By Mr. Malcolm Fraser, Member for Wannon and Minister for Defence

In 1964 the Federal Government introduced its Home Savings Grant Scheme to encourage young people to save over a period of years for a home of their own when they marry. Couples and also widowed persons (with one or more dependent children) became eligible for a tax-free grant, depending how much they were able to put away in recognised savings over a period of three years. Applicants had to be under the age of 36 years. The amount of grant payable was $1 for every $3 in acceptable savings achieved. The maximum grant payable was $500 on savings of $1500 or more, but smaller grants - down to a minimum of $10 - were payable on lesser amounts saved. Since the scheme has been operating, the Commonwealth has paid out more than $74 million to over 170,000 couples or widowed persons seeking to build or buy a home.

Modifications to the scheme have recently become law. The changes to the scheme will permit more young people to qualify for a grant and allow others to receive larger grants by making eligible some savings which are excluded from the scheme at present. Previously the applicant for a grant was eligible only if the value of the home, including the value of the land involved, was not above $15,000. The new measures raise the limit to $17,500. Introducing the change, the Minister for Housing, Senator Dame Annabelle Rankin, said the new limit took into account the fact that homes cost more today. The most significant reason had been the rise in the value of residential land in many cities and towns. Another reason was that the average cottage being built today for young families was much better equipped, and was therefore a much better home than the home of a few years ago.

Under the original conditions, it was necessary for the applicant to hold savings with a bank in accounts clearly designated as "Home Savings Accounts", or in other acceptable forms. This designation of savings accounts is not now mandatory. The Department of Housing will, however, continue to urge young people to open home savings accounts as such, because a passbook of this kind is a continuing reminder of the desirability of saving to own a home. In other words, the changes made will extend the forms of acceptable savings to include money held in savings bank accounts and on fixed deposit with trading banks that have not been designated as Home Savings Accounts. Explaining the change, the Minister said most of the young people who applied for a grant had held their savings in a designated bank account or in the other acceptable forms. But there were some who, even though they had been deliberately saving to obtain their own homes, had either not requested the bank to designate their accounts as home savings, or had failed to have this done for the minimum period of three years before taking steps to acquire their homes. Among these are many newcomers to Australia who had been unaware of the acceptable forms of saving until it was too late for them to become eligible for a grant.
Another amendment opens the scheme to divorced persons aged less than 36 years with one or more dependent children. The three changes I have listed will apply to applicants who entered into a contract to buy or build a home or, as an owner-builder, commenced to build it on or after October 27 1969.

The Home Savings Grant scheme has been widened in another way; savings with approved credit unions are now eligible. The credit union involved has to satisfy a number of conditions. Broadly, they are that a credit union regularly makes a significant number of loans for the construction or purchase of homes, and that these loans are comparable in size, interest terms and repayment periods with those made by banks and building societies.

The Minister invited all young people who had not previously applied for a grant, and who considered they might become eligible under the new conditions, to apply without delay to the Commonwealth Department of Housing in their State.

The growth of drug abuse throughout the world is a terrible and insidious thing. It has occupied the minds of social workers, of civic administrations, of governments to an increasing degree. One does not have to turn the pages far in one's daily newspaper to find stories of degradation and corruption of people due to the misuse or abuse of drugs of various kinds. It is one of the grave problems of modern times.

It is a matter, I think, for applause that the Federal Government is taking firm steps to help to counter the spread of the drug sickness in this country. In pursuit of this aim, the Commonwealth recently announced a grant of half a million dollars to enable significant light to be thrown on the evil of drug addiction in all its forms. The grant set aside by the Commonwealth is earmarked for use during 1970-71 to launch a campaign to educate Australians in the dangers involved in the use and abuse of drugs.

There is a body called the Education Sub-Committee, which was set up by the National Standing Control Committee on Drugs of Dependence. This body was approved at the Commonwealth and State Ministers' meeting on April 24 this year. The funds made available will enable the Education Sub-Committee to support and assist in co-ordinating existing education programs and to develop others.

The Committee will be widely based, a strong committee comprised of experts and community leaders as well as officers of the government. The Government representatives will include officers of the Department of Health, Education and Science and Customs and Excise.

There are law enforcement agencies which cut down the supply of drugs. Smugglers and pedlars of drugs are caught and gaoled. But the Commonwealth believes this does not go far enough. The community must be made aware of the devastation that can result from the misuse of drugs. This is necessary to...
prevent the drug problem from assuming the proportions it has reached in other countries.

And so the Government is taking the lead - supported by, and also supporting the States - to expand the public's knowledge of the drug menace. The Government acknowledges that there is a pressing need for an education campaign. Announcing the assistance, the Ministers for Health and Customs and Excise said the drug problem in Australia did not compare - as yet - with the problems encountered in other countries, such as the U.S.A., but it was already of a magnitude to cause concern. All available evidence suggested that drug abuse in Australia was on the increase. Much work had already been done. The Commonwealth Department of Health was preparing information such as booklets and pamphlets, and a film on drug abuse was being made. The first of a series of seminars had been held to help Commonwealth and State personnel to prepare their education programs. The Commonwealth aimed to co-operate to the full with State governments and other authorities in order to contain the drug peril.

The new substantially reduced rates in the levy paid by woolgrowers for research and promotion will become effective from 1 August this year. This was announced by the Minister for Primary Industry when he introduced the Wool Industry Bill 1970 into Parliament on May 21. It gives effect to the Government's promise to halve the grower's levy while doubling the Government contribution to research and promotion in the industry. It means a saving to growers of about $1.20 a bale. Commencing on August 1, the growers levy is to be cut from two to one per cent of the gross proceeds from the sale of shorn wool. The balance of expenditure required is to be met by the Government, provided its contribution does not exceed an average of $27 million a year.