken from the Board of Trade Returns. I have here the English and Scottish Law Life—"Half-credit premiums charged on policies."

1112. "Fully secured" in the Board of Trade Returns?—Do they say that?

1113. Yes?—We say ours are fully secured. The words "Fully secured" are not here. £6,450— are those the figures you have there? This book is to the 25th December, 1892. That means they issue the policies at half premiums for five or ten years, and the individual only pays half a premium, according to the prospectus, and the other half is held by the policy.

1114. *By the Hon. H. Cuthbert.*—They take credit for the premium extending over five years?—Yes; each year they take credit.

1115. Although not received?—Yes.

1116. *By the Hon. the Chairman.*—Do you say the English and Scottish Law take credit for the deferred instalments, similar to the statements you make?—No, but it is practically the same. They take credit for £6,450 for premiums which they have not received, but which they consider secured by the indorsement on the policies.

1117. We were speaking about deferred instalments?—There is half of the premium deferred. If a man pays £20 a year he only pays £10.

1118. They take credit for the half?—Yes. I have put down seventeen altogether; I will name them, and name the three American offices. That is fourteen English offices.

1119. Those are offices that take credit for outstanding instalments?—Those are premiums which they take credit for £20 each, when, as a matter of fact, they only receive £10, the other half being deferred for five years, and that is secured by an indorsement on the policy. If the man died during the five years the unpaid portion would be deducted from the policy. I am only considering this principle, that offices in many departments, which are quite defensible and quite proper and safe, take credit for premiums unpaid, and they are secured by their own policies.

1120. This discussion arose on the question of taking credit for three quarterly premiums not actually due?—It is due. We do not know anything except annual premiums. From the moment a policy is issued they are due.

1121. Why do you not collect them if due—do you think a thing due that you have no power to collect?—We call it a loan. I put in one of our policies the other day to show what I mean.

1122. *By the Hon. H. Cuthbert.*—You treat that in the same way as the companies you refer to treat their half credit?—Yes. In the Gresham they have—"Credit premiums, £22,884 8s. 6d."

1123. *By the Hon. the Chairman.*—How would you take "credit premiums" to mean "deferred"—I cannot quite comprehend that?—I take it to be premiums on credit, because further down you will see—"Outstanding premiums, £80,000."

1124. *By the Hon. F. S. Grimwade.*—Do they treat that as an asset?—Yes.

1125. *By the Hon. H. Cuthbert.*—And outstanding premiums?—Yes, they have two lines, £22,884. The Chairman asked me how I called it premiums they have not received. I say I read it as premiums on credit, because they have another item.

1126. *By the Hon. F. Brown.*—Tell us the difference between "outstanding" and "deferred"?—They are all outstanding, but technically; indeed some offices go as far as to define what it is. The London and Lancashire says—"Outstanding premiums, namely, premiums on which the days of grace are current." Thirty days are allowed. That is the right way, but some of the sums are so enormous that one is inclined to fancy they are included in the other. The Law Life says—"Credit debts on policies," only £110. I am speaking only of those we want for the principle.

1127. *By the Hon. H. Cuthbert.*—You are corroborating your evidence that you could give twelve or fourteen offices that did the same as the London and Lancashire?—The Law Life says—"Credit debts on policies." I take it to be the amount that they have taken credit for, and they have "Outstanding premiums, £15,956 2s. 6d.," besides. This is the list I have taken out:—"General, Premiums on credit policies, £2,807 1s. 4d.; Gresham, Credit premiums, £22,884 8s. 6d.; Law Life, Credit debts on policies, £110 18s. 4d.; North British and Mercantile, Half-credit premiums secured upon policies, £18,004 15s.; the Patriotic, Outstanding life premiums and proportions of premiums, £2,232 9s. 8d." (it is a small office, but the principle is there. It is a very sound little office). "Provident Clerks" (they have the same phrase), "Premiums on credit, policies fully secured, £1,370 0s. 10d.; Provident Life Office" (a very old office, established in 1806), "Outstanding premiums, including unpaid instalments of half-yearly premiums, £74,751 18s. 11d.; Reliance," Half-credit premium loans they call it, "£11,144 3s. 10d."

1128. *By the Hon. F. Brown.*—They look on it as a loan on the policy, because they will not pay the policy unless they deduct the amount owing?—Yes. “Sceptre, Premiums left as debts on policies, £1,250 12s. 1d.; Star, Half-credit premiums, £31,541 14s. 5d.; Sun Life of Canada, Deferred premiums, £15,310.” Their head office is in London. “Union, of London, Credit premiums, £3,398 17s. 9d.; United Kingdom Temperance and General Provident” (this is the only temperance society in the Kingdom), “Arrears on credit policies, £47,732 17s. 7d.”

1129. *By the Hon. C. J. Ham.*—Is that the same as unpaid instalments?—I cannot think what else it is. That is the new phrase. Here I see—“Outstanding premiums, *nil*. Outstanding interest, £57,133 0s. 6d. Cash—on deposit, *nil*; in hand and on current account, £7,654 15s. 9d. Other assets—furniture and fixtures, £1,787 14s. 4d; bills receivable not yet due, £493 15s. 5d.; postage stamps, £7 0s. 9d.; policy stamps, £3 5s.”

1130. *By the Hon. H. Cuthbert.*—You do not rely on that last one?—No.

1131. Is there anything in the evidence you gave the other day that you wish to qualify?—No, I think not. [*To the Hon. the Chairman.*]—Would you allow me to read from Mr. Sprague; he is *our* man; he is our authority—[*reading*]—“Another of these items is the unpaid instalments of annual premiums payable by half-yearly or quarterly instalments. In this case, if the policy become a claim, any such unpaid instalment would be deducted from the sum assured, and this circumstance proves that it is as real an asset as any other advance on the security of the policy. In strictness, therefore, these sums ought to be included in the amount of the funds, and the premiums of the year should include these instalments. Of course, where the policy is subject to the payment of half-yearly or quarterly premiums, properly so called, so that when the sum assured becomes payable no deduction will be made on account of unpaid half-yearly or quarterly premiums, such half-yearly or quarterly premiums must not be included in the amount of the funds.”

1132. *By the Hon. the Chairman.*—That does not in the least alter the fact of which I asked you to speak—whether the companies which you quote, if they take credit for three premiums, which are not in their coffers, are not nine months ahead of their time in the balance-sheet?—I do not think so.

1133. Do they not take credit in the balance-sheet for nine months’ instalments which they cannot receive for nine months; are they not necessarily nine months ahead of the time in the balance-sheet, and are they not thereby inflating the balance-sheet?—No, because those companies have provided for those quarterly and half-yearly premiums outstanding by charging interest on them for the time between the time they were due, when the policy was taken out, and the date of payment.

1134. By debiting themselves with an equivalent on the other side of the ledger?—They do that so that if a man had to pay £10 a year he has not to pay £2 10s. a quarter, he has to pay £2 12s. 6d., as you charge interest when you give a man three months’ credit.

1135. Are you entitled to take credit for money, that is, three quarterly premiums which, according to your own showing, are not due and that you cannot enforce collection of?—I differ from you, because I say they are due.

1136. You cannot enforce collection of them?—No; but if collection is not enforced, the policy lapses. We only credit ourselves with the three months.

1137. *By the Hon. E. Miller.*—That is in the valuation balance-sheet, not in the general balance-sheet?—Yes.

1138. *By the Hon. the Chairman.*—Are they not nine months ahead in the balance-sheet?—I suppose so.

1139. *By the Hon. E. Miller.*—The premiums you have not collected you put on the other side of the balance-sheet, the then outstanding premiums?—Yes, we do not do it that way; we put it—“half-yearly and quarterly instalments.” We do what the Act says we have to do, and we have done so all along. Someone asked me last week what proportion of those outstanding instalments were protected by surrender values, and I think I said it was either eight-tenths or nine-tenths; our actuary says that the proportion is ninety-five per cent.

1140. *By the Hon. C. J. Ham.*—You consider that is a good asset although you have not received it?—Yes.

1141. For instance, an investing shareholder in a building society having payments due, the building society would take that as due, but you could not enforce the collection of it?—That is exactly our position. I might say further that from the quarterly and half-yearly premiums a deduction of 75 per cent. is made to provide for possible lapses of policies.

1142. *By the Hon. the Chairman.*—Assuming that the policy-holder decides that his policy should lapse, but only one quarter was paid, how could the other three quarters remain a good asset to divide profits?—I explain that we write in only 75 per cent. of the quarterly and half-yearly premiums, so there is abundant provision for the policies that lapse. As a matter of fact there is nothing and you cannot divide something out of nothing. The policies which we were valuing as liabilities disappear when the premiums are not paid and so the account is balanced in that way. I am quite with you that you cannot divide a bonus out of the amount.

1143. *By the Hon. S. Williamson.*—You read from an authority, Mr. Sprague—does he, in that quotation, agree with the principle of including the unpaid premiums in the balance-sheet?—Yes.

1144. I read it myself and I could not understand it in that light?—[*No answer.*]

1145. *By the Hon. H. Cuthbert.*—In your company would the unpaid instalments become a claim on the policy?—Yes.

1146. In the event of death?—Yes. I think it has escaped your memory that I handed in a policy with an indorsement empowering us to collect the outstanding premiums. If the policy dropped the first quarter of the year we would deduct the three remaining quarters. If they come to us for the surrender value in the first part of the year we would deduct the remaining instalments. Our dealings throughout the office are yearly.

1147. It is not a quarterly premium, but a yearly premium divisible into four?—Yes; all our premiums are made yearly. Mr. Sprague makes a difference between the offices that calculate quarterly premiums and those that calculate yearly, it would be indefensible for those offices, that calculate half-yearly and quarterly premiums, to do what we do.

1148. *By the Hon. the Chairman.*—Do you think that Mr. Sprague advocates offices taking credit for deferred instalments?—Yes.

1149. *By the Hon. S. Williamson.*—I never heard of an insurance for a quarter; I thought it was always for twelve months?—There are some prospectuses that set forth that theirs are quarterly premiums and those instalments would be heavier than one-fourth of ours would be. They are calculated yearly, half-yearly, quarterly, and monthly. A man gets an annual policy but pays quarterly.

1150. *By the Hon. F. S. Grimwade.*—You charge a larger interest in that case?—We give it yearly, but agree to take the payments quarterly.

1151. I have two policies, one in the Queen, and I pay £10 6s. 8d. on that, and on another in the London and Lancashire I pay £20 a year in a lump. In the first I pay in six-monthly instalments, but it is more?—Premiums are payable at the beginning of the contract, and if it is paid then you do not pay another for some time, and the company charges interest. If you compare the rates you will see the difference.

1152. *By the Hon. H. Cuthbert.*—Referring to Mr. Sprague's little book, at page 13, as to unpaid instalments, he says—"In this case, if the policy become a claim, any such unpaid instalment would be deducted from the sum assured"?—Yes.

1153. That is the way in your company?—Yes.

1154. Sprague then goes on to say—"And this circumstance proves that it is as real an asset as any other advance on the security of the policy"?—Yes. You may call Mr. Sprague our Mr. Ellery in assurance matters.

1155. *By the Hon. the Chairman.*—Mr. Sprague does not take into consideration policy-holders such as have only paid one premium, and then the rest lapses?—He takes all policy-holders; he makes no exception.

The witness withdrew.

Harry Morewood Rennie examined.

1156. *By the Hon. the Chairman.*—What position do you hold?—Manager for the Mutual Life Insurance Company of New York, in Victoria.

1157. Have you seen a copy of the Bill?—Yes.

1158. Will you kindly state whether you have considered the Bill?—I have.

1159. Will you state your objections to it, if any, or what clauses you approve of, if any, in the Bill?—First let me explain that my evidence must be understood to be given in my personal capacity, not as the manager for the company. This company does not oppose assurance legislation in any country where they transact business. The officers of this company recognise that the representatives of a community are entitled to pass enactments which they think necessary for the protection of the public; and, if legislation should take such a form as to be opposed to the general interests of the body of our policy-holders, they might possibly withdraw from the territory, after making proper provision for the protection of the interests of those persons who had already become members of the Mutual Life. I would like to have it understood that my evidence is merely my personal opinions. Personally, I should object to the majority of the conditions in the Bill.

1160. Will you state those objections briefly?—There are only one or two things in the Bill which I favour, that would be the shortest way to put it—to show the clauses I approve of.

1161. *By the Hon. H. Cuthbert.*—Which are the sections which you approve of?—The section making provision for £1,000 for the benefit of the family, not as it stands, but with a few slight alterations. Then there is the section raising the amount that would not come under the head of "Probate duty."

1162. *By the Hon. the Chairman.*—There will be no trouble about those. Are those the only two clauses you approve of?—Those are the only ones.

1163. *By the Hon. H. Cuthbert.*—What amendment would you propose in clause 35?—I think it is wise to protect a man's insurance to the extent of £1,000, but would leave it to his discretion as to whether it could be applied to the payment of his debts.

1164. Add the words "unless specially directed by his will"?—Yes.

1165. To what extent would you suggest that it would not be necessary to take out probate or letters of administration. Under section 48 it is limited to £200?—I think that section covers the point. I think the amount is a good one.

1166. You would not exceed the £200?—No, I do not think so.

1167. Do you think as between local companies and foreign companies there should be any distinction drawn in legislation as in clauses 6 and 15 of the Bill?—In any way; not in the manner set forth in the Bill; if it is thought fit in the way of deposits required from companies to make a distinction in the amount required from a foreign and domestic company, as far as the Mutual Life is concerned they would have no objection to anything of that sort, but not in the way proposed in the Bill.

1168. *By the Hon. the Chairman.*—If you admit that the Parliament of a country has a right, and that it might be desirable to make a provision, what other provision could you make other than that in the Bill. In what other way would you say it could be done?—The distinction that I have been accustomed to see, as in New York State; we are dealing with New York companies here; the distinction in New York State is, that foreign companies have to keep on deposit with the Insurance Department double the amount required from a domestic company.

1169. *By the Hon. F. S. Grimwade.*—Is that the only disability that foreign companies are under there?—I know of no other.

1170. *By the Hon. the Chairman.*—Is there not a tax of 2 per cent.?—There is a tax on domestic companies, for the purpose of helping to defray the expenses of the Insurance Department.

1171. Is there not a tax on all companies in New York, not domestic companies only?—Not that I am aware of. I know as a fact that the Mutual Life has to pay taxes.

1172. I mean the foreign companies doing business in New York; have they not to pay a tax of 2 per cent. to carry on the life assurance business?—The local companies have to pay that.

1173. Are not the foreign companies obliged to pay 2 per cent. extra?—They pay 2 per cent. according to the law of New York, as I understand the law.

1174. *By the Hon. S. Williamson.*—Are you quite sure of that?—I know that domestic companies are obliged to pay a tax to the Insurance Department. The Mutual does so to the New York Department.

1175. *The Hon. H. Cuthbert.*—In New York, if it is a domestic company, they have to lodge 100,000 dollars, and if a foreign company, double that.

1176. *By the Hon. C. J. Ham.*—In State securities?—Either in the stocks or bonds of the United States or of New York State, or in the bonds of a county or incorporated city in New York State, or in bonds and mortgages on improved unencumbered real property in the State, worth 50 per cent. more than the amount loaned thereon.

1177. That would include mortgages?—That would include mortgages.

1178. Is there any other security than that exacted from the companies?—Not that I know of.

1179. *By the Hon. the Chairman.*—Are not companies in New York subject to inspection by the superintendent of the State?—Yes.

1180. Has he not the power of entering into the office and examining the books and examining into the solvency of any office, and if he sees fit cannot he wind the company up?—He can only do that on reasonable grounds. If it is a company from another State or a foreign company he cannot wind them up. He can only withdraw their licence to transact business in his own State.

1181. *By the Hon. F. S. Grimwade.*—He can do that the same to a home as to a foreign office?—Yes.

1182. *By the Hon. H. Cuthbert.*—But he has a greater power over local than foreign offices?—Yes, a greater power over a New York office than over an office from another State.

1183. *By the Hon. the Chairman.*—I do not call a Massachusetts office a foreign office?—He would have greater power over a New York office than over a Massachusetts or an English office.

1184. *By the Hon. H. Cuthbert.*—Is there anything else that you would like to say to the Committee in reference to the Bill?—I do not know what decision you have arrived at in regard to advertising assets; also in regard to making cash surrender values compulsory. That is a condition which I think should apply, if at all, to domestic companies only. If the different colonies were to enact different laws in this respect it would be practically impossible for companies to widen the scope of their business. In the State of Massachusetts they require a Massachusetts company only to declare on the back of the policy, but it is not compulsory on the other States. I know there is a great objection to Massachusetts law and I have every reason to believe that at an early date it will be repealed.

1185. *By the Hon. C. J. Ham.*—It has not found favour in the other States, say in New York?—No, not in New York, and I know of no other State where a similar law is in effect.

The witness withdrew.

Adjourned.

APPENDIX.

Insurance Department, Commonwealth Building,

Boston, 17th September, 1889.

Mr. James Graham, F.I.A., Melbourne, Australia.

DEAR SIR,

In reply to your inquiry of 6th August, it may be said that the method in general use in the States of treating the deferred and outstanding premiums in the annual statements of the life companies having never, to our knowledge, been called in question here, nor any other seriously suggested, there has seemed no particular reason for discussion, and therefore expressions upon the subject have not been frequent or extended. In some remarks (enclosed) upon contingent assets in the 13th Annual Report of this Department (for business of year 1867) is the first official mention of the matter that we now remember. And the practice there indicated has always been followed in this and we believe in every other State where official valuations are required to be made. The only modification of the practice since Mr. Sanford's time has been the attempt to strip off the entire loading before admitting these items as an asset. The matter has also been briefly alluded to from time to time in the Annual Conventions of State Insurance officials, as, for instance, in 1872 (enclosed), by the committee on blank forms.

As our net valuation proceeds upon the assumption of *annual* rests of interest and mortality, it follows that the computations necessarily involve the *whole* year's premium and regard it as fully paid in advance. And the only justification claimed for admitting these deferred and past-due premiums as assets at all being the fact that, as we have already charged in the net valuation just as if they had actually been paid, it follows, as a matter of course, that the offset should be no greater than the overcharge—we having charged on account only of the net premium, the cross-entry should be only for the net portion.

While it is not contended that the deduction of 20 per cent. will have the exact effect of reducing these gross premiums to net, it may be said that the rule was not an entirely arbitrary one, nor is it applied indiscriminately to all the companies—in the John Hancock, Metropolitan, and Travellers you will notice different percentages have been applied as more justly meeting their circumstances. For many years, and to comparatively recent date, the rates for the common policies of life and endowment in use by most of the American companies were substantially the same, and the relative proportions of life to endowment business

in the different companies were also largely similar. So it was possible from careful estimates in a few companies to arrive at a rule which should give a reasonable approximation, and it has been generally accepted. It may be that under the changed plans and scales of rates adopted by some of the companies latterly a revision of the rule might be profitable for their cases, but no move seems yet to have been made to that effect.

The assumption of someone in your neighborhood, to which you allude, that deferred and over-due premiums have been admitted as assets by this department at any time without a corresponding charge in liability, is discredited by the very theory of our system of accounts, which includes these items in net reserve liability at the very outset, and then seeks to rectify the inequity by an equal cross-entry into assets. This initial overcharge is inevitable under our system, and there has been no instance in which it has been eliminated or adjusted except as above described. But, certainly, to drop them out of liabilities and then enter the same offending items as assets would be a gratuitous stultification of the accounts. We do not remember or imagine any expression emanating from this department, or that of any other of the States, which could even remotely justify such a jug-handled assumption.

I enclose with this a copy of the expression of Mr. John E. Sanford (above referred to) who was then Commissioner of this Department, together with extract from proceedings of the Convention of Commissioners in 1872, and believe that the two together give a fair expression of the views of our Companies and State Insurance Departments, as to the proper theory of treatment of deferred and outstanding premiums in financial statements under the American system of net valuations.

If we can serve you further in this or any other matter we are gladly yours to command, in the interests of honest insurance everywhere.

Very truly yours,

H. S. SMITH,
Deputy Insurance Commissioner.

[*Extract from Mass. Ins. Report 13th, 1868.*]

"Here is a simple question of bookkeeping. We assume that the companies return as the form of statement permits only those unpaid premiums on policies reported as still in force, which fell due during the year ending on the day (31st December) which is the date of the valuation. We assume, for the same reason, that 'deferred premiums' include only the balances of annual premiums on policies in force, the first instalment of which fell due during the year aforesaid; and that, in either case, these premiums or balances not having been collected or received by the company do not appear elsewhere among its assets.

"To decide whether such unpaid and deferred premiums are to be credited among the assets we have only to look at the other side of the account, and see what we have charged among the liabilities. Now, in making the valuation of policies, we compute the premium reserve on all the policies to which these premiums attach (because they are 'in force'), and, in so doing, we assume that these premiums have all been actually paid, and charge the company with them as actually received at the beginning of the policy-year—that is, at some time prior to the date of the valuation. Having thus by the valuation made the companies realize these premiums, whether they would or not, and having worked them into the sum total of the reserve, it would be hard to say that they should not count somewhere as assets of the very fairest character as against the reserve. As a plain question of balancing accounts, we must either reduce the reserve or allow the premiums. It is just as well, and a good deal more convenient, to do the latter. It will not do to say that the premiums may in fact be unpaid, because that involves, in most cases, the forfeiture of the policy, which would reduce the reserve in still larger measure.

"Strictly speaking, we charge the companies, in the valuation as above, with only the net premiums, and not with the gross or office premiums. Here, unquestionably, is a margin for some abatement. The premiums should also be put into the assets, less commissions and charges of collection, and this the form of statement requires."

[*Relating to proceedings of Convention of State Ins. Officials in 1872.*]

"While the blank form for annual statement of the business of life insurance companies was being discussed, the Convention gave especial attention to the amount that must be deducted from items 12 and 13 of the assets, in order to reduce the amount stated in numbers 12 and 13 to the net values overcharged in the liabilities for the net value against the policies on account of these premiums. The opinion was unanimous in favour of the principle adopted on this subject by the previous Convention, viz., that the loading must be deducted."

[*From paper read in Conv. of 1889.*]

"Objection has sometimes been made to this method of balancing, on the ground that premiums unpaid are accounts in the air and in no sense assets, and should not be entered among the actual and solid property of the company. True, they are not bonds, stocks, lands, nor gold; but as a cross-entry, a book-keeper's fiction to offset an overcharge resulting from the assumption of their entire goodness, or that, if dishonored, an equal amount of liability would at once fall, it is an item of the fairest character and propriety."

1893.

VICTORIA.

PERMANENT RESERVES REVOCATION BILL.

EVIDENCE TAKEN AT THE BAR

OF THE

LEGISLATIVE COUNCIL

IN COMMITTEE OF THE WHOLE.

By Authority:

ROBT. S. BRAIN, GOVERNMENT PRINTER, MELBOURNE.

PERMANENT RESERVES REVOCATION BILL.

(EVIDENCE TAKEN AT THE BAR OF THE LEGISLATIVE COUNCIL
IN COMMITTEE OF THE WHOLE.)

THURSDAY, 2ND NOVEMBER, 1893.

William Davidson, Inspector-General of Public Works, examined.

1. *By the Hon. Lieut.-Col. Sir F. T. Sargood.*—Look at Block No. 1 on this plan—[*pointing to the same*]*]*—where does the water from that flow to?—Into the Plenty River, in the township of Whittlesea.

2. The Scrubby Creek?—Yes.

3. Is there much water in that creek?—Yes, when rain is falling there is a good volume, but only then; it is not a perennial stream.

4. What would be the effect on the water if settlement took place on this block we are referring to?—It would have no effect whatever.

5. Then there is no objection to settlement there on the ground of pollution of the Yan Yean?—The Yan Yean basin drains directly into the Yan Yean, and if settlement takes place on this portion of the country the drainage cannot by any possibility go into this area—[*pointing to the map*]. The off-take from the Plenty is three miles above the junction of the Scrubby Creek with the Plenty, and the water comes down in an artificial channel into the Yan Yean.

6. No portion of this area then can drain into the Yan Yean?—No.

7. *By the Hon. J. Service.*—The question I think is this—the whole of the land marked here—[*pointing to the plan*]*]*—might be occupied by population and yet no pollution could get into the Yan Yean Reservoir?—No, it would not affect it.

8. *By the Hon. J. M. Pratt.*—Where does the water from this portion of country discharge itself?—It joins at this point—[*indicating on the plan*]*]*—and flows to the sea. The Yan Yean water crosses Scrubby Creek in an iron flume.

9. Therefore, although this land forms part of the catchment area of the Yan Yean, the water is diverted?—Yes.

10. *By the Hon. Lieut.-Col. Sir F. T. Sargood.*—Now take No. 2 block on this Schedule, 11,600 acres; where does the drainage from that discharge itself?—It formerly came into the Yan Yean, the off-take in the basin of the Yan Yean Reservoir. This portion is out of the watershed now, and none of the water can come into the Yan Yean Reservoir.

The witness withdrew.



VICTORIA



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