



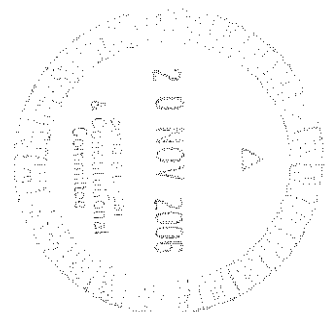
THE CONSULTANCY BUREAU

## Final Report

# Investigation of the Aborigines Welfare Fund and the Aboriginal Accounts

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The Consultancy Bureau

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NOTE: All amounts quoted are in historical, not present day, values.



## Attachments

- A Detailed Points on Legislation and Regulations
  - 1.1 Documents re Wages Policy on Communities
  - 1.2 Correspondence re Funding 1939/1941
  - 1.3 List of Savings Bank Transactions
  - 1.4 Defalcations on Savings Bank Accounts
  - 1.5 Establishment of Internal Savings Bank Arrangements
  - 1.6 Handling Savings Bank Inquiries
- 2 Receipts and Expenditure Aborigines Welfare Fund 1944 to 1990
- 3 Summary of Sources and Applications of Funds Aborigines Welfare Fund 1964 to 1990.
- 4 Aboriginal Protection of Property Account - Analysis of Transactions 1914 - 1941. (Audit Inspectors Report)



## I. Scope of this Report

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The purpose of this report is to provide an overview of State involvement in the financial affairs of Aborigines affected by the operation of savings accounts and the Welfare Fund, focusing on the period from 1933 to the present. It will also provide a basis on which the Department can select priority areas for more detailed investigation and clarify whether historic claims by individuals should be accommodated. It has been prepared in consultation with the Divisional Head - Aboriginal and Islander Affairs.

Four main subjects covered in this report:

- The history of the funds and the legislative and policy framework in which they operated. This historical perspective provides a foundation for future discussion of the various financial arrangements.
- A description of the development and operation of the Aboriginal accounts, their structure and key points and issues identified to date.
- A description of the development and operation of the Aborigines Welfare Fund, an analysis of the summary sources and applications of funds for the period available together with key points and issues identified.
- A summary of the major areas of possible future investigation, the approximate time required to investigate each area and options for conducting the investigation.

Separate documents have also been prepared detailing the legislative history and framework of the area under review and suggesting a format for information material relating to management of Aboriginal funds for dissemination to community groups.



## II. Executive Summary

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This Report presents a general introduction to the operations of the Aboriginal Welfare Fund and the Savings Bank. It provides a summary of legislative provisions, a short history of the involvement of the Department in the financial affairs of persons under its control, and the accounts and funds used and administered by the Department for the Welfare Fund and Aboriginal Savings Accounts.

The legislative framework for Departmental activities can be divided into four discrete periods. From 1884 to 1965, the legislation provided for complete protection of persons within its scope. From 1965 to 1971, assisted persons, primarily those resident upon reserves, continued to be subject to Departmental management. The foundation of the Community Council system was established in 1971. The legislatively prescribed management of the affairs of individuals was restricted to those persons who elected to continue within the system. The Acts of 1984 provided the basis for present administrative arrangements.

Prior to 1965, Aboriginal workers were subject to a system whereby the Department controlled their working lives, earnings and property. Employment outside communities was controlled by means of formal agreements. The department was responsible for ensuring payment of wages and for following-up wages outstanding. Legislatively prescribed deductions were made from wages for Statutory Contributions to the Provident Fund/Welfare Fund or for settlement maintenance. A high proportion of earnings was deducted as compulsory savings.

From 1933 to 1966, individual Savings Bank accounts were controlled by the Department. While the balances to credit of individuals were theoretically private funds, access to the funds was circumscribed by limitations on amounts withdrawn and by a system which required Protectors to approve purchases and withdrawals. Control systems were poor, and fraud on the Savings Bank Accounts was a fairly regular occurrence. After 1965, the number of accounts for individuals began to decline, while some Community Accounts began to account for some major balance eg beer canteens. With the transfer of some Savings Bank accounts to Communities, the size and importance of the Savings Bank accounts held by the Department has declined.

The legislative provisions and policy of the Department prior to 1965 required Aboriginals who were in employment to contribute to the welfare of Aboriginals generally or to the maintenance of the communities from which they came, by means of deductions from wages.

Until 1934, these contributions were intended for "the relief of indigent natives". After that time, the purpose was widened to include general welfare or general benefit of Aborigines. During the 1930s and 1940s, the policy of the Department was that these funds should be used to supplement the general vote to carry on the running of the Department, under the general category of relief. After 1939, funds were also obtained from activities on reserves to be applied for welfare purposes. After 1945, the Fund was applied to agricultural, trading and training initiatives. Provision of housing also became important. After statutory contributions ceased in 1966, operations of the stores became more important. With the introduction of training allowances on communities and the transition to the cash economy, the stores assumed the central



role in the operations of the Fund which they hold today. In the late 1960s and 1970s, developmental aspects of the Funds activities appear to have been paramount.

From the 1940s, the policy of the Department was to encourage Aboriginals to assimilate/integrate into the community, and this process was accelerated with the purchase of large numbers of houses in cities in towns with funds provided by the Commonwealth. Consequently, large numbers of people who had contributed to the Welfare Fund no longer resided in Aboriginal communities.

Over the years, the Fund had accumulated a large asset base, and with the introduction of Deeds of Grant in Trust, many of these assets were sold/transferred to Communities, some transfers are presently being considered. In transferring assets, the policy emphasised equity to all communities. This policy overlooks the interests of those no longer resident on communities who contributed to the Fund when the asset base was being accumulated.

From the early 1980s, concerns have been raised relating to the profitability of many of the enterprises being conducted by the Welfare Fund. While Commonwealth/State Housing Agreement money and proceeds of realisation of assets appear to have maintained healthy cash balances in the Fund, the asset position is unclear and may be deteriorating. If this is the case, it raises concerns relating to the long-term viability of the Fund.

Although Savings Bank and Welfare Fund activities have always been administered separately within the Department, they are often confused by client groups who do not understand the systems which existed. Savings Bank Accounts were subject to a host of Departmentally-approved withdrawals of which the clients may not have been aware. The Department also mixed Welfare Funds, Savings Bank Funds (obtained from individual or institutional accounts) and Loan Funds in establishing projects. Proceeds of unclaimed estates and of inoperative accounts were also transferred to the Welfare Fund.

The Responsible Officer under the prevailing legislation always had a very broad discretion in application of Welfare Funds. Consequently, while many projects may not be justified on the basis of economic rationality, in the absence of evidence of abuse of trust, illegality would be impossible to establish.

The property of dead and missing Aboriginals and the proceeds of inoperative accounts were, in the past, transferred to the Aboriginal Protection of Property Account. This account presently exists under the title of the Assisted Persons Estate Trust Account but is dormant.

The Torres Strait Island Accounts have been conducted separately from the Aboriginal Accounts since 1912. As these accounts are maintained at Thursday Island and the Departmental control accounts are in Cairns, little information is available in Head Office relating to the individual Savings accounts.



Administrative systems within the Department are complex and appear to have been only partly understood by Departmental staff. Records systems are poor, and changes in staff have resulted in a lack of continuity of knowledge relating to the operations and administration of the Department.

The final part of this Report includes a number of projects identified by the consultancy team for consideration by the Department. These include tasks involved in determining the economic viability of the Welfare Fund and investigation of specific projects and loans; stocktaking property and assets; development of information materials for external and internal purposes; and for future administration of the Welfare Fund and organisation and management of historical records and other material.

Many of these tasks would require the commitment of Departmental personnel and resources. The priority to be accorded to these tasks will have to be determined by Management.

Matters relating to claims on the Welfare Fund or Aboriginal Accounts have been noted for decision by the Department. Published data related to the Welfare Fund has never indicated balances of the magnitude of those claimed in public. However, because assets have never been accounted for in the Fund, there is a case to closely examine this area. There are a number of cases which have been identified of misapplication and misappropriation from the Savings Bank Accounts. Well documented cases exist of misappropriation, however the lack of adequate control systems in the field probably resulted in a large volume of undetected fraud the quantum of which would be indeterminable today. Sampling has confirmed that it is impossible to reconstruct the complete financial history of any individual. Consequently individual claims cannot be accommodated.

It is recommended that the Department proceed with priority projects identified above.



### III. Historical Perspective

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#### A. Legislation

The Legislation relating to the role of the Department in Aboriginal and Islander Affairs falls into four distinct periods:-

- . 1884 to 1965
- . 1965 to 1971
- . 1971 to 1984
- . 1984 to date.

During the period 1884 to 1965, legislation emphasised the protection and/or preservation of Aboriginals and Islanders. In this period, the reserve system was established and the lives and economic affairs of these persons were subjected to the direction, scrutiny and oversight of the Department and its officers. During this period, persons who were subject to the Department's protection could not work unless working arrangements were formally documented and approved by the Department. Wages were subject to statutory deductions and the major part of earnings were compulsorily managed by the Department. Deductions from earnings for relief/settlement maintenance and/or welfare contributions commenced in 1919. The Act of 1939 provided for a Welfare Fund and this was established in 1943.

The Act of 1965 abolished the system of compulsory deductions for welfare and other purposes and continued the system of management of wages and property only for those persons who were "assisted". This category included all persons normally resident upon reserves. This Act provided for Aboriginal Councils, similar to the Island Councils which had been established by the Act of 1939.

The Acts of 1971 abolished the status of assisted person, but permitted continued Department management of financial affairs for those persons who requested that this continue. This legislative initiative also resulted in separate legislation for Torres Strait Islands. The Acts of 1939 made a similar distinction, but the legislation of 1965 had again combined the relevant legislation.

The Acts of 1984 provided a more active role for Community Councils and for the Co-ordinating Councils. While provisions relating to management of property continued to be included in the legislation, these provisions now had very limited application.

A precis of relevant Legislative matters is attached as Attachment A to this Report, while a more detailed summary will be presented separately.

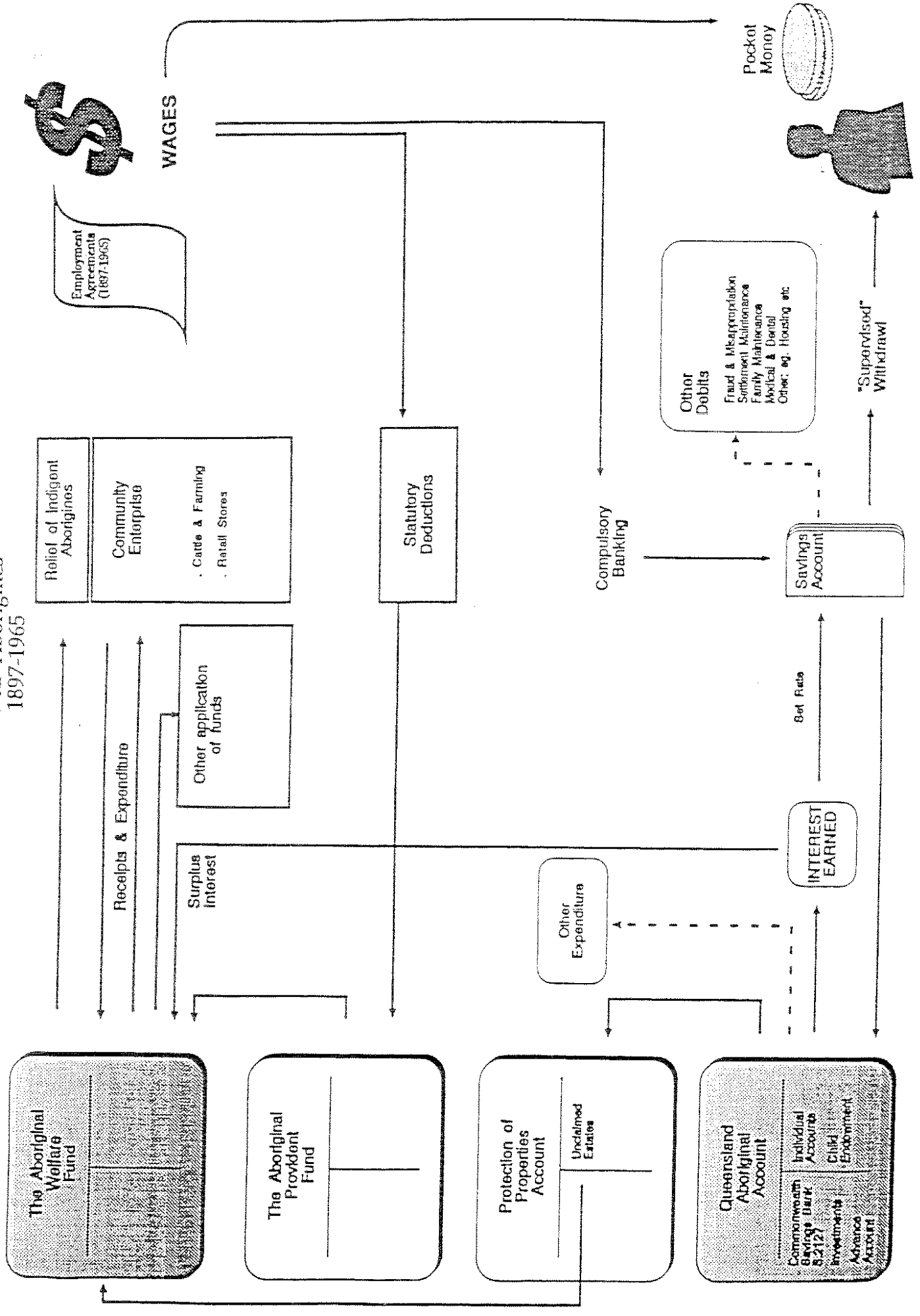
#### B. Policy

From 1897 until 1965, and until 1984 for some persons, the policy of the Department was one of complete protection of persons subject to the relevant legislation. In





# Financial Arrangements "Protected Aborigines" 1897-1965



practice, this meant that employment and all financial affairs of these persons were managed and controlled by the Department. During these years, the Department compulsorily acquired the majority of the earnings and property of persons under its control, and applied at least part of these funds as if it was public money. The general model of overall arrangements is shown opposite.

### C. Aboriginal Wages

The Department was responsible for collecting wages for all persons under protection until 1965. Persons subject to protection were declared under prevailing legislation which varied over time. Until 1939, most Aboriginals and Islanders were included. By 1966, the group under the control of the Department was composed primarily of persons on reserves, who were then designated "assisted" persons.

Wages payable for workers were legislatively required to be specified in individual employment agreements, together with sums agreed as pocket money, issues of rations in lieu of wages etc. These agreements were accountable documents and were audited during the course of the Departmental audit.

The Department was responsible for fixing minimum wages for all workers until World War II and for workers in the pastoral industry and workers not covered by Awards until 1965. These rates were stipulated by Regulation. There was provision after 1919 for protectors to insist on "market rates" for employees with high level skills or experience. During the war and immediate post-war years, high demand for labour resulted in full employment for workers at relatively high rates of pay.

Workers in Aboriginal communities did not receive wages but instead were issued with rations and pocket money until 1969, and were paid "training allowances" in lieu of wages until minimum wage rates were phased in 1983. Once settlement workers were paid minimum wages, Departmental policy was to limit the number of persons employed. (See Cabinet submissions and decisions in Attachment 1.1)

During the years prior to 1965, persons who were protected by the Department and were in employment outside settlements/missions and not residing thereon, wages were allocated to:-

- Taxes - workers were subject to income tax.
- Pocket Money - to be accounted for by means of a pocket money book.
- Ration Issues or payments in cash or in kind.
- Balance forwarded to local protectors and applied as follows:
  - Savings Bank Deposits for individual persons controlled by Protectors. (Compulsory Banking)
  - Welfare Fund Deductions of 2.5% to 5% of Gross Earnings deducted from Savings Bank Accounts and paid to the credit of the Provident Fund and then transferred to the Welfare Fund. (Statutory Contributions.)



For workers resident on settlements, but employed outside settlements, or persons in receipt of Social Security benefits, similar arrangements applied, except that instead of Welfare Fund Deductions a deduction of 5% to 10% of Gross Earnings was made to be applied for settlement maintenance.

For some persons working off settlements, employment agreements were never insisted on e.g. for persons doing odd-jobs around towns and cities and for gangs performing seasonal agricultural labour especially during World War II.

When employment agreements were entered into, the Protectors were then responsible for ensuring that wages were paid. Lists of outstanding wages formed a major part of Audit Reports up until 1966, and lists of wages deemed irrecoverable were also produced. It appears that the majority of claims for outstanding wages were paid, as a consequence of the efforts of Protectors, the Department and the Solicitor General, although follow-up of these claims often took considerable periods of time.

Between 1966 and 1971, the Department continued the system of employment agreements and the collection of wages for some assisted persons. However, statutory contributions to the Welfare Fund etc. ceased in 1966.

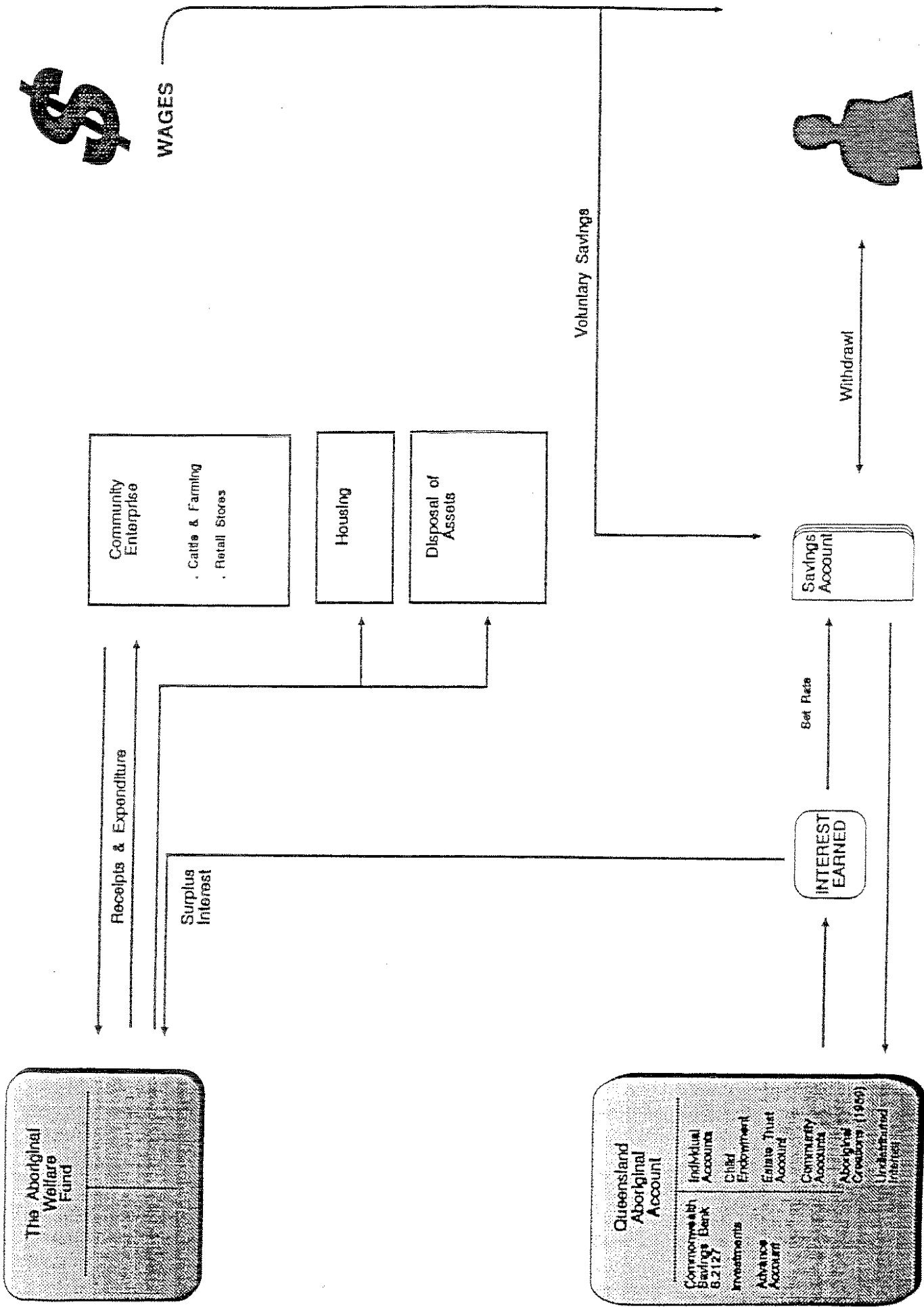
#### **D. Savings Bank Accounts and the Welfare Fund**

While compulsory deductions were made both for banking on behalf of individuals and for Welfare Fund contributions, there apparently remains some confusion among members of the Aboriginal Community and within the Department relating to the application of the deductions. Often both are grouped under the heading of the Welfare Fund. Since 1943, the Welfare Fund has been a Departmental Trust Account contained within Treasury Funds, while Savings Bank Accounts have always been designated as Trust Accounts for the benefit of individuals. The Protection of Property Account has similar status to these savings bank accounts, being money of dead or missing persons or the proceeds of inoperative accounts, held pending its dispersal to the rightful owners. However, unclaimed balances in the Protection of Property Account were transferred to the Welfare Fund. During the 1930s and 1940s, money was taken from various sources including the Welfare Fund, the Protection of Property Account and individual Savings Bank Accounts to supplement Government revenue. Correspondence relating to this period is in Attachment 1.2.

Since its inception, the Welfare Fund has had a trading role, carrying on community stores, developing and stocking agricultural properties and providing facilities on communities and elsewhere, as well as conducting activities with a welfare aspect. Consequently, the Fund established and maintained a considerable asset base which was never adequately accounted for by cash accounting methods. It is understood that the Department has recently begun a project to identify and value all assets. Until this project is completed, the asset position of the Welfare Fund will remain uncertain. Legislative provisions relating to the purpose of the fund have always been broad, and the responsible officer has always had general responsibilities linked to broad discretion in the application of funds, an interpretation strengthened by the decision in the



# Current Model of Current Arrangements 1967-1990



Aurukun case. Consequently, while unwise decisions may have been made, in the absence of specific evidence to demonstrate abuse of trust, illegality would be extremely difficult to establish.

While Savings Bank Accounts for Individuals and the Protection of Property Account have never been trading entities, the confusion between these accounts and the Welfare Fund is understandable, given that the policy of the Department was to require persons to contribute for the maintenance of their families and their communities, for medical and dental expenses, and for a host of personal expenses by way of withdrawals from Savings Bank Accounts.

Often withdrawal authorities were also secured for Departmental projects. This resulted in activities being funded with a mix of funds while title vested in the Director e.g. the Aitkenvale Hostel was funded with a mix of Loan, Welfare and Institutional Savings Bank Funds, a house for visiting Aborigines at Cloncurry was at least partly funded by withdrawals from individual's Savings Bank Accounts.

In the immediate Post-War years in the Torres Straits and at Weipa, Aborigines were apparently required to contribute the costs of materials for their housing by way of debits to their Savings Bank Accounts. A list of questionable Savings Bank transactions which were documented during the review is included in Attachment 1.3.

Until 1965, control systems in the Savings Bank were ineffective in guarding against errors, fraud and misappropriation. Many of the clients were illiterate, geographically isolated, members of an oppressed minority group. Protectors and administrators who were responsible for controlling the accounts were in positions of considerable power over those under their protectorship. Consequently, it is doubtful if any control system could ever have been effective. Large frauds on the Savings Bank were detected from time to time, and the Department admitted that, even in these cases, the extent of the fraud could only be reliably determined by the admissions of the persons involved in the frauds. It is realistic to assume that detected frauds comprised only those which were large enough to draw attention to the perpetrators, or those where the perpetrators were careless in carrying out the fraud. Consequently, it is probable that undetected fraud, misappropriation and misapplication of funds comprised a higher proportion of the transactions than those subsequently proved to be fraudulent. Documented cases of fraud which were noted from Departmental files are listed in Attachment 1.4.

After 1966, arrangements were substantially changed. A general model of current arrangements is shown opposite. The major changes were elimination of most employment agreements, statutory deductions and compulsory banking. During this period, the Commonwealth started extensive funding of housing. After 1980, Commonwealth/State Housing Agreement funds were channelled through the Welfare Fund. Since the introduction of Deeds of Grant In Trust, many of the assets of the Welfare Fund have been transferred to specific community/individual ownership. Further transfers are pending. The issue of ensuring reasonable compensation to the Fund from these transfers, to be applied for the general welfare of Aboriginal people, requires further investigation.



## **E. General Administration**

Administration within the Department appears to have been characterised by complex systems which were only partly understood by all involved parties. Most of the staff who had any understanding of these matters have left the Department or have retired, some are already dead. Consequently, it would be extremely difficult to build a complete picture of the activities of the Department prior to 1965 or even later, the period when large numbers of people and enormous sums of money in present day terms were under the management of the Department.

Records systems are poor, and records for a period of some twenty to thirty years from the late 1940s are often missing. Even some comparatively modern material cannot be located. Records which do exist are not adequately referenced, and current staff appear to be unaware of the importance of many existing records or that a large volume of relevant material is held at Archives. Recently, two Ministerial inquiries relating to the Aitkenvale Hostel were answered on the basis of partial information, when complete information relevant to the matters is held on the Aitkenvale files at Archives. Staff do not appear to be aware of other Governmental holdings which would provide information. e.g. missing Audit Reports are available from the Auditor General, or from public access documents in Archives.

A suggested procedure for handling Savings Bank inquiries is included in Attachment 1.6. However, it was concluded that in view of the poor records available, the Department could not support nor meet the demands for general inquiries relating to old Savings Bank accounts.

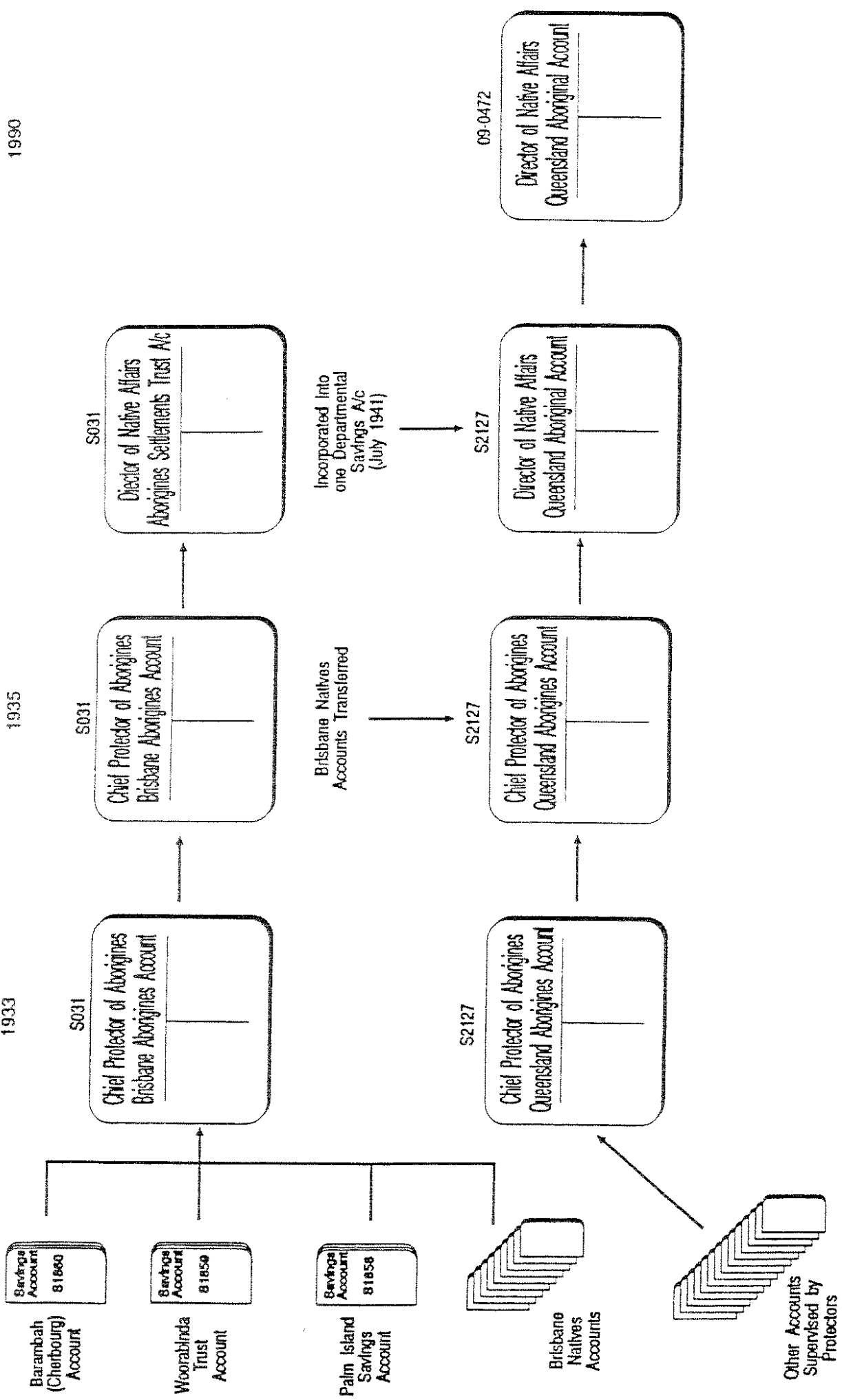


Evolution of the Aboriginal Accounts

1990

1935

1933



#### IV. The Aboriginal Accounts

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During the period 1904/1965, bank accounts accrued by means of compulsory savings from wages were maintained by Protectors, Settlements and Missions for individuals. These funds were specified as Trust Funds by the various Acts and the stated policy of the Department was that each account was the property of an individual to be applied as that individual required for his/her welfare. However, it is clear that the amount permitted by way of withdrawals and the purposes for which withdrawals might be made were tightly circumscribed. Moreover, the system was, in practice, reliant on the goodwill, application and honesty of protectors and Departmental and Mission officers. In the event of a depositor's death, the Department controlled distribution of the estate and had total discretion in its application.

The Department, especially in the years 1930 to mid 1950s, had a stated policy that all those who could afford to pay for services provided for themselves, or for the maintenance of wives and families should do so, by way of compulsory contributions if necessary. Moreover, the Department appears to have had the view that persons who had amounts to their credit could, from time to time be called upon to fund projects intended for their benefit or the benefit of persons in the district or settlement to which they were attached. Moreover, persons who became resident upon settlements or missions and who had credit balances could be subject to compulsory contributions from their Savings Bank Accounts for settlement maintenance until the balances were all but exhausted. It is doubtful if explanation or informed consent for these procedures was given or sought. In addition to these applications, fraud and misappropriation were possible and did occur due to inadequate control systems over an extended period of time.

After 1965, only assisted persons, persons whose affairs were under management or persons who elected to remain with the system continued to be involved in individual Savings Bank Accounts. However, group type accounts began to grow, although the largest number of accounts were still those of individuals. With the transfer of accounts back to communities, the overall savings bank system has diminished drastically.

A detailed history of the Savings Bank and key points relating to these accounts follow.





## A. History of Savings Banks Accounts for Queensland Aboriginals

### 1. Development of Savings Accounts

Prior to 1933, individual Protectors and Settlements maintained accounts for persons under their protection.

The internal Savings Bank Scheme became operational from 07/06/33 (see Attachment 1.5 - from Audit Report 1932/33).

The Savings Bank Accounts of individual natives were closed on 31/05/33 and one account covering the operations of Brisbane, and the three settlements of Cherbourg, Palm Island and Woorabinda was opened (Savings Account S031). The setting up of this one savings account resulted in the closing of individual Savings Accounts for Cherbourg (S1860), Woorabinda (S1859) and Palm Island (S1858).

The detailed balances were recorded at the different settlements and reconciled monthly with Head Office.

Country native accounts were also transferred to Brisbane on 01/07/33 and covered between 3000-4000 individual accounts supervised by 88 Local Protectors. The balance as at 30/06/33 of the Country Natives Accounts was £239,932.14.0 (\$479,866) while at the date of audit 30/11/33 the balance was £237,429.11.0 (\$474,859).

On the 12th May, 1933 Savings Account Chief Protector of Aboriginals - Queensland Aboriginals Account No. S2127 was opened at the CSB for keeping the various trust accounts of the various local (country) protectors.

The transferring of account balances to a Common fund in Brisbane (S2127) was based on a decision by the Government of the day to utilise aggregate funds for investment purposes. (Refer memorandum from office Chief Protector 16/05/33). The consequence of this decision was that the Department became totally responsible for the integrity of the Savings Bank system.

Therefore at the end of 1933 two aggregate Savings Bank Accounts were in operation:

1. S031 for Brisbane and Settlement Natives
2. S2127 for Country Natives

In 1935/36 the Brisbane Natives were included with the Country Natives accounts which was eventually renamed the Queensland Aboriginals Account with the new Account No. 09 0472.

The Queensland Aboriginals Account (QAA) became to be used for a wider variety of increased funds and outgoings as described in the next section.



## 2. Crediting of Interest

Until the 1940s the interest accruing on the settlement accounts was treated differently to the Country Natives Accounts.

For the settlements, the interest raised on the cash at the CSB and on investments was transferred back to the settlements and was then used to buy Christmas presents, cheer etc for the settlement natives.

The interest earned on the country natives was all directed to the Standing Fund of the Parent department i.e. the Department of Health and Home Affairs. Some proceeds of this fund were used for the general welfare of Aborigines. In the 1940s, changes were made in that individual savings accounts were credited with a portion of the total interest earned.

Individual savings accounts were credited with interest at the current bank rate of the time. Over the years the rate varied between 2% - 3.25% (with some additional interest accruing above a certain balance). Surplus interest, after crediting individual accounts, is credited to the Welfare Fund. Surplus interest mainly consisted of the Commonwealth Savings Bank interest and interest earned on investments which were inscribed stock and loans. Other items have been included in the surplus interest category in recent years including sale of shares and interest earned on the short term money market.

## 3. The Structure of The Queensland Aborigines Account

The Queensland Aborigines account conducted at the Commonwealth Savings Bank ((S2127) later to be changed to account number 09-0472) has been used and is used to represent:

- i. The cash balances of a number of different savings bank; and
- ii. A "fund" situation of the Queensland Aborigines Account.

The following example highlights the two different meanings that can be attributed to the Queensland Aborigines Account.

## 4. Fund Situation

The balance of the Queensland Aborigines Account was comprised of:-

- (a) Aboriginal Savings Accounts (individual, community accounts)  
Brisbane and Country Districts  
Aboriginal Settlements.



- (b) Aboriginal Child Endowment Accounts (held in individual names)
- (c) The Assisted Persons Estates Trust Account
- (d) Queensland Native Creations Account (Queensland Aboriginal Creations)
- (e) Interest Account
- (f) Collections Account

The Fund Situation is represented by:

- (a) Balance as per Cash book i.e. bank reconciliation of the Savings Bank balance of the Queensland Aboriginals Account
- (b) Loans to various authorities and individuals
- (c) Investments in inscribed stock etc.
- (d) Cash advances

As a further example and to make understanding more simple, the credit balances of the Aboriginal Savings Accounts of the Brisbane and Country Districts and Settlements are made up of two amounts;

- a portion of the cash being held in the QAA at the Commonwealth Savings Bank and
- a portion of the loans and investments made.

The reason that Savings Bank account balances have not all been held as cash in the QAA Savings Account is that higher interest has been earned by investing surplus cash not required for ordinary day to day withdrawals and trading needs.

The following table gives a historical perspective of the balances:

**SAVINGS BANK BALANCES - BRISBANE, COUNTRY & SETTLEMENTS**

Year	Brisbane	Country	Settlements	Total	Comments
	\$	\$	\$	\$	
1933	18,062	473,865	44,365	536,292	Audit Inspectors Report
1934	15,877	458,902	39,985	514,764	Audit Inspectors Report
1935	14,403	443,300	39,711	497,414	Audit Inspectors Report
1936	-	439,194	42,904	482,098	Brisbane and country natives now combined - Balance from 1937 Audit Report
1937		427,904	42,756	470,660	Audit Inspectors Report
1938		435,905	43,993	479,898	Annual Report
1939		437,640	38,157	475,797	



Year	Brisbane	Country	Settlements	Total	Comments
	\$	\$	\$	\$	
1940		436,667	33,913	470,580	
1941		428,279	33,010	461,289	Audit Inspectors Report as at 31/12/41
1942		445,384	50,073	495,457	Audit Inspectors Report as at 31/12/42
1943	)		)		Audit Inspectors Report from 1/1/43 to 30/9/44
1944	)	496,428	68,546)	564,974	
1945		572,272	66,922	639,194	Audit Inspectors Report balances as at 31/12/45 Mission a/c attached to Thursday Island trf to Brisbane control on 17/4/45
1946		593,057	73,352	666,409	
1947		545,713	63,117	608,830	Mission A/c's transferred to Brisbane control now back to Thursday Island
1948		543,383	66,735	610,118	
1949		546,352	73,136	619,488	
1950		573,545	67,856	641,401	Annual report source - audit sometimes not done at 30/6/each year
1951		631,229	68,565	699,794	
1952		684,839	79,716	764,555	
1953		800,500	73,665	874,165	
1954		925,610	68,142	993,752	
1955		1,015,725	92,158	1,107,883	Annual report data relied on
1956		1,116,918	123,155	1,240,073	
1957		1,206,708	113,440	1,320,148	
1958		1,326,436	102,896	1,429,332	
1959		1,350,034	100,436	1,450,470	Foleyvale added to settlements



Year	Brisbane	Country	Settlements	Total	Comments
	\$	\$	\$	\$	
1960		1,337,396	92,656	1,430,052	
1961		1,349,806	120,972	1,470,778	Yarrabah added to settlements
1962		1,301,812	97,492	1,399,304	
1963		1,264,808	112,598	1,377,406	Annual report data same as Audit Inspectors data
1964		1,242,071	129,055	1,371,126	Audit Inspectors Report
1965		1,231,104	126,799	1,357,903	Audit Inspectors Report
1966		1,176,026	131,688	1,307,714	Audit Inspectors Report - annual report only has aggregate data
1967		1,161,076	93,726	1,254,802	Cash advance a/cs excluded from settlement balances cannot be apportioned
1968				1,387,855	Audit Inspectors Report No apportionment made. Includes \$79,852.62 for QAC
1969		1,214,593	93,102	1,307,695	Aboriginal Creations a/c separated out
1970		1,257,950	145,418	1,403,368	Cash advance a/c \$24580 Apportioned & included in total
1971		1,197,465	144,998	1,342,463	Audit Inspectors Report
1972		1,128,319	109,352	1,237,671	Audit Inspectors Report
1973		968,945	147,776	1,116,721	Audit Inspectors Report
1974		794,255	139,219	933,474	Audit Inspectors Report
1975		881,435	261,446	1,142,881	Audit Inspectors Report
1976		838,200	424,124	1,262,324	Audit Inspectors Report
1977		985,800	342,422	1,328,222	Audit Inspectors Report
1978		927,070	123,967	1,051,037	Audit Inspectors Report
1979				1,217,677	



Year	Brisbane	Country	Settlements	Total	Comments
	\$	\$	\$	\$	
1980				1,509,990	Audit report - undistributed interest of \$96,690 excluded also cash advances of \$25,889. Annual Report started reporting aggregate savings bank figures only.
1981				2,467,161	Annual Report
1982				2,211,917	Annual Report
1983				2,391,713	Annual Report
1984				2,055,265	Annual Report
1985				1,623,162	Annual Report
1986				937,667	Annual Report
1987				572,698	Annual Report
1988				575,650	Annual Report
1989				834,967	Cash book - balances made up of balance at bank, cash advances and investments
1990				749,734	Townsville Hospital Board only investment.

NOTES:

1. Audit report information does not always mirror figures quoted in the Annual Report. Some differences in the date of balances as well as the treatment of various parts of the QAA account leads to these different figures.
2. Annual Report information, particularly in the last ten to fifteen years does not make any distinction between Settlement accounts and Brisbane and Country accounts.
3. Some Audit Reports do not always apportion the cash advance balances as well as the investments, between settlements and Brisbane/Country accounts. Therefore only total amounts are quoted.
4. The sharp increase in the balances of the Savings Bank accounts from 1981 was due to award wages being paid from that time, hence larger deposits to individual accounts.



## B. Key Points - Savings Bank Accounts

- 1 External Savings Banks accounts transferred to the Department from 1.7.1933 mainly to provide for an aggregate investment pool of money.
- 2 Some realignment of totals of savings bank balances of Brisbane natives, country natives (protectorates) and settlement natives. Finally, Brisbane and country considered as one group. Settlements (ie: Cherbourg, Woorabinda, Palm Island and later Foleyvale and Yarrabah) were considered as a separate group.
- 3 Torres Strait and Thursday Island have always had a separate aggregate account and, while during the war years control was transferred to Brisbane, this control was subsequently returned to Thursday Island. Thursday Island has also looked after some mission communities in the north.
- 4 Funds held in the Savings Bank accounts earned interest from three main sources:
  - (i) Cash balance held at the Commonwealth Savings bank.
  - (ii) Investments made in inscribed stock.
  - (iii) Loans made mainly to Hospitals Boards.
- 5 During the period of years from 1933, interest earned has been treated in a number of different ways:
  - (i) Interest earned on settlement native accounts was transferred back to settlement funds and used to buy "Christmas cheer".
  - (ii) During the 1930s and early 1940s, interest earned on Brisbane and country native accounts was transferred to the Special Standing Fund in the Department of Health and Home Affairs (under which the sub-department of Native Affairs came). These funds were used for welfare as well as other purposes.
  - (iii) Torres Strait interest was redirected back to community funds.
- 6 In the 1940s changes were made to credit individual savings accounts with part of the interest earned which started as 2%. Surplus interest was transferred to the Aborigines Welfare Fund, which grew out of the Special Standing Fund, previously mentioned.



- 7 While a schedule has been produced showing most of the end of year balances of various native groups, the data is somewhat patchy. The main problems are:
- (i) Relying on Annual Reports causes some gaps in data.
  - (ii) Audit Inspectors Reports do not always agree with Annual Reports as annual Reports are mainly at the end of the financial year while audit reports in the early years were mainly at the end of the calendar year.
  - (iii) Data sometimes excludes:
    - (a) Cash advances (which can be up to \$28,000).
    - (b) Queensland Aboriginal Creations credit balance.
- 8 Operation of Savings Bank accounts required keeping within a set of rules as laid down by the Department which covered such conditions as the maximum amount that could be withdrawn at any one time. Withdrawals from savings bank accounts were not only made in cash or cheque but, were made to pay for goods and services sometimes by issuing an official order.
- 9 There were a number of cases where natives worked off the settlements under Wages Agreements. The family back on the settlement had access to the wage earners savings account.
- 10 The thumb print system of signing withdrawals, orders etc and certification by C.I. Branch was complex and unreliable.
- 11 There are well documented cases of fraud on savings bank accounts.
- 12 There was a constant problem with overdrawn accounts either by lack of control or, expectation of funds that were expected to be received as wages.
- 13 Constant problem of outstanding wages and reimbursement of rail fares from employers. Best efforts of protectors, Department and Solicitor General not always successful. Unclear if individual ever got reimbursement in some cases. Some cases where unpaid wages were finally reimbursed from the Welfare Fund.
- 14 Some early Annual Reports gave useful data which showed the number of accounts- amount of deposits, withdrawals and balances of accounts, divided into cash held and investments. The data in this form is only available for limited number of years. No useful dissection data was published in the Annual Report from 1966.





- 15 The nature of the savings banks has changed in recent years with the opening of community accounts - the largest type being beer canteen accounts. Other society type accounts have also been opened and operated.
- 16 Passbooks generally issued in 1966 for all individual Savings Bank accounts. Records show prior to that date that some areas operated on departmentally issued passbooks.
- 17 The number and amount of individual savings bank accounts now held for individuals has decreased over the past few years with only a few accounts still managed by the Department. The community type accounts have been transferred to the Communities thus decreasing this activity even more.
- 18 While there is no specific date where savings bank accounts were all returned to the control of individuals, determinations of management of property gathered momentum in the early 1970s and is reflected in the declining total balances.



## V. The Aborigines Welfare Fund

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### A. General History

Although Aborigines in employment paid taxes in the same manner as other workers, policy of the Department prior to 1965 was that persons who were in employment should contribute to the welfare of Aborigines generally, or to the maintenance of the settlement on which they resided by way of statutory deductions from wages to the Welfare Fund or to Settlement maintenance. No Departmental policy statements for the years prior to the early 1980's are available, as files have not been located. A full explanation of the sources of income for this Welfare Fund and its precursor, the Standing Fund, and the application of these funds is explained later in this Report.

Until 1934, the statutory welfare contributions were intended for "the relief of indigent natives". Between 1934 and 1939, the purpose was widened to include general welfare and relief. During this period, and until the early 1940s, the policy of the Department, reportedly as the result of a Cabinet decision, was that these funds could be used to supplement the general vote of the Department and to carry on the normal running of the Department under the general category of relief. The 1939 Act altered the purpose of the Fund to that of providing for the general benefit of Aborigines. The source of funds was broadened to include proceeds of agricultural production of reserves and of undertakings conducted on reserves. The Regulations of 1945 made full provision for these pursuits.

After 1945, Departmental policy concentrated upon the development of agricultural, trading and training initiatives. Foleyvale was purchased and developed during this period. Provision of housing both on settlements and for persons in transit also became important. Statutory contributions to the Fund ceased in 1966. Although the operations of stores became more important over time, the major developments in this area occurred in 1969. At that time, the policy was altered to encourage the introduction of the cash economy and persons on settlements began to be paid training allowances rather than being issued with rations and pocket money.

From the late 1940s, the stated policy of the Department was to encourage Aborigines to assimilate/integrate into the community, and, with the introduction of funds from the Commonwealth/State Housing Agreement in 1979, large numbers of houses were purchased in towns and cities throughout the State to assist in this process.

From 1966, and especially after 1972, the developmental aspects of the Fund's activities began to be emphasised, although no specific policy guidelines have been sighted. While welfare continued to be stated as a valid aspect of the operations of the fund, concerns began to emerge in the early 1980's relating to the overall profitability of many of the enterprises being conducted. Investments of the Fund were realised to provide sufficient finance to maintain the programs of the Fund.



After the introduction of Deeds of Grant In Trust in 1985, concerns were expressed regarding the possible impact of these on "government" assets, including cattle which were then valued at \$M3.5. The majority of these cattle were originally purchased from Welfare Funds. In arriving at arrangements to transfer these assets to communities the stated policy was to ensure that the distribution of assets occurred in a manner which ensured "the greatest possible equity to all Aboriginal Communities and not simply those who currently have use of the assets." This policy emphasises communities to the detriment of those persons and groups no longer resident in the communities, many of whom contributed by way of statutory deductions to the Welfare Fund in the years prior to 1965, when the foundation of the current asset base was laid.

## **B. Establishment and Development of the Fund**

The establishment by the Treasury Department of a trust fund titled the Aborigines Welfare Fund from 01/07/43 arose out of the result of both an Auditors Report and Inspector from the Public Service Board maintaining that the receipts and disbursements channelled through a Special Standing Fund were being utilised much more widely than was officially sanctioned. The Special Standing fund was used in relation to the trading income and expenditure of the Aboriginal stores, stock sales and purchases and farm produce sales.

This Special Standing Fund was originally administered by the Department of Health and Home Affairs under which the sub-department of Native Affairs was located.

Because expenditure out of this Treasury trust fund, the Aborigines Welfare Fund, has to be covered by an appropriation amount i.e. the same process as State government departments who secure appropriation by Parliament after first submitting estimates of expenditure for the coming year, an appropriation amount of £51,000 (\$102,000) was made to cover the first year of operation of the Aborigines Welfare Fund for the 1943/1944 financial year. Appropriation amounts have been included in each budget since that time with the appropriation amount based on internal estimates of likely levels of receipts and expenditure.

In relation to the specific amounts making up the receipts and details of categories of expenditure, no specific dissection is available as to the Sources of Funds or the disbursement of funds from 1943 to 1963. Expenditure was globally described as purchase of stores, wages and relief of natives until the early 1960s.

While specific amounts for income items are not available prior to 1964, the main sources of income were store sales, sale of livestock, surplus interest and interest on investments, transfers from the Aboriginal Provident Fund (statutory deductions from wages) institutional child endowment and transfers from unclaimed estates.



Over the years more trading activities have been included in the Aborigines Welfare Fund as well as Aboriginal housing (asset acquisition and rental). Trading activity included all expenditure and income from local stores, cattle raising and farming activity.

Details of the receipts and expenditure of the Welfare Fund for 1944 to 1989 are set out in Attachment 2. Details of the Summary of Sources and Application of Funds from 1964 to 1990 are set out in Attachment 3.

The investment portfolio of the Aborigines Welfare Fund has mainly consisted of share holdings in co-operatives such as the Darling Downs Co-operative Bacon Association, the South Burnett Meat Works Co-operative Association Limited. These share holdings were required in order that trading activity could be undertaken with the co-operatives. The other main share holding on behalf of the Welfare Fund was the Comalco Limited shares. These Comalco shares were sold in 1987 for \$570,353 with the original intention that the proceeds would fund a lending bank to provide finance for individuals who may have been refused finance from other sources.

Although the Welfare Fund continues to hold an asset base, these assets are not adequately accounted for under present accounting arrangements. Processes are in train to establish the asset base, together with some valuations. In recent years some assets of the Fund have been transferred to Communities and individuals and any proceeds arising from these transfers have been credited to the Fund. However, as most of the activities of the Fund do not appear to be profitable, this policy has resulted in asset realisation subsidising losses from trading activities. Should this trend continue, the asset backing of the Fund will continue to diminish. This will have negative long term consequences for the viability of the Fund.

The analysis of the receipts and expenditure of the Welfare Fund indicates that throughout any particular year, the cash position of the Fund could be quite healthy. This is even more evident with the funds flowing from the Commonwealth for housing activities. Because this a Treasury Fund, any interest earned on investment by Treasury (which would include short term money market dealings) has been retained by Treasury. Requests have been made to Treasury for the Welfare Fund to be the beneficiary of any income received from investments made from the Fund.

Excluding recent times, when large inflows have occurred, it can be argued that Consolidated Revenue has been utilised to subsidise the Welfare Fund by direct and indirect means. As detailed below, some direct payments were made from Consolidated Revenue to the Aborigines Welfare Fund from 1947/48 to 1953/54 and as well, other operating costs of projects have been met from Consolidated Revenue, particularly some salaries and wages.

On balance, there would appear to be little chance of successfully arguing the case for the Welfare Fund to receive the benefit of investment income from



Treasury Department, regardless of any change in Departmental accounting methods.

The best approach would seem to be that portion of the balance of the Fund can be attributed to contributions by individual Aborigines and therefore represent true Trust Funds for the general benefit of Aborigines.



### **C. Key Points - Aborigines Welfare Fund**

1. Fund formally commenced 1/7/1943 - previous income & expenditure conducted through special standing fund (Health & Home Affairs)
2. In early years income consisted mainly of sales of produce from Aboriginal reserves and undertakings conducted on such reserves. Contributions by Aborigines from wages through the Aboriginal Provident Fund also formed part of the income.
3. Other income consisted of transfers from the Aboriginal Protection of Property Account and institutional child endowment which was supposed to be specific purpose directed.
4. Surplus interest earned on investments made with funds from Aboriginal Savings Bank was also redirected to the Welfare Fund.
5. Rents on houses and quarters also formed part of the receipts. Individual loans were made to selected Aborigines from the Welfare Fund for deposits on housing commission homes. Some of these debts had to be written off.
6. Disbursements comprised mainly operating costs of undertakings and relief provided to indigent Aborigines
7. Since the mid to late 1960s more trading enterprises have been added to the Welfare Fund as well as some housing activities including the Commonwealth State Housing Agreement funds from 1980.
8. Significant assets (main items being cattle, trading stock, plant and Equipment) have been acquired from purchases from the Welfare Fund.
9. Assets have not been adequately accounted for in the systems which have existed to date.
10. Proceeds from realisation of assets have been applied to subsidising trading activities.
11. The erosion of the asset base of the Fund will have negative consequences for the long term viability of the Fund.



#### D. Summary Analysis

1. As can be seen from Attachment 2 in the early years a debit balance was bought forward which resulted in amounts having to be transferred from Consolidated Revenue or Vote to the Aborigines Welfare Fund. Identified amounts so far include \$16,000 in 1948, \$8,000 in 1950/51, \$8,000 in 1951/52, \$8,000 in 1952/53 and \$8,000 in 1953/54.
2. While the turnover of the fund has been increasing in money terms the inclusion of the Commonwealth State housing agreement funds from 1979/80 has added some distortion to the figures, eg. some \$89m has flowed through the Welfare Fund from 1979/80 to 1987/88 for CSHA purposes. The published figures of the CSHA component also differ from internal figures because of the addition of rental and maintenance. The last 2 years published figures give limited understandable information on the operation of the Welfare Fund.
3. The sale of Comalco shares in 1986/87 has been included in the "other" category of source of funds and therefore highlights an atypical income year.
4. Livestock and farming enterprises which has the second largest turnover (Retail Stores is the largest) shows a deficit trend over the period 1982 - 1988 with \$6,372,437 representing income and expenditure of \$11,672,849. The obvious implication of this is that unless expenditure was directed to asset acquisition then other surplus funds available from the Welfare Fund in the future will be channelled into these enterprises.



## VI. Aboriginal Protection of Property Account - now Assisted Persons Estate Trust Account

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1. Unclaimed money of deceased and missing Aboriginals transferred to this account.
2. Transfers were then made from this account for the credit of the Aborigines Welfare Fund.
3. Details of unclaimed monies have been recorded in a separate register. Details of the list of balances as the end of each financial year were provided as part of Audit Inspector's audit for some years.
4. The register was written up as at 1941 comprising an alphabetical record of all the known balances that had been paid into and from the account from May 1914.
5. Copy of this reconciliation from 1914-1941 is in attachment 4 and shows that at the 31.12.41, the cash balance plus loans stood at \$7752. Up until 1941 considerable sums were paid from this account for various purposes other than native claimants of estates.
6. In the 28 year period from 1914 to 1941 \$207,511 was received, representing balances of deceased and missing natives.
7. Other income derived through that period included loans repaid, interest and sundry refunds.
8. The A.P.P. account operated its own savings bank account S 1801 - Director of Native Affairs - Aboriginal Protection of Property account. This savings account was closed in July 1941. In 1966, the A.P.P. Account became the Assisted Persons Estates Trust Account which forms part of the Queensland Aboriginal Account.
9. During those early years various loans were made out of this account, mainly to Missions. Some investment in Inscribed Stock was also made. Direct expenditure was also made which should have been made from the Special Standing Fund or some other account or fund.
10. Since July 1941, transactions in this account were confined to the unclaimed balances and expenditure comprised refunds to successful claimants or other beneficiaries or transfers to the Welfare Fund. Another major reconciliation was done at 31/12/54 between the account and the Register of Names.
11. From approximately 1962 the account became straight forward, transfers into the A.P.P. Account and transfers out to the Welfare Fund. The last significant transfer to the Welfare Fund was in 1975/76. (See Welfare Fund details.)





## VII. Key Points - Aboriginal Provident Fund

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1. This fund started in 1921 as a source of funds for the relief for indigent natives.
2. By 1934, the purpose was widened to provide welfare and general relief.
3. Income was derived from wages received by Aboriginals (other than those controlled by the settlements). Other income came from interest on loans made from the fund as well as the Savings Bank a/c.
4. The fund deductions were calculated by the Protector and shown on the wages sheets which were forwarded to head-office and checked.
5. The A.P.F. operated its own saving a/c with the Commonwealth Savings Account - \$1800. This account was closed in July, 1941. After that date, amounts were held in the Suspense Account as part of the Queensland Aborigines Account and was cleared out to Welfare Funds accordingly.
6. Before the establishment of the Aboriginal Welfare Fund, funds were transferred to the Standing Account where they were intended for use as relief funds for indigent natives.
7. Some evidence exists of missions at Yarrabah and Doomadgee keeping the funds deducted from wages which was contrary to the regulations covering the A.P.F. but considered appropriate at the time. This procedure was reversed in 1946 and regulations complied with.
8. A small amount of funds from some Thursday Island missions were retained in the Queensland Aboriginal Account, i.e. APF money.
9. Statutory contributions by Aboriginal workers to the Welfare Fund were abolished as from 28/4/1966.
10. The details of the quantum of funds flowing via the Aboriginal Provident Fund is quite sparse. In the 1930s and early 1940s receipts to the A.P.F./disbursements to the Welfare Fund were in the order of \$5,000 to \$9,000 p.a. By 1964 when data was recorded and locatable, receipts to the Welfare Fund via Statutory Contributions had risen to approximately \$35,000 p.a. However, in real terms that increase is not significant.



## VIII. Thursday Island - Torres Strait Islands

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Only brief references have been made to matters affecting the Torres Strait Island Group. Any analysis of material is minimal, because:-

- (i) Since 1912, when a separate Island Fund was established, financial administration of the Torres Strait Island communities has been separated from Head Office accounts.
- (ii) Records etc. are held at Thursday Island and only minimal records are available in Head Office. All original documents are held at Thursday Island.
- (iii) Savings Bank account arrangements are and have been conducted separately from mainland activities with a separate bank account conducted through the Commonwealth Bank in Cairns.
- (iv) Other Island Accounts are also conducted at Cairns.
- (v) Separate legislation has been in existence for the Torres Strait Islands from 1971.
- (vi) Many of the Head Office files for the relevant Accounts cannot be located.



## IX. Focus For Further Investigation

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As a consequence of investigations to date, a number of areas have been identified which should be considered by the Department for further investigation and action. A detailed list of proposed tasks is attached.

There are a number of areas identified which require additional resources. It may be possible for the Department to allocate some of its own resources to these tasks and/or supplement these resources through external consultants.

Without pre-empting the Department's determination of priorities, the consultancy team has assigned priority levels to the tasks, as an indicator for the Department to consider. We would be happy to discuss or expand on any matters to assist the Department in consideration of future priorities.



Task	Consultants Evaluation of Priority	Possible Work Allocation	Person Days Required	Comment
Determine Economic Viability of Existing Welfare Fund Projects	High	Consultants Manager - Economic and Commercial Development	20 40+	To Establish on Project by Project Basis present economic situation.
Determine Future Economic Viability of Welfare Fund Operations	High	Consultants Manager - Economic and Commercial Development/ Departmental Finance Staff	40 40 40	Problem of loss situation of aggregate projects must erode the capital base of the Welfare Fund. Social Welfare Issues versus commercial viability will need to be addressed.
Development of a Departmental policy and procedure to handle Savings Bank claims: (i) Groups/Communities(e.g. Aitkenvale) (ii) Individuals	High	Completed by Consultants	5	Problem of finding all relevant material e.g. Relevant file notations/documentation Individual Savings Bank claims need: (i) all ledger card history (ii) complete personal file (iii) wages cards/register etc
Development of Information Materials relating to Departmental administration of wages system, Welfare Funds and Savings Bank for client groups.	High	Consultants Completed Summary Paper Departmental Staff	5 20	Requires active involvement of Departmental staff familiar with requirements for successful communication with client groups.
Determining History of Various Loans Made over time to establish satisfaction of repayment.	Low	Consultant	10 Sampling Only	Need to follow loans from - A.P.P. A/c. Provident Fund Savings Bank Welfare Fund e.g. Foleyvale Debenture Loans to Hospital Bds. (Low risk) Would need to specify periods or individual loans.

Task	Consultants Evaluation of Priority	Possible Work Allocation	Person Days Required	Comment
Determination of Background of particular projects, their establishment and running e.g. Yorke Island Freezer Mareeba Feedlot Kowanyama Cattle etc.	High	Consultant	(5 days per project.)	Depends on number and complexity of projects to be researched and analysed.
Development of Handbook of History of Department and availability of relevant records.	High	Departmental Staff	3 months elapse time	Would require support and assistance from Communities i.e. staff time.
Identification of all current assets held within the Welfare Fund.	High	Departmental Staff with Consulting Input (not The Consultancy Bureau Pty Ltd)	2 Months	Process already started by finance personnel for some major projects and/or locations. Should include analysis of assets previously written off/disposed of.
Identification of all land/buildings and source of all funding.	High	Departmental Staff/Lands Department	6 Months	Should form part of asset registration task above. Requires compilation in case of future claims against Department and Government.
Claims against transfers to Aboriginal Protection of Property Account on account of estates of dead and missing persons and inactive accounts.	Medium	Internal Staff	Department time	Fairly reliable name lists and amounts available. This analysis should be linked to genealogy research.
Development of methodology for future administration of the Welfare Fund.	Med/High	Department Management	1-2 Months	Would require extensive consultation with client groups.

DETAILED POINTS ON LEGISLATION AND REGULATIONS

PERIOD 1884 TO 1965

1884 - NATIVE LABOURERS PROTECTION ACT

- . Governed the employment of Aborigines on ships.

1897 - THE ABORIGINALS PROTECTION AND RESTRICTION OF THE SALE OF OPIUM ACT

- . Was intended to provide protection and care of "Aboriginal and half-caste inhabitants of the colony"
- . Provided for the establishment of a system of reserves and institutions and provided for removal of Aborigines to reserves or institutions.
- . Established a system of district protectors, under the control of the Chief Protector and the Deputy Chief Protector.
- . Established a permit system for the employment of Aborigines outside reserves.
- . Made it illegal to employ Aborigines without permit.
- . Required written employment agreements.
- . Provided a general power to make regulations relating to the apportionment of the net produce of the labour of Aborigines living on reserves amongst, or for the benefit of, such persons.

1901 - AMENDMENT ACT

- . Provided for minimum wages.
- . Permitted protectors to direct employers to pay wages direct to protectors to be expended solely on behalf of the employee concerned.



- . Made provision that failure to pay wages as directed, would result in such wages being deemed as not having been paid.
- . Gave the protector management and general property rights over the property of Aborigines under his protection.
- . Required proper accounting of the protector for all money and property held, received or dealt with on behalf of Aborigines.

#### 1904 - REGULATIONS

- . Provided rates of wages and for wages to be paid to the protector every three or six months.
- . Required that all money held by a protector be deposited in the names of the relevant Aborigines in the Government Bank Account, and an account be kept of all expenditure from these accounts.

#### 1912 - REGULATIONS

- . Provided for the establishment of an Island Fund.

#### 1919 - REGULATIONS

- . Specified more detailed minimum pay rates and conditions of employment, but permitted local protectors to insist on award rates or higher rates in appropriate cases.
- . Continued to require employment under permits on agreement
- . Provided that wages were to be paid in terms of the agreement or would be deemed not to have been paid.
- . Provided for pocket money to be permitted from wages, and for the keeping of pocket money books and regular scrutiny of these by the local protector.
- . Required deductions from wages to be made to local protectors at rates of



33% to 90% depending on age, sex and family commitments.

- . Authorized a deduction from wages of 5% for single persons and 2.5% for married persons of wages (except when the person already contributed to settlement funds) to be remitted to the Chief Protector for a fund for "relief of indigent natives."
- . Required that all employees maintain their own families or dependants as far as was possible from earnings.
- . Required Workers Compensation coverage for all employees and medical attention for workers suffering illness or accident to be provided by the employer without charge.
- . Forbade the employment of children under 12 without permission of the Chief Protector.
- . Provided for a system of inspection of living and working conditions of employees.

#### 1934 - AMENDMENT ACT

- . Empowered protectors to cancel any written agreement of employment.
- . Required approval of Chief Protector for any testamentary instrument to be valid.
- . Permitted regulations setting out succession to and administration of estates of dead or missing persons.
- . Provided that, if there is no person entitled to succeed to any estate, the estate shall vest in the Chief Protector for the benefit of Aborigines generally. The certificate of the Chief Protector was to be conclusive evidence of persons entitled to succeed, or that no such person was





- entitled.
- . Denied any legal remedy against money held by protectors for debts loans, etc.
  - . Permitted regulations for contributions by persons under the Act to a fund for the general welfare and relief and for the payment on behalf of such persons for medical treatment and other relief.
  - . Provided for the establishment of The Aboriginal Industries Board, a Corporation subject to the direction of the Minister, this provision to have effect before 1/7/1930, to ratify the acquisition by the Chief Protector of Papuan Industries Limited and the carrying on of business since that date and to provide the necessary powers to continue trading.
  - . Specified that any surplus profits from the above Board were to be appropriated for the general welfare of Aborigines in a manner determined from time to time by the Governor in Council.

1939 - THE ABORIGINES PRESERVATION AND PROTECTION ACT

- . Repealed 1897, 1901, 1927, 1928, 1934 Acts.
- . Chief Protector became Director.
- . Included regulatory power relating to:-
  - (a) The establishment of a welfare fund for " the general benefit of Aborigines and the maintenance of such fund by the payment thereto of moneys earned by the sale of produce of reserves under the control of the State, proceeds of undertakings conducted on such reserves, contributions as prescribed, unclaimed moneys and such other moneys as may from time to time be prescribed; the management, control and



disbursement of such fund."

- (b) The establishment of such trust funds as may be necessary for the control of the savings of Aboriginals, estates of deceased or missing Aboriginals and unclaimed moneys.
- . Continued requirements for Permits to Employ and Employment Agreements.
- . Continued stipulation of minimum rates of pay and employment conditions.
- . Permitted direction to employers to pay the whole or portion of wages to Protector or some other person.
- . Required protectors to undertake protection and management of the property of all Aboriginals in their respective districts and to keep proper records and accounts of all such money and other property.
- . Continued the requirement that all testamentary instruments must be approved by the Director for validity, and for the Director to determine succession and administer estates of intestates as in the provisions of the 1934 Act.
- . Made the Director the legal guardian of every Aboriginal child under the age of 21.

#### 1939 - TORRES STRAIT ISLANDERS ACT

- . Permitted regulations governing the establishment of insurance funds to be maintained by contributions from the earnings of Islanders.
- . Provided for the establishment of an Island Fund and for the establishment of Island Councils to perform local government functions.
- . Vested all vessels or plant, the property of any Islander, in the Protector



as trustee.

- . Provided for The Aboriginal Industries Board to become the Island Industries Board.

#### 1945 - REGULATIONS

- . Provided for protectors to deduct from the wages of all persons employed under the Act (except those in the Somerset District) contributions to a welfare fund at the rate of:-

- 5% of gross earnings for people without dependants.
- 2.5% of gross earnings for people with dependants.

If not residing on a settlement or mission but employment controlled by a settlement or mission.

- 5% of gross earnings for people without dependants.
- 10% of gross earnings of people with dependants.

If residing on a settlement or mission.

For those in the Somerset District:-

- 5% of gross earnings

to be paid to a Welfare Fund established by the Protector, Somerset District for the general benefit of the Aborigines in the Mission Reserve or District to which the Aboriginal belongs.

- . Limited contributions for each employee to one welfare fund.
- . Provided a detailed list of receipts to the Welfare Fund, such fund to be established by the Treasurer.
- . Made provision for welfare funds to be applied to the general benefit of Aborigines.
- . Provided for the establishment and operation of Trust Funds for wages,



property and savings of Aborigines.

- . Required recording and accounting for all money credited to such funds.
- . Permitted the Director in his capacity as trustee to withdraw money as required by individuals or for the payment of debts of individuals. This power could be delegated to protectors or superintendents.
- . Provided for the establishment and operation of an Aboriginal Estates Account.
- . Empowered the Director, at his discretion, in the event of a deceased person having no close relatives, to transfer money forming an estate to the Welfare Fund.
- . Specified minimum rates of pay and employment conditions for employees not subject to awards.



PERIOD 1965 - 1971

1965 - THE ABORIGINES AND TORRES STRAIT ISLANDERS AFFAIRS ACT

- . Repealed earlier Acts.
- . Provided protection only for assisted Aborigines and Islanders which included:-
  - (a) persons normally resident upon a reserve;
  - (b) any Aborigine/Islander declared to be assisted by the Director;
  - (c) any such person declared to be an assisted person by a Magistrates Court;
  - (d) any person for whom a Judge or Magistrate has ordered care under the Act;
  - (e) a child born to a person declared by the Director to be an assisted person.
- . Provided for certificates specifying residents of reserves.
- . Permitted grant of aid to assisted persons or other persons.
- . Enabled a District Officer to assume management of the property of any assisted person if so requested, or if satisfied that the interests of a person or his/her family require it, and cease to do so if no longer so satisfied or if directed by the Director or a Magistrate to cease.
- . Gave the District Officer full powers of management over the property of an assisted person and required accounting for it.
- . Provided a regulatory power relating to the establishment and maintenance of the Aborigines Welfare Fund for the general benefit of persons "having a strain of Aboriginal blood."
- . Provided for Aboriginal Councils.



- . Provided for the continuation of the Island Fund.
- . Permitted the Director to administer estates and apply the estate to the Welfare or Island Fund in certain circumstances.
- . Permitted the establishment of trust funds for the management and control of the property of assisted persons.

#### 1966 - REGULATIONS

- . Continued in being the Aborigines Welfare Fund.
- . Provided for Trust Funds for all money which is the property of assisted persons.
- . Established a community fund for each community.
- . Still permitted the employment of assisted persons under agreement with wages paid to District Officers or Managers.

#### 1967 - AMENDMENT ACT

- . Modified Grant in Aid provisions to enable aid to be granted to assisted persons or other persons, descendants of Aborigines or Islanders or to apply money for benefit of Aborigines or Islanders generally.



PERIOD 1971 - 1984

1971 - ABORIGINES ACT

- . Repealed 1965 Act.
- . Abolished status of assisted person, but enabled management of property to continue under conditions of this Act.
- . Permitted District Officer to undertake management of property of any person who applied for management, and gave the powers necessary to undertake management.
- . Continued provisions relating to administration of estates and payment of proceeds of estates to Welfare Fund in certain circumstances.
- . Enabled grants of aid to be made, including by way of loan.
- . Provided a regulatory power relating to the establishment, maintenance, management and control of the Aborigines Welfare Fund for the general benefit of Aborigines.

1971 - TORRES STRAIT ISLANDERS ACT

- . Continued the Island Fund
- . Provided for Islanders in similar terms as for Aborigines.

1972 - REGULATIONS TO ABORIGINES ACT

- . Detailed sources of income to and payments from the Aborigines Welfare Fund.



PERIOD 1984 TO DATE

1984 - COMMUNITY SERVICES ACT (ABORIGINES)

- . Repealed earlier Act.
- . Provided for continuation of management of property unless terminated in accordance with current Act, money so managed to be deposited in the Savings Bank.
- . Provided for continuation of Aborigines Welfare Fund.
- . Established "The Aboriginal Industries Board" to carry on industry and general trading.
- . Continued provisions relating to Grants in Aid.
- . Provided for continuation of facilities as banker.
- . Continued to provide for the Under Secretary to administer the estates of dead or missing Aborigines.
- . Established Community Councils to govern trust areas and an Aboriginal Co-ordinating Council.

1984 - COMMUNITY SERVICES (TORRES STRAIT) ACT

- . Made similar provisions to those in the (Aborigines) Act.

1986 - AMENDMENT ACT

- . Widened the powers of the Aboriginal Co-Ordinating Council.





ATTACHMENT 1.1

CONFIDENTIAL  
CABINET DOCUMENTS

When communicating by wire please  
use telegraphic address—  
"ABORIGINALS."  
BRISBANE.

OWB/PA



IN FURTHER REFERENCE PLEASE QUOTE—

OFFICE OF DIRECTOR OF NATIVE AFFAIRS

~~Office of Chief Protector of Aborigines~~

William Street

*Brisbane, B.7.*

30th June, 1941.

Sir,

In consequence of the compulsory reduction of 20% imposed upon all departmental votes during the term of the Moore Government, the responsibility was placed on this Department to find the difference from some other source, to enable essential relief services to be maintained, and prevent privation to the aboriginals dependent upon government assistance.

A proposition had in fact been placed before the government by your predecessor, that 50% of all aboriginal funds held in trust by the Chief Protector should be commandeered, but on my strenuously opposing such a proposition, I was instructed, through the late Public Service Commissioner, to make this revenue shortage from aboriginal funds in directions deemed most suitable.

In an endeavour to meet this demand and distribute the taxation with the least hardship, the following deductions were fixed, to be paid into Standing Account into which all revenues from Settlement Production, Retail Store Trading etc. were deposited:-

- (a) All deductions from wages earned by natives in outside employment towards Aboriginal Provident Fund.
- (b) 50% of all collections each year from unclaimed estates of deceased and missing natives.
- (c) Deductions of 10% in case of married men and 5% in case of single men from wages earned outside the Settlement by Settlement inmates as contribution towards the Settlement Maintenance.
- (d) Deduction of 5% Administration Charge from all bank accounts of Settlement natives with a balance of over £20.
- (e) A charge of 2½% Commission for Administration of all country accounts (by transfer of Savings Bank account 2½% interest accruing - now 2%).
- (f) Excess interest earned from investment of proportion of the total bank credits held in the Society Trust Account.
- (g) A charge of 2/- per day against aboriginal patients in treatment in the Fantome Island Lock Hospital from their funds in excess of £20.

The Under Secretary,  
Department of Health and Home Affairs,  
BRISBANE.

30/6/41.

These measures provided £13,112 during the year 1939-40 as under:-

- (a) £2,394.10. 2  
83.13. 9 Interest earned on loan.
- (b) 304. 8.11  
89. 7. 0 " " " "
- (c) 987.17. 5
- (d) 887. 5. 2
- (e) & (f) 7,619.12. 5
- (g) 787.10. 2

Since the institution of these deductions it has not been practicable to discontinue them, owing to the insufficiency of the departmental votes through curtailment to meet the increasing cost of essential services.

However it is felt that much of this taxation is an injustice, and it is desired to abolish such proportion of them as can no longer be justified.

The transfer during last year of the Pango Island Lock Hospital to the Department of Health has solved the question of the charges for treatment at that institution. Actually, no charge has been made upon any native patient since April, 1940.

The Tax of 5% from the balance of settlement natives in excess has also, with your approval, been abolished.

It will be evident however, that the loss in revenue from any source now discontinued will need to be met from elsewhere, if essential services and relief are to be still maintained at the present standard.

It is still proposed, however, to continue the undermentioned native contributions, and it is considered only reasonable that, in one case, the able-bodied earner in the country should make reasonable contribution towards the relief of the indigents of his own race, and, in the second case, that Settlement natives earning wages in employment outside should contribute towards the maintenance of their dependents living at the Settlement.

- (1) Deduction of 5% in case of single men and 2½% in case of married men as contributions to aboriginals Provident Fund.
- (2) Deduction of 10% in case of married and 5% in case of single persons towards Settlement Maintenance.

Another practice instituted many years ago was the pooling of interest accruing on each Settlement's bank accounts and expending at Christmas time on special issues of Christmas goods, clothing and other presents for all young and old, especially the children, the poor and the aged.

The amount for the three Settlements totalled £859.19. 2.

The continuance or otherwise of this practice should now be reconsidered.

The additional expenditure to be provided to meet the above proposal will be about £10,500.

It is desired to have a decision on the above in time for preparation of the Estimates for coming financial year.

Yours obediently,

Director of Native Affairs.

TRUST FUNDS HELD BY SUB DEPARTMENT OF NATIVE AFFAIRS AT 30.6.41  
SHOWING INVESTMENTS, INTEREST EARNED 1940/41 and DISPOSAL OF FUNDS.

(1) Brisbane and Country Natives' Account 8.21.27:

Current A/c - Balance 30.6.41	£ 14288.12. 9	Interest
Investments: Com. Inscribed Stock 3½%	190000. 0. 0	£ 247.10. 1
Loan to Thursday Is. Boats		7125. 0. 0
A/c @ 3½%	3500. 0. 0	
Loan to Island Industries @ 3½%	2000. 0. 0	206. 5. 0
	£211788.12. 9	75. 0. 0
		£ 7653.15. 1

Interest credited to Standing Account 1940/41.

(2) Aboriginals' Protection Property Account: (Unclaimed estates of deceased aboriginals and estates of missing aboriginals)

Balance 30.6.41	£ 1081.10. 7	Interest
Loans: Torres Strait Boats £1000 @ 2%	1000. 0. 0	£ 22. 9. 6
Island Industries @ 2%	1000. 0. 0	20. 0. 0
Palm Island Turtle Boat @ 2%	218. 0. 0	20. 0. 0
Mapoon Mission	500. 0. 0	
Doomadgee Mission	47.10. 0	
	£ 3847. 0. 7	Free of interest.
		£ 62. 9. 6

50% of Collections transferred to standing Account 1940/41, £21.2.4.  
 Because of the small balance in this account and the possibility of claims against it, any further payments to Standing Account should cease forthwith.

(3) Aboriginal Provident Fund: (Deductions of 5% for single and 2½% for married aboriginals from earnings.)

Collections 1940/41	£ 2112.18. 4	Interest £ 6.12.10
Transferred to Standing Account.		

(4) Settlement Natives' Savings Bank Accounts.

Balance 30.6.41 - Palms	£ 1078.17. 6	Interest
Cherbourg	774.17. 9	£ 52.10. 7
Woorahinda	194. 2. 8	
Investments		
Com. Inscribed Stock.	10000. 0. 0	
	1000. 0. 0	@ 4% = 560. 0. 0
	3000. 0. 0	
	£ 16047.17.11	£ 612.10. 7

Interest credited to Settlement Interest Account for distribution as Christmas gifts.

STANDING ACCOUNT

The following are credits to Standing Account :-

Interest Account 8.21.27	£ 7653. 0. 0
A.P.P. Collections	91. 0. 0
A.P.P.	2318. 0. 0
Sett. Maintenance (deductions from earnings of Settlement natives employed away from Settlement)	1126. 0. 0
Retail Store Profits	2456. 0. 0
Sales of Settlement produce and stock	1884. 0. 0
	£ 15538. 0. 0

To C/S. 9/9/41

*[Handwritten signatures and dates: 19/9/41, 20/9/41]*

## LIST OF SAVINGS BANK TRANSACTIONS

YEAR	FILE REF	PERSON/SETTLEMENT	ACCOUNT	AMOUNT	PURPOSE
1935	36/437 (Loose documents)	Several persons/ Edmonton	Individuals S/B accounts	£26	Provision of 2 Earth closets at Aboriginal camps
1940	1C/16	Palm Island	Individuals S/B accounts	?	Charges against maternity allowances for persons resident at Palm Island of up to 80% of allowance.
1940	1C/16	Palm Island	Individuals S/B accounts	2 shillings per day	Treatment fee for persons confined to Fantome Island.
1940	1C/16	Palm Island	Individuals S/B accounts	5% pa of S/B balances	Additional deduction for settlement maintenance.
1941	Personal file	* (Cherbourg)	Individual S/B account	12.0d	Deduction for fare to position subsequently refunded by employer.
1941	Personal file	* (Cherbourg)	Individual S/B account	4.bd	Deduction for admission to pictures for estranged wife (had been residing with another man on settlement since 1937)
1941	Personal file	* (Cherbourg)	Individual S/B account	£12.18.6	Balance of £6.8.3d advised as overdrawn when should have been credit balance.
1945	11/38D	* (Doomadgee)	Individual S/B account	£2.2.2	Withdrawal sought to clear daughter's overdraft.

YEAR	FILE REF	PERSON/SETTLEMENT	ACCOUNT	AMOUNT	PURPOSE
1946/ 47	1B/31	Several persons/ Cloncurry	Individuals S/B accounts	£450	Purchase of house - Cloncurry for visiting Aborigines. Purchased from Welfare Fund - refunded from individuals accounts.
1946/ 47	1B/31	* (Cloncurry)	Individual S/B account	?	Advances for housekeeping at Cloncurry house from personal account
1947/ 48	1B/32	Wepa Mission	Individuals S/B accounts	£566.3.10d	Refund of costs for materials for houses purchased from Welfare Fund
1947	11/38D	*	Individual S/B account	£3.19.2d	Withdrawal sought to cover overdraft of wife.
1947	1F/221	Torres Strait Islands	Individuals S/B accounts Cash	£4000	Materials purchased by Island Industries Board and sold to Islanders for erection of 200 houses erected by Islanders under supervision.
1949	8W/178	*	Individuals S/B accounts	£612.10.7d	Estate of W Mitchell paid to wife. No distribution to brother "as he will only squander same"
1952	1D/130	* (Mt Molloy)	Individual S/B account	£5.9.6d	Debit to account to transfer child endowment to account in name of child
1954	1A/281	Normanton	Individuals S/B accounts	£2000	Refund of Department cost of providing accommodation
1955	1C/106	Palm Island	Individuals S/B accounts	?	Debit to Savings Bank Accounts of cost of baby layettes for mothers receiving maternity allowance. (Apparently was policy at all settlements.)
1954	1A/281	Palm Island	Institutional child endowment	£5000	Provision of baby welfare building, domestic science and manual training building
1954/ 57	1A/281	Palm Island	Institutional child endowment	£10000 (approx)	Purchase and erection of original Altkenvale hostel buildings

WITHHELD ON CROWN LAW ADVICE

OIL/FA

OFFICE OF CHIEF PROTECTOR OF ABORIGINALS,  
BRISBANE.

16th May, 1933.

MEMORANDUM:TO ALL PROTECTORS OF ABORIGINALS.**URGENT**

It has been decided by the Government that in order to make available for investment the monies held in Savings Bank Accounts of aboriginals in the State, every account shall be transferred to Brisbane to be placed in a Common Fund.

This Fund shall be a bank account with the Commonwealth Bank in Brisbane and shall be known as the Queensland Aboriginal ~~Account~~ Account No. S.2127.

To effect the transfer of the accounts to Brisbane every Protector of Aboriginals is required to:-

1. Compile a list of individual Savings Bank Balances at June 30th, 1933 showing -

Number of account (Pass Book)  
Full name of native  
Balance in account.

2. This information will be compiled on forms supplied by the Bank and which are attached hereto.
3. The forms shall be completed in triplicate and handed with the Pass Books to your Branch or Agency.
4. The fourth form will be retained by you for record purposes.
5. You will receive an Official Receipt from the Chief Protector of Aboriginals when the accounts are received in Brisbane.

I will appreciate if you will take particular care to follow the instructions detailed above, as any failure to forward the books to your Branch promptly will cause confusion between this Office and the Bank.

The arrangements made for you to continue the crediting of deposits and payment of withdrawals on account of your natives will be fully explained in the near future.

Arrangements are well ~~in~~ in hand to enable you to operate on the new system as from the 1st July next.

It is intended that when the accounts are transferred as from the 30th June, the new system will commence on the 1st July, 1933.

In the meantime this information is given you to allow you time to make the necessary arrangements for the transfer of the accounts.



46  
16/5/33.

For immediate action.-

It is required that immediately following receipt of this memo you forward a list of your Savings Bank accounts showing -

1. Number of Pass Book
2. Names of natives in full
3. Identification number
4. Balance of each account.

The identification number commencing with No. 1 will be shown by you against each native. This number will be used to obviate any confusion with natives having the same christian name.

Therefore to avoid such confusions you will need to keep a copy of this list and in all cases when referring to a native of your district, quote his identification number with his full name.



CHIEF PROTECTOR OF ABORIGINALS.

49

Place.....

Date.....

Memorandum:

THE CHIEF PROTECTOR OF ABORIGINALS,  
BRISBANE.

Attached hereto are the undermentioned returns and information  
required for the month ended.....193\_\_

1. Statement of amounts collected and banked. Sheets No.....

2. Statement of Withdrawals made by and for aboriginals. Sheets  
No.....with necessary receipts attached.

3. Duplicates of Agreements issued, No.....

4. Cheques No.....for £.....  
were drawn by me on.....and paid to  
my Advance Account, which Account shows a balance of £.....

5. During the month the following owners of Savings Bank Accounts  
died, *vide* Report to Chief Protector of Aborigines dated :.....

6. During the month the following owners of Savings Bank Accounts  
transferred permanently to the Protectorate of.....

(Insert any necessary information re Accounts or their Owners.)

Summary of attached Instructions to Protectors on the  
New System of operating on Aboriginal Savings Bank Accounts.

The amended system operates as from 1st July, 1933.

MONIES COLLECTED.

- |    |   |      |     |
|----|---|------|-----|
| 1. | Receipts to be issued for all monies collected  | Page | 1   |
| 2. | All collections to be banked to credit of S.2127 with Bank or Agency authorised.                        | "    | 2   |
| 3. | All monies collected to be posted in Remittance Book provided.  | "    | 1-2 |
| 4. | At end of month original Remittance Sheet to be forwarded to this Office with details supplied in full. | "    | 2   |
| 5. | Those sheets will be reconciled in Brisbane with monies deposited and transferred by the Bank           | "    | 2   |

WITHDRAWALS.

- |    |   |   |     |
|----|---|---|-----|
| 1. | Payment of accounts and cash required by natives to be made by cheque.  | " | 3   |
| 2. | If you operate an Advance Account payments of amounts under £2 to an aboriginal will be made by cash.   | " | 3   |
| 3. | All cheques drawn to be posted to Withdrawal Book provided.   | " | 3   |
| 4. | Original sheet to be forwarded at end of month, supplying details required.   | " | 3   |
| 5. | All vouchers paid by cheque on account of aboriginals for goods supplied by tradespeople etc., must be certified to as correct by the Protector - the signature of the native is required as receiving the goods together with an independent witness where possible. | " | 4   |
| 6. | All cheques issued to natives for cash payments must not be in excess of £10 and must be drawn out "to Order" in the name of the aboriginal.  | " | 4   |
| 7. | Cheques drawn to Order for aboriginals who cannot sign their name - the mark of the native will be required on the back of the cheque together with the signature of two independent witnesses and their addresses, which is demanded by the Bank.                    | " | 3-4 |

AGREEMENTS.

- |    |   |   |   |
|----|---|---|---|
| 1. | The duplicate of every agreement issued for the employment of an aboriginal must be sent to the Chief Protector of Aboriginals. | " | 5 |
| 2. | Each Protector will control aboriginals in his district and in employment as previously.  | " | 5 |

ADVANCE ACCOUNT.

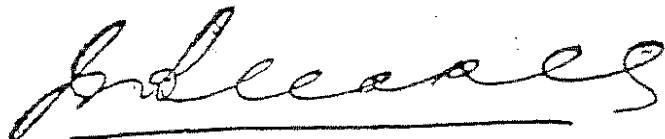
1. Advise Chief Protector of Aborigines if you need an Advance Account for small cash payments to natives. Page 3
2. If Advance Account required follow instructions of procedure. " 3

Procedure:

- (a) Draw a cheque for £5. You will be responsible to the Auditor for this amount.
- (b) Have special sheet in Withdrawal Book for all such Cash Advances.
- (c) Head these special sheets "Advance Account Cash Payments to Natives."
- (d) Name of all recipients of purely cash advances to be entered on special sheets from Withdrawal Book.
- (e) When £5. Advance Account is becoming exhausted, total sheet and then issue fresh cheque for total amount covering these payments.
- (f) Post all cheques drawn for purpose of refunding Advance Account to Withdrawal Book at end of month.
- (g) Attach all Advance Account Sheets, covered by cheques to Withdrawal Sheets, and forward at end of month to Head Office.

PROVIDENT FUND.

1. When wages are paid by an employer show in the column in your Wages Collections Register amount of Provident Fund deducted. " 5-6
- If in doubt on any matter communicate (if necessary by wire) with the Chief Protector of Aborigines. " 6



Chief Protector of Aborigines.

OFFICE OF CHIEF PROTECTOR OF ABORIGINALS,  
BRISBANE.

7th June, 1933.

CIRCULAR:

TO ALL PROTECTORS.

With further reference to my urgent memorandum of the 16th May advising that it had been decided by the Government to transfer to Brisbane all of the Savings Bank accounts controlled by Protectors of Aborigines throughout the State, I have to advise that as from the 1st July next the following system of collecting, depositing and remitting wages to Brisbane, the issue of agreements for aborigines in employment and the payment of withdrawals to or on behalf of aborigines has been decided:-

IDENTIFICATION NUMBER.

As already pointed out, for the future each aboriginal will have an identification number in his own district and you should immediately show such number in the Wages Collection Register already held by you, against his name. Full name should always be shown. Natives with only one name should be questioned as to their native names or accustomed surnames to avoid confusion by duplication.

The numbers given to each native must agree with the list of names and identification numbers forwarded to this office in reply to Circular of the 16th May.

It is very essential that in all advices or returns of transactions with an aboriginal his identification number must be quoted in addition to his full name.

COLLECTION OF WAGES.

Immediately payment is made on account of an aboriginal by an employer, an official receipt should be issued for the amount. The particulars of the native for whom the amount has been collected, together with the amount received, should then be posted to your Wages Remittance Book in the columns provided

therein and to the Wages Collections Register already held by you.

CASH AND WAGES REMITTANCE BOOK.

This book serves the dual purpose of a Cash Book and Wages Remittance Book. At the end of every month the original sheet showing collections made and banked will be forwarded to the Chief Protector of Aborigines.

BANKING.

Amounts received and posted in the Cash Book and Wages Remittance Book are to be promptly banked to the credit of S.2127 and you will be advised in separate communication the name of the Bank or Agency at which you will bank.

Arrangements have been made for your Bank to remit to the Commonwealth Bank, Brisbane, the total amount collected and banked by you. Naturally these remittances will be reconciled with your Wages Remittance Sheet, to be sent to the Chief Protector of Aborigines, Brisbane at the end of every month.

PROTECTORS TO OPERATE BY CHEQUE.

Arrangements have been made for you to operate by cheque on the Commonwealth Savings Bank, Brisbane, to meet the requirements of aborigines on the following terms:-

WITHDRAWALS.

Advance Account. -

It is known that some Protectors are holding money which they use as an Advance Account to enable small cash payments to be made to aborigines. The total balance of this account is to be paid into the Bank with your July collections. It should be shown in your remittance sheet for July. Immediate advice should be furnished to Chief Protector of such refunds. This money will be paid back to Revenue.

ADVANCE ACCOUNT TO OPERATE WHERE REQUIRED.

In order to obviate the necessity for issuing cheques for small amounts to meet the request for withdrawals by natives,

it is proposed to establish an Advance Account where the Protector is of opinion that such system will be necessary and of assistance in meeting requests for withdrawals.

If you are of opinion that such Advance Account is not necessary no action under this Heading need be taken, but this Department should be advised by return mail whether you intend working with an Advance Account or not.

Where you desire to hold an Advance Account, the following procedure must be adopted:-

From the cheque book which is being forwarded you, you should on the 1st July, 1933 on the first form in the cheque book draw a cheque for £5. The amount of this cheque must be posted to the Withdrawal Book and noted in the Remarks Column "Advance Account Only". This is necessary for the information of the Auditor.

This amount will be used by you for the purpose of advancing money to natives when a request is made for cash of a less amount than £2.

Cash paid from the Advance Account will be shown on a separate sheet in the Withdrawal Book from those payments made by cheque. Each sheet so used for cash payments should be headed "Advance Account". You will be responsible to the Audit Inspector for the £5 held by you either in cash or receipts for payments.

When the Advance Account is becoming exhausted you should total the amounts paid from it and draw another cheque for the total amount paid out. The number of this cheque will be shown in the column provided as covering the payments actually made, thus - if from the £5 obtained on the 1st July you have paid out £4.10. 0 on the 20th July you should draw a cheque on the 20th July for £4.10. 0. The number of that cheque will appear in front of the amounts which made up £4.10. 0. This cheque of £4.10. 0 should be posted to your Withdrawal Sheet for cheques and noted in the Remarks Column "Advance Account" quoting Cash Sheet No.

PAYMENT OF SUMS OVER £2.

When a request is made by a native for a sum of over £2 (or for less amounts in cases where no cash advance is held) a cheque must be issued for the amount. Each cheque so drawn shall be <sup>made</sup> "to Order" in the name of the aboriginal, to ensure that he endorses it when cashing it. Where a native cannot sign his name, in accordance with Bank Regulations, he will need to endorse the cheque by making his mark on the back in the presence of two independent witnesses who must add their addresses. These cheques will ultimately be checked on arrival in Brisbane and form portion of a receipt system operating in Head Office.

A Protector shall not make to an aboriginal payment in excess of £10 at any one time without referring such ~~expenditure~~ ~~\*\*\*\*\*~~ to the Chief Protector of Aborigines.

PAYMENTS TO TRADESPEOPLE FOR GOODS OR SERVICES SUPPLIED.

When a native obtains goods or services on your order, the account must be submitted to you by the Supplier. This account will require to be signed by the aboriginal as acknowledgment of receipt of the goods or services and an independent witness, where possible, obtained to his signature together with your certificate that the account is correct. You will then draw a cheque in payment of the account showing particulars of the payment in your Withdrawal Book and attach the receipted account to the back of the form, to be sent to Chief Protector of Aborigines at the end of each month. This system will naturally obviate the necessity of the native signing on the withdrawal sheet as he has already given a receipt on the account attached. It is essential that such accounts be attached to enable the Department to debit the individual native's account.

Where goods are purchased by the Protector and despatched to a native in employment or distant place, a copy of the Vendor's invoice should be sent with the parcel with



signed by the recipient in acknowledgment, after checking the goods in his presence, and witnessed by a disinterested party and returned to the Protector. This acknowledgment should be attached to the voucher for payment as in preceding instruction.

WAGES REGISTER.

The Wages Register now held by you will be, as usual, posted from your Cash and Remittance Book (combined) and your Withdrawal Book. This will enable you at a glance to ascertain the financial position of the aboriginal.

Special care should be taken to see that the balance of each account in the Wages Register agrees with the balance in the individual Pass Books sent to the Bank on the 30th June.

It should be noted that in future Interest will not be credited to the individual accounts of natives.

BALANCES.

In order to guarantee that the balances in your Wages Register agrees with the balance of each account in this Office, a statement will be forwarded you quarterly, showing the balance of each native's account in Brisbane. This should be reconciled with your Wages Register and any discrepancies between the list and your balances pointed out immediately.

AGREEMENTS TO EMPLOY ABORIGINALS.

Under the new system as from the 1st July next, a copy of every agreement or casual permit issued by you for the employment of aboriginals shall be forwarded to the Chief Protector of Aboriginals, Brisbane. Arrangements will be made when the present stock of agreement book forms is exhausted to have the forms printed in triplicate, but in the meantime you should use the book at present held, sending as usual the original to the employer. The duplicate should be sent to this office.

On the butt of the agreement particulars of the employment must be filled in and that butt retained by you. From it particulars can be posted to your Wages Collection Register.

CONDITIONS OF EMPLOYMENT.

You will note that each Local Protector shall continue to be responsible for controlling the engagement in employment of the natives of his district; fixing the wages to be paid in accordance with the Regulations, and collecting such wages as due.

PROVIDENT FUND.

Protectors of Aborigines shall as previously be held responsible for the collection of Provident Fund from the earnings of aborigines. It is suggested that the column now provided for "pocket-money" can be altered on each sheet of your Wages Register to provide for entry of Provident Fund deductions and as payments are made the amount to be deducted from the gross earnings should be shown in this column. This will enable you to correctly total the amounts when you are advising this office.

On receipt of your list of the Provident Fund deductions to be made from each aborigine's account, a cheque will be drawn by the Chief Protector of Aborigines, each account debited with the amount and the total paid to Revenue. Therefore when submitting lists to this Office of Provident Fund deductions it will be necessary for you to debit each account shown on your list to enable your balance to agree with the accounts in Head Office.

Should you be in doubt on any of the foregoing instructions you are advised to communicate with the Brisbane Office immediately.

Under separate cover the following books are forwarded

you:-

Cash and Remittance Book (combined)  
Withdrawal Book  
Cheque Book

-7-

You are required to acknowledge receipt of these books on the advice form accompanying them.

A handwritten signature in cursive script, appearing to read "J. Decore", is written over a horizontal line.

CHIEF PROTECTOR OF ABORIGINALS.

## HANDLING SAVINGS BANK INQUIRIES

In order to satisfactorily handle inquiries, the Department needs to be able to guarantee for anyone who inquires, that it can trace a full financial history from date of account opening to date of closure.

To do this with 100% accuracy, staff would need to locate complete details in relation to:-

- (i) Personal file - full history
- (ii) Ledger cards of Savings Bank account
- (iii) Wages history cards and/or registers
- (iv) Vouchers both deposit and withdrawals that are relevant to all the entries on the ledger card.

### Findings of Sample

1. Seven names were selected - three of those at random.
2. Selection covered both settlement accounts as well as country accounts.
3. Personal file history only has a small amount of information relevant to the financial history of the subject.
4. Complete ledger card history could not be located in any case.
5. Wages history could not be located in any case.
6. Supporting voucher history was not available for any case.

From the research and analysis conducted it can be concluded that the Department could not support nor meet the demands for general inquiries, particularly in relation to the crucial period of 30 to 50 years ago.



Suggested Procedure to Investigate a Claim Relating to an Individual

1. Locate and check individual's personal file.
  2. If no personal file record available check genealogy.
- NB: Be aware that material relating to any person, especially if a woman or minor may be filed on a series of files, usually by reference to the husband/father of the person concerned. Eg a query relating to GIPSY REID resulted in no personal file being located in Gipsy's name. Some early material did not appear on a personal file at all but was located in an audit report file in the context of the report. Later material appeared on files of Willie MITCHELL and Maurice RYAN (husbands of Gipsy at different periods of time).
3. If no material relevant to query is found on a personal file, it may appear on a file of the period relating to the subject matter of the query or the location of the person about whom the query is made. Eg material relating to persons who were caretakers of the Aitkenvale Hostel were located on an early Aitkenvale file; material relating to alleged shortfalls in payment of wages by a pastoral company may be located on the Company's file or on lists of outstanding wages in an Audit Report.
  4. Locate full set of Savings Bank ledger cards. (These are held in Brisbane for the old Brisbane and Country Natives Accounts and at other locations for persons from other areas.) Ledger cards for the period 1933 to 1965 (approximately) have been microfilmed.
  5. Locate wages history cards and/or registers.
  6. Locate cash books for Deposits and withdrawals (varying locations).
  7. Locate vouchers for deposits and withdrawals.
  8. Perform full reconciliation of all documentation.
  9. Ensure all vouchers bear appropriate authorisation.
- NB: While background information and anecdotal material may be of assistance in locating required documentation, claims can not be established or disproved without all the relevant documentation.



# The Aboriginal Welfare Fund (1944-1990)

## Receipts & Expenditure

Year Ending	Start Balance	Receipts Stores Etc	Receipts CSHA	Receipts Total	Expenditure Stores Etc	Expenditure CSHA	Expenditure Total	Year End Balance
	\$	\$	\$	\$	\$	\$	\$	\$
1944	0	113,706		113,706	100,826		100,826	12,880
1945	12,880	94,378		94,378	94,178		94,178	13,080
1946	13,080	102,570		102,570	116,676		116,676	(1,026)
1947	(1,026)	140,730		140,730	156,554		156,554	(16,850)
1948	(16,850)	142,274		142,274	125,292		125,292	132
1949	132	141,462		141,462	146,630		146,630	(5,036)
1950	(5,036)	163,118		163,118	172,368		172,368	(14,286)
1951	(14,286)	184,916		184,916	169,624		169,624	1,006
1952	1,006	195,690		195,690	223,060		223,060	(26,364)
1953	(26,364)	251,554		251,554	243,474		243,474	(18,284)
1954	(18,284)	278,152		278,152	257,256		257,256	2,612
1955	2,612	262,092		262,092	245,576		245,576	19,128
1956	19,128	304,770		304,770	275,330		275,330	48,568
1957	48,568	326,508		326,508	295,564		295,564	79,512
1958	79,512	321,650		321,650	331,762		331,762	69,400
1959	69,400	360,490		360,490	304,214		304,214	125,676
1960	125,676	356,646		356,646	426,766		426,766	55,556
1961	55,556	409,356		409,356	431,788		431,788	33,124
1962	33,124	429,368		429,368	430,410		430,410	32,082
1963	32,082	546,146		546,146	482,126		482,126	96,102
1964	96,102	562,250		562,250	542,300		542,300	116,052
1965	116,052	517,848		517,848	495,188		495,188	138,712
1966	138,712	531,466		531,466	536,497		536,497	133,681
1967	133,681	597,054		597,054	571,881		571,881	158,854
1968	158,854	938,802		938,802	904,494		904,494	193,162
1969	193,162	1,240,820		1,240,820	1,172,702		1,172,702	261,280
1970	261,280	1,449,531		1,449,531	1,285,963		1,285,963	424,848
1971	424,848	1,573,089		1,573,089	1,490,513		1,490,513	507,424
1972	507,424	1,699,142		1,699,142	1,603,737		1,603,737	602,829
1973	602,829	2,155,451		2,155,451	1,843,072		1,843,072	915,208
1974	915,208	2,502,526		2,502,526	2,522,372		2,522,372	895,362
1975	895,362	2,820,210		2,820,210	3,083,760		3,083,760	631,812
1976	631,812	3,813,996		3,813,996	3,567,374		3,567,374	878,434
1977	878,434	4,231,274		4,231,274	3,989,767		3,989,767	1,119,941
1978	1,119,941	4,597,134		4,597,134	4,360,342		4,360,342	1,356,733
1979	1,356,733	5,117,763		5,117,763	4,559,286		4,559,286	1,915,210
1980	1,915,210	5,523,132	6,303,026	11,826,158	5,266,032	3,396,330	8,662,362	5,079,006
1981	5,079,006	6,120,196	6,888,479	13,008,675	6,606,174	7,616,244	14,222,418	3,865,263
1982	3,865,263	7,856,403	6,628,000	14,484,403	7,679,402	7,093,048	14,772,450	3,577,216
1983	3,577,216	9,248,823	6,626,000	15,874,823	8,702,664	8,856,275	17,558,939	1,893,100
1984	1,893,100	12,434,504	10,346,000	22,780,504	12,211,122	6,187,599	18,398,721	6,274,883
1985	6,274,883	13,427,400	10,346,000	23,773,400	12,639,824	11,650,241	24,290,065	5,758,218
1986	5,758,218	14,010,831	12,220,000	26,230,831	13,337,250	14,228,001	27,565,251	4,423,798
1987	4,423,798	13,091,641	14,109,000	27,200,641	12,089,610	15,215,296	27,304,906	4,319,533
1988	4,319,533	11,077,036	15,186,000	26,263,036	10,486,956	13,649,860	24,136,816	6,445,753
1989	6,445,753	12,405,694	19,000,000	31,405,694	12,232,961	18,091,503	30,324,464	7,526,983
1990	7,526,983	13,286,814	25,229,665	38,516,479	13,908,884	15,377,154	29,286,038	16,757,424

\* \$4 unlocatable error - adjusted balance shown in summary of sources & application of funds

Source: A/G Reports, Estimates, Dept Annual Reports

# The Aborigines Welfare Fund Summary of Sources & Applications of Funds for the Period

	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978
<b>Balance 1/7</b>	96,106	116,056	139,716	133,685	158,858	193,166	261,284	424,852	507,428	602,833	915,212	895,366	631,816	878,438	1,119,945
<b>Source of Funds</b>															
Statutory Contributions - Wages	34,842	38,546	34,175	4,706											
Surplus S/Bank Interest-Dividends	30,434	38,218	2,994	21,393	18,505	26,356	20,886	14,924	29,427	26,931	15,689	23,195	18,854	27,324	23,692
Consolidated Revenue															
Community Enterprises															
Retail Stores	282,838	276,080	285,083	300,905	482,163	708,341	817,347	972,862	1,007,373	1,456,973	1,885,248	2,431,041	3,054,621	3,584,431	3,982,779
Livestock and Farming	204,748	152,144	198,759	193,220	288,983	287,833	415,963	394,242	472,367	415,231	412,932	151,968	298,292	280,302	188,083
Aboriginal Creations															
Trade Training Schemes															
Child Endowment				11,834	7,730	26,218	22,378	22,038	21,348	49,426	28,272	30,839	157,701	106,555	145,340
Rental Welfare Housing															
Rental State Housing															
Rent (Houses & Other)															
Sale of Buildings				7,227	32,415	72,500	81,323	93,067	95,729	104,091	106,304	122,413	124,743	136,282	149,673
Unclaimed Estates															
Payroll tax rebate															
Other	9,388	12,860	10,455	21,243	28,652	25,021	36,200	39,648	36,281	26,064	32,579	41,884	56,832	89,229	127,567
C, Wealth State Hang Grant/Rent															
<b>Total</b>	562,250	517,848	531,466	597,054	938,802	1,240,820	1,449,531	1,573,089	1,699,142	2,155,451	2,502,528	2,820,210	3,813,996	4,231,274	4,597,134
<b>Applications of Funds</b>															
Surplus Interest															
Community Enterprise															
Retail Stores	234,446	231,814	252,321	312,904	427,594	638,216	614,427	884,713	858,460	1,217,444	1,595,477	2,157,803	2,404,141	2,883,676	3,034,719
Retail Stores (Equip, Fight Rprs &c)															
Livestock & Farming	204,966	149,396	86,186	134,805	339,954	313,562	349,670	264,130	337,388	384,176	61,808	191,408	320,768	298,167	420,476
Farms plant, running expenses															
Aboriginal Creations															
Trade Training Schemes															
Wages	50,494	45,694	65,129	28,851	10,352	20,059	11,375	20,062	24,187	28,470	21,829	51,989	130,455	75,086	66,262
Other	52,394	68,284	68,286	63,450	15,076	23,731	25,534	24,904	97,400	161,063	231,454	297,132	345,041	423,405	426,851
Aborig Housing - Repairs/Mice															
Grants															
Child Endowment															
Investments															
Recoverable Exp IIB															
C, Wealth State Hang Caplt/Mice															
<b>Total</b>	542,300	495,188	536,497	571,881	904,494	1,172,702	1,285,963	1,490,513	1,603,737	1,843,072	2,522,372	3,083,760	3,567,374	3,989,767	4,360,342
<b>Balance 30/6</b>	116,056	138,716	133,685	158,858	193,166	261,284	424,852	507,428	602,833	915,212	895,366	631,816	678,438	1,119,945	1,350,737

Note: \$4 Error Unlocatable

	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
<b>Balance 1/7</b>	1,356,737	1,915,214	5,079,010	3,865,267	3,577,220	1,893,104	6,274,887	5,758,222	4,423,802	4,319,537	5,445,757	7,526,987
<b>Source of Funds</b>												
Statutory Contributions - Wages												
Surplus S/Bank Interest-Dividends												
Consolidated Revenue	34,468	0	81,818	41,948	57,558	183,341	195,607	160,349	105,910	74,124	17,852	11,552
Community Enterprises												
Retail Stores												
Livestock and farming	4,049,194	4,793,933	5,382,830	6,014,268	7,182,600	9,614,996	10,151,207	10,184,098	8,266,626	7,652,123	8,764,603	9,940,672
Aboriginal Creations	604,832	522,457	330,884	619,844	412,482	778,007	812,104	1,096,058	1,514,319	1,138,623	1,285,584	741,332
Trade Training Schemes												
Child Endowment	118,033	67,023	151,603	120,469	104,064	141,473	150,763	174,948	114,178	79,906	94,942	47,708
Rental Welfare Housing	4,672											
Rental State Housing												
Rent (Houses & Qtrs)	160,426			424,365	670,541	5,766						
Sale of Buildings				493,891	640,539	1,482,452	1,833,313	2,083,318	2,155,718	1,865,992	1,979,589	2,263,958
Unclaimed Estates	1,457							40,234	118,259	34,641	90,633	
Payroll tax rebate												
Other	144,681	139,719	173,061	141,618	180,939	214,659	244,406	271,826	816,631	230,627	172,491	281,592
C, Wealth State Hang Grant/Rent		6,303,026	6,889,479	6,628,000	6,626,000	10,346,000	10,346,000	12,220,000	14,109,000	15,186,000	18,000,000	25,229,665
<b>Total</b>	5,117,763	11,826,158	13,008,675	14,484,403	15,874,923	22,780,504	23,773,400	26,230,831	27,200,041	28,263,036	31,405,894	38,516,479
<b>Applications of Funds</b>												
Surplus Interest												
Community Enterprises												
Retail Stores												
Retail Stores (Equip, Frtght Rpts &c)												
Livestock & farming	3,620,703	4,254,167	4,678,280	4,678,280	5,492,474	7,653,651	7,726,960	7,108,260	6,176,477	5,726,560	7,430,365	9,097,277
Farms plant, running expenses	155,083	658,307	622,536	622,536	880,549	1,220,319	2,068,412	1,709,527	990,380	1,114,973	1,114,973	
Aboriginal Creations	409,489		517,059	1,361,193	1,606,895	1,568,854	1,113,631	1,866,628	1,925,423	2,230,185	1,510,443	1,827,193
Trade Training Schemes												
Wages	66,947	79,701	250,142	250,142	143,181	180,928	89,359	159,203	88,649	292,197	158,190	74,591
Other	544,864	766,314	766,314	766,314								
Aborig Housing -Repairs Mfcs	488,946		82,001	10,815	52,940	15,008	75,612	239,006	228,844	519,608	817,778	347,949
Grants			248,625	490,425	637,636	1,449,284	1,442,790	2,462,614	1,868,351	1,343,267	2,011,551	2,564,276
Child Endowment												
Investments												
Recoverable Exp IIB												
C, Wealth State Hang Capitl /Mfcs												
<b>Total</b>	4,559,286	8,662,362	14,272,418	14,772,450	17,558,939	18,398,721	24,290,065	27,565,251	27,204,906	24,136,816	30,324,484	29,286,038
<b>Balance 30/6</b>	1,915,214	5,079,010	3,865,267	3,577,220	1,893,104	6,274,887	5,758,222	4,423,802	4,319,537	4,319,537	7,526,987	16,757,428
Change												

Financial Years Ended June 30. Source A/G reports, Estimates, Dept Annual Reports, MSA ledger Balances



COPY

ABORIGINAL PROTECTION OF PROPERTY ACCOUNT.ANALYSIS OF TRANSACTIONS, MAY 1914 to 31st DECEMBER, 1941.

## R E C E I P T S

## E X P E N D I T U R E

Balance B/f.	1365. 2. 9	Refunds Natives Balances	31139.16. 3
Balances of Natives Deceased and Missing	103755.12. 2	Loans	11565.10. 0
Loans Repaid	8800. 0. 0	Grants to Missions	9323. 0. 0
Interest	15063. 0. 4	Cash Advances	1900. 0. 0
Refunds Cash Advances	1900. 0. 0	Sundry Payments (Summary attached)	84072. 6. 9
Sundries (Summary attached)	8227.10. 1	Dec. 31	1110.12. 4
		1941	
		Balance	
			£ 139111. 5. 4

RECONCILIATION OF LOANS.

Loans Granted	£11565.10. 0
Less Repaid	8800. 0. 0

£ 2765.10. 0

Loans Outstanding 31.12.41	
Thursday Island Boats	1000. 0. 0
Island Ind. Board	1000. 0. 0
Mapoon Mission	500. 0. 0
Doomadgee "	47.10. 0
Palm Is. Turtle Boat	218. 0. 0

As above

£ 2765.10. 0

this Account to Thursday Island, the Settlements and Brisbane Office for their Cash Advance Accounts. From time to time temporary increases were made and refunded. In 1935 the practice was discontinued and the original advances refunded.

Sundry payments £84,072. 6. 9d. From 1914 to 1932 payments were made direct from this Account for various purposes, as under:-

Settlement improvements - Bldgs. & Equipment & Wages	£17325.11. 4
Q.G.R. Melbidge - Portion of Cost	2276. 6.11
Contribution to Commission on Scientific & Economic	
Survey on Marine Products	632.10.11
Contribution to Hookworm Campaign	96. 6. 8
Proceeds of Pearls	1020. 1. 9
Payments A/o T.I. Natives for equipment (refunded).	597.14. 2
"    " Settlement "    "    "    "	814. 7. 7
Refund Interest to A.P.F. A/o. & Settlement A/cs	
1927/1929	2195. 2. 7
Transfers to Palm Island & Barambah Sports Funds	884. 5. 3
Sundry payments for Christmas Cheer, Burials indigent natives, proceeds Missions produce, Relief etc.	<u>16636.10.11</u>
	£42478.18. 1
From 1929 to 1932: Transfers to adjust overdrawn Votes	15679. 5. 5
" 1932 " Jan.1941: Transfers to Standing Account	25914. 3. 3
	<u>£84072. 6. 9</u>

# RECEIPTS.

Sundries - £8,227.10. 1d.

By Home Dept. Decr. 1918 to Jan. 1928	3104. 0. 8
" Football Matches Dec. 1927 to Aug. 1929	2150. 4. 9
" Sale of Pearls o/a T.I. 1924/1925	1020. 1. 9
" Refunds o/a payments made o/a T.I. Natives 1920/31.	597.14. 2
" Refunds o/a payments made o/a Settlement Natives 1915/32.	814. 7. 7
" Sales of Mission Produce	281.18.10
" Sundry refunds	<u>259. 2. 4</u>
	£ 8227.10. 1

Balance as per Cash Book - 31/12/41.

Cash Balance	1,110.12. 4/	
Loans - Thursday Island Boats	1,000. 0. 0/	
Island Industries Board	1,000. 0. 0/	
Mapoon Mission	500. 0. 0/	
Docmadgee Mission	47.10. 0/	
Palm Island Turtle Boat	<u>218. 0. 0/</u>	3,876. 2. 4/

Balance as per Cash Book - 31/12/54.

Cash Balance	7,495.19. 2/	
Inscribed Stock	<u>8,000. 0. 0/</u>	15,495.19. 2/

11,819.16.10/

Palm Island Turtle Boat Loan Balance written off

208.15. 3/

11,828.12. 1/

Less Amounts received 1/1/42 to 31/12/54 not entered in Register:-

22. 6.42 Refund Debit Mary Powder 20/2/40	13. 6/	
10. 8.44 Excess S/B. Account balances Palm Island	7. 4. 4/	
18.11.47 Interest on Balance refunded Percy Johnson (Lo Choy)	<u>9. 5. 9/</u>	17. 3. 7/
		11,811. 8. 6/

Add Amounts paid 1/1/42 to 31/12/54 on account of balances entered in Register prior to 31/12/41.

23. 3.42 Henry Miller	20. 4. 2/	
2. 4.42 Elvie Hutchinson	23.19.10/	
23. 4.42 Willie Johnson	17.16. 5/	
17. 9.42 Lucy Costello	60.15. 0/	
15.10.42 Chubbie	240. 7. 8/	
25.11.42 Wilson Blume	172.10. 1/	
18.12.42 Blucher	1.17. 8/	
7. 1.43 Jimmy Durandah	7.16. 8/	
18. 5.43 Jessie Winks	11. 5/	
28.10.43 A. Monkland	29.14.10/	
16.11.43 Lily Hill	8/	
6. 3.44 Lucy Costello	9.11. 2/	
12.11.47 Percy Johnson (Lo Choy) (Incl. Interest above)	<u>92.11. 7/</u>	677.17. 2/

Balances of accounts - 1/1/42 to 31/12/54 (as per Register)

£ 12,489. 5. 8/

1/2