

LEGISLATIVE COUNCIL.

FRIDAY, FEBRUARY 13, 1948.

The Council met at 2 p.m., His Excellency the Governor, Sir Charles Woolley, K.C.M.G., O.B.E., M.C., President, in the Chair.

PRESENT..

The President, His Excellency the Governor, Sir Charles Campbell Woolley, K.C.M.G., O.B.E., M.C.

The Hon. the Colonial Secretary, Mr. D. J. Parkinson (acting)..

The Hon. the Attorney-General, Mr. E. M. Duke (acting).

The Hon. the Colonial Treasurer, Mr. E. F. McDavid, C.B.E.

The Hon. C. V. Wight, O.B.E., (Western Essequibo).

The Hon. F. J. Seaford, C.B.E., (Nominated).

The Hon. Dr. J. B. Singh, O.B.E., (Demerara-Essequibo).

The Hon. Dr. J. A. Nicholson, (Georgetown North).

The Hon. T. Lee (Essequibo River).

The Hon. V. Roth (Nominated).

The Hon. C. P. Ferreira (Berbice River).

The Hon. T. T. Thompson (Nominated).

The Hon. G. A. C. Farnum (Nominated).

The Hon. J. P. Coghlan (Demerara River).

The Hon. D. P. Debidin (Eastern Demerara).

The Hon. J. Fernandes (Georgetown Central).

The Hon. Dr. G. M. Gonsalves (Eastern Berbice).

The Hon. Dr. C. Jagan (Central Demerara).

The Hon. W. O. R. Kendall (New Amsterdam).

The Hon. C. A. McDoom (Nominated).

The Hon. A. T. Peters (Western Berbice).

The Hon. W. A. Phang (North-Western District).

The Hon. G. H. Smellie (Nominated).

The Clerk read prayers.

The minutes of the meeting of the Council held on Tuesday, 6th January, 1948, as printed and circulated, were taken as read and confirmed.

ANNOUNCEMENTS**CO-OPERATIVE ORGANISATION**

The COLONIAL TREASURER (Mr. E. F. McDavid), communicated the following Messages:—

MESSAGE No. 3

Honourable Members of the Legislative Council,

I have the honour to place before the Council proposals for the better establishment of a Co-operative Movement in this Colony which I trust will meet with your approval.

2. In this connection might I first refer to the Resolutions of the United Nations Conference on Food and Agriculture held at Hot Springs, Virginia, U.S.A., on the 18th of May—3rd June, 1943, which were unanimously endorsed in the following resolution (Resolution No. XXIV) passed by the Legislative Council on the 28th October, 1943:—

"That with reference to the Governor's Message No. 12 dated 20th September, 1943, this Council accepts the broad aims of the Resolutions of the United Nations Conference on Food and Agriculture and the obligations to give effect to them in so far

as they are applicable to local conditions."

Embodyed in the Resolutions of the United Nations Conference on Food and Agriculture were specific recommendations regarding Agricultural Credit and Co-operative Movements which I append for your information and particularly commend to your notice.

3. As you are aware, the development of the Co-operative Movement in this Colony is at present the responsibility of the Social Welfare Officer and to some extent of the Director of Agriculture, and at this point I would like to pay tribute to the very valuable spade work which has been done by these Departments, especially that of the Social Welfare Officer, in teaching Co-operative principles and inculcating thrift. At the same time I cannot regard the present arrangements as altogether satisfactory, and I think that if any real progress is to be made there must be an entirely separate Co-operative Department devoting its whole time and energies to this important work. I have in mind that such a Department should have at its head a fully-qualified organising officer, usually styled the "Registrar of Co-operative Societies", assisted by a staff of the necessary quality and strength, whose duty would be to guide and assist the development of a strong Co-operative Movement here in all its varied aspects, and also to co-ordinate the efforts that are already being made under the *aegis* of separate Government departments. The nature of Co-operative Societies to be established will ultimately depend upon the need that exists in different parts of the Colony and upon the advice of the Registrar, but I do not think anyone will seriously question the real demand there is in the Colony for a more satisfactory system of agricultural credit. There is, I believe, definite scope for the establishment of credit, marketing and consumer societies, and by no means least, for purchasing societies of farmers' requisites such as tractors, ploughs and threshers for joint use. The establishment in time, of a Co-operative Central Bank is also envisaged, and the members of it would be the primary societies themselves. The primary societies would invest their savings in the Co-operative Central Bank and, as the need arises, obtain loans from it.

It will also be for the new Registrar to advise us on the future scope, organisation and functions of our existing so-called Co-operative Credit Banks established under Ordinance No. 16 of 1944, which can hardly be said to be "co-operatives" in the true sense of the word.

4. With a view to expediting the early establishment of the Department, I

have approached the Secretary of State on the prospects of obtaining for this Colony the services on agreement for, say, two or possibly three years of a fully experienced Registrar of Co-operative Societies, and I have enquired what salary it would be necessary to pay him. He would, in addition to the duties referred to above (in the performance of which a great deal of his time initially would have to be spent in touring and inculcating Co-operative principles), be expected to train a suitable local officer to take over the duties of Registrar on termination of his agreement. Based on my experience of the movement in other countries, I cannot over-emphasise the need there is, if the movement is to be successful here, for obtaining the services of an expert in co-operation to guide us through the difficult initial stages of development and to ensure that it is on sound lines. The Secretary of State is prepared to consider favourably an application for a grant under the Colonial Development and Welfare Act to cover the cost of appointing the officer for an initial period. It is proposed that the grant for this purpose should be conditional on your agreeing to make provision for all other expenditure locally, including the necessary subordinate staff.

5. The estimated initial cost in setting up a small Co-operative Department of the nature referred to above is approximately \$20,000 (exclusive of the Registrar's salary). This includes the salaries, travelling and subsistence allowance of two Co-operative officers, an auditor, a record clerk, a stenographer and a messenger as well as an amount for office rent, furniture and equipment and publications. No provision is made in this estimate in respect of essential subordinate staff who will be resident in the field. It is proposed that as the District Social Welfare Officers in the Social Welfare Division of the Local Government Department are already doing Co-operative work, they should continue to do so under the direction and guidance of the Registrar.

6. I consider the development of the Co-operative Movement in British Guiana as of great importance. In fact, and as I have already stated publicly on more than one occasion, I could not regard any plans for post-war reconstruction and development as complete which did not include in their framework the vigorous development on sound lines of the Co-operative Movement which, among other things, is surely a form of adult education of a most practical and useful kind. Proposals for the creation of a Co-operative Department are included in the 10-year Plan formulated by the Development Committee and laid before you as Sessional Paper No. 8/1947.

7. I invite you to consider favourably the proposals put forward in this Message, and to this end notice of a motion seeking your approval is being given by the Colonial Treasurer. At the same time, the Attorney General will give notice of the introduction of a Bill intituled "An Ordinance to provide for the formation and to regulate the operations of Co-operative Societies" under which the Co-operative Movement would operate. As stated in its objects and reasons this Bill is based upon a model drawn up by the Secretary of State's expert advisers on co-operation.

C. C. WOOLLEY
Governor.

GOVERNMENT HOUSE,
British Guiana,
12th January, 1948.

CONTRIBUTION TO W.I. UNIVERSITY

MESSAGE No. 4

Honourable Members of the Legislative Council,

I have the honour to refer to Sir Gordon Lethem's Message No. 12 of the 15th of December, 1946, to the Third Legislative Council and to Resolution No. XXI passed on the 7th of February, 1946, in which the Council accepted in principle the establishment of a West Indian University in Jamaica and approved of payment from Public Funds of the Colony's appropriate share of the recurrent cost on the terms set out in that Message.

2. The basis on which these contributions should be made was the subject of discussion at a meeting of representatives of the Governments of the territories concerned summoned at the close of the Montego Bay Closer Union Conference. This Government was represented at the Meeting by the Honourable F. J. Seaford, C.B.E.

At that meeting it was unanimously agreed to recommend that the Colonies concerned should meet the recurrent costs of the University College for the next six years by annual contributions computed on the basis of their respective populations; the basis of apportionment to be reviewed at the end of this period.

3. Assessing the contribution on the interim results of the recent West Indian census, the percentage payable by each Colony would be:—

Barbados	7.4%
British Guiana	12.9%
British Honduras	2.2%
Jamaica	45.4%
Leeward Islands	3.9%
Trinidad	17.9%
Windward Islands	10.3%

4. The annual net cost of the University College was originally estimated at £68,390. It has now been estimated that the net recurrent costs would be of the order of £160,000 for the first three-year period from September, 1947, to August, 1950; and £150,000 a year for the subsequent three-year period ending August, 1953. British Guiana's contribution over the six-year period would aggregate \$377,712; \$99,072 for the first three years (i.e. \$33,024 a year) and thereafter \$92,880 a year. Provision for the payment of British Guiana's contributions towards the recurrent cost of the University College of the West Indies is being included in Estimates on that basis in accordance with the terms of the Resolution referred to above.

C. C. WOOLLEY
Governor.

GOVERNMENT HOUSE,
British Guiana
5th February, 1948.

PAPERS LAID

The COLONIAL SECRETARY, (Mr. D. J. Parkinson, Acting) laid on the table the following documents—

List of Articles not ordinarily exempt from duty which have been specially exempted by the Governor in Council during 1947 under item 2 of the 4th Schedule of the Customs Duties Ordinance, 1935, as amended by Ordinance No. 25 of 1944.

Administration Report of the Department of Agriculture for the year 1946.

Report of the Director of Colonial Audit on the accounts of British Guiana for the year 1944, together with the Governor's comments thereon.

Annual Report on the Co-operative Credit Banks for the year 1946.

Report of the Registrar of Friendly Societies for 1947.

Reports of the Imperial Forestry Institute for the years 1943-1946.

Report by Mr. H. E. H. Gadd, General Superintendent of the Mahaicony/Abary Rice Development Scheme on his recent visit to the U.S.A. and Canada.

GOVERNMENT NOTICES

INTRODUCTION OF BILL

The ATTORNEY-GENERAL, (Mr. E. M. Duke, Acting), gave notice of introduction and first reading of the following Bills:—

A Bill intituled "An Ordinance further to amend the Pharmacy and Poisons

Ordinance with respect to the power to enter and search shops and stores."

A Bill intituled "An Ordinance further to amend the Teachers Pensions Ordinance to allow further time in special circumstances for the exercise of an option by certificated teachers for a gratuity with reduced pension."

- A Bill intituled "An Ordinance further to amend the Pensions Ordinance, Chapter 204, with respect to the pensions of public officers who have served as teachers in England and Wales.

A Bill intituled "An Ordinance further to amend the Pensions Ordinance, 1933, with respect to the computation of pensions, and by providing for payment of pensions.

A Bill intituled "An Ordinance further to amend the River Navigation Ordinance with respect to the power to make regulations.

A Bill intituled "An Ordinance to provide for the formation and to regulate the operations of co-operative societies."

CO-OPERATIVE ORGANISATION

The COLONIAL TREASURER gave notice of the following motion:—

That with reference to His Excellency the Governor's Message No. 3 dated the 12th of January, 1948, this Council approves of the establishment of a Co-operative Organisation on the lines indicated in the Message and undertakes to vote the provision required for that purpose.

NOTICE OF QUESTIONS

MILLING OF RICE DEVELOPMENT PADI.

Mr. LEE gave notice of the following questions:—

Will Government state at whose factory or factories padi for the Mahaicony/Abary Rice Development Scheme, was milled for the years 1945, 1946 and 1947, and what prices were paid for the milling of the said padi into rice per bag and what grades were obtained for such padi?

Will the Government state what prices were paid by the Rice Marketing Board to the said Rice Development Scheme for the aforesaid years for the grades of rice so obtained?

ORDER OF THE DAY

J. P. ANOMALIES

Mr. ROTH asked, and the COLONIAL

SECRETARY laid over replies to the following question:—

Q.—In view of seeming anomalies in recent provisional appointments to the Commission of the Peace, will Government define its policy by which the making of and/or refusal to make such appointments is governed?

A.—Government is unaware of any anomalies in the appointment of Justices of the Peace. Such appointments are made where they are considered necessary, and Government appoints as Justices of the Peace persons who are considered fit and proper for the purposes for which they are appointed.

EVANGELICAL LUTHERAN CHURCH (INCORPORATION) BILL

The ATTORNEY-GENERAL: I beg to move the first reading of a Bill intituled "An Ordinance to incorporate the Executive Committee of the Evangelical Lutheran Church in British Guiana and for purposes connected therewith."

The COLONIAL SECRETARY seconded.

Question put, and agreed to.

Bill read the first time.

The ATTORNEY-GENERAL: This Bill has been published since the 3rd of January this year, and I beg to move that the relevant Standing Rules and Orders be suspended in order to permit it to be read a second time and taken through its remaining stages to-day.

The COLONIAL SECRETARY seconded.

The PRESIDENT: There is nothing contentious about it so far as I can make out.

Question put, and agreed to.

The ATTORNEY-GENERAL: The object of this Bill is to repeal the Berbice Lutheran Fund Ordinance, Chapter 236, and to provide for the incorporation of a Committee called the Executive Committee of the Evangelical Lutheran

Church in British Guiana. Since the year 1888 the finances of the Berbice Lutheran Church have been managed by three trustees, one of them being the Attorney-General, the other two trustees being Unofficial Members of the Legislative Council. At the present time the Lutheran Church does not confine its activities entirely to the County of Berbice but ministers in other parts of the Colony. It is quite capable of looking after its own financial affairs, and I think it can do that far better than any body of which the Attorney-General is Chairman. I ask, Sir, that this Bill be now read a second time.

The COLONIAL SECRETARY seconded.

Mr. DEBIDIN: The Bill gives the body corporate the power to buy and sell immovable property, and I think it would remove all doubt and make it somewhat convenient if another clause were added to provide that this body can sue and be sued in its corporate name. It is not inconceivable that the Lutheran Body may find itself involved in an action in the Supreme Court, especially where it has to deal with buying and selling immovable property. I observe that in some other Ordinances dealing with Churches there is also the omission to provide that they may sue or be sued, and there has been one case in my memory in which a Church Body has been involved in an action, but I do not know how it got out of it. I feel that provision should be made in this Bill that the Lutheran Body can sue and be sued.

Mr. ROTH: In support of what has been said by the hon. Member I would like to mention that a similar position exists with regard to another corporate body, and has led to a certain amount of embarrassment recently. It is quite possible that the Lutheran Body may find itself in a similar position. I support the suggestion of the hon. Member.

The COLONIAL TREASURER: I happen to be a member of the body referred to by the hon. Member. I think we were sued and brought before the Court.

Mr. ROTH: I did not wish to say too much.

The COLONIAL TREASURER: Possibly the hon. Member was joined in the action. I do not think the omission in the Ordinance prevented that body from being sued.

The ATTORNEY-GENERAL: Any corporate body can sue or be sued, and there is provision in clause 12 of the Bill for the service of process.

The PRESIDENT: That answers the hon. Member's point, I think.

Mr. DEBIDIN: That does not answer the point. Clause 12 merely provides the procedure in respect of where and how process should be served. It does not vest in the body corporate the power to sue and be sued. I know that the omission is usually got around by suing the individual members of the executive of the corporation, but that is undesirable. I feel that there is no harm whatever in inserting a clause to remove that inconvenience.

The ATTORNEY-GENERAL: If it would make the hon. Member feel more happy than he does at present, I would suggest that the words "and the power to sue and be sued" be added at the end of clause 3 of the Bill.

Mr. DEBIDIN: That would certainly meet the case.

The PRESIDENT: Then we will deal with the point in Committee.

Question put, and agreed to.

Bill read the second time

The Council resolved itself into Committee to consider the Bill clause by clause.

Council in Committee.

Clause 1.—Short Title.

The ATTORNEY-GENERAL: I move that "1948" be substituted for "1947" at the end of the clause.

Amendment agreed to.

Clause 3.—Incorporation of the Executive Committee of the Evangelical Lutheran Church in British Guiana.

The ATTORNEY-GENERAL: I move that the words "and the power to sue and be sued" be added at the end of clause 3.

Amendment agreed to.

The Council resumed.

The ATTORNEY-GENERAL: I now move that the Bill be read a third time and passed.

The COLONIAL SECRETARY seconded.

Question put, and agreed to.

Bill read the third time and passed.

DISTRICT LANDS PARTITION AND RE-ALLOTMENT (SPECIAL PROCEDURE) BILL

A Bill intituled "An Ordinance to provide for the partition of lot No. 53 or Union, Corentyne, Berbice, for the re-allotment of holdings therein, for the issue of titles thereto, and to render the occupation thereof more beneficial."

The ATTORNEY-GENERAL: I have to ask that this Bill be withdrawn. It is understood that there are other parts of the Colony in a similar position to Union, or No. 53, Corentyne, and investigations are being made as a result of which a new Bill would be presented as soon as possible.

Bill withdrawn.

CRIMINAL LAW (PROCEDURE) (AMENDMENT) BILL

A Bill intituled "An Ordinance further to amend the Criminal Law (Procedure) Ordinance with respect to the qualification of Jurors, the preparation of the Jurors Book, peremptory challenges, the pronouncing of the death sentence on young persons and in other respects."

The ATTORNEY-GENERAL: I move that the Bill be read a first time.

The COLONIAL SECRETARY seconded. ,

Question put, and agreed to.

Bill read the first time.

The ATTORNEY-GENERAL: This Bill was published on the 3rd of January this year, and if hon. Members consent I ask that the relevant Standing Rules and Orders be suspended in order to enable the Bill to be read a second time and taken through its remaining stages to-day.

The COLONIAL SECRETARY seconded.

Question put, and agreed to.

The ATTORNEY-GENERAL: As I have said, this Bill was published on the 3rd of January this year, and as the Objects and Reasons which were published at the same time are very full and detailed, I think I need only refer to four clauses of the Bill. If in the Committee stage any information is required about any other clause I should be most happy to supply it.

Clause 8 of the Bill provides for the selection of two panels of jurors where a sitting is to be held in the County of Demerara, and for the exemption or discharge of jurors or a panel of jurors from service or further service during the whole or any part of a criminal session. Complaints have been made from time to time that persons summoned as jurors for the County of Demerara have had in many cases to be away from work sometimes six weeks and sometimes for a longer period. Clause 8 of the Bill will enable a Judge of the Supreme Court to discharge any juror who has served for a sufficiently long time, and to summon any other juror in his place. A Judge may also discharge a whole panel of jurors and cause another panel to be summoned. The clause also provides that at the very beginning of a session there should be two panels of jurors for the County of Demerara. At present there are two Courts which have been sitting for many years in the County of Demerara at the same. This provision is being

inserted in the Bill in order to make it quite clear that there is jurisdiction for two panels of jurors at the same time.

I would like to refer the Council to clause 9 of the Bill. There was a time when peremptory challenges were allowed both on behalf of the accused and on behalf of the Crown, but in 1918 an Ordinance was passed repealing that provision in the law. Clause 9 of the Bill seeks to reinstate the law which existed in this Colony as to peremptory challenges on behalf of the accused as well as on behalf of the Crown. At the present time it is provided by section 159 of the Criminal Law (Procedure) Ordinance that the death sentence shall not be pronounced upon a person under 16 years of age, but clause 13 of this Bill seeks to amend that by providing as was done in England by section 63 of the Children and Young Persons Act, 1933, that sentence of death shall not be pronounced upon any person who is under 18 years of age.

The next clause to which I would draw attention is clause 14. The object of this clause is to permit a judge of the Supreme Court to take into consideration when he is passing sentence, any offence which the accused admits he has committed. At the present time, usually in the case of young men, a person may be charged before the Supreme Court and in addition to the charge upon which he is being tried there are sometimes as many as twelve or more other offences which he has committed. The object of this clause is to permit the Court to take into consideration any other offence committed by an accused person if he admits it, and in the certificate of conviction it would be noted that the accused has admitted that he had committed those other offences and that would serve as a bar to any other charge that may be brought against him with reference to those offences. With these few remarks I beg to move that this Bill be read the second time.

Mr. WIGHT seconded.

Mr. ROTH: I think this Bill does not go as far as I would like, but I must nevertheless congratulate Govern-

ment for bringing it forward especially as the amendments relating to jurors are long overdue. I am sorry that provision has not been made for the inclusion of women as jurors, because I think the time has come when they should be permitted to enjoy that right. We are permitting women to sit as Members of this Council and I do not see why we should not permit them to sit as jurors also.

Dr. JAGAN: I wish to support the remarks of the Hon. Member who has just taken his seat. I think it is certainly a denial of rights to women in British Guiana, in not permitting them to take their places as jurors in the Colony. In the most progressive countries in the world to-day women have been given the right to sit as jurors and I do not see why we should not give them the same right in British Guiana.

Question put, and agreed to.

Bill read the second time.

COUNCIL IN COMMITTEE

Council resolved itself into Committee to consider the Bill clause by clause.

Clause 2—Repeal and re-enactment of section 20 of the Principal Ordinance.

Mr. ROTH: I move that the word "male" in the fourth line of this clause be deleted. I think the time has come when we should recognise the right of women to sit as jurors and we should give them that right as has been done in the United Kingdom.

Dr. JAGAN: I desire to support the amendment.

Mr. DEBIDIN: I am heartily in support of the amendment myself and I would like to make the observation that it would not involve very many women after all. There would only be a limited number of women with the qualification as set out in clause 2 and therefore we should not be alarmed as to the number that would be affected. I certainly think the time has come when we should adopt an amendment such as this as it is in

keeping with true democratic principles and will bring us into line with those countries where the practice of women jurors exist.

Mr. PETERS: I, as a practising member of the Bar in this Council, desire to add my endorsement of the recommendation made by those speakers who have preceded me in this matter. We have already granted women the right to sit as Members around this Council table if nominated or elected and I think the time has come for us to move the other foot forward and grant them the right to sit as jurors in this Colony.

The CHAIRMAN: I am not going to refer myself to what extent the female population of the Colony should come under this amendment. It depends upon whether there is any desire on the part of the female population to have this obligation put upon them. It depends upon that mainly, I think.

Mr. LEE: So far as I know the trade unions will support this amendment. There is only a little objection by a certain minority section, because certain women in this Colony prefer to look after their homes—their children and their husbands' property and so on, and that takes up most of their time. At the same time, women would be performing a public duty in sitting as jurors and if they desire to enjoy the rights and privileges of citizens they should not have any objection to sitting as jurors and trying their equals. What I would ask Government to do is to provide that if a woman juror asks to be excused from service for any particular reason at any time the Registrar should grant her request. I know also that there are certain women who would object to sitting as jurors when trials relating to certain crimes or certain people are being heard, but I think it is for the judge of the Court to use his discretion in such cases. I think the majority are in favour of women being granted the right to sit as jurors and opportunity should be taken to do so now.

The CHAIRMAN: Does the hon. Member mean the majority of women? Has this question ever been put to the

public? I do not know, but I feel it is a very important step to take and before hon. Members support it they should have it put to the female population of the Colony. It is an obligation which is being imposed upon them and, unless you have an indication as to their willingness to undertake it, I think the matter ought to be ventilated further before we place it on the Statute Book.

Mr. SEAFORD: As you have said, Sir, the hon. Member for Essequibo River is trying to place an obligation on women in this matter. He says they should ask the Registrar to relieve them when they do not want to sit, but if there is to be a general right to sit as jurors it cannot be made obligatory as regards men and voluntary as regards women. That would be differentiating at once between men and women.

Mr. WIGHT: As a practising member of the Bar, and one who frequents the Criminal Courts in this Colony—not as one who favours the whims and caprices of any particular section of the community—I would say that several details should be ironed out on this question before a decision is reached. The duty to serve as a juror is not one which everyone likes. It is a question of having to hang around sometimes and not being able to go away for two or three days, and so on. That has always been a matter of severe comment by some of them and, as a matter of fact, by the majority. We are not only going to confine ourselves to the city of Georgetown where the arrangements for accommodating jurors would have to be considerably altered and when we take Suddie, for instance, we find that we would have to erect special quarters for jurors. The jury quarters at Suddie are far from satisfactory at present and have been a matter of considerable concern to jurors serving there in the past. I thought hon. Members would have raised a question which has always been discussed and, that is, whether or not jurors should be paid for their services. We have to consider whether the female clerks who work in Water Street, for instance, should be compelled to sit as jurors, and I do not think this measure would meet with their approval. It would call for con-

person who is summoned as a witness to attend the Suddie Session is in a terrible situation unless he has friends, or being a man he may quickly make friends and sleep in more or less an uncomfortable position with a male bachelor whom he has met on the way. But are you going to subject women at the present time to precarious places of abode? I ask you, hon. Members of Council, not to press this amendment at this stage and not to put the cart before the horse.

Mr. FERNANDES: I would just like to make this observation. I would not like to deny a woman of her right. Under the qualifications here, I find that my wife would be qualified to serve as a juror and, while she does not happen to fall in the category of chattel or cook or sewing, as my good friend on my right (Dr. Jagan) remarked, she certainly falls in the category of bearing children, and I would like Members to consider if this Bill goes through, making it obligatory for every woman with the qualification to serve, what would have happened to her six months ago if her name had been drawn and she had twin boys just about three or four months old. I would like to know what would have been her position under the conditions the learned the hon. the Attorney-General told us. I do not think there is any room in the Courts for her to keep those little boys while she is waiting her turn to serve on the jury. I do not think we should rush into this thing but should pass the provision as it is for male persons. Then we can later go into the matter fully as to how we can permit women to serve as jurors without creating unnecessary hardships on mothers who may have the qualification which is very small. No one has touched on that part of it, and so I thought I might bring that before Members so as to let them see how serious the position would be if it is made obligatory for mothers to serve as jurors.

Dr. JAGAN: I would like to point out to the hon. Member for Georgetown Central that women in the United Kingdom and the U.S.A. also have children.

Mr. LEE: I would like to reply to my hon. friend, the Member for Georgetown Central. As I said previously, if

the provision is made in such a manner that a reasonable excuse can be taken from women, then it would not be a hardship on those women to whom the hon. Member referred. They can send an excuse to the Registrar who will put it before the Judge, and in such circumstances I feel sure no Judge will make it obligatory on such a woman to serve. Not necessarily a doctor's certificate, but an excuse which the Judge must accept through the Registrar. We will be doing the women of this country a service which should be in a democratic country. As I have said before, very few women's names will be placed on the List of Jurors, and so it would not entail much work if the provision is made obligatory on women, as only those women who care to write the Registrar and ask that their names be placed on the List of Jurors will do so. While the service is obligatory, Government need not go to the trouble of searching every nook and corner for the names of women to be put on the List of Jurors. This is an advanced age and advanced opinion is that women be given the right of citizenship. Whether it is obligatory or otherwise, it is her right and she should have it.

Mr. DEBIDIN: I regret to find that hon. Members have been considering minor details which can easily be met by legislation. I would like to refer hon. Members to Section 22 of the Parent Ordinance which provides a series of exemptions from service as a juror. That can be made more elastic to meet the case of women who are pregnant or have children of tender ages. Provision can be made to meet each case, and that is why all the more I consider the non-existence of sanitary arrangements for women in the Courts is of small consequence. I would venture to ask, if the inclusion of women as jurors is going to be dependent on those fittings and Government never does those fittings, then we will never have women serving as jurors even if it is a desirable thing. I feel the one thing should be done first before the other and not the fittings before considering the question of women serving on a jury. What I feel, and I think the hon. Member who moved the amendment may add something else to his amendment, we must not get away from the main issue.

The question is, should women serve alongside men on the jury? Are they capable? Has the time come when they should serve as jurors? If we consider that, the provision should be passed and other details could be hammered out to the satisfaction of both women and men who are husbands. I think the little points raised can all be met, and I ask that we accept this amendment with a proviso to the effect if a woman wishes to serve on the jury. It can be done from the Registrar's point of view. If sufficient excuse is given to the Registrar, someone else instead of a woman can be drawn. I think the matter should be solely considered in the light of should women serve on the jury.

Mr. SMELLIE: I do not think we should consider minor details. The whole point, it seems to me, is that it is the duty of every male citizen to serve on the jury, and if you are going to make it the duty of every female citizen to serve on the jury then we are doing something for which we have not any mandate from this vast body of people. I certainly think it would be most unfair to condemn the women of this Colony to an obligation of this kind unless they said definitely they want it.

The ATTORNEY-GENERAL: In subsection (3), the seventh line, there is a slight error. The words "such as" should be "such that". I move that the word "that" be substituted for the word "as".

Question put, and agreed to.

The ATTORNEY-GENERAL: In sub-clause (4) the word "lessees" in the first line is spelt incorrectly and I move that the spelling be corrected.

Question put, and agreed to.

Question: "That clause 2 with amendments stand part of the Bill" put, and the Committee divided and voted as follows:—

For: Messrs. Smellie, Phang, McDoom, Kendall, Fernandes, Capt. Coghlan, Farnum, Thompson, Ferreira, Dr. Nicholson, Seaford, Dr. Singh, Wight, the Colonial Treasurer, the Attorney-General and the Colonial Secretary—16.

Against: Rev. Peters, Dr. Jagan, Messrs. Debidin, Roth and Lee—5.

Did not vote: Dr. Gonsalves—1.

Clause 2 as amended passed.

Clause 14—Insertion of new Section 162B in the Principal Ordinance.

Mr. ROTH: There is a misprint in the seventh line—the word "that".

Amendment made.

The Council resumed.

The ATTORNEY-GENERAL: I move that the Bill as amended in Committee be read a third time and passed.

The COLONIAL SECRETARY seconded.

Question put, and agreed to.

Bill read the third time and passed.

**INTERPRETATION (AMENDMENT No. 2)
BILL, 1948.**

The ATTORNEY-GENERAL: I beg to move that the following Bill be read a first time—

A Bill intituled "An Ordinance further to amend the Interpretation Ordinance with respect to the proper designation of the Legislative Council and with respect to the power of the Legislative Council to make Regulations."

The COLONIAL SECRETARY seconded.

Question put, and agreed to.

Bill read the first time.

The ATTORNEY-GENERAL: This Bill was published since the 3rd of January this year, and I now beg to move that the relevant Standing Rule and Order be suspended in order to permit the second reading of this Bill to be taken to-day and the Bill to pass through its remaining stages to-day.

Mr. ROTH: Is there not in the Stand-

passed. An Ordinance is passed by this Council, as for instance the Motor Vehicles and Road Traffic Ordinance which gives the Licensing Authority power to make certain Orders, and an Order made by him has legislative sanction and has not to come to this Council for its approval. An Ordinance may provide that Regulations should be made, and shall be approved by the Governor and Legislative Council. That phrase occurs in many Ordinances, and I feel sure the intention was that because of the importance of the particular Regulations to be made they should have the approval of this Council. In other words, the first point I desire to make in opposition to clause 3 (1) is that an attempt is being made to amend every Ordinance in which the phrase "Governor and Legislative Council" appears by substituting the word "Governor in Council," and I suggest that much caution should be exercised in doing that. There must have been some good reason when those Ordinances were passed, for providing that this Council should have the right to approve of Regulations which might be made by some Head of a Department. Suppose a set of Mining Regulations were being put into force and they did not come before this Council—

The ATTORNEY-GENERAL: I rise to a point of correction. Mining Regulations are made by the Governor in Council.

Mr. DEBIDIN: Suppose the Ordinance makes it obligatory that Mining Regulations should come to this Council for approval, and there were certain features of those Regulations which were well within the knowledge of the hon. Member for North Western District (Mr. Phang), the hon. Nominated Member, Mr. Roth, and the hon. Member for Essequibo River (Mr. Lee), those Members would not be in a position to express their views on those Regulations because they are not Members of the Executive Council. The result would be that Regulations might be passed which might create hardship on certain people. But if the Mining Regulations are not an apt example, let us take another example in Schedule 2 of this Bill. I refer to Chapter 9, the Summary Jurisdiction (Magistrates)

Ordinance, section 66 (2) of which clearly states that Rules of practice and procedure made by a Committee of Magistrates "shall be subject to the approval of the Governor and Legislative Council." I refuse to think that the Executive Council would be more competent than this Legislative Council to go into Rules of practice for the legal profession. Not only would there be an opportunity to Members of the Legislative Council who are legal practitioners—and there are probably more legal practitioners in the Legislative Council than in the Executive Council—to express their views on the Rules, but they would have an opportunity to get the views of other practitioners outside long before the matter came before the Council.

Those are reasons why it is very necessary that Regulations should have the approval of the Legislative Council. I do not agree for one moment that because the Attorney-General may be busy he should consider that Members of this Council are too busy to go into these matters. Instead I should expect him to say that the Executive Council is too busy because it meets every fortnight. I feel that it would not be desirable to reduce the power of the Legislative Council on the flimsy excuse that it has not the time to consider Regulations. I also do not agree with the hon. the Attorney-General that the Legislative Council is the most inappropriate body to make Regulations. I will give a concrete case. During the war Orders were made by Competent Authorities. In the Mahaica district the Authority representing the Milk Control Board published a set of Orders for the restriction of a certain area between Mahaica and Abary, from which no milk could be taken to any of the villages between Mahaica and Georgetown, although that area had been supplying those villages with milk for years and they were suffering as much as Georgetown from the shortage of milk. The effect of the Order was that milk produced in the area referred to, had to be given to the collector of the Milk Controller to be brought to Georgetown. I venture to say that if such an Order had to come before this Council it would not have found approval. Not only was it repugnant to true order and the proper

supply of essential commodity to the inhabitants of a portion of this Colony generally, but in my opinion it was **ultra vires** and an abuse of the powers given under the Defence Regulations. I have said so before and I repeat it here. A similar situation may recur if the power of this Council is withdrawn, as sought by this Bill. I consider this a very bold attempt at violating the rights of this Legislature, and I did not expect that it would have been done in this particular form because normally it might have escaped the attention of Members of this Council, especially when, as one Member has put it, we have only been given a day's notice that this Bill would come up.

I must refer to the terms which have been used, and there seems to be a great deal of confusion as to the use of those terms. In Chapter 2, the British Guiana (Constitution) Order in Council, 1928, "The Council" is defined as meaning "the Legislative Council hereby constituted, which Council shall be known as "The Legislative Council of British Guiana." It is quite clear in section 54 of that Ordinance that the power of legislation is given to the Legislative Council. It is true that the Executive Council has to do with everyday matters in the same manner as the Secretary of a company. I prefer to think of the Executive Council as being more or less in that position. It has a sort of overriding authority, but the power of legislation is vested solely in the Legislature by section 54 which states:

"It shall be lawful for the Governor, with the advice and consent of the Council, subject always to any conditions, provisions, and limitations prescribed by any Order in Council or by any Instructions under His Majesty's Sign Manual and Signet, to make laws for the peace, order and good government of the Colony."

It is clear that this Bill is an attempt to curtail the powers given to the Legislative Council under this section of the Ordinance. I venture to suggest that it would be a very serious matter, and I do not think Members of this Council would for a moment countenance such a step. Willy nilly it is being sought to withdraw the powers given to the Legislative Council under the Constitution by a

Bill designed to change the designation of the Legislative Council, and to withdraw its power to make Regulations. The title of the Bill is very misleading. In Chapter 6, the Legislative Council (Evidence) Ordinance, the term "legislative body" means:—

- (a) the Governor in Council; or
- (b) the Governor and the Legislative Council; or
- (c) any committee of the Legislative Council, appointed by the Governor; or
- (d) any Committee of Ways and Means (in the Ordinance referred to as the Committee of Ways and Means).

I respectfully suggest that the term "Governor in Council" means the Governor sitting with this Legislative Council and not in Executive Council. I would invite the Attorney-General's attention to the British Guiana (Constitution) Amendment Order in Council, 1943, Article 2 (1) which states:—

2. (1) The definition in Article 2 of the Principal Order of the expression "Governor in Executive Council" is hereby revoked and the following shall be substituted therefor:—

"Governor in Executive Council" means the Governor acting after consultation with the Executive Council of the Colony but not necessarily either in such Council assembled or in accordance with the advice of the Council."

One must appreciate that the Governor has the right of veto, and if the Legislature passess a set of Regulations they would be of no effect unless the Governor gives his assent. That is why there is necessity for the phrase "Governor and Legislative Council." It is the correct designation in view of the Constitution Amendment Order in Council which defines what "Governor in Executive Council" means in contradistinction to "Governor in Council" in the Principal Ordinance. Those of us who are lawyers address petitions to the Governor in Executive Council.

The ATTORNEY-GENERAL: I would like to refer the hon. Member to the Interpretation Ordinance which this Bill seeks to amend. Section 5 (1) defines "the Governor in Council" as "the Governor

power to hypothecate with the Bank as regards its assets for the purpose of getting an overdraft. If such a condition were to arise it would mean that the Society would have to defer payment of the amounts which it is proposed to withdraw or defer the applications for loans on mortgages. As regards sub-clause 3 (6), at the present time the Society can lend up to two-thirds of the value of the mortgaged property, but they are asking now that they be permitted to lend up to three-fourths of the value. Those, I think, are the main provisions of this Bill. As regards the other provisions, if this Bill passes the second reading and goes into the Committee stage, the Colonial Treasurer or the hon. the First Nominated Member (Mr. Seaford), or myself, would explain any points raised. I move that the Bill be read the second time.

The COLONIAL SECRETARY seconded.

Mr. FARNUM: In giving these new powers to the Building Society, one wants to know what their policy is going to be—whether they are going to embark upon a housing scheme as is done in England and really live up to the name of a building society, or whether they would just carry on their present policy and give loans on mortgages as the Fire Insurance companies are doing? In other words, one wants to know whether they would assist in relieving the serious situation existing in the Colony at the present time as regards housing.

Mr. LEE: I am objecting to this clause 3 (6) which would enable the Society to give loans to the value of three-fourths of the mortgaged property. I think the valuation method as it stands to-day is very elastic. I am not suggesting that the value of a property would not be obtained for the purpose of granting a loan on mortgage, but if the Society is going to advance loans to the extent of three-fourths the value of the property, I would like to know what value the loan would be based on—the purchase value or the value of the assessor? Supposing I buy a property for \$10,000 and I want to borrow three-fourths of the value of that property, the Society

might say "we cannot give you three-fourths of that value because the property is not worth \$10,000 according to our valuation." But let us take a converse case. Supposing there is some "little thing" between the seller and the purchaser and they put the value of the same property at \$15,000; if they get three-fourths of that money from the Society on a mortgage what would be the position? The value of a property is only put in the register so as to give an idea of what it is worth, and I do not see why the Society wants power to grant loans to the extent of three-fourths the value. The valuers can assess a property so as to give the mortgagor two-thirds or three-fourths of its value, as the case may be. Knowing what I do about the old Building Society, and the trouble which the Colonial Treasurer and the hon. Nominated Member, Mr. Seaford, had with it, I want to know the reason behind this amendment. These two gentlemen—the Colonial Treasurer and Mr. Seaford—did their best to keep the old Society alive and to put it on a new footing, and I must say that it is largely through their good offices that the Building Society is now in a position equal to that of some of the other companies that are lending money on mortgages. I think, however, that it is sufficient to lend two-thirds of the value of a property on a mortgage. Let us go back to the housing scheme and we would recall that if a person wanted to build a house he had to lodge one-third of the value. I think that principle should be continued because, after all, it is a question of what the assessors value it for in the case of a mortgage. I know of my own knowledge that the Regent Hotel was bought by Dr. Fung for \$25,000 and that Government actually offered him \$75,000 for it later. I repeat that if this Society is to lend money on mortgages it should not go beyond the present provision of two-thirds of the value of the property because the assessor can advance the value so as to give the mortgagor three-fourths in effect. I think this clause would be disadvantageous to those people who are putting money into the Society and I intend to vote against it.

Mr. SEAFORD: I should like to

refer first of all to the comments made by the hon. Nominated Member, Mr. Far-num. The whole object of this clause is that we should be able to join in any housing scheme brought forward in this Colony. At present we have not got this power, and we hope we would be able to help in providing a housing scheme. As regards the remarks made by the hon. Member for Essequibo River, I think he would appreciate that the directors of the Society are not influenced in any way by what a property is bought or sold for, neither are they swayed by the efforts to enhance the value of properties at the present time. The duty of the directors is to fix the value of a property according to what they think it would fetch in normal times, and if the hon. Member thinks he could fix the value of a property as he likes then I am afraid he would not qualify for a directorship in the Society. The reason why the Society wants power to increase loans from two-thirds to three-fourths of the value of the mortgaged property is because the other lending companies have fixed their limit at three-fourths and not two-thirds. Another reason is that we want to give loans only on properties which we feel are absolutely safe.

Question put, and agreed to.

Bill read the second time.

Council resolved itself into Committee to consider the Bill clause by clause.

Council in Committee.

Clause 3—Amendment of Section 6 of the Principal Ordinance.

Dr. JAGAN: I desire to support the views expressed by the hon. Member for Essequibo River as regards limiting the extent of loans to two-thirds of the value of the mortgaged property, for the reason that there are a few persons in the real estate business to-day whom I consider to be racketeers. They would go to the Society and get a loan, purchase a property and just hold it overnight, and then sell it the next day at a much-advanced value. Merely because the facilities are there these people are just buying and selling, and for that reason I want to

object to the granting of loans to the extent of three-fourths instead of two-thirds of the value of a property. Many of the people to whom I have referred are not buying for their own use but are speculating, with the result that there has been a great deal of inflated values in the real estate business. I think we should leave the situation as it is.

Mr. FERNANDES: I am entirely in favour of increasing loans on mortgages from two-thirds to three-fourths of the value of the property. It has never been my policy to allow a few unprincipled persons to prevent honest people from getting the assistance they deserve. If this proposed increase in advances would enable honest people to get houses to live in then it should be permitted. As a matter of fact, I would like to see the three-quarter value advanced at a lower rate of interest than that which obtains at the present time, but I do not think that can be done unless Government puts some money at the disposal of the Society. I would like to recommend to my hon. friends who are connected with the Society that they should try to get people to build new homes and try to get some money to assist them in doing so. I am going to support the proposal very strongly.

Mr. FARNUM: I really cannot understand the reason for the objection to raise the lending value to three-fourths. It seems to me that is a means of assisting the small man. Very often, I know, the small man wants to get a property and looks to the Building Society for help, but he is not able to pay sufficient down in order to get the Society to advance the balance to acquire the property. This is certainly going to help him. The people whom the Building Society helps are the small people, and increasing the percentage will certainly help a larger number of people. I commend the Government on this Bill. As I said before, it is going to help quite a number of small people who cannot get help in any other direction. I am very glad to hear the statement by the hon. Nominated Member, Mr. Seaford, that it is going to be the policy of the Society to engage in a building scheme and to help people to build their own homes. As regards what the

hon. Member for Central Demerara has said, I hope the Society would assist persons to build, but I know as a fact that the Society does that. Very often it grants a mortgage on condition that the property is repaired to its satisfaction; as the repairs take place it advances the money and when the property is finished then the necessary documents are made out. To my mind the Building Society is serving a very useful purpose in the community.

The COLONIAL TREASURER: The hon. Nominated Member, Mr. Farnum, rather anticipated what I was going to say. The object of the limitation of loans and the inclusion of this fraction is to protect the investor in the Society. That is really the reason and, as one hon. Member said, if we cast our minds back to 1940 when this Society was formed it would be seen that it was built on the ruins of the old Society. Members will recall that one of the chief reasons for the failure of that old Society which caused such a lot disturbance in this community was overlending on properties. Consequently when this Ordinance, which is now the governing law of the new Society, was framed it was desirable that we should take every precaution in regard to that particular factor — the proportion of value to lend — in the interest of the investor in the Society. And so we used the factor "two-thirds" rather than the more liberal factor "three-fourths". Today, eight years after this new Society has been formed, it has proved its case. It has become a very strong institution and the need for its extreme caution and care, although there is always need for caution, is not so great but the need for lending money for building is greater. Therefore the Directors have come forward and asked the Legislature to allow the Ordinance to be changed so as to provide a factor of "three-fourths" and not "two-thirds," and again I must emphasize all the more what the hon. Nominated Member, Mr. Farnum, said. This is an institution for the small man. It is where the small property-owner, the man who wants to buy a home, gets his money. This is not an institution where the speculator in property gets his money.

I have here before me the last Bal-

ance Sheet of the Society and there is a list of the mortgage debts to the Society in it. There were 246 mortgage and purchasing contingency accounts at the date of this Balance Sheet. Of that number there were 65 in which the debt did not exceed \$500, 44 in which the debt did not exceed \$1,000 but exceeded \$500, 73 where the debt exceeded \$1,000 but not \$2,000, 35 where the debt exceeded \$2,000 but not \$3,000, 19 where the debt exceeded \$3,000 but not \$4,000, and only 10 where the balance exceeded \$4,000. I am rather tiring you with these figures, but I have quoted them just to show the type of business the Society is doing. It is not a place where the man, who wants to buy a property quickly put a few nails and sell again, goes to for money; he goes to other places. Those people on the list are those who want to get a house as a home. And so I suggest that hon. Members should leave it to those people who were so praised by the hon. Member for Essequibo River for having started this new Society and conducted it satisfactorily up to to-day. I can assure you — I happen to be an independent Director myself of this institution — that the greatest care is taken in its management and the greatest caution is taken in putting this Bill before the Council. None of the gentlemen on that Board would have ventured to put anything in a Bill and ask the Legislature to pass it unless he really felt it was something reasonable and something good. I can assure you, you will be doing a good in passing this Bill.

Mr. LEE: I am glad that the hon. the Colonial Treasurer has given the assurance that this Bill was well considered by the Directors. But when I look at the picture of what occurred on the last occasion, what do I find? There were many people who had borrowed money from the old Society on mortgages and had to pay it back to the Society in the taking of shares in the Society which were not discounted from the payments they made on the mortgages, and when the Society went into liquidation those people lost on their shares although they were paying on account of their mortgages. They lost on the returns or dividends that were given on the shares and within a year or eighteen months their

properties were valued more than what they had borrowed from the Society, and many of the properties which the Society had to take over were sold at a profit to the Society. It was not the case of a slump causing the Society to get into the condition it did, and many people who had borrowed money on mortgage from the Society suffered on account of the manner or method of carrying on by the Society.

Let us assume for argument's sake that a woman wants to buy a home. She can put up one-fourth of the purchase money and she applies to the Society. The Society will tell her it will lend her three-fourths of the money but she has to take out shares for the repayment of the mortgage. She takes the shares and a slump occurs in the property market. What will happen to her? The Society will say to her "You have to keep up the shares and pay the interest on the mortgage." But she says she cannot do so on account of her position. What will happen? I am not saying that the Directors are not shrewd or keen businessmen. But would they remain there all the time? This Ordinance on coming into being will go on but those Directors will go out of existence. If we allow this to go through what would happen if there is a slump? That is why I am objecting to the proportion being increased to three-fourths. The value as put here does not mean the purchase value. According to the Directors the value may be \$10 although the mortgage value may be \$1,000. Would these Directors be there all the time? That is the reason why on the last occasion when there were certain Directors it was felt that if a public investigation had taken place it would have been found that in certain cases the public had suffered. Therefore I cannot honestly say I can allow it to be law in this Society. For that purpose I would prefer the proportion to remain at two-thirds and the Society to carry on as it is doing. The present Directors have raised the prestige of the Building Society.

The COLONIAL TREASURER: I think the hon. Member is very contradictory in his remarks. He gave an illustration just now and began by talking of a person who wants to buy a property and puts down one-fourth of the purchase value. He

assumes that the Directors will authorize the lending of three-fourths. That is not the case at all. The purchase price of property has nothing necessarily to do with the valuation which the Directors may place on that property for the purpose of lending money on it. It often happens that people who wish to borrow money from not only the Building Society but other lending institutions pay a lot more, very much more indeed, than the valuation which the Directors of those institutions place on the property. The Directors go and inspect the property and value it. They have a lot of experience in that respect. That is the valuation on which this fraction is made and not the purchase price or selling price. The hon. Nominated Member, Mr. Seaford, has told you that in arriving at the valuation the Directors take into consideration what they term the normal value. In effect they ignore the inflated values which exist to-day. They look at the property and value it at what they assume can be recovered from that property if a slump came. I do not like to use the word "slump", as it seems to say this is a normal time. What they do is to value the property at a figure that if the sale of it had to be enforced later on they are completely sure that the valuation is below the market price at the time it is going to be sold. They make a generous allowance for that and on that is this fraction of three-fourths given. I can assure you that the valuation has always not resulted in loss to the assets of the Society. That is the whole point. Valuation is not the purchase price.

Mr. LEE: I again have to tell my hon. friend, the hon. the Colonial Treasurer, that there were then competent businessmen of Water Street as Directors of the old Building Society; they were competent appraisers who had property of their own, and yet something happened and the poor people suffered. Two-thirds was the rule and they carried on with it. I am not convinced that three-fourths will assist the Society in any way. Would the present Directors be there always to carry on this Society? But this law is introduced to continue forever until amended. The present Directors have raised the prestige of the Building Society and if they can remain there it would always be so and they would get

investments, but would they be remaining always as Directors? We pass on but the laws remain, and there may be the same kind of Directors as those who had caused the breaking up of the old Building Society. The people have confidence in the Society and should anything happen it would be on record that here in this Legislative Council we had agreed and pass a law for advancing "three-fourths".

Mr. SEAFORD: May I ask the hon. Member if he is suggesting that the difference between "three-fourths" and "two-thirds" would keep the Society alive in the same condition as the last one?

Mr. LEE: I am not suggesting that in the least.

Mr. DEBIDIN: I must congratulate Government for bringing forward this Bill and also those responsible for the rehabilitation of the Society. It is a very useful society in the community, and so I make this point. As I understand and as it has power to do, the Society will launch forth on a very wide campaign of a rental-purchase housing scheme; if it is possible the Society should extend it to the rural areas. There is great need for that because only recently we have had the very sad experience of some people trying to do rural property construction work. They started by advertising very largely and received advanced payments for the building of houses. They received a considerable amount of money from a very large number of people mostly from the country areas who desired to have a shelter of their own, sooner or later. You will be astounded when the entire amount they paid is known. I have been retained personally to appear for about a dozen persons each of whom had paid over on an average the sum of \$250, and each one was robbed to that extent. I do hope it will not be long before this Government initiates something, if it has not been done before, some legislation to make every person going into the building project enter into a bond in a considerable sum before doing such business. It is very necessary now. That is why I welcome this Society and mention the point I have risen particularly to speak about to-day.

There is no doubt there is tremen-

ous inflation in the valuation of places. But be that as it may, those who are going to do lending should so value property as to take into consideration this inflation. If they lend a certain amount or fraction of the deflated value, then I see no cause for alarm in so far as the amount advanced. That is the observation I make. I see an officer of that Body here. I would like to know, having taken on this task as an association to launch out on a wide rental-purchase home scheme, that the small man by paying a certain amount to the Building Society every month will be able before many years to own his own property with the assistance of the Society.

Mr. THOMPSON: I rise like the other speakers to congratulate Government on this drive forward. There is one thing I find, and that is the Building Society does not welcome applications for assistance in the rural districts or rural areas as readily as in Georgetown or New Amsterdam. In those areas you have quite a number of persons who had taken up shares in the old Society, and in the liquidation of that society several of them lost money. That is why these people have lost money in the other schemes. Those men came and promised to put up buildings for them. One would like to see the Society pay a bit of attention to the rural areas. The people there have been making every effort to get assistance from the Society, and in most cases they were told that the Society was not worrying with the country districts. If the people in the country are shareholders, I do not see why they should not be given the accommodation necessary. I understand that in some villages the Society lost very heavily in business on the spot, and I suppose it was because of those who were investors in those days. I find in those places there is a great difference in appraisement and valuation of property. If you take the Village Books you would find that a number of properties are appraised at a certain figure, but are either under or over-valued. That is a matter which should be looked into very carefully. The appraised value may be \$1,000 and the property is worth \$1,500 or very much over that. The property is simply appraised for rates. That, I think, is a

very important point in deciding the value of property. I would ask that the country folks be given more consideration and the necessary accommodation be given them, because they have taken up shares largely in the Society. I know that in my native village a schoolroom was built with funds from the Society. I do not see why "three-fourths" should be thought to be too much. It is easier to raise "one-fourth" than "one-third". I do not appreciate the point laboured by my hon. friend. We are out to help the small man, and certainly that is the only means of doing so—putting as a first deposit what is easy to obtain. I am sure if that is done the Society, which has been doing such good work, will continue to do its good work.

The Council resumed.

The ATTORNEY-GENERAL: I beg to move that the Bill be read a third time and passed.

The COLONIAL SECRETARY seconded.

Question put, and agreed to.

Bill read the third time and passed.

The PRESIDENT: The Council is adjourned to 2 p.m. on Wednesday, 18th February, when we meet to consider the Report of the Finance Committee and, I hope, if possible to pass the Estimates for 1948.

The Council adjourned accordingly.