

LEGISLATIVE COUNCIL,

Friday, 2nd June, 1944.

The Council met at 12 noon, His Excellency the Governor, Sir Gordon Lethem, K.C.M.G., President, in the Chair.

PRESENT:

The President, His Excellency the Governor, Sir Gordon Lethem, K.C.M.G.

The Hon. the Colonial Secretary, Mr. W. L. Heape, C.M.G.

The Hon. the Attorney-General, Mr. E. O. Pretheroe, M.C., K.C.

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

The Hon. E. G. Woolford, O.B.E., K.C. (New Amsterdam).

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

The Hon. C. V. Wight, (Western Demerara).

The Hon. J. I. De Aguiar (Central Demerara).

The Hon. M. B. G. Austin, O.B.E., (Nominated).

The Hon. J. Gonsalves, O.B.E. (Georgetown South).

The Hon. Peer Bacchus, (Western Berbice).

The Hon. C. R. Jacob, (North Western District).

The Hon. J. W. Jackson, (Nominated).

The Hon. T. Lee, (Essequibo River).

The Hon. H. N. Critchlow, (Nominated).

The Hon. A. M. Edun, (Nominated).

The Clerk read prayers.

The minutes of the meeting held on Thursday, 1st June, 1944, as printed and circulated, were taken as read and confirmed.

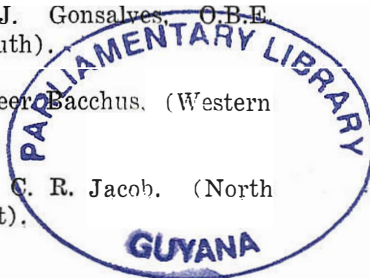
ORDER OF THE DAY

SUGAR ESTATE WORKERS ADVISORY COMMITTEE REPORT.

Mr. JACOB asked and the COLONIAL SECRETARY laid over replies to the following questions:—

Q.—1. In view of the fact that the statistics given in the report of the Sugar Estate Workers Advisory Committee do not relate particularly to factory and/or all classes of workers, will Government request the Commissioner of Labour to prepare a statement from the records of the seventeen Sugar Factories for the information of this Honourable Council which should be incorporated in his 1943 report, with the following particulars for the two periods from 1st January, 1943, to 30th June, and from 1st July to 31st December, 1943:—

- (a) Total acres of sugar-cane reaped on each Estate?
- (b) Total tons of sugar-cane ground in each factory?
- (c) Total days each factory operated?
- (d) Total actual weeks each operated?
(any quarter and half week to be converted into week).
- (e) Total hours each factory operated?
- (f) Average hours each week each factory operated?



- (g) Average number of male workers employed in each factory each day?
- (h) Average number of female workers employed in each factory each week?
- (i) Average number of male and female workers employed in the following classes of piece work:—to cut, load, and transport sugar-cane from field to factory each week, and each sex separately?
- (j) Total tons of sugar manufactured and bagged in each factory?
- (k) Average tons of sugar bagged in each factory during each week the factory actually operated?
- (l) Total tons of sugar thrown away in juice which was not converted into sugar from each factory?

Q.—2. Will Government request the Commissioner of Labour to make early arrangements to collect the information mentioned in question 1 as from the beginning of this year so that his yearly report will include this information in future?

A.—1. & 2: The preparation of the report of the Department of Labour for 1943 has been concluded but the statistics desired by the Honourable Member have been noted and the Commissioner of Labour will bear in mind for inclusion in future reports such information as it is within his powers to collect and is proper for inclusion in the annual reports of his Department.

Q.—3. Is Government satisfied that the Committee performed its duties satisfactorily and that the statistics and conclusions in the report could be accepted as reliable when the Committee stated that its findings—that male and female piece workers actually performed 2.3 days and 1.45 day's work per week respectively in 1943—are based on the approximate average number of workers and the approximate average number of days worked per week vide paragraph 11 of the report?

A.—3. Government considers that the Committee performed its duties satisfactorily and accepts the findings contained in the Report.

CO-OPERATIVE CREDIT BANKS
BILL, 1944

The Council resolved itself into Committee to consider the following Bill clause by clause:—

“A Bill intituled “An Ordinance to consolidate and amend the law relating to Co-operative Credit Banks.”

Clause 4—*Constitution of Board.*

Mr. De AGUIAR: I have a slight amendment to suggest in respect of sub-clause (4) that the quorum should be formed by four members instead of five. In view of the fact that the Board will consist of seven members meetings might fall through if more than two members are absent.

Mr. SEAFORD: I agree with that. I spoke to the Attorney-General about it and he was in favour of reducing it. The Chairman always has a casting vote.

Mr. WOOLFORD: I think it would be best to have an uneven number to form a quorum. In the administration of loans the members of the Board may be divided on the amount and the nature of the security. You may increase the membership, but the quorum should be an uneven number.

The ATTORNEY-GENERAL: It is perfectly true that in the original draft the quorum was four, but as far as I am concerned I have no objection to four being substituted for five. In the absence of specific provision the Chairman will not have a casting vote. We can give effect to the suggestion by substituting four for five in sub-clause (4) and adding a new sub-clause to provide that the Chairman shall have an original and a casting vote.

Mr. LEE: With respect to sub-clause (3) I move that an Elected Member shall be the Chairman of the Board. I am a member of the Advisory Committee on which the suggestion was made and it found favour. If an Elected Member is appointed Chairman of the Board he would have to answer to his electors at every General Election as to the work he has done. An Elected Member should have greater responsibility with respect to the lending of money to people. I move that the Chairman of the Board shall be an Elected Member of this Council nominated by the Governor.

The ATTORNEY-GENERAL: I rise to oppose that amendment which I endeavoured to forestall yesterday in the absence of the hon. Member. The hon. Member is very anxious that an Elected Member of this Council shall be Chairman of this particular Board, and I was aware of the fact from the report of the Committee, that he had advocated that particular proposition at a meeting of the Agriculture Department Advisory Committee. I repeat now what I said yesterday. The hon. Member is presuming that this Council, both now and in future, will always have four members capable of managing a Bank. He may be right or he may be wrong.

Mr. JACOB: To a point of correction. I think the Attorney-General misunderstood what I said yesterday. I never suggested that the whole Board should be composed of Elected Members. That was not my suggestion yesterday and I do not think it is the suggestion of the hon. Member who has moved the amendment.

The ATTORNEY-GENERAL: I accept what the hon. Member has said. What I say now applies to membership of the Board and still more so to the Chairmanship of the Board. I remarked yesterday that it was inconceivable that the House of

Commons would pass a Bill recommending that one-half of the Court of the Bank of England should be Members of the House of Commons. It is unthinkable. The Bank of England Court, which is a Board of Directors, is composed of 24 of the best financial brains they can get in England, and the financial stability of the country depends on the fact that they have the very best financial brains in the country on that Board. The members of the Board select the Governor and naturally appoint as Governor the man who they themselves consider has the best financial standing among themselves.

These Banks are in a worse position than the Bank of England which can alter its rate of interest at will. These Banks borrow money from Government at interest not exceeding 3 per cent. and lend money at not less than 6 per cent., so that they will never have more than 3 per cent. to play with. Any Bank which has a 3 per cent. margin to work on has to do extraordinarily good business otherwise it is bound to fail. I do not say that this Council cannot produce members and a Chairman now, but you have just widened the franchise and a General Election is not very far away, and one cannot guarantee what the constitution of this Council will be in a very short space of time. It may easily happen that no member has knowledge to be Chairman of the Board. On the other hand there may be one or two members who have the knowledge, but this Bill suggests that we play for safety. I do not suppose that the present Director of Agriculture claims any particular knowledge of banking but he has this asset: that for a great many years he has operated these very Banks.

The Banks went through a very bad time after the last war and I think 14 of them went into liquidation. He has pulled the Banks through. It is suggested that

he should have a number of experts appointed to the Board to advise him, and that he, with his knowledge of how the Banks operate now, should continue as Chairman. It is no small asset to a Bank to have a man as Chairman who has successfully carried on during the past 12 or 14 years. He knows the staff who are operating these Banks. There are quite a number of Banks, and I suggest that the material advantage, the financial advantage to be gained by having the Director of Agriculture as Chairman is very substantial.

Apart from that there is another definite advantage in having an official member as Chairman. He has the whole machinery of his Department for the purpose of convening meetings and producing information for the purpose of keeping the members of the Board informed of what is happening. If you appoint an Elected Member as Chairman he either has to use his own personal staff to keep in touch with members or he has to get the Director of Agriculture to furnish the staff for him. There is no provision for that and in view of the difficult financial position we are about to face in a few short years' time I suggest that we should play for safety. We cannot go wrong with a man who has had experience, but we are apt to go wrong if we put a new man who has not the necessary experience and probably not the necessary qualifications.

The CHAIRMAN (to Mr. Lee). Are you moving an amendment?

Mr. LEE: Yes, sir—"that the Chairman of the Board shall be an Elected Member." According to the Bill the Board shall consist of certain members, one of whom shall be the Director of Agriculture. It does not say that the Governor has not the right to appoint members of the community to be members of the Board. It gives the Governor the right to nominate the

best people to serve as members of the Board, and I feel sure Your Excellency is not going to choose any and every person who has no experience. I submit that you have the right to appoint members of the public or Members of this Council in whom you repose confidence with respect to the investment of public funds. I notice that the Chairman of the Advisory Committee has the staff of the Department at his disposal with the concurrence of the Director. Similarly, if he was appointed Chairman of the Board he would continue to have the services of the staff. If Government is not in favour of my proposal I would suggest that of the seven members of the Board four should be Elected Members of this Council. My only desire is to see Elected Members shouldering responsibility. The trend in England and elsewhere is that representatives of the people should shoulder more responsibility.

The ATTORNEY-GENERAL: I do not desire to play Jack-in-the-box with the hon. Member who makes the grossest misstatements. He says that Elected Members are here to be responsible for public money. So they are, but he assumes that these Banks are run on public funds. They are not; they are run on private capital. They are the property of the shareholders and have nothing to do with public money or Elected Members of this Council. These Banks are satisfied that the Director of Agriculture has in the past rendered good and trusted service, and I suggest that we might take their view rather than the mistaken and entirely misconceived view put forward by the hon. Member. Government makes advances for the Banks to start. The Banks repay those advances, and the amount outstanding is very small indeed.

Mr. LEE: I am sorry that I have been accused of a misstatement when in clause 21 (1) it is stated:—

"A loan or advance from public funds shall not be made to any bank which is not registered under this Ordinance."

What does that infer? It means that money is going to be advanced from public funds.

Mr. DeAGUIAR: Will the hon. Member read clause 7?

Mr. LEE: That is quite true. I am not saying that the constitution of the Banks is not the people themselves, but when they need money they have to go to Government. I do not know whether I have made myself perfectly clear. Don't the funds of the Banks come from the public funds of the Colony?

The ATTORNEY-GENERAL: No.

Mr. LEE: Aren't they given loans by the Government?

The ATTORNEY-GENERAL: I have before me figures which the Banks have put up themselves and they amount to an enormous sum. Last year the amount was \$135,712 which is many times over the total amount advanced by Government for years. The overwhelming bulk of the funds belongs to private people. Government advances are refunded. The total amount of private funds adds up to over half a million dollars while the total amount advanced by Government is \$89,742 which will be repaid in the ordinary course of things within 12 months.

Mr. JACOB: I think this Council is entitled to better information from the Government side. In Your Excellency's Review you made the following statement on page 14:—

"The business of the Co-operative Credit Banks continues to extend. They are now indebted in the sum of \$89,742.86 for loans from public funds a substantial increase within the past four years.

"In addition, loans made to Rice Growers during the past four years through the Banks for reaping, bagging and transporting their padi total \$101,190.46. Of this \$28,826.32 is outstanding. The loans granted by the Legislative Council Food Production Committee are also made through these Banks with a view to recovery.

"Acting on the advice of Mr. Frederic Benham, Economic Adviser to the Comptroller for Development and Welfare in the West Indies, and in keeping with views put forward by the Director of Agriculture, proposals have been made for the further expansion of credit facilities through these Banks on easier terms and the making of larger loans. To give effect to Mr. Benham's recommendations in this connection a Bill is now before Legislative Council."

Yesterday the Attorney-General when replying to my comments on this Bill, made the vague statement that considerable sums of money have been advanced. I should like to know what "considerable sums" mean—half a million dollars or a hundred thousand dollars? Merely saying considerable sums is not sufficient. Par. 18 of the report for 1937 says:—

"18 The number of members who were debtors to the Banks at the end of 1937 was 2,793. These owed loans amounting to \$80,425.39 and interest amounting to \$4,998.88, making a total of \$85,424.27 outstanding. Of the total amount of loans outstanding \$60,949.51 represented loans in arrear, while the whole amount of interest was overdue."

In other words, the Banks owed public funds \$85,424 in 1937. Your Excellency's Review issued a few days ago puts the figure at \$89,942, a difference of \$4,000. Yet I see statements made that the business of the Co-operative Credit Banks continues to extend," "a substantial increase" and words like those. It is well that we have the figures. I cannot understand why these vague statements are made. My friend referred to public funds and the Attorney-General said that public funds are not involved; it is a gross misstatement. It is rather harsh to use such words, and when they are

used from the official side we have the right to use them as well. What are the facts? The Attorney-General made a comparison with the Bank of England. I cannot understand why such a comparison should be made.

The ATTORNEY-GENERAL: I heard it for the first time.

Mr. JACOB: I have the newspaper report here. This is what the Attorney-General said:—

“If, for instance, Members of Parliament with no banking experience undertook to run the Bank of England it would be shattered in very little time. Similarly, if Members of Council with no experience in banking were appointed to run the bank it would also be shattered in quick time. People with experience in running such banks were found in Insurance Companies and Building Societies, and Government must have the full power to appoint the strongest possible Board.”

Why should Members of Parliament run the Bank of England? I do not think it is run by the Imperial Government. I think it is owned by private people. These Banks will not be owned by private people but substantially owned by the taxpayers of the Colony who will loan money. Without the taxpayers' money these Banks would not be operating at all. I want to suggest in all seriousness that if Government wants to help poor people to have co-operative credit, it must have representatives of the people on the Board. I speak on behalf of my constituents. I am not a member of any fraternity. I am not here to abuse the Civil Service, but I am not in the Civil Service fraternity. I maintain that Government officials could be representatives of the public as well, but if they form a fraternity and one chooses to defend another and hide his faults it is not my fault if I speak on behalf of my constituency. I have specific instructions from the majority of my constituents that the Director of Agriculture has been of

little or no use to them. He has not helped them in any way, and if he is to be in charge of these Banks they are going to be a failure as in the past. I wish to say he should be a member of the Banks' Board but certainly not the Chairman, because in his hands they are going to be led to miserable failure as in the past. I take it that these Banks are intended primarily to increase the production of food of every kind. I am accused of being personal to one or two Officers. The Director of Agriculture has been very friendly with me and I am very friendly with him and hope still to be. He and I were sent at Government's expense to Suriname to look after the rehabilitation of the Coffee industry in my constituency. We went and returned and agreed that help ought to be given and he would recommend that help be given. Besides the Coffee industry my constituency is one of the best places to build up a Citrus Fruit industry.

The CHAIRMAN: We are dealing with clause 2 and there is no need to hear about the Coffee industry.

Mr. JACOB: I take it the Constitution of the Board will deal with these industries.

The CHAIRMAN: The hon. Member is not opposing the Director being a member. What he wants, and I understand his colleague wishes, is that a certain number of the members of the Board be Elected Members of this Council. You suggest that four should be Elected Members of the Council.

Mr. LEE: Yes.

The CHAIRMAN: That is the amendment to which you are speaking?

Mr. JACOB: Yes; we are speaking to clause 4.

The CHAIRMAN: As to whether four or seven should be Elected Mem-

bers. We can leave the Director as you will have another chance at the Director under sub-clause (3). Let us get through with sub-clause (1).

Mr. JACOB: I do not think it is fair to stifle discussion. I was attempting to reply to the hon. the Attorney-General. If you rule that I should speak on sub-clause (1) I have nothing to say on that. I maintain that the Director of Agriculture should be a member of the Board and I shall take my seat.

Mr. LEE: Perhaps I have not made myself clear. In my constituency the Co-operative Credit Banks at Leguan and Wakenaam were so mismanaged that they had to go into insolvency. I do plead with you and Government to resuscitate them. We want more production. I feel this money lent to the Banks from public funds should be productive. If the Elected Members take their duties to heart they would realize that they are obligated to see that this money is properly spent. I am certain that given the responsibility they will see that duty is carried out properly.

Mr. DeAGUIAR: I think that one can be in sympathy with the general request of hon. Members for Elected representation on various Boards, but I do ask them to consider very carefully the establishment of this particular Board and not press the point in the way they are doing. Perhaps I may be allowed to say on this general question that there is no doubt about it *prima facie* these Banks belong to the people. If not, then the word "co-operative" should be removed from the Bill. The primary object is to educate these people in co-operative methods of banking and generally to assist them in the industries they are anxious to develop. That must be the background of the whole of this thing. It is true the Government advances money from

time to time, and it may be true that the amount outstanding last year is only \$89,000. I have quoted that merely to show that Government has been rendering a little assistance to these Banks. The figures quoted are only balances. The hon. Member knows what I mean. They do not by any means represent the actual amount of money advanced by Government from time to time.

Mr. JACOB: May I rise to a point of correction? I do not know if the hon. Member understood me yesterday. I gave the loans granted during 1937 as amounting to \$30,962, as per page 4 of this Report.

The ATTORNEY-GENERAL: What the hon. Member quoted was loans made by the Banks to members and not by Government to the Banks.

The COLONIAL TREASURER: I thought the hon. Member was much more informed on the history of the whole thing. He should remember that the Government had a policy of lending these Banks every year sums of money, but then there came financial difficulty and lending ceased for the time being. But shortly after the outbreak of war I myself put forward proposals to Government urging that we should resume lending Co-operative Credit Banks money year by year. Immediately that policy was accepted there was a strong pressure from the Director of Agriculture asking to obtain these loans. Hon. Members will remember that for the last two years we had excess votes of fairly considerable sums.

Mr. JACOB: May I interrupt to ask what "fairly considerable sums" means? Will the hon. Member name the sums?

The COLONIAL TREASURER: They are in the Estimates. The point is, the Banks themselves have been asking for money to the extent requir-

ed and those Members of the Executive Council who dealt with the loans will recall that in not a single instance an application has been refused. The Banks extended the scope of their activities and are now lending money for different purposes, and all the money asked for has been granted them. I cannot give the exact figures now, but it is perfectly easy to find out. If the hon. Member give me some time I would let him know how much public money was advanced during the last three years. I can assure you it was a considerable sum indeed.

Mr. DeAGUIAR: I have not yet concluded the few remarks I have actually risen to make. What I want to emphasize is the co-operative spirit. I want to convey to hon. Members what is in the mind of Government, and I invite their attention to the personnel of the Board, the members of the Board of these Banks. If you refer to the present personnel you have the Director of Agriculture as Chairman, one Elected Member of this Council and three other individuals. Under this Ordinance there are five members three of whom are not Members of this Council but are actually members of the Banks in the districts. After all it must be remembered that these Banks operate in the districts.

Mr. JACOB: To a point of correction! I do not think it is correct to say they are in districts. Give the names of the parties and let us know where they are.

Mr. DeAGUIAR: The Rev. Mr. Dyett—I do not know if he lives in Georgetown. The hon. Member may enlighten me. The last time I heard of him he was on the Corentyne Coast. Mr. J. Wills—as far as I know he is a Buxtonian. I do not know whether the hon. Member thinks he is a lawyer.

Mr. JACOB: Mr. J. L. Wills is a Barrister-at Law. I hope the hon. Member will not mislead this Council.

Mr. DeAGUIAR: I think Mr. J. L. Wills is another man at Buxton. Then Mr. C. Farnum.—

Mr. JACOB: He is in Georgetown.

Mr. DeAGUIAR: Pardon me, he resides at Kitty. I only mention that to show it is not only the lawyer members' business. I do not know if hon. Members who have spoken have shares in these Banks and, perhaps, may want to claim representation on them, but I say these Banks are intended for the people and I am going to ask you especially when the time comes for appointing members of the Board of these Banks that due regard be paid to the possible representation of the people in the districts because the advice and the information and the assistance you can get from the people in the districts where these Banks operate are going to be very valuable indeed for the successful operation of the Banks. As I said at the beginning, one is in sympathy with the general question of having Elected representation on Boards but this is one of the cases in which, I think, a certain amount of latitude should be given in the selection of members and the appointment of members on this Board not restricted to as many as four Elected Members.

Mr. AUSTIN: With your permission, sir, I think the Council ought to congratulate itself on the presence of a Member who is not very often present and frequently has to get some of his colleagues to assist him in asking questions and tabling petitions.

Mr. LEE: To a point of order! Has that anything to do with the debate? Those remarks are hurled at me. I prefer to be honest.

Mr. AUSTIN: Apparently I have touched somebody (laughter). I understand from my colleagues they do not know where he belonged to. I understand he is the Member for Esse-qui-bo River (Mr. Lee). I do not know if anybody thinks not, but is he really doing service to the people he desires to help by bringing these purile matters forward, or is he endeavouring to get for the four Officials who probably will have to investigate these matters a wee bit more information before them? I am inclined to think that in this debate this morning which has taken such a long time we are straying away from helpful views on behalf of those individuals in the outlying districts whom we would wish to help. I cannot see that we are helping anyone at all by debating matters in the way in which it is being done this morning by various Members. We do not all travel about the country as much as we would like to do, but we do know and realise that, as the hon. the Attorney-General, I think, suggested, the elections are coming on and there is a useful way, perhaps a personal way, of propaganda which may be of service to—

Mr. JACOB: To a point of order! I do not think the hon. Member is speaking on the question before the Council.

The CHAIRMAN: I think, the hon. Member may, perhaps, address himself more direct.

Mr. AUSTIN: That comes under the head of propaganda.

Mr. LEE: What I would like this Council to realise—it has been my experience and I give it as I have found it—that when a Government Official is made Chairman of a Board, especially that of the Co-operative Credit Banks, this is what happens. I know of several instances where they go to the financier of the district and say “Give the Bank an advance so as to give Mistress So and So this money.

It is a legitimate request of the borrower, but I know these financiers tell the Banks not to lend and they do not lend. I do not want that to occur. I am not speaking about politics. If anyone wants my seat in this Council he can take it. This Ordinance is especially provided to protect the people by giving them loans on security at a reasonable rate of interest. The Elected Members who are responsible to the public should be appointed on this Board. If you do not want Elected Members on it then it is left to you. They are responsible for these loans and should see that the loans are given to agriculturists who want them.

The CHAIRMAN: I think we know what your arguments are.

Mr. SEAFORD: I think it is a recognised principle throughout the British Empire that banks should have nothing to do with politics and politicians should not have anything to do with banks. I do feel that if Government is going to bring politics into these Banks and make the Banks the concern of politicians, it would be a grave misfortune for this Colony.

Mr. EDUN: I want to be clear on this point. I think the discussion was more or less on the constitution of the Board. As I understand it, it means that there will be several small Banks in the districts and this Board as a central authority will be the guiding hand in giving loans to these Banks. If it is a co-operative system, then we ought to think more and more of the question of economic democracy. For that reason I think the question of an Elected Member as Chairman of this Board comes within the purview of economic democracy. We preach so much about it all the time, but we do not see it here. The reason for the misapprehension, sir, is this. Because a certain Government Official for whom definite statutory obligations are being put should be the Chairman of this Board, that is actuating the mind of everyone in this country. If

we are to be guided by the experience of the past, then surely this Council ought to agree that it should be left entirely in the hands of the Governor of the Colony to say who should be the Chairman of this Board. Why the Director of Agriculture must be the Chairman? Is it because he is to ascertain that these loans are good and the security is good? No, sir; the question is the expansion of the system of co-operative financing of small people. When the hon. the Attorney-General spoke about the Members of Parliament becoming Governors of the Bank of England, I thought the comparison so odious as not to talk about it. I agree with the hon. Member for Georgetown North (Mr. Seaford) that politics should not be brought into this issue at all, but this is not a question of politics. It is a question of economics and economic democracy. The idea is to encourage the people to make their own banks and to go to this Central Board for assistance. If we are going to have the same old system foisted on us of having Officials whom the whole country distrusts, we will be prolonging the situation, and it will be agreeing with certain statements made here. We ought not to discuss the little items but clarify the atmosphere. When the hon. Member for Central Demerara spoke about banks and boards he was confusing the whole subject. I do not know what he was leading us to, whether banks or boards. The question before the Council is the Constitution of the Board and who should be the Chairman.

The CHAIRMAN: The amendment will come under sub-clause (3). We are on sub-clause (1)—Constitution of the Board.

Mr. EDUN: I think four members of the Board ought to be Elected Members of Council if we are aiming at democracy everywhere. It is no use talking about it and not doing it.

Mr. JACOB: I have the report of the Rice Farmers (Terms of Tenancy)

Committee (*Legislative Council Paper No. 14 of 1942*), a very valuable report signed by Mr. E. Mortimer Duke as Chairman. It makes certain specific and definite references to these Banks. Paragraph 24 says:

"The Committee has been informed that the proprietor of a certain rice plantation has such a commanding influence in the management of the district Co-operative Credit Bank that he can, and does, dictate whether a loan shall be granted by the credit bank to one of his tenants or not. The management of a Co-operative Credit Bank should not be subservient to the interests or the whims, of a proprietor of rice lands. The proprietor of the Plantation did not avail himself of the opportunity to give evidence before us, and so we do not know what defence he has to the charge laid against him. We recommend that administrative measures be adopted to put an end to any situation whereby the self-interest of any proprietor of rice lands may conflict with his duty to a Co-operative Credit Bank and to persons who apply to the bank for loans."

The CHAIRMAN: What has that got to do with the amendment?

Mr. JACOB: That replies effectively to the remarks of the hon. Member for Central Demerara that people from the country districts should be on this Board and equally as effectively to the remarks of the hon. Member for Georgetown North who says politics should not come into it. We had private interest dominating and prejudicing these Co-operative Credit Banks in the past, and I do not think we should perpetuate that in the future.

Question "That the words four of whom shall be Elected Members of the Legislative Council be inserted in sub-clause (1)" put, and the Committee divided, the voting being as follows:—

For: Messrs. Edun, Lee, Jacob and Peer Bacchus.—4;

Against: Messrs. Critchlow, Jackson, Gonsalves, Austin, DeAguiar; C. V. Wight, Seaford, Woolford, the

Colonial Treasurer, the Attorney-General and the Colonial Secretary.—11.

Amendment lost.

The CHAIRMAN: Why such emphasis on the Elected Members to the exclusion of Nominated Members? For instance, a Nominated Member who claims to represent the workers on the sugar estates had been excluded.

Mr. LEE: I was thinking of the future Council.

Sub-Clause (3)—*Chairman of the Board.*

Mr. LEE: I move as an amendment that the words "An Unofficial Member of the Legislative Council" be substituted for the words "The Director of Agriculture."

Mr. GONSALVES: I do not know what is the reason for the amendment. I was just saying to my hon. friend on my left (Mr. Austin) that I think the proper person to run it should be the Colonial Treasurer, but his hands are so full with Rice and other matters that, perhaps, he would not like the Banks' transactions to be mixed up with Rice. I do think that if not the Colonial Treasurer then the Deputy Colonial Treasurer is the proper person to be Chairman of this concern. It is a question of financing. I am inclined to think that the Colonial Treasurer is the more proper person to be Chairman of Boards of this kind. The Director of Agriculture is going to be on the Board having regard to a previous sub-clause just passed, and any assistance or guidance in regard to whether applicants are really farmers or are engaged in industries can be supplied to the Chairman. I do suggest for the consideration of the hon. Member who moved the amendment whether he does not think the Colonial Treasurer should be made Chairman of the Board.

The COLONIAL TREASURER: I thank the hon. Member for the honour offered to the Treasurer, but there is some mistake in the minds of some Members. For instance, the hon. Member who has just taken his seat spoke about banking. This is not a Bill to create a bank but deals with Co-operative Credit Banks of which there is a large number, and the management of those Banks is vested in Committees. Each Bank has its own Committee. The hon. Member referred to criticisms of the Rice Tenants Committee and the actions of certain members of Committees. The report of that Committee referred to the District Committees and not to the central controlling body. Therefore his remarks had no real reference to the Board at all.

The function of the Board is to control registration of Banks, the cancellation of registration, and to make rules for their management and so on. If Members would look at clause 25 they would see that the Committee of a Bank will have the power to make loans not exceeding \$480, but when application is made for a loan exceeding that sum the Committee has to report to the Board which will investigate the matter and direct the Committee what to do. The Board is not a Bankers' Board. Its main function will be to investigate applications for loans.

The duty of the Chairman of the Board is not strictly that of a financial officer but of a man who has wide knowledge of the circumstances of the people who are going to apply for loans. It is primarily an agricultural problem and that is why the Director of Agriculture has been Chairman of the Board and been recommended for the Chairmanship of the new Board.

Mr. GONSALVES: Clause 15 defines the powers of the Board and gives it a certain amount of control of the management of any Bank. The Board will not have direct control of

the management of the Banks but will have power to assume control of any Bank in certain circumstances.

I agree with what the Treasurer has said about the Director of Agriculture but I still think that now that the matter has reached a more important stage the Treasurer, as the financial officer of the Government, should be the Chairman of the Board. I have every confidence in his ability to watch the finances of both Government and the public, and I do not see that an Elected Member could better protect the public interest than he. Although the Board may appear to be a formal Board it has a little more power to its elbow which it can exercise if the necessity arises.

The COLONIAL TREASURER
There is one thing I would like to add. I think the Treasurer should be kept in an independent position towards the Board itself. After all Government is going to advance money to the Board.

Mr. EDUN: I move that sub-clause (3) of clause 4 be amended by substituting the words "The Governor shall appoint a Chairman" for the words "The Director of Agriculture shall be the Chairman of the Board and."

Amendment put, and carried.

Mr. DeAGUIAR: I move that sub-clause (4) be amended by the substitution of the word "four" for the word "five."

Mr. JACOB: I am opposed to that. The Board will be composed of people who will take a definite interest in its affairs. If they cannot attend the meetings they should give up their seats. From information I have the Board meets very infrequently—not even twice a year. I think that if this Board is not going to be a dummy Board, and if it is going to take an interest—

Mr. DeAGUIAR: It might save the time of the hon. Member if he would read sub-clause (5).

Mr. JACOB: I have read the Bill thoroughly. I hope the meetings will fall through and the Governor would take action. I have a general idea of the work that has been going on. I am opposed to the number suggested and the suggestion made by the hon. Member for New Amsterdam (Mr. Woolford), because four would be too small a number and there should be an uneven number to form a quorum. I am opposed to any person having two votes. I think the clause as printed should stand.

Mr. GONSALVES: I am asking the hon. Member for Central Demerara (Mr. DeAguiar) not to press his amendment. As the Director of Agriculture will be Chairman of the Board and since officers of the Government should set an example by attending regularly there should always be a quorum.

The ATTORNEY-GENERAL: I have no leaning one way or the other. In fact in the original draft the number was four. I would ask hon. Members to consider what will happen if there are a number of Elected Members on the Board and the Council is dissolved? The Board would disappear.

Mr. JACKSON: I am satisfied that a quorum of five out of seven members is too large a number. I think four is a reasonable number. With regard to the objection to one man having two votes I may point out that the Chairman does not exercise his casting vote unless there is a "tie."

Amendment put, and carried.

The ATTORNEY-GENERAL: On behalf of the hon. Member for New Amsterdam (Mr. Woolford) I move that the following new sub-clause (5) be inserted:—

- (5) "The Chairman shall have an original and a casting vote."

Mr. JACOB: You will now have the Director of Agriculture and three other members of the Board sitting at a table, and the voting being equal the Chairman would exercise his casting vote. In that way he could certainly support a proposition that may not be approved of by the majority of members who are absent. It is a very dangerous thing and will probably lead to failure.

Mr. DeAGUIAR: The hon. Member keeps on making statements that are not correct. He speaks of the majority of members. There are four members present, two vote for and two against. The Chairman then uses his casting vote.

Mr. JACKSON: The same thing would occur if there were six members present. If three vote for and three against the Chairman would exercise his casting vote.

Mr. JACOB: Your Excellency has no casting vote in this Council.

The CHAIRMAN: I have. I have no original vote.

Mr. JACOB: The Chairman of the Board would be having two votes. He would be in a better position than the President of this Council.

The CHAIRMAN: It is a matter of practical financing.

The ATTORNEY-GENERAL: Your Excellency is not a Member of this Council. The Chairman is a member of the Board.

New sub-clause (5) put, and agreed to.

Clause 23 — Purposes for which banks may grant loans.

Mr. PEER BACCHUS: I find that no provision has been made in this Bill to assist people to purchase small lots of land in order to make themselves independent. I therefore move that paragraph (a) be amended by the insertion of the word "purchase" between the words "the" and "maintenance." The object is to give the small man an opportunity to own a plot of land.

The ATTORNEY-GENERAL: I hope the hon. Member will not press this particular amendment because it goes to the root of the Bill. If a man wants a loan he has to give security for it, and if the loan is over \$480 he has to give security in respect of immovable property. Until he possesses that land he cannot give it as security. A man who wants to buy land to make a start with has neither the land nor the money to buy it. He is a very bad customer I may say. If the hon. Member looks at paragraph (b) he will see that Banks may make loans for "the discharge of prior encumbrances on the applicant's land." Therefore, if a small man who has not any land would go elsewhere and borrow money and buy land he can then get an advance from a Bank on the security of that land.

Mr. PEER BACCHUS: I do not think the Attorney-General is conversant with local practice. I see no difficulty in a small man offering a piece of land he proposes to purchase as security for a loan from a Bank. Both the mortgage and the transport could be passed at the same time.

Mr. JACOB: The more I listen to the debate the more I am satisfied that it is not intended to help those who desire help in a real practical way. The omission of the word "purchase" in this clause of the Bill means that it is intended that these Banks should not compete with private lending companies or private moneylenders. I

recollect quite distinctly the occasion of the floods in this Colony when applications were made for large loans, and a Committee was set up to investigate and advance money. I do not believe the report of that Committee was ever printed. The whole thing was turned down because it would have interfered with those people who were doing that kind of business at that time. Lending companies advance money at 4 and 5 per cent. The whole idea is to maintain a higher rate of interest at these Banks so that private enterprise should have the lead. This thing is going to be a hopeless failure, and that is why I suggested that the rate of interest charged by these Banks should be less than 6 per cent. If Government really wants to help the poor man he should be given a chance. I know hundreds of people who have small sums of money with which they would purchase land and mortgage it to a Bank, but of course Government's advisers are largely interested in the lending companies at the present time, and that is one of the main reasons why that very material word "purchase" has been left out.

Mr. SEAFORD: I am afraid I am going to give the hon Member a bit of a shock when I say that I am on the Board of two lending companies and I agree that the money should be lent as suggested by the hon. Member for Western Berbice (Mr. Peer Bacchus). His remarks about Government being influenced by those people one can ignore because one knows the value put on statements he makes in this Council. One of the lending companies with which I am connected advanced money according to the progress of the work being done, and I am wondering whether a similar method cannot be adopted by these Banks. I am absolutely in favour of the clause being amended in such a way as to meet the suggestion. The hon. Member said that lending companies had reduced their interest rates

to 4 and 5 per cent., but as far as I know the rate of interest is still 6 per cent.

Mr. EDUN: I think it is a very wise amendment. For instance I am the holder of 25 shares at \$1 in the Vergenoegen Co-operative Credit Bank which I have held since 1913, and that Bank is still progressing. If I wanted to buy a piece of land for \$300 why shouldn't I be able to ask the Committee of the Bank for a loan on the security of the land I propose to purchase? With this amendment the Committee would be able to exercise some discretion in the matter, but without it they would not be able to do so.

Mr. C. V. WIGHT: It is perhaps a wise amendment but I would suggest an alternative which would have the same effect, and that is to give power to the Board to purchase land and re-sell to its members on a hire-purchase system. That perhaps would be as safe as one could wish.

Mr. DeAGUIAR: I hope that no Bank, co-operative or otherwise would agree to lend \$300 on a piece of land a borrower proposes to buy for \$300 because if it ever attempted to do so it would be certainly heading for bankruptcy.

Mr. PEER BACCHUS: My amendment would not interfere with the execution of the clause which calls for a certain amount as security.

Mr. DeAGUIAR: I quite appreciate that. There is a good deal in what the hon. Member has said but I am a little bit doubtful about how we could work it into this particular clause. I do not know if the suggestion of the hon. Member for Western Essequibo (Mr. C. V. Wight) would meet it. When you are lending money on land there are several other things to be considered — encumbrances and prior claims like rates. Before a

Co-operative Credit Bank lends money to purchase land they will have to be very careful about it, and there must be the necessary safeguards in so far as advances by the purchaser and so on. I think, subject to what the hon. the Attorney-General says, I should suggest that we defer this clause for a little while. There is something in the point made by the hon. Member, and we should try and do something about it.

Mr. LEE: I do not think there can be any doubt about the righteousness of this amendment, and I would like to explain in respect of mortgages and transfers. Therefore I do not think this clause should be deferred but should be passed today. Let us say "A" wants to purchase a piece of land and makes a bargain to do so for \$5,000. He has \$2,500 and desires to obtain the balance on a loan from a Co-operative Credit Bank. In his application to the Bank for the loan of \$2,500 he has to state definitely for what purpose the money is required, and he states it is required to purchase land by transport. When the application goes to the Bank the Bank's valuer is sent to see whether the property is worth \$5,000 and, if he reports favourably, then the loan is granted. Transport is advertised at the same time as the mortgage to the Bank. I think the amendment is a good one and should be inserted.

Mr. C. V. WIGHT: I suggest that the Board may be entitled to own land. I see no power here at the moment for the Board to own land. If a mortgage or a Bill of Sale is to be foreclosed, where is the authority under the Ordinance for the Bank to do so and hold the property if it becomes necessary in case the purchase price is not what it should be at the execution sale?

Mr. LEE: To a point of explanation! If the hon. Member looks at clause 13 of the Bill he would see it there. It says *inter alia*:

"It shall have full power to purchase, take, hold, enjoy, sell, transport and mortgage, invest and otherwise deal with movable and immovable property....."

I think the Bank has power under that clause.

The ATTORNEY-GENERAL: The suggestion made by the hon. Member for Western Berbice (Mr. Peer Bacchus) is one he made twelve months ago when the Bill was first under consideration. Obviously one of the first things you think of in drafting a Bill of this sort is that the law of this country is the Roman-Dutch law. One of the curious incidences of the Roman-Dutch law is the fact that the charges on land go with the land. In the English law that does not happen. You may buy land and find that it has debts going with the land a great deal more than the value of the land itself. You may buy a piece of land for \$100 and have accumulated debts of \$150 on it. That is the reason why at the moment we are giving the Bank this power. Ceylon has the same law as the Roman-Dutch law and Ceylon has experience of Co-operative Banks for a considerably long period. The curious thing is that the Ceylon Chamber once tried to make that same amendment and it was immediately discarded on the ground that under the Roman-Dutch law while you may be buying land you are really buying the debts in arrears. Under the Ceylon Bill no advance of money is allowed for the purchase of land. There is one other reason to which the hon. Member has carried my mind back. Last October when the Bill was introduced I pointed out that two Bills are intended to go hand in hand—the Co-operative Credit Banks Bill and the Land Settlement Bill. The Land Settlement Bill itself is making provision for advances to obtain plots of land and with this Bill is designed to work hand in hand. If a peasant tenant desires to obtain his plot of land under the Land Settlement Scheme he will be able to do so under

that Ordinance and he need not worry with this one. I admit that only applies to the Land Settlement Scheme but it does remove part of the objections as a Land Settlement Scheme will affect a large number of people. In view of the fact that each makes provision in one part for persons to purchase plots of land and that debts in this country travel with the land whoever the purchaser may be, I do not see why with the small margin of safety we have got under the Bill we should rush at this amendment and not follow the example of Ceylon which has the same law. Take the Bill as it stands. Do not press the amendment at the moment until we see how this one works, and if the chances are fair we may extend it. I do agree with the hon. Member for Essequibo River that if a man has \$2,500 and wants to buy a plot of land for \$5,000 there is no reason why you should not lend him \$2,500 and take the land as security, but the answer is the debts on the land may exceed \$2,500. You cannot thrust on the Board the responsibility for making quite sure the tracing of all charges on the land. It will be wise to allow the clause to go through as it is now and, if possible, by all means come with the amendment later.

Mr. LEE: May I enquire from Government whether loans made by these Co-operative Credit Banks are not a preferent claim? Under the old Ordinance that was so. As regards accumulated debts that go with the land. The only debts on any land throughout this country, save and except the towns, are village rates or sea defences rates or irrigation and drainage rates, and every member of a Bank's Committee is cognizant of the position in his district.

The ATTORNEY-GENERAL: Usually the debts are outstanding sea defence and village rates and quite recently drainage and irrigation rates,

and all debts due to the Crown. They all take preference. The Colonial Treasurer can tell you what debts are due to the Crown on that date.

Mr. LEE: What I am saying is that when application is made to the Bank the Committee can always enquire what are the outstanding debts. To deprive the public under this Bill of acquiring a small holding will be defeating the end of the Bill, which is to help co-operative trade. I agree with the amendment. This Bill is intended to meet the needs of the small farmers in the acquisition of property in the co-operative spirit.

Mr. PEER BACCHUS: I am a little bit disappointed, according to the hon. the Attorney-General's remarks, that creditors in this Colony are not much secured. I understand, sir, there is no other part of the British Empire that affords a creditor more security than in this Colony in so far as landed property is concerned. We have not had any difficulty in so far as landed property is concerned and, I trust, if this amendment is accepted no such difficulty would arise. I would go a little further. Under the Regulations of this Ordinance which, I think, have been already framed, an applicant has to make a statutory declaration as to his indebtedness. That, I think, is a bar to any applicant asking for a loan to purchase a property and having debts, because he will be interfering with his liberty by making a false declaration. I do not think that difficulty will arise in practice in a generation.

Mr. C. V. WIGHT: My attention had been drawn to clause 13. I do not find myself in agreement with the hon. the Attorney-General on the question of encumbrances. If we turn to clause 23 (b) and clause 28 (1) of the Bill we see there that a Bank may make a loan for the discharge of prior encumbrances on the applicant's land

on the security of a mortgage. Those of us in practice know fully well that before a loan is granted on mortgage you have to find out all the encumbrances, whether due to the Crown or otherwise. Therefore the Secretary of a Loan Bank should have the figure of the debts owing on the property. I do feel that if the Board exercises a wide and perhaps progressive outlook, clause 13 would meet the very point suggested by the hon. Member for Western Berbice. There can be no loss, as the hon. Member for Central Demerara suggests; if you want to buy a piece of land for \$300 and obtaining a loan of \$300 on it. I do not expect from the operation of this Ordinance as intended, if a person comes along and wants to purchase a piece of land he cannot obtain a loan. I do hope there will be some latitude in the operation of this Ordinance and it will not keep strictly to the commercial viewpoint.

Mr. JACOB: The more I listen to the argument on Government side, the more I wonder whether Government endorses the view that all lands should be leased rather than purchased and whether an important social problem arises later on to a greater extent, as stated by the delegates to the Anglo-Caribbean Commission. I think you are defeating the object of this Bill, that is if it is not the real object to help the people.

Mr. GONSALVES: I have not heard anyone mention it and, perhaps, it is assumed that this clause covers it. I am wondering whether a purpose is the lending of money for poultry farming and rearing of stock. A man may have a small house and may be able to raise a sum of money on a Bill of Sale under clause 28 (4) I do not know if under the provision a Bill of Sale will be taken on poultry stock. I do think that we should encourage those people who are minded that way to carry on their business. I

just want to say that I observe from the remarks of the hon. the Attorney-General just now that the only person who can give information as to sea defences rates is the Colonial Treasurer. I am glad he has mentioned that.

Mr. EDUN: I would like to include this wise amendment. I do not know if hon. Members are aware of a system which is in vogue whereby one person collects money from twenty others every week and gives it to one of the number. They call it box-holding. There is no question of a promissory note or the exchange of paper: it is just a question of goodwill among those concerned. If in this case you do not include the purchase of land then. I think, the idea of talking about land settlement and financing going hand in hand is simply eye-wash. The whole idea of Your Excellency's speech on land settlement was based on finance and land holding. At Windsor Forest the settlers have a ninety-nine years lease. Perhaps in the future you may have all lands given out on a ninety-nine years or twenty-five years lease. The crux of the trouble is if you omit that it would appear to us, as representatives of the people, that this question of land settlement and finance is not one in which there is sincerity. If you do not include it, as a representative of the people I would have to challenge Government's sincerity.

The CHAIRMAN: The hon. Member for Central Demerara has suggested that consideration be deferred.

Mr. DeAGUIAR: I did that in order to assist the Bill rather than to interfere with the other part of the Bill.

Mr. JACOB: I am going to ask that the question be now put.

Mr. DeAGUIAR: I wish to make it quite clear that I am supporting the amendment, and on that ground I ask

that the matter be deferred pending further consideration of the clause. The hon. Member for Western Berbice discussed the matter with me yesterday and he wanted to satisfy himself but not to interfere with the other parts of the Bill.

The COLONIAL TREASURER: I support the suggestion of the hon. Member for Central Demerara that the matter be deferred.

The CHAIRMAN: It was considered by your Advisory Committee.

The COLONIAL TREASURER: The first persons who considered it was the Director of Agriculture, the Registrar and yourself.

The CHAIRMAN: This point did not come up in discussion?

Mr. DeAGUIAR: No.

Mr. PEER BACCHUS: I am a member of the Committee. I felt that such a provision had been made in the past and I spoke to the Director of Agriculture who said he had no objection to its inclusion. Therefore I have moved the amendment here. I have no objection if it is deferred to be considered by the hon. the Colonial Treasurer in conjunction with the Director of Agriculture or referred back to the Committee.

The ATTORNEY-GENERAL: This Bill had previously been torpedoed by its best friends last October, and it will go on being torpedoed as long as people make suggestions to expand the credit. Its provision had been most carefully studied. I myself spent two days in a Co-operative Credit Bank and made myself acquainted with the procedure of the Bank. All hon. Members have been speaking about the co-operative part of it, but the essential part is the finance. It is very easy to suggest that every one should own his own plot of land. I agree and would like to

see that, but we are dealing with other people's money and have to think of security. Do you think any Bank in this town will advance money on loan in that way. The risk is incalculable.

Mr. DeAGUIAR: There is a great deal of merit in the amendment. You can buy animals, machinery, you can manufacture, but provision is not made to purchase land.

Mr. SEAFORD: With regard to the lending companies of this Colony they fix a certain value on the property and give a certain proportion as loan, but the mortgage and the loan all go through at the same time. Therefore there is no risk run in any way.

Mr. JACOB: May I refer you to paragraphs (g) and (h). The first essential you don't do is to own the land. The thing is so absolutely wrong. I would not lend money to repair a factory when I don't own the land. No lending company will do that. I cannot understand how that has been left out and can be objected to at this stage.

The CHAIRMAN: With the consent of hon. Members I will hold over the Bill from that point—clause 23. It is no use going on further without that clause being settled.

Further consideration was accordingly deferred.

The Council resumed.

PUBLIC HEALTH AMENDMENT BILL, 1944.

The Council resolved itself into Committee and resumed consideration of—

"A Bill intituled "An Ordinance to amend the Public Health Ordinance, 1934."

The ATTORNEY-GENERAL: I was addressing the Council yesterday on the amendment proposed to clause 6 of this Bill when the adjournment was taken. The amendment was

moved without notice having been given and the experts were not present and, therefore, I asked that it be deferred so as to get an opportunity to discuss it with the experts. I did so yesterday. The Director of Medical Services and Dr. Bevier came and saw me. Before I say what they told me I would like hon. Members to realize that those two Officers are worldwide experts on this subject and anti-mosquito measures. They spent a lifetime in combating the mosquito. One of them is consulted by the whole of the South American Republics as to the measures to be taken for combating mosquitoes. I think we are fortunate in having those two Officers to advise us, and we ought not to grudge to pay some attention to what their views on the subject are. I told them of the nature of the amendment moved and their remarks were "We are expert advisers on this particular subject in Australia, Central and South America, and we have to come to this place to have an ordinary elementary precaution like this questioned." I told them I would do my best to oppose it if given the ammunition. What I put before you now are statements put to me by the two experts. They said first of all that the mere trimming of trees, such as banana plants and shrubs, is perfectly hopeless; it does nothing to destroy the mosquitoes or the larvae in the shrubs. Dr. Bevier stated that their greatest malaria problem in Trinidad related to the breeding of mosquitoes in shrubs, such as those growing on garden lands in Georgetown. Those particular shrubs are the most virulent pests they have in Trinidad and breed a particular form of mosquito, which at the moment has not yet arrived in Georgetown.

The mere phrasing of this paragraph of the clause as amended by the amendment simply says "Keep trimmed all trees, shrubs, etc." Keeping these particular shrubs—*aumilias*—trimmed is not easy and the experts pointed out "Why spend vast sums of money on squads of men inspect-

ing tubs, vats, drains, gutters and everything else and destroying any mosquitoes found there well knowing they are breeding in the bush behind and you can do nothing about it? These mosquitoes lay their eggs every eighteen days—hundreds. You can work out how many million mosquitoes one pair of mosquitoes in that bush will issue at the end of a year in spite of all the examination of gutters, vats, etc. Your gardens are infested with millions of mosquitoes. Why spend money at all when you are going to leave virulent breeding ground right behind us. Why waste money in asking us to do this?" They quoted a case where there was an outbreak of malaria at Bartica, and they went up there with a squad of men and also visited the Penal Settlement. They found large receptacles of water full of larvae but did not find any mosquitoes, yet every night mosquitoes were on their wings in millions. They then decided to carry out a thorough search of the Settlement, which they did, and found that all those mosquitoes lived permanently in a tree trunk with a small aperture during the day and came out every night and laid their eggs. They killed the mosquitoes and sealed up the aperture in the tree trunk. I said to them, "Do you regard as important that I should not allow this amendment to go through if I can avoid it?" Dr. Bevier replied "Most certainly."

They referred to the question by the hon. Nominated Member, Mr. Critchlow—"Will Government not take steps to combat filaria?" They said "Certainly that is what we are doing. That and twenty other diseases are carried by mosquitoes. We are asking the Council to help us in our fight against the mosquitoes." But the very Council which asks them to combat the mosquito will not itself do this small thing which they ask. Some of these mosquitoes live in shrubs and the worst breeding grounds are the open plots and fan-shaped palm trees. If the amendment goes through what

will happen in the case of these palm trees? If you trim that tree you just cut off the leaves and all the water would collect in the centre of the tree and mosquitoes will breed there. The experts rightly said, "If you want us to fight the mosquito please assist us. If you do want us to do so then accept it as a matter of great importance that we attack the mosquito wherever it is found—in the house, outside in the yards, in the grass and in the water." I ask this Council to give the powers they are asking for.

The CHAIRMAN: It seems that we have brought down the wrath of the experts upon us.

Mr. WOOLFORD: I would like to make a few remarks in reply. I am one of those persons who read the reports of Dr. Bevier, but not always I understand them, and I admit freely at all times some of these Inspectors to my premises, though they are not always very careful in what they do and how they handle things. The point is, there are many other residents who are willing and ready to do the same thing. If you read the clause it imposes on the householder or occupier of a premises the obligation to keep free from mosquito larvae all trees, shrubs, etc. It may surprise those learned gentlemen, but it is the truth, that in this benighted Colony householders and others have no facilities to carry out the work required of them. I know that in my own case and the experience of my own friends who have no garden scissors or pruning knives or implements to pare or trim trees. Therefore to throw on the occupier in the present circumstances an obligation to do this will simply mean his inability to do it. Are you going to make him liable and have some Inspector bringing a prominent person up before the Court, as was done in the case of a Colonial Secretary

of this Colony who was prosecuted by a Sanitary Inspector under circumstances which I do not wish to recall. It is the mentality of persons of that kind we have as an example. The experts do not know the mentality of these people. I suggest that the duty of removing these larvae be placed on the Authorities and not on the householder. It is much better to force it on the community, however, after they have got use to it. In the African Colonies it is done. I understand it is done willingly and the people have got used to it, but do not expect ordinary people like ourselves to merely say "Oh, yes, we are ready and willing to do," and we have not the means to do it. I earnestly plead that the clause be altered. The Authorities are best fitted to do it.

May I ask the hon. the Attorney-General if all the words of paragraph (b) do not also govern "on his or on any other person's premises?" If all the words there—"keep trimmed and free from mosquito larvae all trees, shrubs, hedges and plants" are governed by those words also, not only imposing an obligation on the householder but on his neighbour, I think what was intended was that "shrubs from overhanging roof gutters" govern the words "on his or on any other person's premises," but as the paragraph reads, it is the whole thing. I do not think that is intended. I have only risen to suggest that the obligation to keep free from mosquito larvae be removed to the Authority.

Mr. SEAFORD: May I suggest to the hon. Member for New Amsterdam (Mr. Woolford) that those people who have no scissors or a grassknife borrow from their neighbours or use a cutlass? I do feel that the people in this Colony have an obligation to their neighbours, and it is up to us to keep our premises and

plots of land in proper order and condition. So often we want everything done for us here. A certain amount of responsibility should be put on us.

Mr. LEE: I do not know if the Bill can be applied to the other Public Health Ordinance. In certain instances an order has been made by a Magistrate for a house to be taken down or dismantled and, if the order is not carried out, the law provides for the Authority to carry it out and recover as a penalty to the person who refuses to act. I think it can be done in that manner. A notice can be served that this work under the clause be done and the Authority should have the power to do it and recover the cost. We are spending money on the protection of the health of the people and should not allow one person to menace the whole community. I think power should be given to the Authorities to carry out the work.

The CHAIRMAN: I do not see what all the fuss is about. The present Ordinance puts the onus on the owner or occupier to keep free from breeding or harbouring of mosquito. The present phraseology in the clause is "keep trimmed and free from mosquito larvae," which is very narrow, as the present Ordinance states:—

"The presence of mosquito larvae in any collection of water on premises shall be *prima facie* evidence that the provisions of the preceding section have not been obeyed, and the owner or occupier, as the case may be, of the premises shall be liable to a penalty not exceeding twenty-four dollars."

I do not see that the new law does anything else than narrow down the existing liability. At present one would be liable to a penalty if mosquitoes are found on the premises, but under the new law he would be only liable if mosquito larvae are found. It is a narrower provision than the existing law and its operation will be to the benefit of the owner and occupier and

not to their prejudice. It is a closer definition that the sanitary people are after.

Mr. WOOLFORD: Why not remove "larvae", since their discovery will lead to prosecution?

The CHAIRMAN: The idea is to keep down disease. Liability is put on the occupier and it is up to him to do his best. It is a narrower provision than the existing Ordinance.

Clause 6 passed without amendment.

The Council resumed.

The CHAIRMAN: As I have said, we will not proceed to the final stage of the Bill, and that question may be brought up and further considered then.

OLD AGE PENSIONS BILL, 1944.

A Bill intituled "An Ordinance to make provision for the payment of Old Age Pensions."

The ATTORNEY-GENERAL: Moving the second reading of the Old Age Pensions Bill I need not remind hon. Members of this Council that motions were tabled as long ago as 1942 by the hon. Member for Western Essequibo (Mr. C. V. Wight) and the hon. Member for North-Western District (Mr. Jacob) regarding the question of the payment of Old Age Pensions. As the result of those motions a Committee was appointed and that Committee duly reported, and the present Bill is to a very large extent based on the recommendations of that Committee. But there are one or two departures from those recommendations. Hon. Members will no doubt compare the Bill with those recommendations. The first thing to be borne in mind, as is so often said in this Council Chamber, is that this is a big country with the best part of it hardly occupied which makes the payment

of Old Age Pensions very difficult. As I understand, in Barbados where everyone is within 400 yards of a Post Office it is quite easy to pay Old Age Pensions, but in this country with people resident as far away as the Rupununi it is not so easy. It is easy to provide the money but the machinery required for the physical payment is not easy to function.

I am very anxious to stress this point. The Bill aims at the start at simplicity. It is mainly an endeavour to get the payment of Old Age Pensions started, and the machinery can be improved later in the light of experience gained. The great thing is to make a start and get it going, and then we can introduce improvements which have been introduced elsewhere but which we cannot see our way to do here because of physical difficulties—space and lack of transport. This particular Bill, as every Bill, provides for wide open spaces as it does in Georgetown and New Amsterdam. That is why the provisions in this Bill are a very simple procedure. It is simply to get a start made. If this works we would improve the method, but it is an endeavour to get a start. I may say in most Colonies and in Great Britain before Old Age Pension was introduced they had Committees to examine the subject, and in practically every case they found that the estimates put up were very greatly exceeded in actual practice. At a later stage I shall quote those figures and also later figures. Any figures I quote may be greatly exceeded because we had no census for a long time now and no one knows how many are over the particular age at the moment. The main condition of the Bill is that the age of sixty-five years be taken as the qualifying age. In Barbados the age is seventy and in Trinidad it is sixty-five. In the case of Barbados we have the exact figures of the financial commitment they thought it would cost, which was calculated before they brought in the

scheme to provide Old Age Pension. The scheme was estimated at a total cost of \$70,000 a year, but in fact when they came to pay the pensions and did pay them it was greatly exceeded. \$80,000 was the amount paid out. \$80,000 was the amount paid out. There was the same experience in Trinidad, the same as in England, the amount paid out considerably exceeded the amount estimated. I want to impress upon hon. Members who may be inclined to recommend an increase of the amount of pension that the position may be more serious now than one realizes. In Barbados, as I said, to pay Old Age Pensions at the age of seventy it cost them \$82,000 a year. Recently they had a Committee to work out that extra cost and they found that if they reduced the age to sixty-five the amount would be \$138,000. In other words, a reduction of five years in the age will increase the amount paid by over \$50,000. That is in Barbados according to their population.

What are the figures before us? I am quoting figures from the report of the Committee appointed to consider the scheme. They estimate that in Georgetown, assuming a pensionable age of 65 years and over, there are 1,816 persons entitled to pension. Elsewhere in the Colony they estimate that the number is 6,317. They are people who, they estimate, will actually draw pensions. They are not the actual number of people in the Colony over 65, but people who they expect would come forward and qualify to draw a pension. There are a great deal more people in this Colony of that age who either do not wish or do not qualify for pension.

Clause 2 defines the "appropriate authority" which is really the machinery through which the whole Bill is intended to work. The idea is that we have already the Pocr Law Commissioners who administer a system which might be called pensions now both in Georgetown and in the rural areas. To avoid setting up new

machinery it was decided to utilize the existing Poor Law machinery—in Georgetown the Poor Law Commissioners, and in the rural areas the Local Boards appointed in respect of Poor Law districts. Do not assume that it means that Poor Law distribution is finished. It will go on exactly as it does now. Old age pension is intended to be in addition to Poor Law relief. Of course some people who now draw Poor Law relief will cease to do so on the receipt of old age pension, but other people would then come under Poor Law relief.

Clause 4 sets out the conditions for the receipt of old age pension or what are the qualifications required. There are four. The first is that the person must have attained the age of 65. There will be difficulties in this connection. Vast numbers of people are unable to prove their age and for a few years discretion will have to be used.

The second qualification is that a person must have been a British subject for 10 years immediately preceding the payment of a pension. The need for that is quite obvious. If we do not have some provision of that sort we would have all the elderly people over the frontier coming into British Guiana to celebrate their 65th birthday.

The third qualification is that they must have been resident in the Colony for 20 years immediately preceding the claim for a pension. The fourth qualification is that a person must not be in receipt of an income exceeding \$4.50 per month in Georgetown and \$3.50 in the rural areas.

Clause 5 deals with the calculation of means, while clause 6 sets out the procedure to obtain a pension. Clause 7 is purely procedure, while clause 8 fixes the amount of pension

and the method of payment. It must be noted that it in no way depends on the amount of the income. The fact that a person is in receipt of a small income does not mean that that amount would be deducted from his pension. In practically all Colonies, and certainly in the United Kingdom, any income you have is deducted from the pension. Here once you are qualified it is no more a question of what your income is. The amounts suggested are \$3.60 *per mensem* in Georgetown and elsewhere in the Colony \$2.40 *per mensem*. Clause 9 sets out the disqualifications, and I do not think anybody would disagree with them for one moment.

Clause 11 contains the usual provisions made in the case of all State pensions. A pension must not be assigned or any charge made on it, and in the case of bankruptcy it does not pass to a trustee. A pension is paid to a certain individual and he is not allowed to divest himself of it. The rest of the Bill is purely procedure.

As regards staffing, the Commissioner of Local Government is the person responsible under the Welfare Scheme, and he has pointed out that the actual labour involved in the first 12 months would be greater than at any other time. It will be necessary to register the pensioners and enquire into every single case. It may take one year or longer to get the register in working order. The staff he requires for the first year or two will be probably greater than what he would need after the scheme has been in operation for some time. It is suggested that all persons should be appointed temporarily for a period of two years and told that if their services were satisfactory there might be permanent employment after two years. The staff asked for is one clerical assistant of the lowest grade and two lady record clerks for head-

quarters. These would always be required. Elsewhere than in Georgetown he has asked for 16 temporary assistants, and that he be allowed to pick his own men and pay them such salaries as he thinks they deserve in view of their previous experience and record. The limit would be \$100 per month.

The cost of the scheme works out as follows: the total cost of the staff is round about \$20,000 a year. The cost of pensions estimated by the Committee was \$187,700, but it is now estimated that the actual cost would be \$260,364 a year. The cost of stationery is estimated at approximately \$250, making a total annual recurrent expenditure of \$280,614. In addition, in respect of the first year it will be necessary to provide office equipment and forms, and various expenditure incurred in starting a new office, and the Commissioner has asked for a further sum of \$1,500, making a total expenditure for the first 12 months of \$282,114. I now formally move that the Bill be read a second time.

Mr. AUSTIN: In seconding the motion, sir, I feel that in a way Government has been a bit lethargic. Some years ago one of us endeavoured to get a Bill of this nature put on the Statute Book but was not successful, and it is due to a great extent to the hon. Member for Western Essequibo (Mr. C. V. Wight) and Mr. Critchlow that it has now, I hope, come to fruition. I understood the Attorney-General to say that the amounts to be paid as old age pensions are not as generous as they might be. After all, living as we do in this Colony below sea level we suffer disadvantages which are not appreciated in other places in the Caribbean area, and people have to seek work here at an earlier age than they generally do in the Islands. I think the age of 65 is too high and might be reduced

to 60 years. Even if we have to spend another \$40,000 we should endeavour to do it. To my mind I rank old age, perhaps wrongly, in front of early education. I think the old people in this Colony should get reasonably fair treatment from the taxpayers so that they can look forward to a retiring age at which they perhaps may be able to take up small cultivations in order to assist themselves and their families in a way which would make them reasonably comfortable.

As regards staffing we must have a staff. They do not complain about these matters in the United Kingdom; they look at it from another point of view. We are supporting a large Alms House. Would it be necessary to continue that? I think it costs the Colony 40 cents per head per day to carry on that Alms House. I give the Bill my thorough support and I hope we will be a little more generous as regards the amounts of the pensions.

Mr. SEAFORD: I would like to ask a question. I would like the hon. Attorney-General to say where he got the information about a reduction of \$40,000 in five years?

The ATTORNEY - GENERAL: That is the figure from Barbados.

Mr. LEE: I heartily welcome this Bill and I agree with the hon. Nominated Member that Government should consider a reduction of the age to 60 years. Looking around the country to see who will benefit by this Bill one will find that many of them are in poor circumstances, and if the age is reduced to 60 there would not be very many more receiving this pension. The amount of the pension is also on the small side. For the rent of a small room one has to pay at least \$4 per month. If the improvements suggested are made many persons would leave the Alms House. As a person gets older he gets feebler

and Government should consider the possibility of introducing a graded scale of pensions.

Mr. JACOB: I am glad that the last two speakers have supported the idea that the amounts of the pension are too small. I am glad too that the Attorney-General has indicated that. This question was brought up in this Colony on several occasions. I think the hon. Member for Western Essequibo (Mr. C. V. Wight) was the principal mover for the introduction of old age pensions here, and I believe I assisted in some measure.

Looking at the report of the Committee I find that their recommendations as regards the amounts have not been accepted. I do not wish to say very much now, but when the particular clause is reached in Committee I will have something to say about it. I have always been accused in this Council of making strong speeches and accusing Government of one thing and another. It has been said that I never give Government real credit for what it has done, but when I look around and study what is happening in other parts of the world I feel that I was fully justified in speaking as I have spoken in the past. I am not going to speak in that strain today. I am merely going to repeat one or two statements made by Members of Parliament, including Mr. George Hall, at one time Under-Secretary of State for the Colonies. When an improved pension plan was introduced in the House of Commons in February, 1940, Mr. George Hall made the following statement.

The PRESIDENT: What are you quoting from?

Mr. JACOB: From the *Daily Herald* of February, 1940. I thought Your Excellency would have recognized the newspaper.

The PRESIDENT: I thought it was the *Daily Mail*.

Mr. JACOB: Maybe the *Daily Mail* had it too. This is what Mr. Hall said:—

“This Bill is shamefully trifling with the greatest human problem the country is confronted with, and the treatment meted out to the old-age pensioners is a disgrace to this nation.”

One old Member said “Old people feel they have been betrayed.” The Bill was introduced in England with a view to improving the position of old age pensioners by reducing the age from 65 to 60 years and increasing the pension from 5/- per week introduced in 1908. I take my seat but I will say something more later.

Mr. CRITCHLOW: I rise to congratulate the Government on bringing this Bill forward. It is what I have been fighting for for over 19 years. If I went to Government three times a year I always mentioned an old age pension scheme, and I was very proud when I heard the hon. Member for Western Essequibo (Mr. C. V. Wight) move a motion for the introduction of old age pensions in this Colony. I intended to move two amendments to this Bill but I am told that I could mention my points when the Bill came up.

I was trying to find out how many people are alive today in the Colony between the ages of 60 and 65 but I have not been able to do so. I am strongly of the opinion that only 5 per cent. of the population would benefit by the Bill if the age was reduced to 60 years. I therefore support the suggestion that the age be reduced to 60 years.

I notice in the report of the Committee that it was suggested in 1940 that the amount of pension should be \$5 per month, but perhaps because Barbados and Trinidad pay less it is

proposed to pay \$3.60 in Georgetown and \$2.40 elsewhere in the Colony. There are many poor persons who have no means whatever and will be dependent solely on this pension. I am appealing to this Council to increase the amount to \$5 or some reasonable sum above \$3.60. It may be said that these poor people have somebody to help them, but in many cases they have absolutely no help. We have to contribute to the upkeep of the Alms House and I am sure it works out more to maintain a person in that institution.

I suggest that a year after this scheme has been in operation Government should consider the introduction of a compulsory insurance scheme whereby workers and employers would contribute to the old age pension scheme. Young people should be compelled to contribute to their upkeep when they get old. I know that some firms in the Colony offer better pensions to workers who do not work regularly. I again ask that the amounts of the pensions be increased.

Mr. JACKSON: I would like to add my quota of congratulations to Government on having brought this Bill forward. When the matter of old age pensions was spoken of in this Council I had hoped that the amounts to be paid to individuals would have been so generous that it might have been advisable for me to relinquish my teacher's pension and avail myself of the old age pension scheme. However I think we ought to be thankful for small mercies. That the amounts are small goes without doubt, but that the scheme is a step in the right direction is also beyond doubt. I should certainly be agreeable to a small increase of the amounts if that were possible. I do not know much about reducing the age limit to 60 years, for in this country people are fairly young at 60. The hon. Nomi-

nated Member on my right (Mr. Critchlow) will be 60 during this year and I am quite sure that any person qualifying for pension at his age would not deserve it judging by his appearance. (laughter).

I am strongly of the opinion that if the amounts proposed were increased the effect would be to reduce the number of inmates in the Alms House. It is with some difficulty that some people are persuaded to go to the Alms House. They look upon it as a disgrace, and I am sure there are numbers of them who would prefer to remain outside if the amounts of the pensions could be increased. I notice that the hon. Member for Essequibo River (Mr. Lee) wants the pensions to be on an incremental basis, beginning at the figures proposed by Government. He thinks that as a man gets older he should get a little more. My experience is that as a man gets older he requires less food and does not take so much to keep himself as when he is younger, so that I do not think that as a person gets older he requires something more.

I have a grouse in connection with this matter. I have always had it in respect of the distribution of Poor Law relief. I cannot see why people in Georgetown should get a larger pension than those in the country districts. I believe it is more difficult for really poor persons to exist in the country districts than those in the towns. As a matter of fact no one, unless he lives among the poor people in the country districts, knows the extent of their wants and the difficulties they have to endure in order to live. In the City of Georgetown there are numbers of organizations which help the poor, and of course those who go about the streets to seek assistance can do far better than the poor in the country districts. I therefore think the poor

people in the country districts should receive a little better help. I do not for one moment ask this Council to reduce the amount for people in Georgetown but I do appeal for similar consideration for the people in the country districts. Let there be one uniform amount of pension throughout the Colony and no hardship would be created. It would cost a little more, it is true, but I think there should be one amount of pension for everybody. In the case of persons entitled to pension from the Government there is no variation according to the locality in which the pensioner lives. I am urging that the same system be adopted in relation to the poor people in the City and country districts.

This is a step in the right direction and I know there is not a single Member of the Council who will not support this Bill. I also think there are several Members who are sympathetically inclined towards the people in the country districts. I make no threat but I think the representatives of the rural districts would have to answer some questions if the poor people in the country districts are not given the same amount of pension as those in Georgetown. We have heard a lot about Elected Members and that they should be Chairmen of Committees and so on, and I hope they will rise to the occasion and speak up for their respective districts.

Mr. EDUN: A sigh of relief will be breathed in the country districts and on the sugar estates when this Bill becomes law. While old age pensions would come in any case I want to pay tribute to one hon. Member of this Council, Mr. C. V. Wight, for the service rendered to those who have served British Guiana and are now old enough to be considered encumbrances and put aside. At times we ought to invoke the blessing of God when we consider old people, and in this case, if we are not to think that the moun-

tain was in travail and brought forth a mouse, old age pensions should be a fiat rate of not less than \$5 per month.

As a result of climatic conditions in this country the working class people become old quickly, and I think the age limit should be reduced even below 50 years. I think the age should be 60 years for men and 55 years for women, but that would be considered a radical amendment and would involve a lot of money. But if old age pensions cost this Government half a million dollars I personally would not grudge it because this country has benefited up to now from those very old persons to whom belated consideration is now being given. If we are giving consideration at all to the working classes who will benefit most by old age pensions then this Council ought to revise its attitude as regards the amount of the pensions and the eventual cost of the scheme.

For that reason I think care should be taken to enlarge and widen the scope of the guardians in the country districts and on the sugar estates in order to recommend or to examine applicants. That involves the question of democracy. A pittance of \$282,000 is merely tinkering with the problem of old age pensions if at all we want to do justice. I am thinking that there are 8,000 likely applicants and at \$5 each per month it would involve an annual expenditure of \$480,000. I am prepared to vote half a million dollars for old age pension. As a Member of this Council I should be discharging my duty and invoking on myself the blessing of the poor people. If there is charity to be done it should be done in the fulness of things.

As I travel around the sugar estates practically every Sunday, what do I see? Thousands of old women and broken down men who ask me: "Are you not asking Government to assist us with something?" The hope

I gave them was that old age pension was coming, and now we are thinking of giving them 60 cents per week. I suggest that we wait another year and give them \$5 per month. I received the following telegram this morning:—

“Port Mourant—Albion Committee resolution old age pension be \$5. Inform Governor. Details posted. Ramjitsingh.”

If I asked for resolutions from all over the country I would get them in the hundreds. The producing masses, having been sucked like oranges, are now to be thrown overboard and given a pittance of 60 cents per week. That is not playing the game. Thousand of dollars are spent on pensions and salaries of civil servants. It is a shame, and in view of the fact that this is a tropical country I think we ought to revise our attitude. I think the Committee, or whoever was responsible for drafting this Bill, did not think of the human side of it. It is no use talking about old age pension when we are placing it on the same basis as Poor Law relief. When I was appointed a member of the Poor Law Commission I could not stand the sight of not less than 20 persons coming before me every fortnight and asking for doles. I agree with the hon. Nominated Member of Den Amstel (Mr. Jackson) that if we increased the amount of this pension we would bring about a reduction in the cost of the upkeep of the Alms House. Therefore I appeal to the Council not to think so much about money but invoke the blessing of the poor people on this Council.

I do not know how the Indian immigrants will be affected—whether their immigrant certificates will be accepted as proof of their age. I think they ought to be accepted because it is their only proof of their age. In some cases it will be found that their age were put on the high side because, if their right ages were known in India

they would not have been allowed to come here. However, that is a matter which can be examined.

I want to thank Government. I want to be grateful because old age pension is something we have been looking forward to for the last 5 or 7 years. From the inception of the Man Power Association it formed one of its planks. It has come at last, but for Heaven's sake do not let us reduce it to an absurdity. Do not make the world feel that we are miserly in giving the masses a pittance. I suggest that Government should reconsider the age limit and increase the amount of the pension. There should also be no rigidity in dealing with applications. Let the scheme be positive and not negative.

Mr. C. V. WIGHT: I had not intended to speak on the Bill which has my support subject to certain observations. I would like to thank the hon. the Sixth Nominated Member (Mr. Edun) and those other Members who have so kindly referred to my efforts. If any credit is due to me I think great credit is due to hon. Members of this Council who unanimously supported my motion. I however think greater credit is due to Government for having accepted the motion and for putting this Bill before Council. I say great credit is due to hon. Members for their unanimous support because I feel that this is an instance which has brought some benefit to the inhabitants of the Colony by a unanimous decision. They did not descend to the general self-aggrandizement and abuse not only of Government officers but other Elected Members who are alleged to be not representative of the people and not doing this and that in the interest of the people because they happen to be a little better off. If we adopt that policy in this Council I can see no possible hope of success or extension of the democratic principle of the constitution of this Council. I can only see a reversion to the unfortunate

debacle which occurred when the Constitution was taken away from us. There is too much abuse of the individual because he happens to be representative of a particular section. There is no give-and-take and no credit given to those who are honestly endeavouring to do something in the interest of the Colony. When I hear threats about election and certain Members being thrown out neck and crop, of certain Members who do not stand a chance, and only two or three Members who represent the whole Colony and should sit in the 24 seats in the future composition of the Council, it makes me despair of the future of the Colony.

I had heard of certain opposition to the motion which I proposed to move, but that did not deter me in any way. I simply went ahead with it because there is perhaps one feature that hon. Members have not touched upon, and they know as well as I do that it is a matter of paramount importance. We know that in this Colony there are several young men and perhaps elderly ones who are the only bread-winners of their family, and it is really in that direction that some relief might take place. It will allow a more hopeful future for those young persons who start life on a paltry salary of \$20 or less and have an aged mother, father or uncle, all in the same house. There is a large proportion of persons in that position, and it is to those that perhaps the greatest relief will immediately come.

I would like to make one or two observations on the suggestions made by the hon. Nominated Member, Mr. Critchlow. I agree with him entirely that there should be compulsory contribution to an old age pension scheme, that the age-limit should be reduced to 60 years, and that the amount of pension should also be increased, but what I do say is let us go gradually. Let us start with the initial stage by getting the scheme

working, and, if necessary, within a month or two after its inauguration we can make amendments as soon as the administrative side has got going. Do not let us start immediately to upset the whole scheme. I have heard threats about being thrown out at election time, but if 51 per cent. of the voters in my constituency tell me that they do not want me I would resign. The hon. Nominated Member has achieved his aspiration for which he has been striving for over 20 years, even before he started to play cricket with me.

We have heard a lot about the Alms House. Are we going to continue to have an Alms House even though this old age pension scheme may reduce the number of inmates in that institution? Are we not going to strive more to introduce a system of working houses in each County? Perhaps such a system may be better than having an Alms House.

Mr. WOOLFORD: I thought I might make some useful contribution to this debate if I gave Members some idea of what is paid in other places near to us. I was a member of the Committee and I share the view that the qualifying age should be 60 years. The original legislation in England was only introduced in 1908, and the payments there are 10/- per week with a means test of 20/- per week. There is an Assessment Board which goes into any particular claim and makes a further contribution. There are some details that as the scheme progresses we shall have to attend to. The means test is twenty shillings (20/-) per week in the United Kingdom. In the Island of Trinidad it is \$5.00 per month and—

Mr. EDUN: \$5.50!

Mr. WOOLFORD: I am only speaking of the time of the report. I am speaking of the information available to the Committee and, I

think, you will find that I am correct in saying it was \$5.00 up to two months ago. That is the information supplied to me, as I took the trouble to enquire. In the Island of Barbados it is four shillings (4/-) per week. That is the comparison with two very much richer places with larger population. We are doing extremely well as a beginner, and whilst I agree that we should, if we can, make a larger contribution I hesitate to press it at the moment until we see how the Scheme works. My suggestion is, we do not know how many people will claim benefits and if it becomes necessary for supplementary estimates that can be done. That is a practical suggestion I make. Let the Bill go through, see the number of claims, examine them and make supplementary payment. As is done elsewhere there is no fixed amount. Frequently in all those places where Old Age Pensions operate claims are made in mid-year or at alternate times, and the claims are fixed as often as may be. I agree that in none of those places, not even in England, any differentiation is made between living in one district or another, and I am inclined to the view that the pensions should be a fixed amount whether in Georgetown or the outlying districts.

There is one feature that has not been emphasized which faces the Committee. In calculating the pension the means test should be applied but it does not include the person who is over 65, or 70, or whatever age-limit, and is also receiving Poor Law Relief. Hon. Members know there are women receiving Poor Law Relief who are over sixty years and who will still be eligible for this pension because the amount they get from the Poor Law Commissioners, 1/6 or 2/ per week, will not make them ineligible for this pension. There again we must allow a period to lapse in order to see how many people claim and how the allocation can be made. When the

Committee stage is reached I would like to make one or two other suggestions about the whole matter, because I do not know in what way it can be ascertained. I rather fancy one hon. Member said it is possibly 8,000 persons. On what is that based? We have got some figures from the Poor Law Commissioners. I feel that in this Colony, especially in the City of Georgetown, there are large numbers of illiterate people whose ages are somewhat difficult to determine and who have never been in the Alms House and, therefore, the Alms House figures can be no guarantee. A large number of people, we all know, may come to us or may write letters who are desperately in need. Whilst I think there are going to be many inequalities and many dissatisfied people who may be rejected, I do say let us get on with the Bill, take the estimate as a gauge and, if the necessity arises later on, meet it with a supplementary provision.

The ATTORNEY-GENERAL: As every Member who has spoken has supported the principle of the Bill there is nothing I need say at this stage. There is, however, one thing I would like to say. It is mentioned about the amount paid as pension in Trinidad. The last information I got is that the amount is \$6.00, but from that you deduct any income one may be in receipt of. Here no deduction is made. I do not think there is any big margin of difference between the pensions proposed in this Colony and those in fact paid in Trinidad. Remarks were made as to why there should be a difference between the pension in Georgetown and that outside Georgetown. That is entirely a matter for hon. Members of this Council who know conditions in this Colony far better than I do. The cost of living in Georgetown is high, but I know it is higher outside Georgetown also. It is a peculiar matter for Members of Council to work out the figures such as they are, as any

change of any sort may have very great consequences. As the hon. Member for New Amsterdam (Mr. Woolford) and the hon. Nominated Member (Mr. Edun) have said, get a start made as soon as we can and, as we obtain reliable information, we can then amend this as is possible. As soon as the information is available the alteration can be made, but we must also remember that Social Welfare workers are always inclined and enthusiastic to take the bit between the teeth and go a little too fast. This is calculated to restrain those members, if they can, and keep the operation within limit. I am not speaking against an increase of the amount; that is left entirely to the Council. What I do say is, do not let enthusiasm carry us away with amendments. A few months later we shall see whether an amendment is justified in relation to this Bill. The other points as to age, the amount and the difference in amounts to be paid in Georgetown and elsewhere, can each be taken when the Bill is in the Committee stage.

The PRESIDENT: Before I put the motion I would just like to add one word to what the hon. the Attorney-General has said and say that any substantial amendment of the Bill, which may mean a substantially greater estimate than the one we have reached at now, will prevent me from going forward straightway with it. I will be compelled to commit it again to another Committee for closer investigation and proper changes to be made. I may also have to take it up with the Secretary of States for the Colonies and again secure his concurrence to go forward. I may explain that it was with a great deal of diffidence I accepted the motion of the hon. Member for Western Essequibo (Mr. C. V. Wight) two years ago. The figure was then \$180,000. It was on that basis I went forward with it and on that basis I addressed the Secretary of

States and got a change made in the decision reached by my predecessor with the concurrence of the Secretary of States that the matter be postponed for the duration of the war. That is the position I am in. Without taking upon myself to sanction our going forward with the Bill in spite of substantial addition to the original estimate, I do not feel myself free to go further. I advise hon. Members to take the Bill as it stands. That is all I can do to assist you to bring the Bill quicker into operation. I advise strongly the favour of going on with the scheme as early as possible.

There is one other thing, the reference made about the Alms House. I had asked the Commissioner of Local Government to be present at some stage of this debate to explain the proposals of Government with regard to that. In general it is intended to make the Alms House what it should be, an Infirmary for the completely aged, the old sick, and to take certain other steps as regards the poor people who will be given relief and will still live in their homes or some other kind of preferable institution. I have asked Mr. Laing to attend and I expect to have him here during the Committee stage of the Bill. I shall therefore put the question.

Question put, and agreed to.

Bill read the second time.

The PRESIDENT: We have still the other Bill and I had the proposal put up to me as to a clause which may meet hon. Members. I do not think we can go forward with it with this very sparse Council we have. I am sure Government Officers would like to give it a little careful study before voting on it. If the Council is agreeable we may go on to the Committee stage, unless there is any other item on the Order of the Day it is desirable to get forward with now.

Mr. JACOB: You are going to adjourn at 4 o'clock!

The PRESIDENT: Yes.

Mr. JACOB: I do not think we can do very much now.

EBINI EXPERIMENT STATION.

The COLONIAL TREASURER: There is little I need to and can add to what has been stated in Your Excellency's Message No. 24. Hon. Members will recall that in August, 1940, this Council approved of the establishment of this Ebini Station in regard to the experiment of making trials to offset the mineral deficiency of the soil and grass in the savannahs of the interior. That previous resolution provided for an extension of the original appropriation of \$30,000 spread over five years and, as stated in the Message, some difficulty was experienced last year owing to the shortage of bonemeal, and those responsible for this scheme undertook to make good that deficiency by using mineral fertilizers in order to raise certain crops to take the place of bonemeal. The cost of the extension of the scheme was \$6,000 and Government in view of the urgency of the matter authorized this expenditure as a charge against the free grant already made from the Development Trust Fund. It is accordingly necessary to make up the total of the grant so that the experiment will be carried out as originally contemplated in 1945.

The Advisory Committee of the Development Trust Fund has considered it and approved of the grant and also the Secretary of State. Formal approval of Members of this Council is now necessary for the extension of this grant from the Development Trust Fund. There is just one point I would like to mention. I have seen in the file a letter addressed to the Director of Agriculture by Mr. Wakefield, which hon. Members may be interested in because Mr. Wakefield there said that from such reports as

had reached him he is satisfied that the work has been of very great value indeed and, as Your Excellency mentioned in your Message, it is intended after the completion of the scheme to proceed by asking the Development and Welfare people for a further and larger grant. With these few words I beg to move—

That, with reference to Governor's Message No. 1 of the 27th April, 1944, the Council approves of an additional grant of \$6,000 from the Development Trust Fund to cover the cost of carrying out pasturage extension work necessary to prevent a high death rate among the livestock on the Ebini Experiment Station.

Mr. SEAFORD seconded.

Mr. JACOB: I would like it to remain on record that I have always supported this scheme. I think when the scheme was put up here—unfortunately I cannot find the Message now—I had the idea that it was very conservative and the cattle industry would benefit. What beats me is that all these schemes for improvement are put so far away that one can hardly get the public who is generally interested in these matters to go there and see what is going on. I do not know if Your Excellency paid a visit to this station when you went to the Berbice River District recently.

The PRESIDENT: Yes, I have.

Mr. JACOB: Therefore Your Excellency was impressed otherwise this motion would not have been put forward. I would like to state, however, that these experiments should be viewed by the people to be benefited, and in fixing the site transportation facilities ought to be considered. I do not think this matter was given very careful consideration in the first instance, and I have no doubt it will be some kind of a success later on but that success will be achieved at very great expense. If a scheme like that is started nearer the coastlands on the Essequibo River or even the Berbice River—I think it is 2,000 miles away; I have not got the measurement,—

The COLONIAL TREASURER:
 * The area of the savannah is 2,000 square miles.

Mr. JACOB: I think it is 700 miles from New Amsterdam. If you have such an area hundreds of miles from New Amsterdam—

The COLONIAL TREASURER:
 I must ask the hon. Member not to make such a statement. It is only 75 miles from New Amsterdam.

Mr. JACOB: I have got the figures—75 miles from New Amsterdam and the experiment is carried on in an area of 2,000 square miles. I think the inhabited coastlands total 4,000 square miles. I think that figure was given in Your Excellency's speech. I was not prepared for this motion this afternoon otherwise I would have got out my data. I do urge on this Government to be practical. I do not know how many cattle you have there. I do not know what is going on there, but you are continuing to spend money on 2,000 square miles of land. That is how it looks to me. You have got Mara, Friends, the Essequibo Coast, the East Coast Demerara, the East and West Banks of the Demerara River where you can start experiments like that so that the people in the surrounding areas can benefit by them.

The PRESIDENT: Unfortunately that special kind of savannah does not exist in those places.

Mr. JACOB: I merely rose to say I am not against the principle of this experiment but it is being carried out so far from the coastlands that it is of very little value to the community.

Mr. SEAFORD: May I attempt to explain the position? The area that Government is experimenting on, the hon. Member said, is 2,000 square miles. That is not the case. It is a very small area Government is experi-

menting on to see if the rest of the 2,000 square miles of the immediate savannah lands can be taken up, because the pasture lands on the coastal belt are already overcrowded and the people have no where to put their cattle. The reason why this could not be carried out there is that conditions are entirely different on the coastal belt and the idea is to see if the 2,000 acres of savannah lands up there can be made available for pasturage. It is no good carrying out the experiment on the coastland on quite a different type of soil and grass and there is no certainty we can get a better and extended pasture for cattle there. The Committee agreed to give this grant for this experiment for those reasons. It is entirely an experiment.

The PRESIDENT: I have seen the place myself. It is a kind of inland savannah and nothing exists like that near the Coast. It is a different kind of soil and pasture, and the experiment is to see if we can obtain with such an area that improvement desired. It is quite impossible to bring it down near the Coast. It is possibly just as near as we can get it. If it is successful, then it means a considerable area of inland savannah can be made profitable to us.

Question put, and agreed to.

Motion carried.

FIRST QUARTERLY SUPPLEMENTARY
 ESTIMATES, 1944.

The COLONIAL TREASURER: I move—

That, this Council approves the Schedule of Additional Provision for the quarter, 1st January to 31st March, 1944, required to meet an expenditure in excess of the provision made in the Estimates for the year 1944, which has been laid on the table.

If hon. Members have copies in front of them they would see all the items, except two to which I shall refer, were examined in detail by the Finance Committee on the 25th February, 1944. The only two items, which

have been inserted, apart from those in the Schedule examined on that day, are the two having reference to resolutions of the Council — "Subsidisation, \$1,000,000", approved by Resolution No. XL on the 14th March, 1944, and now included on this Schedule; and "Reconstruction of Bishops' High School, \$20,000" under the Colonial Development and Welfare Schemes, which is covered by Resolution IX passed on the 30th December, 1942. Unless any Member has any particular point to raise on the estimates there will be no need to go into Committee. The Schedule itself is extremely short and, except for the item of \$1,000,000, is not of a very large total. Therefore I move that the motion be passed unless any Member wishes the Schedule considered in Committee.

The COLONIAL SECRETARY seconded.

Mr. JACOB: I would like to say something on this \$1,000,000 vote for Subsidisation. I am not against Subsidisation, but I do not think the expenditure is wise. I would like to make my comment and let it remain on record. I am going to ask that we go into Committee so that Members will not lose their privilege. I can well remember what happened at the last meeting when an additional provision was considered and the Deputy President was in the Chair. I am asking that the Council go into Committee so as to discuss these items.

THE PRESIDENT: Your suggestion is not seconded. Apparently it is the wish of the Council to take the Schedule as it stands. I do not, however, stop the hon. Member from speaking in any way he wishes.

Mr. JACOB: I had my notes on Subsidisation here. I do not know if they are the same as when we arrived here one evening and I raised certain questions about implements and tools. I think that is included in this

\$1,000,000 item, and the hon. the Colonial Treasurer will remember that I expressed very strong views as to why certain things were not done. I think it has got to the time for the adjournment and we should not rush these things like this.

The PRESIDENT: We are not rushing it. I am quite prepared to listen to you.

Mr. JACOB: What I say will have very little effect, but it is well that these matters are considered. As regards the Bishops' High School I do not know when the new building will be constructed, whether in the next few years or earlier, but there is only limited accommodation for 200 children. Public feeling is running as high as when additional accommodation was not provided at Queen's College.

The PRESIDENT: I sent a telegram yesterday to the Comptroller telling him that I am prepared to start tomorrow and the accommodation allowed for under the revised plan is 250. That is the present position. That will be the plan on which we will start building.

Mr. JACOB: I do not think it is fair to limit the accommodation. This limitation has gone on for a considerable number of years. It is amazing the public spirit of the men put on these Boards of Governors for Queen's College and the Bishops' High school, that they should limit the accommodation for children going into those schools. I speak from personal knowledge. There are literally hundreds of girls who would like to get accommodation at Bishops' High School. I had occasion to speak to the acting Headmistress who told me that she would do me the favour of admitting one of my daughters but not the other at all. That is my own personal case. There are hundreds of pupils who should go into that school but Government has put down the limit at 200.

The PRESIDENT: The present amount caters for 250, and it can be extended if you vote more money.

Mr. JACOB: I do not think this Council would grudge voting more money. I have no doubt that if Government put up an estimate this Council would vote the amount. I would certainly like to see this Council refuse to vote the money for the extension of Bishops' High School, but Your Excellency will not be prepared to take that risk and put it to the test. Therefore, I think this Government is not going to continue to have the confidence of the responsible members of the public. I am told that I am not a responsible individual when I complain that the two principal educational institutions cannot accommodate the children for secondary education. It is a step in the wrong direction. Although we have heard all these wonderful promises and of the great hopes that should be built on the Higher education Commissioners coming out to these Colonies, what are we actually doing to have higher education within this Colony—limiting it everywhere. I urge that the accommodation should be increased to 300 and not 250. If you have accommodation at Queen's College for 350 or 300 and the Queen's College Old Boys' Association suggests that the accommodation there should be 600, I do not see why the accommodation at Bishops' High School should not be 500 or 600. I think there are as many girls as boys who require secondary education, but you make allowance for less girls. If the accommodation at Queen's College is to be for 600 then there should be at Bishops' High School accommodation for at least 500.

The COLONIAL SECRETARY: Your Excellency, I have not got the papers before me but I have seen them recently, and I think I am correct in saying that the site can provide accommodation up to 500 and the plans are made in such a way that there can be expansion as desired and as money is provided for it. In other words, when it is said that Government is limiting the accommodation at the school my answer to that is the plan is so devised that the school can be extended as desired and the site is big enough to take a school to accommodate 500. I am speaking from memory and the actual figures given may be wrong.

Mr. JACOB: When I discussed the matter with the acting Headmistress of the school a few weeks ago, she gave me the impression that the plan was for an accommodation of 300. The hon. Member for Georgetown North (Mr. Seaford) knows that.

The COLONIAL SECRETARY: The plan can be extended when and as is desired.

Question put, and agreed to.

Motion carried.

CONTRIBUTORY OLD AGE PENSION SCHEME.

Mr. CRITCHLOW: I desire to ask that consideration of my motion for a Compulsory Contributions Old Age Pension Scheme be deferred.

At this stage the Council adjourned to Wednesday, 14th June, 1944, at 12 noon.