

## LEGISLATIVE COUNCIL.

*Wednesday, 14th 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. McDavid, 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 Essequibo).

The Hon. J. I. DeAguiar (Central Demerara).

The Hon. F. Dias, O.B.E. (Nominated).

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

The Hon. Percy C. Wight, O.B.E. (Georgetown Central).

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

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

The Hon. Peer Bacchus (Western Berbice).

The Hon. H. C. Humphrys, K.C. (Eastern Demerara).

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

The Hon. J. W. Jackson, O.B.E. (Nominated).

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

The Hon. V. Roth (Nominated).

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

The Clerk read prayers.

The minutes of the meeting of the Council held on the 2nd June, 1944, as printed and circulated, were taken as read and confirmed.

## ANNOUNCEMENTS

## CO-OPERATIVE CREDIT BANKS BILL

The PRESIDENT: We are happy to hold a meeting today with three Elected Members present, and with precisely an equal number of Official Members the Nominated Members can sway the Council. I would like to contribute a paper I have prepared.

Mr. PEER BACCHUS: Just a correction, sir; there are four Elected Members present.

The PRESIDENT: Yes; you have just arrived in time (laughter). It is just to put on the records of the Council a note I have prepared on that point about the amendment of the Co-operative Credit Banks Bill as to the insertion of the word "purchase." We have talked about it a good deal since we met and have discussed it twice in Executive Council, and I had this note in front of the Executive Council yesterday. For convenience copies are distributed to hon. Members, and I would just like to go through it with hon. Members.

"I would like to say a word about the Bill which we left in Committee on our last sitting touching Co-operative Credit Banks and the proposed amendment to insert the word "purchase" in the second paragraph. I would wish to point out in the first place that that amendment was brought forward without notice, whereas notice is extremely desirable and indeed necessary in the case of an amendment of importance as it is too much to ask Law Officers to deal with these out of hand. The Attorney-General indicated certain strong objections from the point of view of the legal draughtsman and it seemed obviously necessary to me to hold up procedure until the point could be reviewed more carefully.

"The proposal to insert the word "purchase" in paragraph (a) of clause "23 of the Co-operative Credit Banks Bill is a drastic amendment which, if carried, will necessitate the withdrawal of the Bill from Council in order that it may be redrafted. Even then, as two distinct subjects would have to be dealt with, two Bills would be required to comply with the provisions of sub-clause (4) of clause XII of the Royal Instructions. The two distinct subject matters are short term loans by members of Co-operative Banks made to brother members and much longer term loans the funds for which would, in the vast majority of cases, have to be provided by Government. If the Council desires therefore that facilities shall be provided whereby individuals can obtain loans from Government for the purpose of purchasing land it will obviously save time if the Co-operative Credit Banks Bill be passed in substantially its present form and directions given for the drafting of a second Bill to deal with advances for the purchase of lands."

Without going into questions of legal draughtsmanship or the action I must take under the Royal Instructions I would say straight away that when the point was raised I felt instinctively that we were going off the rails. I would repeat that the two objectives in question must be handled separately.

Co-operative credit from a Co-operative Bank formed by a number of proprietors, in most cases small holders with small holdings, is designed primarily for the extension of credit for immediate purposes of improvement to agricultural or other similar allied activities, on land which is already in the hands of the members; they are already land-holders

and they seek credit among their fellow land-holders to enable them to improve their existing holdings. That kind of credit is primarily short term and should not make a demand for funds beyond the sums which such Co-operative Credit Bank, composed mostly of small holders, can lend out from their own revolving funds, or, allowed under the present Bill, further funds which the Government may let them have for the purposes mentioned.

But on the other hand where the matter in question is to enable persons who may not be presently owners of land at all, or members of the Banks at all, to purchase new land, the primary object being purchase to permit them to become land owners, it is a different kind of proposition. If it is to be useful it should be on a long term basis with a low rate of interest.

It seems to me therefore that to attempt to blend the two objectives into one procedure with the same machinery would be likely to damage both. It will be difficult to make the facilities for purchase as simple and straightforward as they might be made under an organisation designed primarily for that purpose; while on the other hand if this subject has to be handled as I have said for the benefit of new would-be purchasers of land, there would have to be troublesome restrictions attached to the procedure of these Banks which might restrict the Banks in the services they are primarily intended to provide. That is what the lawyers mean when they say the Bill would have to be redrafted.

Now it may be observed that this does not in any way mean opposition or obstruction to the principle of the matter, that of creating credit facilities for the purchase of land by new purchasers. Personally, I regard that as highly desirable. But it would be far better obviously to handle it separately. The machinery would have to be not that of the small Co-operative Credit Banks but a system permitting direct advance from Government or from a special organisation to which Government granted the funds. That might be by a special banking organisation which might be in fact the proposed Bill under this Bill but operating with a separate piece of machinery, or it might be a special *ad hoc* bank. What I would propose to do therefore is immediately to appoint a Committee of persons interested, with legal assistance, to examine the matter and make specific recommendations."

I speak not without personal experience particularly in the first Colony of which I was Governor. We had there

two forms of agricultural credit, the one was primarily for the purchase of land and the other was for agricultural improvement. There being separate forms was in principle correct, but in actual fact both forms of credit were handled by the same machinery and the same personnel and in both the terms of credit were made short term, a maximum of five years for purchase: and both things got mixed up together and were handled without distinction. The result was a ghastly financial mess. Some proprietors had got loans of both kinds but made not the slightest distinction in working nor did the lending organization. So that while the short term credit arrangement for agricultural improvement should have been a very useful arrangement, it became obliterated by the existence of parallel credit arrangement for purchase, very often touching the same property, with similar short term obligations and similar rates of interest.

Further, the amount of money which had been lent out by Government became altogether excessive and payments so much in arrears under the short term arrangement that the Colony was compelled to permit the Crown Agents to sell all its existing investments to get out of an impossible situation. The initial remedy was a complete revision with long term credit at a lower rate of interest in order to get the purchase loans square, and this involved, which was most unfortunate, the scrapping for the time being entirely, of the short term credits for agricultural improvement. That is the kind of position I am so anxious to avoid here. So my advice in the last paragraph of this note is:—

"In the meantime it is obviously wisdom to proceed with the Bill in its present form which we can do forthwith and bring it into effect for the benefit of the numerous people who can now take advantage of it."

As I say I shall proceed to appoint those best qualified to advise us on

what organization we can bring in to meet the other objective credit or purchase. I had a word with the Mover of that particular amendment last week and, I think, he thought it worthwhile to get on with the Bill as it stands.

#### BILLS FOR FUTURE CONSIDERATION

My only other comment is about our coming business, that is the Bills touching the Soap Industry, the Shop Hours particularly Spirits Shops and Rice Tenancy Security. These should be printed and be out in the *Official Gazette* in a few days. We will adjust our next sitting of Council in accordance with the progress made with these Bills. The other one which is nearly ready is the Local Government Bill which is very long, running into something like 300 pages now, but substantial progress has been made and we hope to be able to bring that forward if not in the immediate few days in the not too distant time. That concludes any announcement I have to make.

#### GOVERNMENT NOTICES

##### INTRODUCTION OF BILL.

The ATTORNEY-GENERAL (Mr. Pretheroe) gave notice that at a later stage or a subsequent meeting he would ask leave to introduce and have read a first time the following Bill:—

A Bill intituled "An ordinance to amend the River Navigation Ordinance Chapter 128."

#### NOTICES OF QUESTIONS.

##### COMPREHENSIVE SURVEY OF HINTERLAND.

Mr. ROTH gave notice of the following questions:

Whereras the West Indian Conference, 1944, recommended that an organised

and comprehensive survey should be carried out to ascertain the resources and potentialities of the interior of British Guiana,

And whereas such a survey was commenced about twenty years ago and subsequently abandoned.

When does Government propose to implement the said recommendation by resuming the said survey?

### ORDER OF THE DAY

#### STAFF OF BISHOPS' HIGH SCHOOL.

Mr. ROTH asked and the COLONIAL SECRETARY replied to the following questions:—

Q. 1.—How many changes have been made in the staff of Bishops' High School during the year ending 31st March, 1944?

A.—Three changes, namely—one full time and two part time mistresses and they were replaced. One extra mistress was taken on for an extra form.

Q. 2.—How many staff changes are contemplated during the year ending 31st March 1945?

A.—Three mistresses have intimated their intention to leave in July. Steps are being taken to replace them by recruitment of graduate mistresses from the United Kingdom, and pending their arrival by temporary local appointments if necessary.

Q. 3.—How many mistresses are there actually on the staff under contract and how many are merely ladies temporarily "obliging" as teachers?

A.—None of the present staff has yet signed contracts with Government, but there are 12 including the Headmistress who are regarded as a permanent staff and there are 2 ladies on temporary appointments. If the 3 mistresses leave at the end of the Summer Term as contemplated and the reliefs have not been obtained from the United Kingdom by that date, 2 more temporary appointments will be made locally.

(See answer to question 2),

Q. 4.—In view of the facts stated in the Headmistress' last annual report, does Government view with equanimity such numerous and frequent changes of staff?

A.—No, but it should not be overlooked that the management of the school was not in Government hands until last year, now that steps are being taken to put salaries on a proper footing a more permanent establishment should result.

The PRESIDENT: We will now proceed with the motions and, if the Council would excuse me, I ask the Deputy President to preside for the time being. I will be available when you get on to the other business later in the afternoon.

#### DEPUTY PRESIDENT PRESIDES.

At this stage the President left the Council Chamber and the Deputy President (Mr. Woolford) occupied the Chair in his absence.

#### ANNUAL FIRE-ARMS LICENCE.

Mr. ROTH moved the following motion:—

Whereas in the remoter districts of the Colony the possession of fire-arms is of essential importance to the well-being of residents therein;

Be It Resolved, that this Honourable Council recommend to Government the remission or reduction of the annual licence on fire-arms (other than pistols or revolvers) kept and/or used in places other than towns, villages or sugar estates.

In moving this motion I will be quite frank and admit that for the past twelve months I have been worrying Government with the object of abolishing the licence on guns used in the interior with no result. I have been in receipt of communications stating that Government is not prepared to upset the present taxation on guns used in the interior. Therefore I have come to this Council in the hope that hon. Members will convince Government of the justice of my plea.

Often and repeatedly it has been urged that the possession of fire-arms is necessary for self-defence in the interior. I must admit that in my own twenty-five years of running about the local forest I have never had to depend on fire-arms for self-protection, but this was probably my own good fortune because I am aware of several instances where the possession of fire-arms has been the means of saving human life and limb from the teeth and claws of animal felons.

But apart from the question as to whether a gun is necessary for the protection of human life, unlike the town-dweller to whom a gun is a day's enjoyment shooting birds, in the interior one usually wants it in a hurry for a tiger in the fowl-house or a snake in his own house. This is in regard to the permanent settler. The roaming balata-bleeder, the diamond-seeker, the timber-worker, the mail-runner and other persons whose work carry them far from a shop very often have to depend on the gun to replenish their larder. I myself on more than one occasion would have starved but for the possession of a gun. Gainsay as you may the gun is undoubtedly a necessity in the interior and as such, I submit, should be exempted from annual licence.

It has been suggested that to exempt fire-arms or guns from licence duty you also exempt them from registration. This is by no means the case. The licence can quite easily be removed from guns used in the bush without in the slightest degree interfering with the existing and necessary registration of fire-arms. It has been suggested that difficulty will arise in the right of a person having a gun in the interior without licence coming into the town with it. A system can be adopted by which whenever a bushman arrives in town or village he deposits his gun at the nearest Police Station and takes it up at his departure for the interior.

I next come to the question of what revenue will be lost. Thanks to the courtesy of the Commissioner of Police in giving me the figures for the last year, 1942, there were issued during that year 533 licences for guns in the interior, which amounts to a revenue of only \$2,100. That is not too much to forego.

The ATTORNEY-GENERAL: Not as much, as most of those 533 are free licences.

The DEPUTY PRESIDENT: Aboriginal Indians are exempted from taking out licences; they do not pay anything. The number quoted includes those free licences issued to Aboriginal Indians, and so you must not calculate the revenue on that. If you are multiplying the number of licences issued by the amount of licence duty you are mistaken in the result being the amount of revenue, because the issue of licences to Aboriginal Indians does not necessarily mean that they pay licence duty.

Mr. ROTH: Those are the actual licences issued to persons liable to pay licence duty apart from consideration of the question of Aboriginal Indians who are exempted. Persons in the interior have long been under the impression that in the past Government paid too little attention to the conditions under which they live—those who have to earn their living far from the amenities of the more civilized coastland. I submit that a concession such as this exemption from licence duty on guns used by those people will not only tend to eradicate that erroneous but nevertheless very loyal impression but will be appreciated by the community in question to a degree not calculated in dollars and cents. In moving this motion I ask hon. Members to support the same.

Mr. FERREIRA: I rise to second the motion so ably moved. It is not

my intention to repeat the facts stated by the hon. Mover. From my own experience I can say that fire-arms in the interior are absolutely essential. I do not refer to pistols and revolvers that is provided for. Dwellers in the interior have little if any Police protection. I know as a fact that within recent times dwellers in the interior have had to depend on fire-arms to safeguard their stocks from tigers, and with the shortage of tinned goods they have had to depend to a greater extent than in the past on getting their foodstuff from wild animals. The licence duty is small but the principle is there, and I see no reason why Government should hesitate in the matter. There is no reason to fear the indiscriminate use of fire-arms if the suggestion made by the hon. Mover in respect of registration be carried out. For that reason I am supporting the motion wholeheartedly. I do feel there is necessity for it.

Mr. HUMPHRYS: I am not opposed to the motion moved by the hon. Nominated Member; it has a certain amount of sympathy from me. But I feel that the difficulty in the matter is where the interior begins and ends. When you speak of a person not having to take out a licence in the interior, it means extending this privilege and gradually finding that no licences are paid for at all. I quite agree with the hon. Member that we can insist on registration without the licence, but that will require some amendment of the Ordinance. I do not think we can push the licence aside without consideration as to how it is to be done. As far as I am concerned, I feel there would be a great deal of good done in this Colony if the licence on guns was raised considerably, and I say so because it is clear to me, and I think the hon. Member will agree, that the bird life in this Colony is becoming less and less and is gradually being wiped out. The same thing has happened in other countries to

the great detriment of those countries. I feel it is important to preserve the bird and animal life of the Colony before it becomes extinct in the long run. I quite agree that in the interior it is necessary to obtain food by means of a gun, but in so far as the coastland is concerned we have quite a lot of wanton slaughter of bird life that can be avoided by having increased licences for guns or game-shooting. I have before now advocated to Government to have game licences, and I further wish to say that if we had a game licence here it would yield quite a lot of revenue to Government. A good many people are prepared to pay it and in that way the bird and animal life of the Colony will be preserved. The motion has my sympathy from the point of view of actual dwellers in the interior, but I would like to hear more as to where that part of the Colony which we call "the interior" begins and ends.

The DEPUTY PRESIDENT: It means in the motion "places" other than towns, villages or sugar estates."

Mr. HUMPHRYS: That will never be. If that is what the hon. Member means by "interior". I am entirely against it. If you are going to say so many miles from the sea, then we will have something definite. As it is, it is far too vague.

Mr. SEAFORD: I was not clear that either the Mover or Seconder of the motion said what is really intended. The Mover of the motion referred to the interior but the motion, as we have got it in front of us, talks about "places other than towns, villages or sugar estates." That means practically by far the greater part of the coastal belt, and the Mover of the motion did not refer to that point; he only referred to the interior. If it is the interior alone, I am to a certain extent in sympathy with it. But I am afraid we are going to have a different interpretation of what is the interior

to what is stated in the motion now. The Secunder of the motion spoke about pistols and revolvers, but I see the motion eliminates those.

Mr. FERREIRA: To a point of correction! I said just the opposite.

The DEPUTY PRESIDENT: The hon. Member said that is provided for.

Mr. SEAFORD: I apologize. I do not quite see how you are going to keep a regular register without a small payment being made.

Therefore I am rather more in favour of reducing the licence than abolishing it altogether, if that can be done. I do not know the legal aspect of the matter at all. I think hon. Members will remember why the Ordinance was amended a few years ago, and I do not wish to go over that ground, but I will ask them to bear it in mind. To a certain extent I am in sympathy with the motion but I think it would be wiser to reduce the licence than to remove it. I also think it would be necessary to find a definition of "interior."

Mr. JACKSON: I would like to compliment the mover on the excellent manner in which he has spoken on his motion, but I am a little disappointed in not hearing him speak of the poverty of those who reside or work in the interior and their inability to pay the licence. I am, inclined to think that to ask for a remission or reduction of a licence, or anything for the matter of that, requires evidence that the amount of that licence is difficult for the people concerned to pay, and in the absence of any argument to show that the people in the interior are in a worse position than those who live elsewhere a motion of this kind may not be accepted.

The hon. Member for Berbice River (Mr. Ferreira) referred to the absence of police protection, and urged

that as a necessity for the possession of firearms. Do I understand that he advocates that quarrels in regions where police protection is absent should be settled by the use of firearms? If there is sufficient argument to show that the amount of a gun licence weighs very heavily on those who are in the interior I may be inclined to support any reasonable reduction, but I have not heard anything yet advanced to cause me to support the motion for the removal of the licence.

Mr. JACOB: I have very great pleasure in supporting the motion which has been so ably moved. I am sorry that the late hon. Member for Berbice River (Mr. Eleazar) is not here today. His successor has made out a case, but I think the late hon. Member would have convinced several Members of this Council that the reduction of remission of the licence on firearms is a real necessity. If hon. Members had been following the reports in the Press from time to time they would have seen that representations have been made over and over again by Members of this Council who represent the remote parts or the interior of the Colony on this subject. Since my election in 1935 I have made persistent representations at the request of my constituents that there should be no licence duty for shot guns, dogs, boats and things like those. After eight years Government has seen the necessity to remove the duty on boats and dogs. The removal of the gun licence seems to me to be the toughest of all the applications that have been made. I do not think it is really a question of getting revenue from guns. I refuse to believe that that is the real reason for Government's reluctance. I think there are other reasons, and the sooner Government realizes that the farmers, the real producers — and particularly those in the remote parts of the Colony — should be assisted in every possible way by the reduction or removal of

existing licence duties, the better it will be for all concerned.

I speak with intimate knowledge of the North-West District and I do not think the hon. Member for Eastern Demerara (Mr. Humphrys) will say that that is not the interior. If there are going to be legal quibbles about definitions and demarcations of boundaries, I think the Attorney-General in framing an amendment of the Ordinance is quite capable of making it so explicit that certain hon. Members who say that the motion has their sympathy but not their support might be satisfied. I have taken the trouble to make a survey of the farmers in my constituency in the North-West District—not the traders or shopkeepers, but the actual farmers. I think it is the opinion in certain quarters that a farmer must be a man who is unable to carry himself well. He must not wear a collar and tie at all, he must not have a decent house or decent furniture, and he must not be able to give his children a secondary education. As regards primary education it is so poor that I need not refer to that. In my opinion the farmers are eking out an existence and a remission of the duty would be a great help to them. With a gun they can supplement their income and probably supply meat and other things to the country. If those two points are gone into carefully it would be found that the interior could be very clearly defined. We have capable draughtsmen in the Colony. We have a Legal Draughtsman, a Solicitor-General and an Attorney-General. I do not think the question of drafting an amendment to the existing Ordinance should present any difficulty at all.

Regarding the poverty or affluence of people in the remote parts of the Colony I believe that the majority of Members will agree that the farmers in my constituency are eking out a very miserable existence. I feel that we have to compete with other people in this world and, if we cannot compete

with them successfully, we have to copy some of the things they do. In Venezuela, as the mover stated, there are certain regulations as regards firearms. I think there can be no harm in copying what they have. I cannot understand why regulations cannot be made for a farmer or resident in the interior to deposit his gun at a police station when he arrives in a town, village or on a sugar estate. Therefore I cannot see why there should be this hesitancy on the part of certain hon. Members to give *bona fide* farmers and residents in the remote parts of the Colony a free licence to own firearms. I would suggest that no one who has not a grant or a piece of land, or is not an actual farmer should be given a licence to keep firearms.

As regards other people who go into the interior, why can't some arrangement be made for them to have a gun while they are there? I think this Government must change its methods. We must adopt or copy what other people are doing. It may be a shock to some of us to think that we have to copy what Venezuela is doing, but if we do not want to copy we will have to remain in the background. Here we have a small country adjoining this large country, with no public debt as we have but with a large reserve. Here we have all kinds of restrictions as regards land, the building of houses, the possession of firearms and things like that. I think this Government must change its methods and I have no doubt that if Members viewed this motion dispassionately they would be convinced that it would be the best thing for the Government to have no licences whatever.

The DEPUTY PRESIDENT: I think Venezuela is larger than British Guiana.

Mr. JACOB: I am not certain. I do not lay much emphasis on that

aspect of the matter. The experts, Government supporters and spokesmen will naturally take any little flaw like that and say that the argument is worth nothing, but whether Venezuela is larger than British Guiana or not the fact remains that it is a most prosperous country and can boast of having no debt.

The COLONIAL TREASURER: I think if the hon. Member could find oil in the North-West District we would be equally prosperous.

Mr. JACOB: For Imperial reasons oil was never properly explored in this Colony, and unless there is a changed outlook we will probably remain in the background and for quite a long time. However, that is digressing a bit.

The DEPUTY PRESIDENT: I know the hon. Member likes statistics. The area of Venezuela is 363,750 square miles, just about four times the size of this country.

Mr. JACOB: I thank you for the trouble you have taken to correct my statement. I did not think Venezuela was so large. The fact remains that my constituency adjoins it and I certainly would like to say that a British possession adjoining a South American republic should at least compare favourably with that republic, and British prestige in these parts would go up tremendously. I do not think we have any in this part of the world at all. Our neighbours are all prosperous. We have to import food from them. I do not know whether we—

The COLONIAL TREASURER: I think we have strayed from gun licences.

Mr. JACOB: I am coming back to the important question that a gun is used for hunting and the removal of the licence duty would help to solve our problem of importing cattle. We have

imported all kinds of meat recently from South American countries. The small sum of \$2,000 is involved in this matter. I think the Attorney-General said it may be less. We have a surplus balance and I do not think there will be a shortage or revenue this year. Although a deficit on this year's working is anticipated, I still feel that this \$2,000 ought to be remitted and Government should accept the motion. As a matter of fact I think this Council should vote for it.

Mr. GONSALVES: I am sorry I was not here when the mover moved his motion, but having heard the last speaker I do not know if in associating Venezuela with this motion in regard to firearms he intends to introduce into British Guiana the excitement about firearms that we have heard so much about in Venezuela. On the subject of the motion I think if the mover was able to make it possible to restrict it to the mining and balata districts he would get better support. There are areas which are neither towns, villages nor sugar estates, and it may be argued that people there are entitled to remission of licences for firearms. I think the purpose of the mover is really to look after the interior of the Colony. If that is his intention I think that with some industry the motion may be amended in order to make it clear what exactly is intended. I therefore suggest to him that he should not press his motion now but allow it to be held over for amendment.

Mr. PEER BACCHUS: I regret that I cannot support the motion in its present form. Every argument that has been used in favour of the motion by the mover and his supporters can be used with equal force in favour of the remission of gun licence in respect of the farmers on the coastlands who are eking out an existence and are short of meat on account of the restrictions on importation. If the motion had sought the removal of all licences on firearms it would have received my full

support. We know that although persons have licences for firearms they cannot be used because there is no ammunition. I agree with the hon. Member for Eastern Demerara (Mr. Humphrys) that there should be game licences only, and farmers should be permitted to use guns on their farms because they need the same protection as people in the interior. There is a limited number of persons in the interior.

The suggestion has been made that persons in the interior coming into a town or village should deposit their firearms at a police station. I remember quite distinctly when the present Ordinance was being discussed in this Council I moved an 'amendment that firearms should be deposited for a period, but I was told definitely that Government had not the accommodation, and that such an arrangement would necessitate the provision of a separate organisation. The position is the same to-day, and in the circumstances I regret very much that I cannot support the motion in its present form.

Dr. SINGH: I rise to support the motion. One can realize the usefulness of firearms in the interior. Up the creeks and canals people at work are separated from their dwellings by some distance. Provision should be made that people living or working in certain districts of the Colony should be allowed to use firearms without paying licence.

Mr. EDUN: A very lively discussion has ensued on this simple motion, but I am beginning to feel that we are getting gun conscious now rather than bread and butter conscious. We want more bread and butter than guns. We see guns everywhere, and a very dangerous variety of guns. The time has come when everybody should be fed-up with guns and should be anxious to make plough shears with those guns. That is the psychology I would like this Council to have.

I agree with the hon. Member for Eastern Demerara (Mr. Humphrys) that we should try to protect wild life in this Colony. We know what happened to the bison in the U.S.A., where it is now extinct. We should not provide opportunities for people to own more guns.

The DEPUTY PRESIDENT: I think the hon. Member for Eastern Demerara confined his remarks to bird life, not animal life.

Mr. EDUN: I believe in passive resistance. I do not believe in violence of any kind, and that is why I do not like guns. I think Government should examine the possibilities of teaching the people in the remote districts how to trap animals. I cannot support the motion.

The ATTORNEY-GENERAL: The hon. Mover of the motion made a statement which Government accepts entirely, and that is that as far as the question of revenue is concerned that need not enter into the matter at all. The amount of the licence involved is so small that we can ignore the question of revenue. Another thing he said, with which Government agrees, was whether we remitted the licence or not it is essential that firearms should be licensed. With those two remarks Government agrees entirely.

For the rest the various speakers One would have thought that they knew what my instructions were. That is, of course, quite impossible because it was only yesterday afternoon I received them. It is very curious that I should have been deputed to reply to this debate today because I happen to have come from a Colony which is teeming with big and very dangerous game—elephant, rhinoceros, gorillas, lions and everything you can imagine—and during the whole of my eighteen years there I never heard one single person ask for protection. The people there have no fire-arms and look after themselves

with all those dangerous game in the place. There was never any question of Government protection. When I was transferred to this Colony I asked two persons who had served here whether I should take all my game guns or certain ones and they said to me "Do not take anything. It is a sure waste of money. There is nothing to shoot." So I left all my guns with the Police. So I am not particularly impressed with the danger to human life even in the remote interior of this Colony which I have not yet seen, because I know that in a Colony where dangerous and big game exists one is able to look after oneself without any fire-arms, and I am perfectly sure that can apply to this Colony. One should think in moving a motion of this nature the hon. Mover would explain why it became necessary in 1944 to remove the licence fee in respect of certain areas.

This is a venerable piece of legislation. I started last night and continued this morning to see how long this provision existed. It goes back to 1859 where it says "Every person who carries, or uses any fowling-piece, rifle or gun shall pay in respect thereof Four Dollars." At least in moving this motion one would consider when it has been a law in this Colony to pay \$4.00 on every rifle or gun, and some explanation given as to why in 1944 it should be either reduced or removed. Elsewhere, as one hon. Member said, the tendency is to increase the licence fees in respect of all forms of fire-arms. Most Colonies during the war have increased their licence fees, and here after all these years it is now suggested that we should reduce or remit them. Why? Have conditions degenerated so much that people must defend themselves with fire-arms? It has been said that a gun is not only necessary for self-defence but is necessary also for the pot. That has been previously advanced by balata bleeders who said it is necessary to have a gun to shoot for the pot. Allowing that

they have to be away a long time and assuming that they have to do so, they do get something for their money. They only pay \$4.00 for their meat supply. That seems to be a less licence fee than some others have to pay who shoot for sport.

Hon. Members will bear in mind the history of the present Fire-Arms Ordinance. In 1939 and early in 1940 we had a series of most unfortunate events here. The local Press, individuals and the Secretary of State for the Colonies all drew attention to the fact that the conditions in this Colony were becoming unprecedented, and the Secretary of State directed that drastic and stringent action be taken to reduce the number of fire-arms in this Colony. A new Fire-arms Bill was prepared and passed by which drastic action was taken. At the time the Bill was being prepared it was suggested that a prohibitive licence fee be put on all guns with the view of preventing people from having guns, but after much consideration it was decided that the licence should remain unchanged and in fact it has remained unchanged for the greater part of a century. If we reduce that fee the tendency is going to be more fire-arms, because people are now deterred from having guns by the annual fee of Four Dollars. You must bear in mind that the whole of Government policy is to reduce and restrict as much as possible the number of fire-arms in the hands of any people. You must bear in mind that we must do nothing which will tend to results in the opposite direction. At the moment the question of ammunition supply is controlled and the price is double what it used to be, if you can get it. At the moment it is war controlled, and that is only a war-time measure and we are now talking about a permanent amendment to the Ordinance. There is a principle involved in this matter and that is the motion is most important.

To understand that principle we must consider for one moment what

a fire-arms licence is. It is a permission to a named individual to use a specified firearm in any part of the Colony. Once you get a licence you can use a gun in any part of the Colony. Those farmers on behalf of whom the hon. Member and Seconder spoke are now saying "We require our firearms to protect our crops." In other words they are voluntarily resisting the use of their own licences and because they are doing that we should reduce the licence fee or remit it altogether. See where that argument is going to take us if we accept it. Once we start we will go down the slope very quickly. The next thing we may have is the very same farmers saying: "I am thirty miles from the nearest market and cannot get my grown crops to market unless I use a motor car. As I only use it for that purpose I should pay half of the licence fee or no fee." And so it will go on. I can say "I use my car only on Government business and never on pleasure and ask to pay half the licence fee or no fee," but I will be told "You have got a licence to use your car for any purpose and as long as you have that right you must pay for it." That, I submit, is a good answer and satisfies me and, I further submit, that answer should satisfy those people who require firearms to protect their crops. They can use their guns for that or any other purpose and get the same value for their money, and they have no grouse whatever. If it is so important that they must defend their own lives, protect their own crops, surely Four Dollars a year for that is very small.

The next thing is the practicability of the system as suggested in the motion. It is not practicable at all. As the motion stands, A and B are shooting in exactly the same area with identical guns; one lives on one side of the dam and the other on the other side. A pays for the use of his gun and B does not pay for his. That is bound to lead to chaos. The first rule in licensing is that everybody pays.

Once you start to remit licence fees you cannot trace anything. Is it fair that the man who lives in Georgetown, or New Amsterdam or in a village or on a sugar estate is to pay a licence fee for the use of his gun and the man who lives where there is shooting is not to pay a fee? It seems the wrong way to go about it. It is the man who lives in the town and once a year gets out of the town to do some shooting who should not pay. Why should he be required to pay the full amount of the fee and the man who can shoot every day is to pay nothing? As the hon. Member for Eastern Demerara (Mr. Humphrys) said, he not only shoots every day but get his food that way. Can it seriously be urged it is necessary on this day to go to the long trouble of introducing an amending Bill and taking it through all its stages for that? We cannot permit the licence in town to be reduced. Is it worth our while attempting to reduce the licence? I suggest it is not.

I have a suggestion to make. All the licences current at the moment remain valid to the last day of December of this year. I suggest to the hon. Member that if he withdraws his motion Government would undertake to look into the matter. In view of the difficulties that are bound to arise the position will be examined with the assistance of the hon. Member himself and before the new licences become due a decision will be taken. If that decision requires any legislation, that legislation would be introduced during the current year. I think that with that suggestion the hon. Member should be satisfied.

Mr. ROTH: With the approval of my seconder I accept the suggestion of the hon. the Attorney-General to go into the matter between now and the end of the year and see what can be done by way of relief.

The DEPUTY PRESIDENT: If it is the general wish of hon Mem-

bers that should be done, I allow the hon. Member to withdraw the motion. I think, however, we are indebted to him for having brought the matter forward because not only is the policy of Government *vis-a-vis* the public, especially the farmers and those people resident in the interior who are affected by it involved but, I think, the debate has been very interesting. It has disclosed this: That in large countries where similar difficulties arise the people there do not depend solely upon fire-arms but have traps, blow-pipes and other artful means of meeting the difficulties and dangers of animal life. I think that a little education along those lines will be of great assistance to those whose living takes them into the interior. The hon. the Attorney-General has explained that it may be possible after a conference that some form of legislation be introduced by way of amendment of existing legislation dealing with the keeping of fire-arms as well as the Tax Ordinance to meet the wishes of hon. Members as regards their particular constituencies and those affected by it. I think the hon. Member is wise in withdrawing the motion.

The motion was accordingly withdrawn.

#### MOSQUITO NETTING.

Mr. ROTH: In view of a letter which, I understand, is being circulated amongst hon. Members I ask permission to defer consideration of this motion to a future date.—

Whereas the incidence of malaria in Georgetown at present is higher than it has been for the past two years, and

Whereas the supply of quinine is limited and it is conjectural when stocks may be replaced, and

Whereas despite Government's promise to exempt it from Bill of Entry Tax, mosquito netting is still beyond the reach of poor people;

Be it Resolved, that this Honourable Council recommends to Government the

taking of such steps as may be necessary to bring this most essential commodity, mosquito netting, within the reach of indigent persons, by way of controlled grants to certain charitable institutions, such as the Infant Welfare and Maternity League, the St. Vincent de Paul Society, and various Dorcas Societies.

The DEPUTY PRESIDENT: Hon. Members will be furnished with a very interesting memorandum on this subject. The hon. the Colonial Secretary will see that it is circulated among hon. Members. I think I am right in saying that greater publicity will be given to this matter, as it affects the general public. Consideration of the hon. Member's motion will be deferred.

Motion deferred.

#### POST-WAR PROTECTIVE POLICY FOR INDUSTRIES.

The following motion in the name of Mr. LEE was next on the Order Paper:—

Whereas there is no post-war policy for the protection of the Rice, Coconut and Coffee producers and other workers in this Colony;

And Whereas the Imperial Government by their economic policy for the proper conduct of the war has barred a reasonable increase on the price of rice and other products to the markets of the neighbouring Colonies in the West Indies;

And Whereas the sugar producers have not only enjoyed a substantial Preference in the past and an increased Preference recently but have been guaranteed protection to the end of 1946;

And Whereas the Rice, Coconut, Coffee and other industries require a protective policy for their expansion for a definite period after the war;

Be it Resolved, that this Council recommends to Government that the Imperial Government be respectfully requested to arrange a definite post-war policy for the aforementioned industries in consultation with those who are directly interested.

The DEPUTY PRESIDENT: Does any Member know the hon. Member's wishes on this motion? He has not

informed me nor the hon. the Colonial Secretary, and perhaps he expected to come here.

Mr. JACOB: I do not know the hon. Member had intimation that this motion would have been put on the Order Paper. I cannot speak on behalf of the hon. Member, but I only saw this motion on the Order Paper this morning.

The DEPUTY PRESIDENT: It is put on today's agenda because it is the right of hon. Members to have priority on this day. I want to suspect the Order Paper was circulated with the Minutes.

Mr. DeAGUIAR: Some days ago.

Mr. JACOB: I opened the envelope this morning. I spoke to the Clerk of Council a few days ago and I am not quite sure that this Order Paper was posted a week ago as the hon. Member for Central Demerara has said.

Mr. DeAGUIAR: I never said a week ago. I said some days ago.

Mr. JACOB: I got up to state this fact. This is a particular motion and hon. Members of this Council ought to have some notice. If you want to discuss it thoroughly we should have the facts and figures. I intend to speak on the motion, but I cannot say it is the hon. Member's intention to have it lapsed. I am sure if he had been advised that it was coming up for discussion today he would have made it convenient to attend.

The DEPUTY PRESIDENT: The hon. Member whose motion it is must be taken to know that today is Members' Day. Any Member having given notice of motion previously must assume that his motion will be taken on the following Wednesday. In this particular case His Excellency notified Members that private motions will be taken on this day. You do not know if the hon. Member intends to proceed with

the motion. I will defer it for a moment and go on with the next item on the Order Paper. It is possible that he may be here later. I presume he has gone to La Grange Court and cannot get back until after one o'clock. Possibly he may come later. I know that you cannot cross the river between 10.30 a.m., and 1.30 p.m. unless you cross by way of Grove up the East Bank.

Consideration of motion deferred.

#### CO-OPERATIVE CREDIT BANKS BILL, 1944.

The Council resumed consideration in Committee of the following Bill:—

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

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

#### COUNCIL IN COMMITTEE

The CHAIRMAN: Hon. Members have been told exactly what the position is. We are at clause 23 and the hon. Member for Western Berbice was speaking when the adjournment was taken.

Mr. PEER BACCHUS: In view of His Excellency's announcement this morning I intend to withdraw my amendment particularly for two reasons. One reason is that I happen to know there are a good many people who are awaiting the operation of this Bill to benefit under it, and the other reason is that we know that the present Co-operative Credit Banks will be merged into this Bill and therefore the people will be relieved so far as interest is concerned. Those are the two reasons which have mostly influenced me to withdraw the amendment. From a layman's point of view and with all due respect to the hon. the Attorney-General I find it difficult to appreciate his opposition because of what will happen in the operation of this

present Bill. Here we have under paragraph (b)—“the discharge of prior encumbrances on the applicant's land.” Just see what is going to happen in actual practice in the operation of this Bill. “A” purchases a piece of land from “B” who accepts a mortgage immediately possession is passed to “A”. “A” applies to a Co-operative Loan Bank for a loan to discharge his encumbrance on that property which he has acquired. The Bank cannot refuse consideration of the application as it has power under the present Bill to do so. If the security is sufficient for the loan, the Bank would favourably consider that application. But what happens to “A”? He has to face a double expense in passing his mortgage deed because the property is already encumbered to “B”. That is what I find in practice, and that is what will happen when this Bill comes into operation. His Excellency has said he will give the matter further consideration, and I hope it will receive favourable consideration.

Mr. JACOB: I had supported the amendment moved by the hon. Member who has just taken his seat, and I am alarmed. I am going to speak very strongly on this point because I am now definitely satisfied that this Government is not really sincere in its desire to help the small holders to own their own piece of land. We have got “Lending Companies” lending money at a high rate of interest and every investor is doing the same thing; this Government refuses to enable the ordinary settler to purchase a piece of land, erect his house, plant his food crops and rear his cattle. I am going to be told that there is some other Bill to come forward to enable settlers to do that. I have been told that by this Government for a quarter of a century, and up to today this Government cannot make up its mind to enable the people, some of whom have been brought here and have sweated hard all these years, to own

their own piece of land. Of course, they must be allowed to work for others under distressing conditions and cannot even fly from them. So I say this Government is not sincere in its desire to give the people the means of purchasing land and becoming peasant-proprietors. This insincerity should be made public. I intend at every opportunity I have in this Council to express my strong disapproval of Government's attitude in matters of this kind. I am on a Land Settlement Committee and the whole thing is stalled. I have been wedged in there among hon. Members who have no responsibility to the people, but probably to themselves and the Officials who run the country. Insincerity stares us in the face. You are making provision to lend people money to lease land but not to own the land outright. No one who leases land can rest at peace unless the lease is for 90 years. I know the intention is that a man should not leave something stabled for his children and grandchildren. That has been the British policy. You are going to lend a man money to lease land—

The ATTORNEY - GENERAL :  
Where is the hon. Member quoting from?

Mr. JACOB: I am quoting paragraph (g) of clause 23:

“The purchase or lease or the construction, repair or renewal of any building, factory, mill, machinery or equipment used or to be used by the applicant in connection with any agricultural or industrial undertaking.”

The CHAIRMAN: That is to enable the Banks to make loans. That clause does not support your argument.

Mr. JACOB: I am to lease a piece of land and to erect a modern rice or sugar mill. I am to be in a perpetual state of insecurity, the landlord can tell me to get out. That is

what certain landed proprietors are doing up to the present day. Only yesterday I saw a few people from the East Bank Demerara who had been given notice that unless they paid a certain amount of rent, 300 per cent. or more, they must get off the land and remove their houses. The people who have rice mills and other erections on least lands have to be subservient to the people who own the lands. Government has told the Anglo-Caribbean Conference, this Council and everyone "Oh, we are willing to help you". But how, by putting the people in a perpetual state of insecurity? That is what this Government is doing. When an amendment is moved here, we get a pronouncement from the Chair reduced in writing telling us about Royal Instructions. It is known to me and those people who read that the Royal Instructions are not to have the people in a state of security.

The CHAIRMAN: In the Royal Instructions it is expressly provided that you should not have, speaking in a general sense, different objects legislated for in the same Bill. It is the form or structure of legislation, and when the hon. the Attorney-General gave that opinion that was what he referred to. In all forms of legislation you are not to embody in one Bill two different measures or objects of achievement. I am not stopping the hon. Member from criticizing Government's policy, but I cannot allow him to say that the amendment makes it a subject of special legislation here with the object of postponing the advance of loans to those who desire to purchase land. I ask the hon. Member to keep it distinct. It is not done for that purpose.

Mr. JACOB: I think your statement has aggravated the position. In my opinion Government ought to have known the desires of the people in all these years, and if Government does not know it does not put itself in a

position to know what the people need. I am not concerned with the legal technicalities in this matter. I am concerned with a man going on the East Bank and getting a piece of land and doing something with it, or leaving it for his children or his children's children. The Royal Instructions say it cannot be done.

The CHAIRMAN: It cannot be done in this Bill.

Mr. JACOB: For a quarter of a century we have been told that this cannot be done. Why this deception? If it is not deception what is it? Why can't a man own a piece of land with the assistance of Government? Why should he be at the mercy of landlords and moneylenders? Is this Government really concerned with the welfare of the people? I say emphatically "No." And why? We have had the Government's chief spokesman going to the Anglo-American Caribbean Conference and telling the whole world and the United Nations that certain people here are gradually supplanting other people in the ownership of land. This is not fair to the people who have made this country what it is. Those people must have an opportunity to own land, and if one set of people would not own land another set must have the right to do so. It seems to me to be almost hopeless for me to come into this Council and speak on behalf of the people who have sent me here, because I have no doubt that all I am saying will remain on record, but Government will pay absolutely no attention to it. If Government thinks I am going to be misled into believing that it will do anything under present conditions for these people it is mistaken. I am thoroughly satisfied that it is hopeless to expect Government to do so.

Mr. EDUN: A document was placed into my hands this morning, and although I have not been able to read it thoroughly I feel that in the

absence of the amendment the whole principle of Co-operative Credit Banks will be defeated, and the idea of helping people to help themselves will resolve itself into moonshine. I see in the document handed to me a definite threat by His Excellency. It reads as follows:—

“The proposal to insert the word ‘purchase’ in paragraph (a) of clause 23 of the Co-operative Credit Banks Bill is a drastic amendment which, if carried, will necessitate the withdrawal of the Bill from Council in order that it may be redrafted.”

That is a distinct threat to this Council.

The ATTORNEY-GENERAL: The hon. Member is well aware that I wrote that. He is saying that it is a threat. It is a straightforward legal opinion. Anyone who makes a remark of that sort must realize that he is—

Mr. EDUN: If that is an expression of opinion from the Attorney-General I must accept it, but I know it is a threat to this Council that the Bill would be withdrawn if this amendment is carried. Constituted as the Council is the amendment will be defeated because the interests of the people are not being safeguarded here. The document further states:—

“If the Council desires therefore that facilities shall be provided whereby individuals can obtain loans from Government for the purpose of purchasing land it will obviously save time if the Co-operative Credit Banks Bill be passed in substantially its present form and directions given for the drafting of a second Bill to deal with advances for the purchase of lands.”

It is a threat and a bait—if the amendment is pressed Government will have to withdraw the Bill and people will have to wait for a long time until it comes back to the Council. Knowing the slowness, the crawling movement so far as Bills in the

interest of working class people are concerned, I say that it would take another five years before we see something like this tabled here to enable a man who wants to purchase a piece of land to get money from the Government. By all means I think the Bill ought to be withdrawn and re-drafted so that any person who desires to purchase a piece of land could secure a loan from a Co-operative Credit Bank.

I think it would be a waste of valuable time to let this Bill go through without the amendment. Government does not want to give the people land but it wants them to produce and gives them a paltry sum to play with. That is not playing the game. Members have the right to question the motive behind it. Why should there be this threat? Why should we wait for another Bill which would take five years to come? I think there is a very important issue involved and a very intricate matter to decide. I think we ought to have been given this document to study it for at least a few days. To place it in our hands this morning and ask us to come to a decision is not fair. We are not legal men. I am not a lawyer and I cannot read through this document here and vote in the interest of the people. I am not prepared to vote for this Bill. I may be alone but it will have a moral influence that certain Members have supported this devious move to suit certain people in this Colony.

The CHAIRMAN: I do not know how much longer I may be here and I would like to make a statement which men of my age who were in public life at the time when the controversy arose, will perhaps remember. When I first became a candidate for the Legislature one of the criticisms or planks of the Elected Members of that time was that the policy of the Government was that no one at all could own land unless he could buy 100

acres of Crown land. That was not only the policy of Government but the complaint of the general body of Elected Members in those days. I am going back to 1891, before the change of the Constitution. Every candidate for election mentioned that on his platform. I merely mention it because that is not the law today. It only shows how far we have progressed. At that time there were no East Indians, and only the Black population affected by emancipation were affected by it. One of these days I think I may have an opportunity of explaining why the Black population did not become owners of land—because they did not have the money or were not in a position to buy 100 acres. About that much can be said, but I cannot take advantage of my position to say it. Will the hon. Member withdraw his amendment?

Mr. JACOB: I am suggesting that the amendment be put to the vote. I have seconded it.

The CHAIRMAN: Haven't you agreed to his withdrawing it?

Mr. JACOB: No, Sir. I should like it to remain on record because I think a grave principle is involved, and Government must realize that at least one Elected Member of this Council does not approve of it. I know nothing will happen, at least just now, but something will certainly happen at no distant date.

The CHAIRMAN: I have some sympathy with the hon. Member's criticism because it is well known that if a Bank is authorised to lend money on factories or buildings and machinery those things are capable of being removed, and in my opinion the security of lending money on items of that kind is less slender than it would be on a piece of land. At any rate, land would have a better value as security. I do not think the hon. Member should read into the postponement a definite policy not to assist people to buy land.

Mr. JACOB: I am definitely satisfied from what the majority of Government Members have stated that it is this Government's policy not to afford the ordinary man an opportunity to buy land under a land settlement scheme, and the sooner the Imperial Government understands that certain people at least object very strongly to that attitude of the local Government the better for all concerned. I shall make it my business to tell certain people that that is the policy of this Government.

Mr. SEAFORD: Does the hon. Member say that it is the intention of Government not to give land under the land settlement scheme? That is quite a different thing from what is before us now.

The CHAIRMAN: Will the hon. Member for Western Berbice give his assent to the amendment being withdrawn?

Mr. PEER BACCHUS: I want to make certain of the procedure.

The CHAIRMAN: Your amendment need not have been seconded at all. I am going to pass on to the next item.

Mr. JACOB: May I draw your attention to the Minutes of the 2nd June which state:—

"Clause 23—Mr. Bacchus moved and Mr. Jacob seconded that paragraph (a) should be amended by the word "purchase" being inserted between the words "the" and "maintenance."

The CHAIRMAN: I rule that there was no necessity for the amendment to be seconded, and the mover can withdraw it without your consent. That is my interpretation of the procedure. I may be wrong; I have not consulted the Rules for some time. My recollection is that an amendment moved in Committee need not be

seconded. Therefore the hon. Member's consent is not necessary. The hon. Member's amendment will therefore be withdrawn.

Mr. JACOB: May I move that paragraph (a) be amended by the insertion of the word "purchase?"

The CHAIRMAN: You are certainly at liberty to do that. There need not be any further discussion. I put the amendment.

Mr. JACOB: I ask for a division, please.

The Committee divided and there voted:—

For—Messrs. Jacob, Edun and Dr. Singh.—3.

Against—Messrs. Ferreira, Roth, Jackson, Gonsalves, Percy C. Wight, Austin, Dias, De Aguiar, Seaford, the Colonial Treasurer, the Attorney-General and the Colonial Secretary.—12.

Did not vote—Mr. Peer Bacchus.

Amendment lost.

Clause 28 (3)—Nature and amount of security required for loans.

Mr. PEER BACCHUS: I hope that the amendment I am about to move will not place us in the same difficulty. I move that sub-clause (3) be amended by the substitution of the words "sixty per cent." for the words "one half." I think it was overlooked when the Bill was being considered by the Committee. We are quite aware that the lending companies give loans up to two-thirds of the value of any property, and I think if a loan by a Bank is secured by 40 per cent. it is amply secured. There is no risk involved and I hope my amendment will have the support of Government.

Mr. DE AGUIAR: I ask the hon. Member not to press his amendment. It is true that one can have a great deal of sympathy with it, but after all it must be remembered that the financial implications of this Bill are very wide, and one has to be very careful to safeguard not only the capital value of the Banks but also the amount of loans generally, I say that a margin of time to time. I make that appeal to the hon. Member because it must be remembered that in the case of loans up to \$480 the Committees of the Banks will have the power to grant them without reference to the Board. It is true that in the majority of cases a Government officer or some responsible person in the community is the Chairman of the Committee, but speaking with a certain amount of experience on the question of granting loans generally, I say that a margin of 40 per cent. would not be considered sufficient in all cases, and I am inclined to the view that the Committees may interpret it to mean that they should in all cases grant loans to the extent of 60 per cent. of the value of the security. That is just where danger is bound to arise. I appeal to the hon. Member not to press his amendment.

The COLONIAL TREASURER: I too ask the hon. Member not to press it. The whole thing depends on the interpretation placed on the value of the property which may fluctuate from time to time, and in the case of Co-operative Credit Banks, where the members are small people, there should be a very substantial margin to take care of any fluctuation of values in the Bank's security. Forty per cent. is far too small. Fifty per cent. is, I think, quite a reasonable margin. The hon. Member will realize that an applicant for a loan is always inclined to over value his security, and the Committees of the Banks, except they are extremely careful, will place themselves and the Banks in jeopardy. I ask the hon. Member to

allow the limit to remain at 50 per cent.

Mr. PEER BACCHUS: I must confess that I am somewhat disappointed with the poor reception of my amendment. From experience I know that the Committees of these Banks are very careful in granting loans.

At this stage the President returned to the Council chamber and took the chair.

Mr. De AGUIAR: I was referring to my experience as one of the persons interested in leading companies, not to the Committees.

Mr. PEER BACCHUS: I think the hon. Member's experience of lending is that he lends up to 60 per cent. I am asking that loans be granted by these Banks up to 60 per cent. I think that if a Government loan is secured up to 40 per cent. that is ample security. One must bear in mind that a Co-operative Credit Bank is more secure than a private lending company because it has a preferent claim. The few cases may be very hard cases, and without this amendment a Bank's Committee would be debarred from considering an application for a loan up to 60 per cent. If they were given the power to grant loans up to 60 per cent. it would not mean that in every per cent. of the value of the security. Why debar the Committee from considering a loan would be given up to 60 per cent. if you are considering any application that may justify a loan up to 60 per cent? I think, sir, it is a reasonable amendment and I hope you will give it your careful consideration—not to debar the Committee from considering cases of a loan to the value of 60 per cent. of the security value. That may not be necessary in every case.

The CHAIRMAN: The wording of the amendment is just 60 per cent. instead of one half.

Mr. PEER BACCHUS: Yes. I had been informed that local firms lend up to 66 per cent. of the value and I am now informed that they lend up to 70 per cent.

Mr. SEAFORD: As regards the local companies, I am afraid they are rather loathed to lend any money on unless they have a great deal of security. In their case they consider not only the loan but also what is offered as security. In the case of another place, the Building Society, they do not lend more than 50 per cent. in the country districts and New Amsterdam and up to two-thirds in Georgetown. They find that a safe margin on which to lend. It is very difficult also to know what the value of a property is. The value of property in Georgetown four years ago worth \$5,000 is today \$10,000. If you are lending on 50 per cent. of the value you would be lending now the full value of four years ago. It is difficult to get at the value of property. The value, as far as I can see, is a nominal one. In the case of companies the Directors value, and in this case the Board or Committee will have to place the value, on the land. I do not think it makes much difference; if you want to lend \$5,000 you may put the value at \$10,000. There is no fixed rule as to the value; there is no fixed rule of getting at it.

The CHAIRMAN: Do you say the Banks lend over 60 per cent. on land in Georgetown?

Mr. SEAFORD: No, sir; on land and buildings combined.

The CHAIRMAN: What would it be on land only?

Mr. SEAFORD: Not on land. It is difficult to fix the value.

The COLONIAL TREASURER: The emphasis in that particular clause is on the value of the property. It is very difficult in some cases to value

property to the correct amount. That value fluctuates during the currency of the loan and, therefore, it is necessary to have a substantial margin. The hon. Member said it is much less in the opinion of those who have to deal with it. They may, perhaps, overvalue the property, if they wish to be generous. So to some extent the limit is a movable one. Generally speaking I think it is safer for Banks of this nature to retain 50 per cent. That is a reasonable margin.

Mr. PEER BACCHUS: Whatever valuation the Bank Committee places on a property, the Committee must be in a position to lend that applicant up to 60 per cent. of the value. It may not even be necessary to lend 60 per cent. as the borrower may not want that much. There may be hard cases in which the Committee refuses an applicant 60 per cent. because of circumstances, but if the Committee thinks it is justified in lending 60 per cent. it would be debarred by the Bill from considering that application. The amendment I am seeking is to give the Committee discretionary power to lend up to 60 per cent. on the value of a property.

The CHAIRMAN: I would like to know what is the usual security given in the case of usual loans.

Mr. PEER BACCHUS: Up to 60 per cent.

The CHAIRMAN: Is the security offered generally land?

Mr. PEER BACCHUS: Land and buildings.

The CHAIRMAN: Which is usual?

Mr. PEER BACCHUS: It is usually land in the country districts.

The CHAIRMAN: The present rule is different?

Mr. PEER BACCHUS: I do not think there is any rule.

The CHAIRMAN: It is left generally to the discretion—

Mr. PEER BACCHUS: Of the applicant and moneylender.

The CHAIRMAN: That may be all right owing to the small scale on which the Banks operated, but now that their scope is being extended substantially it becomes a question of security. That is the primary factor. With extended credit facilities naturally they want more security. My personal experience is 50 per cent. margin. In this particular case of the Colony of which I speak and which got into a terrible financial mess, the rule there was 50 per cent. and it was the one thing that saved us from bankruptcy. I have not forgotten that lesson because for some period about 50 per cent. of my time was given to this question. I shall be shy of going beyond 50 per cent.

Mr. DeAGUIAR: I have already made a few remarks on the question, but there is one point the hon. Mover has not dealt with. He kept on speaking of the value of property and that the Bill provides for machinery. I asked him if he thought a 50 per cent. margin was sufficient security, and I do not think his answer is in conformity with that. Most of us know some are glad to get rid of their machinery. This Bill has very far reaching effects and, I submit, in this particular case a margin of 50 per cent. of the value that may be fixed by the Committee or by the Board, if the loan is large enough to go to the Board, is sufficient. I think that to go beyond 50 per cent. will be a grave risk. I know cases where even 60 per cent. margin was not sufficient. There were several cases like that. It is all because of the security which is being offered. The hon. Member for Georgetown North

(Mr. Seaford) would say that in the case of land alone very often 75 per cent. is not sufficient security. 50 per cent. is as far as we can go.

Mr. EDUN: I think the hon. Member for Western Berbice (Mr. Peer Bacchus) has made out a very good case indeed. The borrower taking 50 per cent. will have no hope of getting more money to borrow on that security. It should not be put on a commercial basis because the whole thing is based on a co-operative system. That is, the local committee should have discretionary power because there will be applicants wanting less than 25 per cent. of their security. Discretionary power should be given to deal with cases of those who want to go beyond that in order to get ahead with their business. I think we have begun to get away from the idea of co-operative lending and want to put it on the commercial basis of money-lending. If the Committee feels that a certain member—a good member for that matter—has the right to increase his loan, would there be any opportunity for the Committee to do that after he had borrowed 50 per cent. of the value of his security? The general feeling should be to give 60 per cent. which is usual in the course of business. I want us to get away from this commercial idea. We have too many commercial men giving us their experiences. The members of the Banks whose money is involved should be given the discretionary power to determine how much to lend, and I think a margin of 60 per cent. is quite reasonable. 50 per cent. ought to be changed in order to give the Committee the desired discretion.

Mr. FERREIRA: I think it should be the primary concern of Members to be quite sure that these Banks are put on a sound financial basis. I certainly do not want after two or three years' operation to see them "busted." In these days the

value of property have skyrocketed and one should be very careful about it. For that reason I do not think we should change 50 per cent. to 60 per cent. It has been stated that property worth \$5,000 four years ago is now being sold for \$10,000. Everyone with reason must realize that state of affairs must come to an end, and we cannot do too much to ensure that these Banks operate for the benefit of the community. Apparently valuation of these properties will be carried out by the Committees. I have served on a Bank in a country district, and I must say that I am satisfied with the manner in which the business has been conducted. I would, however, like to be sure there would be a periodical check-up of these Banks by Government so as to be quite sure their business is being conducted on a sound basis.

The CHAIRMAN: The hon. the sixth Nominated Member made what appears to be a good point—it is a co-operative system and if the co-operative members care to lend at more than 50 per cent. of the value of the security it is their funeral. But in actual fact the portion of money put up by the co-operative members is a very much smaller part; the other portion is Government money handed over to them. It is co-operative in name. I would like to see the idea developed and its power become greater and greater. Surely a very much greater percentage is Government money.

Mr. SEAFORD: In that case the shareholders will appoint their own Chairman of Committee. What is the proportion?

The COLONIAL TREASURER: It is intended to call for a greater measure of Government assistance.

The CHAIRMAN: At present Government's portion is \$41,000 and

that of the members of Banks \$32,000. The result of this Bill is that Government's share to begin with will be very much greater because the members cannot put up the extra money for this thing.

The amendment was put and, lost.

Clause 28 passed without amendment.

The CHAIRMAN: I do not know if the Attorney-General would like to take notice of the amendment.

The ATTORNEY-GENERAL: I know that no private individual or bank, Government or otherwise, will go beyond 50 per cent.

The CHAIRMAN: If hon. Members have any amendment which is of some importance, let us have it in good time so that we can answer it better and possibly consider it more favourably. That is just a matter of procedure.

The Council resumed.

The PRESIDENT: Do you propose to go on with the third reading to-day?

The ATTORNEY-GENERAL: I would like to.

The PRESIDENT: The Attorney-General suggests that we should pass the Bill now and publish it as it stands. If hon. Members are agreeable, I call on him to move the third reading of the Bill.

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

Mr. De AGUIAR seconded.

Question "That this Bill be read a third time and passed" put, and agreed to.

Bill read the third time.

The PRESIDENT: The Bill is passed. As I have indicated during the Session, I will immediately proceed with the examination of credit facilities for purchase. I suggest that be done by a Committee, and as the Attorney-General has no particular suggestion as to that I will ask him to nominate a Legal Officer and then get together a small committee. I have not considered the personnel at the moment.

#### PUBLIC HEALTH (AMENDMENT) BILL, 1944.

The ATTORNEY-GENERAL: I beg to move that a Bill intituled "An Ordinance further to amend the Public Health Ordinance, 1934" be read a third time and passed.

Mr. De AGUIAR seconded.

Question "That this Bill be read a third time and passed" put, and agreed to.

Bill read the third time.

#### OLD AGE PENSIONS BILL, 1944.

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

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

#### COUNCIL IN COMMITTEE

Clause 4—Statutory conditions for receipt of an old age pension.

Dr. SINGH: Paragraph (a) of subclause (1) reads:—

"the person must have attained the age of sixty-five years;"

I wish that amended to sixty. The reasons are that the age of 65 years is applicable to people living in the United Kingdom, the U.S.A. and other cold countries where the span of life is much longer than in the Tropics; for that reason I would suggest an amendment to 60 years in the case of males and 55 years in the case of females. Further I notice in this Bill there is to be an Appeal Board to review the decisions of the appropriate authority. Cases may come up in which you have premature senility—persons looking old and yet young I take it such cases will be dealt with by the Appeal Board. In the case of East Indians particularly there had been no proper record kept as to their ages. They were just given an age. I do hope that the Board to be appointed will be comprised of proper persons who will be able to ascertain whether a person has attained the age of 55 or not.

Mr. GONSALVES: I do not think we can take sixty as old age. We have had in this Council and there is one now who is certainly far over sixty and he is not considered as being of old age.

Mr. JACKSON: I am somewhat inclined to support the amendment. I do not know to what extent it will increase the amount that Government feels it can spend on old age pensions, but I am rather inclined to think that if we fix the age in keeping with the age that Government Officers are called upon to retire, we would not be going far wrong. As a matter of fact the people who are going to benefit by this pension scheme are really poor people and persons who will certainly be regarded as indigent and unable to maintain themselves. I do think that the age of sixty under ordinary conditions, as obtain in this Colony, is a reasonable age upon which to start this Old Age Pension scheme.

I say again I do not know to what extent the amount Government is pre-

pared to spend on old age pension would be increased, but I am asking Government to consider whether it is feasible or advisable to reduce the age from 65 to 60 years so that a fair number of old people in very indigent circumstances might be assisted. For this reason I am inclined to support the amendment moved by the hon. Member for Demerara—Essequibo (Dr. Singh).

Mr. SEAFORD: The Hon. Member says he does not know to what extent it is going to increase the cost. I think that would have to be guess work, but we should know where we are going. We should have some idea of what it is going to cost us. I think you, sir, as President of the Council gave it out in open session that if it was proposed to move an amendment to that effect it would delay the putting into force of this Bill. It would be necessary for you to put it up again to the Secretary of State and get a fresh opinion on it. In view of that I am appealing to Members not to press the amendment. I am asking the hon. Member to withdraw his amendment and let us get this Bill through. I think Your Excellency said it was quite possible for any Member to move an amendment at any future date. I am very anxious to get the Bill through and let those poor people who are going to benefit get immediate benefit. If the amendment is carried it might delay the whole matter for another year. I am appealing to Members not to press the amendment.

Mr. EDUN: I have made my observations on the principle of the Bill and I made the suggestion that the ages should be 60 in the case of men and 55 in the case of women—just what the hon. Member for Demerara-Essequibo (Dr. Singh) has proposed in his amendment. I have listened to what Your Excellency has said about getting in the thin edge of the wedge of this very excellent welfare

project, and I am beginning to feel that we should go ahead with it. I agree with the hon. Nominated Member who spoke just now. Why should Government officers be eligible for pension at the age of 60 and not the old people of the country?

I think the suggestion that the Bill would be withdrawn if we persisted in the amendment is not one which should always be put before this Council. Members should not be told that if they do not accept so and so the Bill would be withdrawn. I wish to state definitely that I hate to think that this Council will be reduced to accepting anything because there is a threat behind it. I deprecate that attitude here because this is something which every progressive and civilised country ought to have. In England the qualifying age is 60 years. Here we are told by Government that we cannot get old age pension if we persist in reducing the age. I would rather have the Bill postponed for another year so that we can have the proper thing—the most that we can get out of it in the interest of the people. I want to take Your Excellency's word as a pledge. I hate to accept the word of certain Government officers in this country as a pledge because I find them not honourable. In this case I would accept a word from you, sir. If you say that this Bill would be re-examined a year from now I would accept it as it stands.

The CHAIRMAN: It would not be worth very much merely to say that it would be re-examined. We can re-examine it at any time. Is that really worth having?

Mr. EDUN: I think you know what I mean, sir, (laughter). I am prepared to have it postponed, but if you tell me that there is something behind it I shall accept it with good grace and look upon it as the thin edge of the wedge.

The CHAIRMAN: It is quite easy for me to say it will be re-examined, or for any Member of this Council to move a motion asking that it be re-examined, but the last thing I would want to do is to give any impression that there is likelihood of taking on additional charge in respect of this Old Age Pension Bill. We are getting into something like deep water. The Treasurer and I are engaged on an examination to get some idea (guesswork it will have to be) as to what our recurrent revenue and expenditure will be in say two years time. It is going to be very difficult to do, and the picture is not going to be a very pleasing one. We must realize that we have just the other day taken on a liability of \$300,000 for teachers' salaries. That is now before the Secretary of State. It is going to rise to very much more than that, and if it is going to be kept down it is going to be kept down by certain measures which will not be very popular. Our total liability at the moment must be getting on towards two million dollars, and I should be nothing but a fool to give you any cheerful likelihood that a re-examination of this matter a year hence would mean a change.

You say we are holding a threat over Members. I do not think that is quite the way to look at it. We have executive responsibility which Members of this Council share to a certain degree in passing expenditure, but we have executive responsibility, to put this before the Council as ours, and it is a real and serious one for myself and these three Executive Officers. I do not think it is fair when we come to you and say we are in sympathy with old age pension; every civilized country has got something like it; this is as far as we think it wise to go at the moment—I do not think you are justified in saying that is a threat. We have come forward with the best intention to go as far as we can at the moment.

All these things are subject to revision, of course. Any Member of the Council is at liberty to raise it just as the hon. Member for Western Essequibo (Mr. C. V. Wight) raised the whole matter in December, 1941. I do not wish it to go on record or to be told a year hence that I made a promise that we shall improve the conditions.

Mr. JACKSON: I wish to say that I definitely dissociate myself from any remarks which have been made regarding a threat. I deprecate any remarks of that kind. I do not regard anything that has been said as a threat. If this matter will be delayed because of the amendment I wish to withhold immediately my support of the amendment because I am very anxious that the Bill should be put into operation immediately. If it will be necessary to refer the matter back to the Secretary of State in the event of the amendment being carried I withdraw my support of the amendment and support the Bill as it stands.

The CHAIRMAN: As I said in Council, the first thing I would have to do would be to get some kind of estimate as to the expenditure involved in reducing the ages to 55 in the case of women and 60 in the case of men. I would then have to go back to the Secretary of State who also has a very serious responsibility. He has a responsibility by Act of Parliament as Minister of the Crown, and he must apply that responsibility faithfully. Therefore he is entitled to be informed by me and I must ask his advice, and all that means delay. He may possibly accept it, but in our present position and where the future financial status between revenue and expenditure two years hence is a very doubtful quantity indeed his natural answer would be "I assented to old age pension in 1942 at a certain figure, but now I say you must hold it over until we see where we are." I

do not think you can call that a threat.

Mr. DeAGUIAR: I would like to make a few remarks. I feel very strongly on this question of the use of threats. As a matter of fact at this stage of my life I am getting quite accustomed to threats. Elected Members in particular are threatened here very often and now Government is being accused of making threats. The point I wish to make clear is that it is all very well for you, sir, as President of this Council or as Governor of the Colony to give an undertaking to re-examine the question in a year's time, but as far as I am concerned I am not prepared to pledge what the Legislative Council will be able to do in a year's time. It will be entirely a matter for the Council then constituted, and it is wrong for Members to ask Government to give a promise to do something a little later when possibly there may be a change in the make-up of this Council.

There is one other point I wish to make. I do not know whether all this talk about reducing the age limit without due consideration of the question of cost is serious, but I would like to inform the hon. Member of the position in the West Indies. In Barbados the age limit is 70 years, and in Trinidad it is 65. I am not one of those who like to follow our neighbours in the West Indies very closely, but at the same time they have had experience in this matter, and if they feel that the ages I have referred to are good enough for them (I refer especially to Trinidad) it seems to me we should accept the proposal for the introduction of this scheme at the age of 65 years. Hon. Members must bear in mind that the intention of the Bill is not the upkeep of anybody. It is only a form of assistance, and any comparison between the provisions of this Bill and the pension scheme for Government officers is certainly

begging the question. It must be remembered that Government officers obtain pension for the service they have given. A Government officer has to serve a certain number of years before he qualifies for pension. If he has not served that period or resigns his appointment he gets nothing. And what is more, in the case of the appointment of an officer without pension rights his salary is fixed at a higher rate. More often than not that is the case. If hon. Members wish to make this Bill a political cockpit they should not be permitted to do so.

Mr. EDUN: I ought to be given an opportunity to reply. The hon. Member made one or two pungent remarks. If the hon. Member had studied the science of economics he would have found that Government officers are parasites in the economic sense. (laughter). They are simply a top-heavy structure which bears down the producing structure. When we have more production then perhaps the hon. Member may be able to say that he is the best merchant in this country. Real producers are always real sufferers. They are pushed aside like sucked oranges. If the hon. Member does not regard this as a kind of threat I do not know what is. As a Labour leader I go around the districts and meet sugar workers who are old enough to be receiving some sort of pension or relief in order to exist. The British Government has promised to examine the question of old age pension. I have to answer to those people. Perhaps in the villages there are shopkeepers who live off the misfortune of the people and do not have to answer to anybody. The question of accepting this Bill in its present form or not should not be put to us. We are in a very difficult position.

The CHAIRMAN: It is not a question of have it or not. It is have it now or delay it a certain number

of months. You are at liberty to move your motion a year hence asking for a re-examination of the matter. That would be perfectly in order.

Dr. SINGH: Health conditions in Barbados and Trinidad are better than they are in British Guiana. A person of 60 years really looks old in this Colony, and I think it is the duty of the community to look after the poor whose blessing would bring abundant income to us. I stick to my amendment that the age-limit should be 60 years.

Amendment put and lost.

Clause 8—Amount of pension and method of payment.

Mr. EDUN: I move that subclause (1) (a) be amended by the deletion of words "and sixty cents" and that subclause (1) (b) be amended by the substitution of the words "three dollars" for the words "two dollars and forty cents." My object is that a person resident in Georgetown and one resident in other parts of the Colony should get the same amount of \$3 per month.

Mr. DeAGUIAR: There the question of cost will come in again. The population of Georgetown is approximately 70,000 and there are 280,000 people outside of Georgetown.

Mr. SEAFORD: Isn't it generally accepted that the cost of living is higher in Georgetown?

The CHAIRMAN: Why should we favour Georgetown?

The ATTORNEY-GENERAL: We are not favouring Georgetown. In the case of a person resident in Georgetown the qualifying income is \$4.50 *per mensem* while elsewhere in the Colony it is \$3.50 *per mensem*.

The CHAIRMAN: So that a person in the country would benefit quicker.

Mr. FERREIRA: I move that the words "or the town of New Amsterdam" be inserted after the word "Georgetown" in both of the sub-clauses. In all cases of licences New Amsterdam is put in the same category with Georgetown, and the cost of living there is higher than it is in the country districts.

Mr. SEAFORD: Isn't that one of the amendments which the Attorney-General would have liked to have in advance?

The CHAIRMAN: I am in sympathy with equal treatment. Mr. Treasurer, what is the argument?

The COLONIAL TREASURER: The high cost of living in Georgetown has been taken into consideration. It is contemplated that a poor person would be living with some relative, and it is recognized that the cost of living is more expensive in Georgetown.

Dr. SINGH: This will entail a good deal of book-keeping. If it is uniform all over the Colony it would be very helpful to Government, because sometimes it would be found that people of the country districts trek to the City and make that an excuse.

Mr. EDUN: There is the possibility of every old person in the country districts coming to Georgetown to live.

The CHAIRMAN: It has a qualification to be got over. It is more difficult in Georgetown.

Mr. EDUN: It may be a question of a few thousand dollars, but I do not think we should look at that. After all the town population has all sorts of amenities of civilization as against the population in the country districts. If we are going to put in the Statute Book a provision to give an old age pension more to the people in the

town than to those in the country, then there is something wrong with our psychology. We should begin by putting all at \$3.00 each.

Mr. JACKSON: The amendment will not save the situation. I would not agree to a reduction of the amount for Georgetown at all. Taking sixty cents from the amount for Georgetown and putting it on to that for the country districts will not help the situation because, as has been mentioned, there is a far greater number of people in the country districts than in Georgetown and it will bring about a far larger amount than, perhaps, Government is prepared to meet. While I think it should be uniform throughout the Colony, I would prefer the amount for Georgetown to remain where it is and the country districts to receive the same amount. It has been my firm conviction even while serving on the Poor Law Boards that the amount of poor relief should be the same throughout the Colony. There are large numbers of institutions in the City of Georgetown which cater for the poor and assist them, and you have more poor people in the country districts than in the City of Georgetown, but I do not feel that the amount to be given to the Georgetown people is too much and will not agree to a reduction of that amount. If it were possible to give everyone the same by bringing up the amount for the country districts, I would agree to that. Do not take from Peter to pay Paul. I do not agree with that.

Mr. SEAFORD: It is a great pity no member of the Committee is here. I think one member (Mr. C. V. Wight) has just arrived. I cannot help feeling when the Committee went into it—

Mr. C. V. WIGHT: As I intimated the last time I do not know who raised it, but I happen to represent a country district. This matter was

gone into thoroughly in detail. I think the hon. Member for North Western District (Mr. Jacob) is a member of the Committee. One of the reasons for the difference was the question of rental. I do not know if rental is the same in the country districts as in Georgetown; then there is the incidence of life in the town which is rather heavier than in the country. It did receive the consideration of the Committee and we felt there should be some difference which might not be large. The Committee felt that we should increase these amounts to be paid, and the question of total cost it was not advisable to raise at the moment. It seems to me that those were the basic points of the Committee's report. If hon. Members feel that the cost of living in the country and incidence of life are as heavy as in Georgetown, then there should be a flat rate.

Mr. EDUN: The amendment would mean \$23,400 for 6,800 persons, whereas the original amount would be \$20,880.

Mr. DeAGUIAR: I would like the hon. Member to carry his arithmetic a little further. Multiply by twelve.

The CHAIRMAN: Is it a common thing in Old Age Pension to have this differentiation?

Mr. C. V. WIGHT: I think there was some difference in the Barbados law in respect of Bridgetown.

The CHAIRMAN: Your Committee went into this with some thoroughness?

Mr. C. V. WIGHT: If hon. Members feel that the incidences of living are the same in the town as in the country they can raise it.

The COLONIAL TREASURER: I am very chary of accepting any

change in the age-limit to fifty-five years, and the same remarks apply to this other change. The figures quoted are all assumptions. I am quite sure the number of pensioners in the country districts is very much larger than the number of those in Georgetown.

The CHAIRMAN: The question is whether we stand by the Committee or think we are qualified to upset what they did. I will put first the amendment for the reduction of \$3.60 to \$3.00 and the increase of \$2.40 to \$3.00 moved by the hon. the Sixth Nominated Member.

Question put, and not agreed to.

Amendment lost.

The CHAIRMAN: I now put the other amendment by the hon. Member for Berbice River for the insertion of the words "or the Town of New Amsterdam" after the word "Georgetown" in paragraphs (a) and (b).

Question put, and not agreed to.

Amendment lost.

The CHAIRMAN: Did your Committee consider New Amsterdam?

Mr. C. V. WIGHT: Yes.

Mr. FERREIRA: Only recently we legislated for ships and New Amsterdam was classified the same as Georgetown. The licensing laws apply there the same as in Georgetown. On this occasion, however, it is made a part of the country area.

The CHAIRMAN: The hon. Member is open to move a resolution asking for a review in due course.

Clause 8 passed.

Clause 15—Power of Governor in Council to fix date when payment of pensions shall commence.

The CHAIRMAN: It is intended that it should be the 1st January. Between now and then is good time to bring the administration into being. The administration under this Bill will cost approximately \$20,000. That will come to the Council separately.

The Council resumed.

The PRESIDENT: With the consent of the Council we will take the third reading of the Bill.

The ATTORNEY-GENERAL: I move that a Bill intituled an Ordinance to make provision for the payment of Old Age Pensions be read a third time and passed.

Mr. DeAGUIAR seconded.

Question "That this Bill be read a third time and passed" put, and agreed to.

Bill read the third time.

The PRESIDENT: I have got in my hand a Paper of certain additional provisions which the hon. the Colonial Treasurer would like to take in Finance Committee at some time. I think at the first meeting I said we would hold these Finance Committee meetings as a matter of routine on the Thursday of the third week of each month. That happens to be to-morrow. Would Members be prepared to meet the hon. the Colonial Treasurer to-morrow or possibly even this afternoon? I only had it this morning. Further is there any objection to the hon. the Attorney-General taking the River Navigation Bill now?

RIVER NAVIGATION (AMENDMENT)  
BILL, 1944.

The ATTORNEY-GENERAL: I ask leave to introduce and beg to move that the following Bill be read the first time—

A Bill intituled "An Ordinance to amend the River Navigation Ordinance, Chapter 128."

Mr. DeAGUIAR seconded.

Question put, and agreed to.

Bill read the first time.

The ATTORNEY-GENERAL: Hon. Members will remember we had two distressing accidents in the Demerara River as the result of which His Excellency appointed His Honour the Chief Justice to enquire into one and he made certain recommendations. A Committee was appointed to enquire into the existing regulations for river control and they also made recommendations. Effect was being given to those recommendations when it was discovered that there was a flaw in the whole of the existing regulations. In the whole of Parts 2 and 3 no notice was taken of the fact that a vessel and a boat are entirely different things and everything that was done in Parts 2 and 3 of the Regulations in relation to a vessel was *ultra vires*.

The only thing to do is to validate what was done in relation to a vessel and that is being done in this Bill and so put the matter right for the future. All this Bill does actually is to introduce new definitions of the terms "vessel" and "boat". One hon. Nominated Member submitted an amendment to that which was approved. There are also minor amendments such as correcting mistakes. Clause 5 validates acts which had been done by the River Navigation Officers under the existing regulations which, unknown to them, had been invalid ever since they had been made. In Committee I propose to move an amendment. I beg to move that this Bill be read a second time.

Mr. DeAGUIAR seconded.

Question put, and agreed to.

Bill read the second time.

The Council resolved itself into Committee and considered the Bill clause by clause.

#### COUNCIL IN COMMITTEE

Clause 2—Amendment of section 2 of the Principal Ordinance.

The ATTORNEY-GENERAL: As regards this clause the hon. Nominated Member, Mr. Roth, drew the attention of Government to the fact that in the rivers up country many of the boats have two or three feet of floor decking in the stern and asked if they were vessels or boats as the existing Regulations could not answer one way or the other. In order to meet what the hon. Member suggests, I move that the definition in clause 2 be amended to read:—

“vessel” means any kind of craft used for the navigation of any river or lake in the Colony which has not less than three-quarters of its length, measured at the water-line, covered with decking for the navigation of any river or lake in the Colony other than a vessel.”

Amendment put, and agreed to.

Clause 2 passed as amended.

The Council resumed.

The PRESIDENT: With the consent of hon. Members I propose to proceed to the third reading, and I call on the hon. the Attorney-General to move the third reading.

The ATTORNEY-GENERAL: I beg to move that a Bill intituled an Ordinance to amend the River Navigation Ordinance, Chapter 128 be read a third time and passed.

Mr. DeAGUIAR seconded.

Question “That this Bill be read a third time and passed” put, and agreed to.

Bill read the third time.

#### MEETING OF COUNCIL.

The PRESIDENT: We now have nothing more on the agenda. I would like to sound hon. Members' views as to what we can do with the additional provisions required by the hon. the Colonial Treasurer, whether we cannot hold the Finance Committee meeting this afternoon as we said or hon. Members would like to meet to-morrow, or want more time and so we can take it on Thursday of next week at 12 noon.

The next meeting of the Council will depend on our getting out those Bills I had mentioned. I hope it may be possible, perhaps, to-morrow fortnight. That will depend a good deal on the progress made. Unless anything intervenes I hope to hold the next meeting of Council to-morrow fortnight.

The Council adjourned to Thursday, 29th June, at 12 noon.