THE AGRICULTURAL BANK ACT, 1906.

(No. 15 of 1906.)

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AN ACT to consolidate and amend the Law relating to the Agricultural Bank.

[Assented to 14th December, 1906.]

BE it enacted by the King's Most Excellent Majesty, by and with the advice and consent of the Legislative Council and Legislative Assembly of Western Australia, in this present Parliament assembled, and by the authority of the same, as follows:—

1. This Act may be cited as the Agricultural Bank Act, 1906, Short title.

and shall commence on a day to be fixed by proclamation.

2. The Acts mentioned in the First Schedule to this Act are hereby repealed.

First Schedule.

3. In this Act, if not inconsistent with the context,—

"Advances" means advances made by the Bank under this Act, or any Act hereby repealed.

"The Bank" means the Agricultural Bank of Western Australia.

Interpretation.
"Mortgage Bonds" means mortgage bonds issued pursuant to this Act.

"Prescribed" means prescribed by this Act or the regulations.

"Proclamation" means proclamation by the Governor in the Government Gazette.

"Regulations" means the regulations for the time being in force under this Act.

"The Treasurer" means the Colonial Treasurer.

"Trustees" means the Trustees for the time being of the Bank.

4. The Agricultural Bank, established under the Agricultural Bank Act, 1894, shall vest in the Trustees appointed under this Act, and shall continue and be deemed to be established by the name of the Agricultural Bank of Western Australia under this Act.

5. (1.) This Act shall be administered by three Trustees to be appointed from time to time by the Governor.

   (a.) One of the Trustees shall be appointed by the Governor as Managing Trustee.

   (b.) The manager of the Agricultural Bank in office at the commencement of this Act shall, in lieu of such office, be deemed to have been appointed the Managing Trustee under this Act.

6. The Trustees, under the name of "The Agricultural Bank of Western Australia," shall be a body corporate, with perpetual succession and a common seal, and shall be capable in law of suing and being sued, and of holding and alienating land, and of doing and suffering all such other acts and things as bodies corporate may by law do and suffer.

7. (1.) The Managing Trustee shall hold office during the Governor's pleasure.

   (2.) Each of the other Trustees shall hold office for the term of two years, and at the expiration of his term of office shall be eligible for re-appointment for a like term.

8. (1.) The Governor may suspend a Trustee from his office—

   (a.) for misbehaviour or incompetence; or

   (b.) if he becomes bankrupt, or applies to take the benefit of any Act for the relief of bankrupt or insolvent debtors; or

   (c.) if he absents himself from three consecutive meetings of the Trustees (except on leave granted by the Governor), or becomes incapable of performing his duties.
(2.) The Treasurer shall cause to be laid before Parliament a full statement of the grounds of suspension within seven days after such suspension, if Parliament is sitting, and, when Parliament is not sitting, within seven days after the next sitting.

(3.) A Trustee suspended under this section shall not be restored to office unless both Houses of Parliament, within twenty-one days from the time when such statement is laid before them respectively, severally declare by resolution that the said Trustee ought to be restored to office.

(4.) If both Houses of Parliament within the said time so declare, the said Trustee shall be restored by the Governor accordingly; but, subject thereto, may be removed from office.

(5.) A Trustee shall not be removed from office except as hereinbefore provided.

9. In the case of the illness, suspension, inability, or absence of any Trustee, the Governor may appoint some other person to act as the deputy of such Trustee during such illness, suspension, inability, or absence; and every such person shall, while he acts as such deputy, have all the powers and perform all the duties of and be subject to the same disabilities as such Trustee.

10. (1.) The Managing Trustee shall receive a salary not exceeding one thousand pounds per annum.

(2.) Each of the other Trustees shall be paid out of the moneys of the Bank a prescribed fee not exceeding two guineas for each board meeting he shall attend; but no Trustee shall, during any one year of office, receive more than one hundred and five pounds for such fees.

11. Two members shall form a quorum at any meeting of the Trustees.

12. The Governor may, from time to time, appoint such officers as may be necessary for carrying out the provisions of this Act, and the Trustees may temporarily appoint inspectors and valuers.

13. (1.) No person shall be appointed or hold office as a Trustee or deputy Trustee or officer of the Bank who is or becomes an officer of any bank, firm, or institution which carries on the business of making advances on the security of agricultural land in Western Australia.

(2.) No advance shall be made under the provisions of this Act to any Trustee, deputy Trustee, or officer of the Bank, or in respect of any lands or other security in which any Trustee, deputy Trustee, or officer has any interest.
14. All land and other real and personal property, and all mortgages and other securities, held by the Agricultural Bank or the manager thereof at the commencement of this Act shall, without any conveyance, transfer, or assignment, by force of this Act, be vested in and held and possessed by the Trustees as such corporate body as aforesaid; and all liabilities of the Agricultural Bank at the commencement of this Act shall become the liabilities of the Trustees as such corporate body as aforesaid.

15. The funds necessary for carrying on the Bank shall be such moneys as may be raised by the issue of mortgage bonds as herein-after provided, and such other moneys as may from time to time be appropriated by Parliament for the purpose.

16. The Treasurer may issue from time to time mortgage bonds, which shall be in the form set out in the Second Schedule to this Act, or in such other form as shall be approved by the Treasurer, for the purpose of raising any moneys under this Act, not exceeding in the aggregate, including the amount raised under the authority of any Act hereby repealed, the sum of one million pounds.

17. Every such mortgage bond shall be signed by the Treasurer, and shall be registered in the Treasury and by the Auditor General, and shall be issued for a sum of ten pounds, fifty pounds, one hundred pounds, five hundred pounds, or one thousand pounds, and shall be payable to the bearer or to the order of the person named in such bond on presentation at or after the due date thereof (being a period not greater than twenty years from the date of such bond), and shall bear interest at a rate not exceeding four pounds per centum per annum, to be computed from the day on which the bond shall be issued and bear date, and such interest shall be payable half-yearly on presentation of the bond, but no interest shall become payable on any bond after the due date for the payment of the principal.

18. The principal sum and interest for which any mortgage bond may be issued shall be chargeable upon and paid out of moneys arising from the operation of this Act, and so far as funds for the payment of any such principal sum and interest shall not be available under the operations of this Act, any such sum or interest shall be chargeable upon and paid out of the Consolidated Revenue Fund. Such last-mentioned fund shall, in respect of any such payment, be reimbursed out of moneys to be provided by Parliament.

19. All the said mortgage bonds when due, and all interest thereon, shall be payable by the Treasurer at the place mentioned for such payment on the face of the bond.

20. All moneys raised by the issue of mortgage bonds, or appropriated by Parliament for the purposes of this Act, shall
be held by the Treasurer and applied to the purposes of this Act; and all interest, income, and repayments to become payable in respect of any investments of the principal moneys invested under the powers of investment hereinafter contained shall, subject as hereinafter provided, be held by the Treasurer in trust to repay the principal and interest moneys secured by such bonds.

21. (1.) After providing for the payment of interest due on mortgage bonds, issued under the authority of this Act, or of any Act hereby repealed, and for all expenses of maintenance and administration of the Bank, any surplus income arising from the investment of the moneys available for the purposes of this Act, as hereinafter mentioned, together with all moneys arising from the repayment of advances under this Act, shall be carried to a Redemption Account, and the said funds shall be applied in the following manner to the redemption of the mortgage bonds issued under this Act or any Act hereby repealed:

(a.) The mortgage bonds shall be redeemed by annual drawings in every year after the expiration of six years from date of first issue thereof.

(b.) A day shall be appointed by the Treasurer for the said drawing, of which not less than fourteen days' notice shall be given by advertisement in two daily papers published in the State, and the said notice shall specify the day on which, and the hour and place at which, the drawing will take place, and the nominal value of the mortgage bonds to be redeemed at that drawing.

(c.) On the day and at the hour and place so specified, the Treasurer shall, in the presence of any mortgage bond holders who may think fit to attend, draw by lot out of the whole number of mortgage bonds that have been in circulation six years, mortgage bonds of the nominal value specified in the said notice.

(d.) The Treasurer shall thereupon declare the distinguishing numbers of the mortgage bonds drawn for redemption, and shall, as soon as possible, give notice thereof in two daily papers published in the State; and the principal moneys secured by the said mortgage bonds so distinguished, together with the interest due thereon, shall be payable on demand to the holders thereof, at the Treasury, on the day on which the then current half-year's interest is payable.

(2.) The moneys standing to the credit of the Redemption Account shall be invested by the Treasurer in such securities as trust funds may be lawfully invested by trustees, and in the meantime shall bear interest at a rate to be fixed from time to time by the Governor.
22. From and after the day appointed for the repayment of any mortgage bonds, all interest on the principal moneys secured thereby shall cease and determine, whether payment of the principal has or has not been demanded.

23. Upon the repayment of the principal moneys secured by the mortgage bonds which have been withdrawn from circulation in the manner aforesaid, the said bonds shall be forthwith forwarded by the Treasurer to the Auditor General, who will, in the presence of the Treasurer, cause the said mortgage bonds to be destroyed.

24. Any such mortgage bonds may be negotiated, sold, or disposed of by the Treasurer, who may fix the limit of price below which the said bonds shall not be so negotiated, sold, or disposed of.

25. The Governor may authorise the sale or disposal of any such bonds beyond the limits of the State, and may appoint agents to negotiate such sale on behalf of the Government.

26. (1.) In case any mortgage bond shall by any accident be defaced, the Treasurer may, from time to time, on such bond being delivered to him, cause a new bond to be issued and delivered to the holder of such defaced bond in lieu of the bond so defaced, and the bond so defaced shall be cancelled by the Treasurer in the presence of the Auditor General.

(2.) The bond so to be issued in lieu thereof shall have a like currency, and shall in all respects be subject to the same rules, regulations, and provisions as by this Act are declared of and concerning the bond in substitution for which such new bond shall be issued as aforesaid, and shall bear the same number, date, and amount, and bear the like interest, as the bond so cancelled bore respectively.

27. In case proof shall be made to the satisfaction of the Treasurer, by statutory declaration or otherwise, that any mortgage bond has by casualty or mischance been lost, burnt, or otherwise destroyed, it shall be lawful for the Treasurer to cause the principal and interest moneys due upon such bond so lost, burnt, or otherwise destroyed to be paid, as the same respectively become due, to the person claiming to have been the last holder of the said bond, in like manner as if the original bond had been brought in to be paid off:

Provided that the person so receiving the principal money and interest in respect of such bond alleged to have been lost, burnt, or otherwise destroyed, shall give security to the satisfaction of the Treasurer against any lawful claim which may be made upon the Treasurer or the Government in respect of the bond so alleged to have been lost, burnt, or otherwise destroyed.
28. (1.) Subject to the provisions of this Act, the Bank may, if the Trustees think fit, make advances on the prescribed security for:

(a.) Ring-barking, clearing, fencing, draining, or water conservation; or

(b.) Discharging any mortgage already existing on any holding; or

(c.) The purchase of stock for breeding purposes.

(2.) Every application for an advance shall be made in the prescribed form, and shall contain such particulars as may be prescribed.

(3.) Advances may be made of an amount not exceeding three hundred pounds to the full value of the improvements proposed to be made.

(4.) Further advances may be made of an amount not exceeding two hundred pounds to one-half the value of additional improvements proposed to be made.

(5.) No advance shall be made under paragraph (b.) of subsection one to an amount exceeding three-fourths the value of the improvements already made on the holding.

(6.) At no time shall the advances to any one person exceed the sum of five hundred pounds, and no sum exceeding one hundred pounds shall be advanced to any one person for the purchase of stock.

29. (1.) Any advance may be made by instalments, subject to the regulations, as the improvements are being effected.

(2.) If at any time, in the opinion of the Managing Trustee, any money advanced under this Act has not been applied for the purpose for which it was advanced, or has not been carefully and economically expended, he may refuse to pay any further instalment of the proposed advance, and may at once call in the whole amount already advanced, whereupon the borrower shall forthwith repay the same, and in default the Bank shall have the same remedies for the recovery of the same as are provided by this Act for the recovery of sums payable by the borrower.

30. No advance shall be made under this Act except upon the security of a mortgage or mortgages to the Bank of the land and improvements with respect to which such advance is made, with or without such additional security as to the Trustees may seem fit.

31. No advance shall be made on any property which is encumbered by any previous mortgage or charge, other than a mortgage or charge under this Act, or a charge in favour of the Crown under the laws in force relating to Crown lands; but a second mortgage may be taken as collateral security.
32. In all cases where a special form of mortgage is prescribed by any Act affecting agricultural lands, the fact that a mortgage of a holding under this Act is not in such form shall not in any way hinder its registration or limit its effect as a valid mortgage.

33. (1.) For the period of five years next following the date on which an advance is made, there shall be paid to the Bank by the borrower interest on the advance at the rate of five pounds per centum per annum.

(2.) Such interest shall be payable on the first day of January and the first day of July in each year.

(3.) If any advance is made by instalments, interest shall be calculated on the actual amount of the several instalments of such advance from the date when such instalments are advanced.

(4.) After the expiration of the said period of five years, the advance, with interest at the rate aforesaid, shall be repaid by the borrower to the Bank within a term of twenty-five years by payment on the first day of January and the first day of July in each year of half-yearly instalments until the whole advance with interest has been repaid.

(5.) Every such half-yearly instalment shall consist partly of principal and partly of interest, but every such instalment, except the last, shall be at the rate of seventeen shillings and sixpence for every twenty-five pounds of the advance.

(6.) All such half-yearly instalments shall be calculated and paid according to the table in the Third Schedule to this Act, which sets forth as to every twenty-five pounds of the advance all the half-yearly instalments, and shows also how much of each and every half-yearly instalment is on account of principal and how much thereof is for interest; and also what balance of principal is owing by the borrower immediately after the payment of each half-yearly instalment.

(7.) Provided that, subject to the regulations, any advance may, at the option of the borrower, be repaid at any time sooner than is herein provided, and in larger instalments.

34. When an advance has been made partly to enable the borrower to purchase stock, so much of the advance, with interest thereon, shall be repaid by the borrower within such time and by such instalments as the Trustees shall approve.

35. (1.) When an advance has been made upon the security of a mortgage of a holding the freehold whereof may, under any Act, be acquired from the Crown, the deed of grant in respect thereof shall not issue from the Department of Lands and Surveys while such mortgage is in existence until a mortgage of the freehold has been executed under the Transfer of Land Act, 1893, containing such covenants and provisions as are proper to secure payment of the amount of the advance, together with interest then unpaid.
(2.) For this purpose it shall be the duty of the proper officer of the said department to give notice to the Bank that such deed of grant is in his possession, and stating the full name and address of the grantee, whereupon the Bank shall give notice to such grantee, according to the address so stated, to execute such mortgage in favour of the Bank; and if such grantee or his successor in interest fails within thirty days after such notice as last aforesaid to execute such mortgage, then the Managing Trustee shall and he is hereby empowered to execute such mortgage in the name and on behalf of the grantee, and such mortgage shall be binding against all claimants, notwithstanding any error in the address or the notice, and notwithstanding the death, bankruptcy, lunacy, minority, or other disability of the mortgagor or any such successor.

(3.) The Registrar of Titles shall, upon production, register every such mortgage so executed by such grantee or his successor in interest or the Managing Trustee, and duly indorse the deed of grant accordingly.

(4.) The Bank shall be entitled to receive and retain possession of every such deed of grant while such mortgage is in existence.

(5.) All costs and expenses occasioned in giving effect to this section shall be borne by the mortgagor, and may, if the Managing Trustee thinks fit, be added to and become part of the mortgage debt.

36. (1.) When an advance has been made under this Act, or under any Act hereby repealed, upon the security of a mortgage or transfer of a holding the freehold whereof may under any Act be acquired from the Crown, the Bank may, at any time and notwithstanding the provisions of any Act, acquire the freehold of the holding on behalf of the mortgagor or his successor in interest, and for that purpose may make all such payments to the Crown and otherwise as are necessary.

(2.) All payments so made by the Bank shall be added to and become part of the mortgage debt, notwithstanding that the amount of the advance is thereby increased to more than five hundred pounds.

(3.) The deed of grant of the holding shall be delivered to the Bank, and thereupon the provisions of the last preceding section shall be observed.

37. (1.) If at any time any half-yearly payment of principal or interest or any part thereof is unpaid for twenty-one days next after the time appointed for the payment thereof, then, although no legal demand has been made for the payment thereof, the Bank may enter and distrain on the land charged, or any part thereof, and dispose, according to law, of any distress found, to the intent that
How land to be sold.

(2.) If at any time any half-yearly payment of principal or interest, or any part thereof, is unpaid for two calendar months next after the time appointed for the payment thereof, then, although no legal demand has been made for the payment thereof, the Bank may enter upon and take possession and sell the whole or any part of the land with respect to which the advance has been made, either by private sale or public tender or auction, and subject to any conditions of sale they may think expedient, and after such notice of the time, place, terms, and conditions of sale as they may think just and expedient, and may transfer or convey such land to the purchaser and give a good and valid title thereto.

Application of proceeds of sale.

(3.) The Bank shall apply the proceeds derived from such sale in payment, in the first instance, of all moneys due in respect of such land, and in redemption of any amount charged thereon in favour of the Bank, or of so much thereof as remains unpaid, and of all expenses incurred by the Bank in relation to such sale or otherwise with respect to such land, and shall pay the balance (if any) to the persons appearing to the Managing Trustee to be entitled to receive the same.

Mortgagor to effect necessary repairs.

38. (1.) Every person who has given a mortgage or other security under the provisions of this Act or any Act hereby repealed shall, during the continuance of the same, to the satisfaction of the Trustees or other person authorised in that behalf, keep in good and tenantable repair all buildings, fences, fixtures, and improvements upon the land comprised in such mortgage or other security.

(2.) If, after the expiration of two months' notice in writing by the Managing Trustee, any mortgagor has not complied with the requirements of this section—

(a.) the like consequences shall follow as are provided by the last two preceding sections in case of default made in the payment of any sum of money payable under the provisions of this Act; or

(b.) the Managing Trustee and any person acting with his authority may enter upon the mortgaged premises and effect all repairs he may deem necessary, and the expense thereby incurred, with interest at the rate of five pounds per centum per annum, shall be repaid to the Trustees by the mortgagor on demand, and, until repayment, shall be a charge under the mortgage or other security upon the mortgaged property.

Conditions annexed to land while subject to advances.

39. (1.) As between the Bank and the owner or occupier for the time being of any land with respect to which an advance under this
Act has been made, the following conditions shall be imposed so long as such land is subject to any charge in favour of the Bank, namely:

(a.) Such land shall not be let by such owner or occupier, nor shall an equity of redemption be transferred without the consent of the Trustees.

(b.) Every lease, agreement, and transfer contrary to the provisions of this section shall be void and of no effect.

(c.) If such owner or occupier lets such land, or any part thereof, or transfers the equity of redemption in contravention of the provisions of this section, the Trustees may cause the land to be sold.

(d.) When the title to the land is divested from the owner or occupier, under any law relating to bankruptcy, the Trustees may cause the land to be sold.

(e.) When on the decease of the owner or occupier the land would, by reason of any devise, bequest, intestacy, or otherwise, become subdivided, the Trustees may require the land to be sold or otherwise disposed of within twelve months after the death of the owner or occupier to some one person, and in default the Trustees may cause the same to be sold.

(2.) The provisions of section thirty-seven, as to sale and application of proceeds of sale, shall apply to every sale made under the provisions of this section.

40. (1.) The accounts of the Bank shall, once at least in every year, and also whenever so directed by the Governor, be audited by the Auditor General, or such other auditor as the Governor may appoint for the purpose.

(2.) The Auditor General and any auditor so appointed shall, in respect of such accounts, have all the powers conferred on the Auditor General by any law in force relating to the audit of public accounts.

41. In every year the Trustees shall furnish a balance sheet and report to the Minister for Agriculture upon the operation of this Act, and every such balance sheet and report, together with the report of the auditor, shall be laid, as soon as possible, before both Houses of Parliament.

42. (1.) The Governor may from time to time make regulations for all or any of the following purposes, namely:

(a.) Prescribing the mode in which applications for advances are to be made;
(b.) The mode in which the value of improvements shall be determined;

(c.) The form of mortgage or security to be taken by the Trustees;

(d.) Generally for carrying out the objects and provisions of this Act.

(2.) All such regulations, when published in the Government Gazette, shall have the same effect as if they were enacted in this Act; and shall be laid before both Houses of Parliament within fourteen days from the date thereof if Parliament is then sitting, and if not, then within fourteen days from the commencement of the next ensuing session.
First Schedule.

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<td>58 Vict., No. 21</td>
<td>The Agricultural Bank Act, 1894.</td>
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<td>The Agricultural Bank Act, 1894, Amendment Act, 1896.</td>
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<td>No. 8 of 1905</td>
<td>The Agricultural Bank Act Amendment Act, 1905.</td>
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Second Schedule.

WESTERN AUSTRALIA.

The Agricultural Bank Act, 1906.

Number

MORTGAGE BOND.

I, Colonial Treasurer of Western Australia, hereby acknowledge that the holder of this Bond is the owner of funds in the Agricultural Bank to the extent of pounds, and that until the redemption of this Bond by me I will, at the Treasury, at Perth, on every 1st day of April and 1st day of October, pay to the bearer of this Bond interest on the said sum at the rate of pounds per centum per annum.

The said sum and the said interest are hereby charged on the Consolidated Revenue Fund of the State of Western Australia.

Colonial Treasurer of Western Australia.

Registered at the Treasury and Audit Offices, Perth, in the Register of Mortgage Bonds, folio this day of , 19 .

Auditor General.

Under Treasurer.
<table>
<thead>
<tr>
<th>Half-year</th>
<th>Prescribed Half-yearly Instalments</th>
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By Authority: Fred. Wm. Simpson, Government Printer, Perth.