



Speech by

RACHEL NOLAN

MEMBER FOR IPSWICH

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DEPARTMENT OF FAMILIES; CHILD ABUSE

Ms NOLAN (Ipswich—ALP) (8.37 p.m.): I rise to oppose the Farm Debt Mediation Bill brought before the House by the member for Gladstone. This bill aims, in essence, to force banks and other lenders to go through mediated negotiation with farmers before foreclosing on a loan. It also assumes a new role for government agencies in the middle of the commercial relationship between lender and borrower, determining that the Queensland Audit Office should take on a new statutory role in auditing banks' books and that farmers facing foreclosure should automatically get legal aid regardless of their eligibility under the normal criteria.

The bill is clearly well intentioned and has obviously been influenced by the member for Gladstone's sympathy for a couple in her electorate who lost their farm. It is, however, fundamentally flawed. At its core, this bill would put a whole new realm of regulation in the relationship between farmers and lenders. It would cost money to manage and, from the bank's perspective, make farmers more difficult to lend to than anyone else. It may well make it harder and dearer for farmers to get finance.

There has been no real consultation on the bill. If there were, we would find that most farmers would not want it. So these are the issues of workability that drive my opposition to this bill, but there is also a fundamental reason of principle. At its heart, this is a bill which seeks to legislate to create a special protected status for farmers in their relationship with lenders.

There is no special protection for teachers with a mortgage, truck drivers who have a loan over their truck or small business owners who borrowed to go into business. There is no special deal for doctors, priests, hairdressers or railway workers. This is a special deal just for farmers. Why? Why is it that we consistently see from the other side of the House a range of kickbacks, subsidies, soft loans, special deals and protections for rural industry? Why?

I do not have any problem with farmers. I come from farming people, but my constituents and I deeply resent the fundamental assumption of conservative politics that farmers are somehow the moral or economic backbone of our nation. It has been a long time since we were riding on the sheep's back, but this bill does not even offer up an explanation as to why farmers, and nobody else, should be treated differently from any other industry. Yes, there has been a drought and, yes, some rural industries, like the sugar industry, are going through structural adjustment, but that is not something that is particularly special for farmers.

No-one suggested special laws to keep the banks off miners in the years when the Ipswich mining industry was dying. These kinds of notions of special protections perpetuate a lowest common denominator approach to rural industry. As I said, most farmers would not support this bill. They would not support it because they can stand on their own two feet. I will be intrigued to see how the current and former One Nation members vote on this bill. They are the people who have spent years fighting against assistance for the genuinely disadvantaged on the premise that we are all Australians and that everyone should be treated equally. Here is a chance to prove that they are actually into equality and that the equality rhetoric is not simply a mask to disguise an agenda of prejudice.

This bill seeks to treat one group in our economy and our community differently and it does not even bother to offer a rationale for doing so. I urge members to oppose the bill.