

THE

House of Assembly Debates

(OFFICIAL REPORT)

SECOND SESSION OF 1961-66

HOUSE OF ASSEMBLY

Tuesday, 17th May, 1966

Pursuant to the adjournment, the House of Assembly met at 2.30 p.m. o'clock today.

PRESENT

His Honour J. E. T. BRANCKER, Q.C., (*Speaker*); Mr. L. E. SMITH, J.P.; Hon. C. E. TALMA, (*Minister of Health, and Community Development*); Mr. J. W. CORBIN; Mr. S. E. SEALEY; Hon. G. G. FERGUSON, (*Minister of Agriculture and Fisheries*); Mr. W. R. COWARD; Mr. R. St.C. WEEKES, J.P.; Mr. W. R. LOWE; His Honour E. L. CARMICHAEL, J.P., (*Deputy Speaker*); and Hon. A. DaC. EDWARDS, (*Minister of Trade and Labour*).

Prayers were read.

MINUTES

Mr. SPEAKER: I regret again to have to inform hon. members that there are no Minutes today available for confirmation.

I also with deep regret have to inform the House that of our staff of three Official Reporters, two of them are ill today and consequently unable to attend this Sitting of the House. I have mentioned that fact, of course, to the Acting Leader of the House, and he may find it necessary to move suspensions of the Sitting from time to time in order to facilitate the performance of the duties by the one Reporter who is available. It may be possible, if the sitting lasts so long today, in the late afternoon to obtain the assistance of another Reporter.

PAPERS LAID

Hon. C. E. TALMA: Mr. Speaker, on behalf of the Hon. and Learned Premier and Minister of Finance, I am commanded to lay the following:

Statement of sums of money paid over to the Accountant General by the Commissioner of Police during the Quarter ended 31st December, 1965.

The Drawback of Duties (Locally Manufactured Tin-Plate Pails) (Revocation) Regulations, 1966.

The Customs Duties (Materials for the Manufacture of Metallic Containers) Order, 1966.

Statement showing Net Customs and Excise Receipts for one month ended 30th April, 1966.

On my own behalf, I am commanded to lay the following:

The Housing Authority, Barbados - Ninth Annual Report, 1st April, 1964 - 31st March, 1965.

GOVERNMENT NOTICES

Hon. C. E. TALMA: Mr. Speaker, on behalf of the Hon. and Learned Premier and Minister of Finance, I beg to give notice of the following:

A Resolution to place the sum of \$460 at the disposal of the Government to supplement the Estimates, 1966-67, Part I - Current as shown in the Supplementary Estimate, 1966-67, No. 2 which forms the Schedule to the Resolution.

COMMITTEE OF SUPPLY

Hon. C. E. TALMA: Mr. Speaker, I beg to give notice of my intention to move the House into Committee of Supply at its next Meeting to consider the money Resolution of which notice has just been given.

QUESTIONS

Mr. SMITH: Mr. Speaker, I beg to give notice of the following question:

"To enquire of the Hon. and Learned Premier:

Is it a fact that the Government is still negotiating or has negotiated with the owner or owners for the purchase of the property known as "Flodden" in Culloden Road, St. Michael?

If the answer is in the affirmative, will the Minister state for what purpose this property will be used?

2. Is it a fact that the guard wall to this property adjoining Culloden Road had been removed by Government, to effect entry of vehicles to park on the same property on the occasion of the Royal Visit to Culloden Farm?

3. Is Government negotiating for the purchase of the property known as "Eyre" in Government Hill?

If the answer to the above is in the affirmative, will the Minister state for what purpose the said property will be used?"

Messrs. HUSBANDS, MILLER, LYNCH, HOLDER, YEARWOOD and Hon. N. W. BOXILL entered the Chamber and took their seats.

SUSPENSION OF STANDING ORDERS

Hon. C. E. TALMA: Mr. Speaker, I beg to move that Standing Orders Nos. 5, 14, 16, 18, 40 and 45 be suspended for the remainder of today's Sitting.

Hon. A. DaC. EDWARDS: I beg to second that.

The question was put and resolved in the affirmative without division.

GOVERNMENT BUSINESS

Hon. C. E. TALMA: Mr. Speaker, I beg to move that Government Business be now taken.

Hon. A. DaC. EDWARDS: I beg to second that.

Mr. SPEAKER: Before I put that motion, I would like to draw to the attention of hon. members that in a newspaper of this day's date, "The Advocate", Tuesday, May 17, 1966, on page 5 thereof, there is an article, the caption of which is "Girls in the House". It reads as follows:

"Barbados' House of Assembly was yesterday invaded by a group of attractive Queen's College students. And seated around the table which is usually occupied by members of the House, they heard from the Speaker, Mr. Theodore Branker, something of Parliament. The girls took a keen interest."

I have to inform hon. members that this article has caused considerable dissatisfaction to certain school authorities, and not surprisingly so, as well as parents of the premier Girls' school in the Caribbean, and I am availing myself of this opportunity to state what were the facts.

Some time ago I had been asked by authorities of the staff of Queen's College if I would permit members of the Sixth and Fifth Forms accompanied by a teacher to visit this Chamber, and if I would give them a talk on Parliament. That was arranged a while ago, but it took place only yesterday afternoon. The suggestion of any invasion of this place by girls is entirely unwarranted, and betrays a gross ignorance of the meaning of the word "invaded".

The Shorter Oxford English Dictionary, Third Edition, Page 1038 says this: "INVADE - To enter in a hostile manner, or with armed force; to enter or penetrate after the manner of an invader; to make an invasion or attack; to intrude upon, infringe, encroach on, violate; to usurp, seize upon; to make an attack upon (a person)."

Nothing of that sort took place yesterday in respect of this prearranged visit accompanied by a senior teacher, Miss Skeete for the edification, as I hoped it turned out to be, of the senior students of the leading Girls' School. It was unfair to them so to describe their presence here, and such description indicates a complete and abysmal lack of knowledge of the English Language.

The question that Government Business be now taken was put and resolved in the affirmative without division.

Hon. C. E. TALMA: Mr. Speaker, before the business of the day is commenced, I should like to know whether, owing to the difficulties which we are experiencing through the illness of some of our Reporters, it is the wish of the House in order to ease the Reporter and co-operate with him in the best possible way, that we should sit in the first instance this afternoon for a period of not longer than 90 minutes, and then by that time it may be possible to secure assistance. We could have a break for fifteen or twenty minutes and then try to secure assistance. I thought I would throw it out at this stage, because it is not possible for one Reporter to sit and report from now until 8 o'clock tonight.

Mr. SPEAKER: In view of the suggestion of the Hon. Acting Leader of the House, I will invite a member of the Official Opposition and of the Minority Party in Opposition each to express his point of view. This is not a matter for debate, but for hon. members of the Opposition to express briefly their reaction. The trouble is, we have no Party Whips here.

Mr. MILLER: Mr. Speaker, I think we fully understand the position at the moment. The Leader of the Op-

position has just come in, but we are ready to co-operate. We know it would be asking too much of a single Reporter to write even for 90 minutes, and we would be willing to share the feelings of the Acting Leader of the House in this matter. It is true to say that we have very important business to do, but we would be willing to go along with the Leader of the House if he wants to restrict the period to sessions because of the one Reporter. I think that even one hour and a half is really too long.

Mr. MOTTLEY: Mr. Speaker, I really was not here to hear the suggestions at first, but from what I have heard from the Leader of the Minority Party, I gather there is only one Reporter available. This was the case last week, and I think this Reporter should be commended for not also being conveniently ill. I am not suggesting that the others are conveniently ill, but when a man sees he is being pressed, he would get up. I am wondering if you would repeat what suggestions you have made for my benefit.

Mr. SPEAKER: If the Hon. Leader of the Opposition would give way, I would ask the Acting Leader of the House to explain what he did a moment ago before the Hon. Leader of the Opposition entered and took his seat.

Mr. MOTTLEY: I must apologise for my lateness in coming here.

Hon. C. E. TALMA: Mr. Speaker, the position as to the Reporting staff was drawn to my attention early this morning by the Speaker of this Chamber, who reported that two of the Reporters were ill and would be unable to attend work today. We have been trying to secure assistance of that nature - up to now it has been rather futile - but we do expect that after the sitting of the Courts shall be concluded, we may secure the services of one Reporter who comes in here from time to time. In view of these circumstances, it is suggested that it is not humanly possible to expect one Reporter, no matter how skilled or versed he is, to work for longer than one and a half hours. I suggest that after that time we could have a convenient tea break to give enough time to the Reporter to do another one and a half hours, with the hope that by that time, assistance of the right calibre will reach this Chamber in order to get our work done.

Mr. MOTTLEY: Mr. Speaker, writing for that length of time is quite a lot for one Reporter, and I would suggest that only matters which are urgent be dealt with. After all, to ask one Reporter to write for one and a half hours and then give him a break, and then ask him to go again is still rather hard. If the Hon. Acting Leader of the House would agree, I would suggest that only those things which are important be dealt with today, and the matter which is of urgent importance is the Bill on National Insurance. I would therefore suggest that after the second reading speech by the Government is made, an opportunity be given to other hon. members to discuss it next Tuesday, because some hon. members may get into arguments and the Reporter has to stay there. I think I am talking too much right now, because he has to be writing all the time.

THE NATIONAL INSURANCE AND SOCIAL SECURITY ACT, 1966

Hon. C. E. TALMA: Mr. Speaker, in view of what the Hon. Leader of the Opposition has just said, and in view of the fact that we regard Item No. 2 dealing with National Insurance and Social Security as being the most burning issue not only today but for the entire session probably, and since hon. members have had an opportunity of studying the Bill which is now before them in a proper way, I beg to move that Order No. 2 under Government Business be the first Order of the Day.

Hon. A. DaC. EDWARDS: I beg to second that.

Mr. MOTTLEY: Mr. Speaker, before the question is put, I wonder if the hon. member would agree to having the second reading speeches today, and then postponing further consideration so that we would have an opportunity during the week to go through the Bill, since we only

got it on Thursday evening. It is true that some hon. members may argue that it is not voluminous, but I hope the Minister in charge will agree to that.

Hon. C. E. TALMA: Mr. Speaker, I think we can agree to having the second reading speeches in view of the circumstances.

The question that Order No. 2 be the first Order of the Day was put and resolved in the affirmative without division.

Mr. SPEAKER: Order No. 2 stands in the name of the Hon. Minister of Trade and Labour, and is the second reading of a Bill to establish a system of national insurance and social security for the Island providing payments by way of sickness benefit, maternity benefit, invalidity benefit, funeral grant, old age contributory grant or pension and a survivors' benefit, to substitute for the Workmen's Compensation Act, 1963, a system of insurance against personal injury caused by accident arising out of and in the course of a person's employment and against prescribed disease and injuries due to the nature of a person's employment; to establish for the administration thereof a National Insurance Board and National Insurance Fund; and for purposes connected with the matters aforesaid.

Hon. A. DaC. EDWARDS: Mr. Speaker, the Bill with which I am now about to deal represents one of the most important, if not the most important bit of social legislation which can ever be introduced in an emerging country. This Bill which was introduced in this Chamber on 3rd May, when passed, will mark a phase in the progress towards the establishment of a comprehensive social security scheme in this country. I may point out that the Bill is an enabling one, and it outlines the payment of contributions by employers and employees which will provide benefits for workers in this country which were denied them in the past. The only provision for workers in this country where security is concerned rests to a large extent with the Government and perhaps a few firms whose employees are covered by some sort of insurance, but if these employees changed from one job to another, in most cases the insurance is not transferable. This scheme with which we are dealing today makes provision for those workers who are employed by the Government, Local Government and all other workers employed in insurable employment.

I pointed out earlier, Mr. Speaker, that the Bill is an enabling Bill; it does not go into the detailed aspects of the scheme; it deals with the broad principles of the scheme, but subsidiary legislation in the form of Regulations are in the process of being made under this Act, and will in due course be laid in this Chamber. Hon. members, will then be given the full particulars of the scheme and how it will operate. Meanwhile, what we are asked to do this afternoon is to engage ourselves in intelligent discussion on the principles of this National Insurance and Social Security Bill, and hon. members may want to make suggestions, to which, if they are in the opinion of the Government in the interest of the people of this country and in any way economically feasible, due consideration will be given.

Now the Bill before us, Mr. Speaker, is based on two reports; one by Mr. H. W. Stockman of the International Labour Office, who began to work on the Report in October 1961, and who presented the Report to the Government in late 1962; and the second Report is that of the Committee which was set up by the Government under the Chairmanship of the Rev. F. E. Layne, to prepare a plan for the implementation and administration of the scheme. I should like, Sir, to commend these Reports to hon. members, who perhaps may wish to study them in detail. When these Reports are studied, I am sure that hon. members will be able to make intelligent contributions to the debate. Both Reports have been laid in this Chamber, and if hon. members or even the general public would like to have extra copies of them, they are available at the Government Printing Office.

I should also at this juncture, Mr. Speaker, like to record the Government's appreciation of the services of Mr. H. W. Stockman who did the First Report, the services of the actuary and also the services of the adviser to

the Government, Mr. Jenkins who is currently with us and who has been working in and out of season to bring this scheme to fruition. I should like to say that we are greatly gratified at the work which Mr. Jenkins has been doing on this proposed social security scheme. There is a lot of work to be done. It may not be possible for us to have the scheme begun as soon as we would like, but we appreciate the fact that it is a lot of work; and when I shall have gone a little further in my address, hon. members will appreciate the amount of work which has got to be put into the scheme, and sympathise with the officers who are currently working on such a scheme.

Now for about two decades, special interest has been focussed on social security measures not only in Barbados but in other parts of the world where you have emerging nations. When the social security scheme was first thought of, there was much hullabaloo about it; but after it had been functioning for some time, it has been appreciated, as I said earlier, that there is no greater advanced piece of social legislation that could ever be introduced in a territory than social security legislation. We are considered to be a modern state, an emerging nation, a state aspiring to independence which we hope we will have this year, and it is the duty of a modern state to have modern legislation to provide proper means of livelihood for its people, and to provide for them the sort of living standard which even the biggest of developed countries have present with them. Obviously, Mr. Speaker, an individual cannot rightly claim to be improvident if, as a result, he or his dependents are liable to become a burden on the community, in the event of poor health, old age or premature death. On the other hand, where a person finds it difficult to make periodical contributions to cover such contingencies, it is thought right that Government should take the lead in encouraging him to do so even if an element of compulsion is used for this purpose.

Now the National Insurance Scheme must be linked with the economic resources of the community. Perhaps a richer and more industrialised country might well be able to afford bigger benefits than those which we are now offering under this scheme, but the saying goes that Rome was not built in a day. You have to creep before you can run, and therefore although our benefits may not be as many as those in a highly developed country, we are starting on a greater footing than other more developed countries started, because as I go further down and give an indication of the type of benefits of which the Government is thinking, it will be clearly seen that what Barbados is doing is far better than a lot of other countries, and even better than what is set out as minimum standards by international concerns. We feel that a proper balance should be maintained between our economic resources and social security needs; and it is the feeling of this Government that we should begin firstly with priorities; and what we have made provision for in this Bill are considered priorities.

Mr. Speaker, the National Insurance Scheme is a novel one for Barbados and therefore we consider that it must be capable of sound, prompt and humane administration. The staff which will be appointed to look after this scheme will be recruited progressively over the next few months, and they will deal with the many problems which will need to be sorted out before the scheme is ready for introduction, and they will have before them precepts of humanity coupled with efficiency. I hope that they will soon establish a reputation in this country which will be a model for all employers and employees because of the importance of the offices which they hold.

I should like to turn now, Mr. Speaker, to the particular aspects of the scheme, and I would like to begin with the fact that this scheme will cover all classes of workers between the ages of 16 and 65. It is to be noted that the scheme makes provision for the coverage of self-employed persons, but because of the various ramifications in the scheme, these self-employed persons will not be covered under the scheme initially. By that I mean they will not be covered under the scheme in the first few months because investigations have got to be carried out, and certain salary or wage ranges have got to be worked out. Let us take a taxi-

man, a man who buys a car and drives it as a taxi. The average weekly wage of a taxi driver who is self-employed will have to be gone into to determine whether they come under X nominal range, Y nominal range or X + Y nominal range; and because of the extra work which has got to be done initially before one can determine what rates or contributions these self-employed persons should be asked to make or what rate of benefits should accrue to them, it is considered that Government should not wait to have all this information, but should go ahead and deal with the clear-cut cases and leave room for these self-employed people to be introduced into the scheme at a later stage, at least not later than a year from the inception of the scheme.

Although in the initial stages self-employed persons may not come under the scheme, it is estimated that at least 80,000 workers will be covered under the scheme from its inception. As I pointed out before, the scheme is a wage-related one, and perhaps that is why we could not bring in self-employed persons immediately. We would like to do it, but we have given a deadline of a year during which time we will consider the inclusion of self-employed persons. If it can be done in two months after the beginning of the scheme, it will be done.

It is expected, Mr. Speaker, that insured persons will be divided into a number of wage or earnings groups. If hon. members have studied the Stockman Report, it will be noted that Mr. Stockman made certain suggestions and recommendations, and though we have not yet received the official Report from the Actuary, we have got a preliminary Report which favourably compares with the Stockman recommendations. Now earnings groups will be established covering wage ranges in progressive steps up to an appropriate level. Let me explain what I mean, Mr. Speaker. You may have people working for \$4, \$6 or \$10 a week. In that salary range a mean is taken so that you have a sort of nominal weekly range for people in that group. You may have another group between the range of \$10 and \$20, and there is a mean nominal range on which contributions and benefits would be calculated. Then you may have another \$20 to \$25 wage range. All these things will be brought out in the Regulations. I am sorry that I cannot give hon. members the exact wage range, but I could not attempt to do that until I have got the final Report of the Actuary which is due any time now. Perhaps before the Bill is passed, I may be able to give more information on the wage ranges and types of contribution that employers and employees will be asked to make to the scheme.

I should like to point out, however, that the individuals who will be asked to make a heavier contribution to the scheme would be those who are in the higher salary bracket. It is felt that taking too great a slice from the workers in the lower bracket would be a burden to them, and therefore the worker in the higher bracket or the employer who employs workers in the higher bracket will to some extent be subsidising the worker in the lower bracket. I think this would be acceptable to hon. members.

Mr. Speaker, the scheme with which we are dealing is a very complex one to administer. You may ask me why! My reply to that is that because of the overwhelming advantages of this scheme, and because of the fact that it is Government's intention to give a good scheme to the community, administration will be difficult and it will be the more and more complex; but we are confident that though the scheme will be a complex one, the workers in this country will be satisfied. Perhaps hon. members will be pleased to hear that contributions made to this National Insurance Fund will be allowed against income tax. I should like to repeat that for the benefit of hon. members who are having a *tête-à-tête*. Contributions to this National Insurance Fund will be allowed against income tax as is done in the case of Life Insurance Policies.

Provision is made under the Bill Mr. Speaker, for voluntary contributions by the contributor at a reduced rate. Perhaps hon. members would like me to explain this; suppose a worker at Searles Factory or Plantation or any plantation for that matter - or in any sort of employment in this country which is insurable under the scheme chooses

to migrate to the United Kingdom or the Farm Labour Programme in the United States of America, it means that this worker would not currently be engaged in insurable employment in this country by an employer in this country; but this employee would still be allowed to make contributions or remittances to the fund at a reduced rate. The reason for having a reduced rate is that if this worker was contributing 50 cents a week to the scheme when he was employed at Searles, the owners of Searles also contributed 50 cents; but now he goes on the U.S. Farm Labour programme where he is not having gainful and insurable employment in this country, but is working outside the country. He is covered by insurance in this country, and provision is made under this Bill for this worker to continue to make his contributions at a reduced rate, because at this stage his employer would not be contributing since he is not a person who has business or estate in this country. Normally the worker would have to make a full contribution, but we felt that if he were employed by some one in this country, the employer would be paying half the contribution and he would be paying half; so we allow him to continue paying his contribution when he goes on the U.S. Farm Labour Programme for five, eight or ten months as the case may be. We are not asking him to pay a double contribution which would be his 50 cents and the 50 cents by his employer. Perhaps he may only be asked to pay 60 cents for coverage, and if he becomes ill when he is out of the country, he receives his sickness benefits just as a worker who is in the country, or if he dies he gets a funeral grant, and if he has children, they received survivor's benefits for a period of five years. As I explained before, these are in the Regulations, but I thought I would throw out a hint on the thinking of the Government on matters like this.

You can see, therefore, Mr. Speaker, that throughout the Bill provision after provision is made, and however you turn them, you can see that they are in the interest of the workers of this country. I explained to hon. members before, Mr. Speaker, that I could not give them in detail the amount of contribution which workers will have to make because this is subject to the Actuarial Report. As I said before, we have received a preliminary Report, and we have got to wait on the Report approved by I.L.O. which will come to us at any time now before we can make a positive statement on the amount of contribution or the amount of benefit; but what I would like to point out to hon. members this afternoon, Sir, is that we are hoping that the benefits to be paid out to the workers will be about 60% of their weekly wage in cases of sickness, maternity and other benefits like that, but the final figure depends on the Actuarial Report. I think hon. members can appreciate that.

I should also like to explain, Mr. Speaker, that this sixty per cent of which we are thinking is far in excess of what is considered by I.L.O. and other international organizations as being the minimum standard of rates or benefits to be paid, because they consider a forty per cent minimum, and in some cases, except perhaps in the case of old age benefits, we are thinking of sixty per cent and not as low as 40%. We might perhaps go to 40% with long term benefits like pensions and so on, but only in the initial stages.

As I go further, Mr. Speaker, it will be noted that this National Insurance Scheme will be subject to actuarial reviews from time to time, which means that if when we have these reviews it is seen that higher or additional rates can be paid, they will be paid. Only yesterday evening I was talking to two old ladies who asked what provision there would be for them under this scheme. I should like to inform hon. members that there is provision for elderly people under this scheme. Let us suppose that the hon. junior member for St. George is about 60 years today and he wanted to benefit under this scheme. Provision is made under the scheme to give assistance to allow him to be covered until he becomes 65; but if we are giving him coverage at 60 years under this scheme, it is proposed, that a certain amount of contributions would be credited to the hon. member. Under the Government pension scheme, an employee has got to work for ten years before he becomes eligible for a pension, but we are proposing that a person should make at least 500 weekly contributions before he is

eligible for a full pension; but a man at the age of 60 who is in insurable employment under this scheme cannot qualify in five years for a full pension; so consideration is given for that person to be credited with a certain number of contributions. The amount of contributions with which the person will be credited will be in the Regulations. In order that a person at 60 might qualify for a reduced pension, may be one half, three-quarters or two-thirds as the case may be, provision is made under the scheme because we do not feel that a person at 68 years should be excluded so long as he is in insurable employment, and therefore we are making provision for crediting him with a certain number of contributions, after which he will receive old age benefits, old age pensions or old age grants commensurately.

As I said earlier, there are schemes existing in this country already. I know there are certain Insurance companies like Colonial Life, Manufacturers Life and others who have schemes, and the hon. junior member for Bridgetown is aware of this because some of his staff is covered under a scheme of insurance provided by some of the insurance companies in this country. That is a sort of scheme where employers make a contribution *en bloc* for their staff in the event of death or what have you. Although this scheme may be admirable, it only provides a certain amount of benefits for the worker. What I should like to stress here, Mr. Speaker, is that I am not asking employers or employees to opt out of a scheme such as this, but that they should continue the scheme together with the National Insurance, because much more would accrue to the workers in this country. Since that scheme does not cover as wide a range as the scheme with which we are dealing today, I recommend the National Insurance scheme highly to hon. members, and I will make an open appeal to employers not to discontinue the existing schemes which they have for their workers, as I feel that the workers should benefit under both schemes.

Mr. Speaker, hon. members may want to know what is the plan for the payment of contributions and the payment of benefits under the scheme, or what would be the method of contributions or the method of receiving benefits under the scheme. Now arrangements will be made whereby the employer will hold a National Insurance card for every worker, and for each week or part of a week of employment he will obtain from the National Insurance Office, from any Post Office or such other agent as may be authorised, stamps of the necessary value and affix these to the appropriate spaces on the card of the particular worker concerned. That means, Mr. Speaker, that if a person employs six workers and his contribution for worker X is 40 cents, and worker X's contribution is 40 cents, the employer will have to purchase from the Post Office or any other agency a stamp for 80 cents which will be placed on the card of the worker. If worker Y's contribution is 50 cents and the employer's contribution is 50 cents, it is the onus of the employer to purchase a stamp for one dollar and place it on the card.

When I go a little further, Sir, I will talk about inspection. Inspectors will be appointed to make inquiries and checks on the administration of the employers where social security is concerned, and as will be seen in the Act, the penalties will be very severe for any employer who after deducting the small contribution from the worker fails to place the appropriate stamp on the card. It is hoped, Mr. Speaker, in the case of large employers, to devise a system which will allow of the use of special schedules for contribution purposes. Now, benefits will generally be paid by means of a special voucher which will be sent through the post, and can be cashed at any Post Office subject to satisfaction as to identity. If a worker became ill, he gets the necessary medical certificate which he sends to the National Insurance office, and his weekly sickness benefits will be posted to him at his home by special voucher which can be cashed at any Post Office. Provision is also made for the personal approach. That is, if a worker who was entitled to invalidity benefit, maternity benefit or sickness benefit lives near the National Insurance Office, he can go there and receive his voucher, and this would tend to expedite action on his part, and would perhaps assist him in getting his benefit a day or two ahead, because in the country dis-

tricts some times a letter is posted one day and it is not received until four days after.

I want to say a word on the question of identification. At present enumerators are going around the island collecting certain data from people from the age of 15 years onwards. Although this registration is primarily for electoral purposes, yet an appreciable amount of the information which is sought is for use in the social security scheme. I understand, Mr. Speaker, that people are worried about the fact that they will have to have photographs taken. One of the reasons for having photographs taken is because it is necessary to have workers identified for the social security scheme; so it does not make sense for a worker to say that he does not want to have his photograph taken, because it is a means of identification.

Mr. Speaker, I gather that we may be able to get some relief for the Reporter at 4.30 p.m., and I do not know if the Hon. Acting Leader of the House cares to move the suspension of the sitting for half an hour at this stage.

SUSPENSION OF SITTING

Hon. C. E. TALMA: Mr. Speaker, at this stage I beg to move that this Sitting be now suspended for half an hour.

Hon. G. G. FERGUSSON: I beg to second that. *The question was put and resolved in the affirmative without division, and Mr. SPEAKER suspended the sitting accordingly.*

4.00 p.m.

On resumption:

Mr. LOWE: Mr. Speaker, I observe that there is no quorum, and ask that you direct the Clerk to ring the Bell.

Mr. SPEAKER: I thank the hon. senior member for St. George. Let the Bell be rung.

The Bell was rung and a quorum was obtained.

Mr. SPEAKER: When the motion was made for the suspension of the Sitting, the Hon. Minister of Trade, the hon. junior member for St. Andrew was addressing the Chair, and he had not yet concluded his speech. The hon. member now may resume.

Before he does, may I just mention that despite all our efforts, it has been found impossible to obtain the services of any other Stenographer this evening; so hon. members will bear that in mind. We have one Stenographer performing a herculean task very willingly, but I am quite certain that hon. members will not try to take advantage of him.

Hon. A. DaC. EDWARDS: Mr. Speaker, I do not intend to be very much longer, and will try to summarise what I have to say, although it is my view that an important bit of legislation such as this needs to be explained; so if I can explain my point of view in a few words, I will certainly do so.

I pointed out that the question of identification plays a very important role in the administration of this social security scheme, and that is why I cannot over-emphasize the importance of co-operation by the people who fall in the 15 plus age range in this country with the enumerators who are currently asking them for information. I understand that there is great objection to giving the correct wages or salaries earned by people in the community. Some of the enumerators are met with: "What do you want that for?" What are you asking me my business for? This information which we are seeking in connection with the wages and salaries of people is of paramount importance to the Government in making provision for the implementation of this social security scheme. It is only by knowing what the wage structure in our community is that we can determine what will be the rates of contribution and what will be the rates of benefits.

I intimated earlier that bringing self-employed people into this scheme poses a difficulty. Now, people are asked questions about their employment, profession or trade and the present salary or average weekly wage. I pointed out earlier that we who are responsible for this scheme would like to know what the average nut vendor can work for, because she, after all, is part of our community. She depends on selling a few nuts and making a profit from which she ekes out a living; but certainly that nut vendor can estimate that in selling \$10 worth of nuts, she can make a profit of \$x which goes as her week's wage. You may have 20 nut vendors around the Fairchild Market and in the Cheapside Market, and if we are to place nut vendors as self-employed persons under this scheme, we have to take the average weekly wage of these vendors and determine what rate of contribution we can ask them to make to this scheme, and therefore what weekly benefits they can get in case of sickness, maternity, invalidity or employment injury. We may also have a butcher in the market who perhaps employs himself and should come under this scheme. He may go cutting a piece of meat and take off a finger, and if he is covered under the scheme, he is entitled to benefits although he employs himself.

When the enumerators ask for this information, therefore, I hope that what I have said will be digested and that hon. members will advise their constituents to co-operate as I will do tonight in a broadcast. We are not concerned with the political ideology of a particular individual; what we are concerned with at this stage is Barbados, and making provision for all and sundry in this community regardless of political persuasion. I am making this appeal to hon. members to discourage the people far and wide from withholding information from the enumerators. The longer this information is withheld, the longer it will take Government to bring self-employed people under this scheme, because until we know what is the level of wages for the average person in X, Y or Z kind of employment, the longer it would take us to implement what proposals we have for self-employed people.

I should like to turn now, Mr. Speaker, to the actual benefits to be provided. Hon. members will see from the Bill what is proposed, and I would like to point out that a great deal of thought has gone into the aspects of the benefits. I will here explain the benefits and how they will be dealt with. A person qualifies for benefits under the scheme such as sickness benefits, maternity benefits and soon after making a contribution for thirteen weeks. Because of the conditions facing workers in this country, and because of the question of seasonal employment for workers, especially in our agricultural community, it may not always be possible for a worker to make a contribution every week because he may not be in a job every week, and therefore provision is made in this Bill for a worker to receive benefits provided that at least eight weekly contributions are paid out of thirteen weeks prior to his becoming ill.

I cannot, Mr. Speaker, give the actual amount in dollars and cents which workers will receive, but I can give the different benefits. As I said, if a worker becomes ill after paying eight out of thirteen weeks prior to his illness, he qualifies for a sickness benefit, and the benefits are commensurate with the contributions paid. These details are worked out in the Regulations, but I think hon. members would be pleased to note that the benefits would commence on the fourth day of incapacity and would continue subject to incapacity for a period of twenty-six weeks, with the possibility of extension for another 26 weeks in special cases of chronic illness, provided that the contributor has been in insurable employment and satisfies certain contribution conditions during the three years preceding his illness. The three year question comes in where the extension of the amount of sickness benefit for another twenty-six weeks is concerned. (Mr. SEALEY: Friendly Societies do that too!)

Mr. Speaker, I never listen to asides. I do not hear them!

Mr. SPEAKER: How does one know they are asides?

Hon. A. DaC. EDWARDS: Mr. Speaker, in another country not far away, social security legislation was in-

troduced and there was grave dissatisfaction almost resulting in a riot. One of the reasons for this dissatisfaction was the fact that according to that legislation a person could not receive any sort of benefit under three years; he would have had to make contributions for three long years before he qualified for any benefit. In this bit of legislation, Mr. Speaker, you only make contributions for thirteen short weeks as against three long years, and you are entitled to sickness and other benefits.

Provision is also made under this Bill for maternity benefits, and payment of contributions for at least twenty out of thirty weeks immediately preceding the maternity benefit period will entitle a woman to maternity benefits. This period will commence from six weeks before the expected date of confinement and will continue for six weeks after the date of actual confinement, subject to conditions of work during this period. Let me explain what I mean. If a woman becomes pregnant and is in insurable employment six weeks before she expects to have the baby she is entitled to benefits under the scheme, in the vicinity, as I said, of 60% of her nominal earnings, provided that she is not employed during the six weeks before confinement. We feel that a woman who is about to have a baby should have some sort of rest before she delivers that baby, and she should be entitled to rest after. (Mr. MOTTLEY: And you send them out of the Hospital in one day!)

We are dealing, Mr. Speaker, with social security. When I was Minister of Health, I would have answered the hon. member. We feel that a woman making a baby is entitled to some sort of rest if she is to have a proper and healthy baby. We do not feel she should leave the cane-field today and go home and have the baby tonight, and therefore we are making provision here for her to have maternity benefits beginning six weeks before confinement and ending six weeks after confinement. The position today is that a woman will have a baby, and in two weeks she is back in the cane field with a bundle of canes on her head. (Mr. MOTTLEY: Have you now seen that?) I was born in the country; so I am accustomed to seeing it, and I speak *ex cathedra* on this. (Mr. SMITH: Not two weeks after!)

Mr. Speaker, if hon. members would like to help the Reporter, they would allow the debate to go on without disturbance.

Provision is also made, Mr. Speaker, for invalidity benefits. If a minimum contribution of three years since entry into insurance is met and at least 75 contributions are paid in that period immediately prior to the commencement of incapacity, the person is entitled to invalidity benefit. Suppose the hon. junior member for St. James had someone employed at him who became ill, and the illness was of such that the person could no longer be engaged in gainful employment; if the person satisfied the conditions which I have just mentioned under this scheme, he is entitled to invalidity benefit, and not for two weeks or twenty-six weeks, but for the remainder of his life. Let us compare the benefits under this proposed Bill for invalidity benefits with \$2.40 a week which a person gets as of right under a non-contributory old age pension scheme. Is the hon. member trying to point out that an old age pension of \$2.40 is enough for a person rather than coverage under this social security scheme, where if that person is working for an average of \$32 a week he would get benefits of about 60% of what his nominal weekly wage was in case of invalidity? Is this what I hear from the asides?

Mr. SPEAKER: The hon. member did not hear the asides.

(Mr. MILLER: The Permanent Secretary did a lovely job; keep on reading it!)

Hon. A. DaC. EDWARDS: Mr. Speaker, when one has the experience of depending on certain things, he always expects that of others.

The next provision is that of funeral grants. A person covered under this scheme is entitled, if he dies, to a grant which will assist in defraying funeral expenses, and I am sure that some hon. members in this Chamber would welcome that, because some of them are cognisant of the

fact that some undertakers experience grave difficulty in recovering the money for their funeral jobs. Hon. members who are interested in this sort of business must inevitably support a scheme such as this, because firstly it enables them to have the expenses of the funerals of people defrayed, and secondly, if they have any interest in the people of this community at all, they must support a scheme like this, because it makes sure that at least part of their fees for funeral expenses is paid, and saves the houses of people. Sometimes attempts have got to be made to sell the houses of children of deceased persons when the debts are not paid. In this case, at least a portion of this money is met from the National Insurance scheme. (Mr. SEALEY: Friendly Societies do the same thing!) I thought, as I said earlier, Mr. Speaker, that we were in an emerging country. I thought we were on the way to progress, but I now see why some people do not like to see progress. Here we are trying to bring Barbados in line with other developed and highly industrialised countries in this world, and you still hear mention of three cents friendly societies. That was all right fifteen years ago, but not good enough for today. We are not looking back, Mr. Speaker; we are looking ahead, and that is why we consider it of momentous significance to have a bit of legislation like this introduced on the Statute Book of this country.

There is also, Mr. Speaker, the question of survivors' benefit. A man may die and leave no provision for his children, and it is proposed that if he reaches pensionable age and satisfies the requirements of the scheme, his children will receive a pension for at least five years. If, for instance, the hon. junior member for St. George has some little kids and he dies and was covered under this scheme and was not in a position to make provision for these children, they would not go begging bread because every one of them would be entitled to a pension for at least five years.

This is advanced social legislation. This is not the Friendly Society Act about which hon. members are talking. (Mr. MILLER: Why don't you make your little nay-nay speech and sit down?)

Mr. Speaker, we now come to employment injury benefit. Under this scheme it is proposed to have Workmen's Compensation tied in. Now the employee will not be asked to make any contribution to the part of the scheme which takes care of employment injury. There is a law on the Statute Book in this country which was passed by this Government which increased Workmen's Compensation to an appreciable sum. This Act will be tied in with the Social Security legislation, and every worker in this country who is entitled to coverage under the National Insurance scheme will be covered, but he has not got to make any contribution to that part of the fund which takes care of employment injury. That is the responsibility of the employer. If I employ a person and contribute towards the normal benefits for social security, I have over and above this to cover my employee under the employment injury benefit section of this Bill; so as an employer I have got to make a greater contribution to the social security scheme than the employee, because I have got to protect him for employment injury.

I think, Mr. Speaker, that I have covered all the benefits under the Bill. Now hon. members may ask about unemployment benefits. We considered this, and with the level of our economic resources, and the level of unemployment in this country, it is not considered economically feasible at this stage - and I emphasise, "at this stage" - to include unemployment benefits under this scheme. As I said earlier this scheme is subject to actuarial review from time to time and if after

Mr. MOTTLEY Mr. Speaker, on a point of order, I do not want to misquote the hon. member when I get up to speak, and I should like to ask whether the hon. member did say that no provision is made for unemployment insurance or benefits. These are things which must be made clear to the public.

Mr. SPEAKER: That is not a point of order. If the Hon. Leader of the Opposition did misquote the Hon. Introducer

of the Bill, no doubt the hon. member could properly rise on a point of order and correct him.

Mr. MOTTLEY: I am sure the hon. member does not mind my rising on a point of order.

Mr. SPEAKER: The Hon. Minister may not mind the hon. member rising, but I have to mind the Standing Orders.

Hon. A. DaC. EDWARDS: Mr. Speaker, I am not afraid to recap what I have said. I said that it is considered impossible at this stage to make provision for loss of wages due to involuntary unemployment. Much as I would like to have it introduced at this stage, I cannot, because it would not be economically feasible with the level of unemployment in the country, and because of the resources of the country. I pointed out earlier that we can only weigh social security in the light of the economy of the country, and I was trying to make the point that it is proposed that there will be actuarial reviews, perhaps every two or three years of the scheme; and if after these reviews are carried out, it is considered that the unemployment rate in the country is such that involuntary unemployment can be included - you know we have a lot of unemployables - this will be done.

The Bill clearly points out what are the benefits under this scheme. They are, as I have said, sickness, maternity, funeral grant, invalidity, old age pensions, survivors and employment injury benefits.

Mr. Speaker, I thought it right on the recommendation of the working committee to try to do something for those who, after contributing to the scheme for some time before they qualified for a pension had to drop out. You will note that provision is made for these people. Let us say that the hon. senior member for Bridgetown employed me and both of us made contributions to the scheme, and then I found myself in a position where I did not want to work with the hon. member any longer, and I opened a rumshop from which I made \$15 a week; it means that I can continue to be covered under this scheme by making the contribution which my employer was making for me when I was working for him, and I would then be considered in the ranks of the self-employed.

Hon. members will see that a lot of work has gone into this Bill, and that we have left no stone unturned in doing what we consider would be nothing else than would be in the interest of the people of this country.

The Bill makes provision, Mr. Speaker, for the establishment of a Board to administer the scheme. As can be clearly seen, the Board will comprise nine members. I know certain questions which are going to be asked when hon. members begin to speak. I know I am going to be asked whether the Worker's organisation and the Employers' organisation will be represented on the Board. I say now that one has not got to worry, because we have thought of this, and these organisations will be included on the Board, because it is a Board which has to do with workers, and it is a Board which has to do with employers. As I said earlier the employers will be responsible for the payment of contributions of themselves and the workers to the fund, and hon. members will see from the Bill that the penalties will be very severe for any person who contravenes the clauses of this Bill. It becomes binding on the employer to deduct the contributions from the employee and pay them into the scheme. Failing to do this (Mr. MILLER: They can opt out.) When hon. members are ready to make their speeches, they can make whatever suggestions they like, but I should not like to be disturbed.

Mr. SPEAKER: Let the hon. member continue.

Hon. A. DaC. EDWARDS: Mr. Speaker, I am reminded of the fact that some of us cannot do without bringing politics into business like this, but this is not politics, Mr. Speaker. This is something in the interest of the people of this country; so if hon. members would like to be hecklers, let them wait until we go on the platform, and then the people of the country would know who is against National Insurance.

Now Inspectors will be appointed under this scheme, and they will have the right of entry into any business premises in this country. They will not only have the right of entry, but they will have the right of making certain investigations, because it is they who will have to see that the scheme is properly administered, that contributions are received and paid into the National Insurance Office, and be available for help and advice on insurability contributions and other matters which should be particularly useful in the days leading up to the implementation of the scheme. (A VOICE: What about finance?)

The hon. member in an aside

Mr. SPEAKER: I did not hear it.

Hon. A. Da. C. EDWARDS: Hon. members would like to know what about financing of the scheme. I have already mentioned that the income of the Board is purely made up from the contributions paid into the Fund by employers and employees, and will be administered by the Board of nine members. The benefits and expenses of administration, except the expenses incurred for the payment of the staff, will all come out of the scheme. Hon. members will note that there is provision made in the Act for the Board to invest money, the interest from which investments will take care of financing the scheme; but if at any time the drain on the National Insurance Fund was so much as to deplete the capital, provision is made for the Government to make advances to the Fund, and this money is repayable from the Fund back into the Treasury when the Board is in a better financial position. You see, large sums of money may be invested in approved securities by the Board, and there might be heavy demands on the Fund; so the Government advances money to the Fund which is repaid into the Treasury when the Board regains its financial position. The contribution made by the Government to the Fund is the payment of the staff of about one hundred persons to run the scheme. Not one cent will be taken from the Fund for the payment of Staff to run this scheme; the annual recurrent expenditure for salaries will be borne by Government and will be voted in the Legislature at the beginning of every financial year.

Now it may be said, as is usually said, that this Board will be appointed by the Cabinet and that the Cabinet will appoint to the Board people they want on the Board. It may be felt that because the Cabinet makes the appointments to the Board, the Board will necessarily lean to someone who is favourably disposed to the Cabinet or the Government in power, but provision is made for eventualities like this. Provision is made for appeals to be made to a Tribunal in the event of dissatisfaction over the decision of the Board. That is, if Mr. X had a decision made on his behalf by the Board which he did not like or with which he was dissatisfied, he can appeal to an Appeals Tribunal which will be an impartial body, and this Tribunal will determine whether the Board was right, or the worker or employer was right; and the decision of the Appeals Tribunal will be final. If it is a question of law, the appellant will have recourse to the Law Courts. One could not want anything fairer than this.

Having the knowledge of what would be said, we were careful to make this provision in the Act for an Appeals Tribunal, because we knew it would be said that we appointed to the Board people we wanted to, or that we put our yard fowls on the Board. We are going to place on the Board people whom we feel are qualified to administer a scheme such as this; but even if any one has cause for dissatisfaction in the decision of the Board, the decision does not rest finally with the Board, but with an Appeals Tribunal or the Law Courts.

Now, Mr. Speaker, I promised that I would only continue for an additional hour and I have done so, and taking into consideration the fact that the Reporter was writing for an hour non-stop, I am prepared to cut my address and await any questions which may be raised by any hon. member in reply to my second reading speech.

I therefore beg to move that this Bill be now read a second time.

Hon. G. G. FERGUSON: I beg to second that.

Mr. SPEAKER: Does the Hon. Seconder of the motion for the second reading want to reserve the right to speak?

Hon. G. G. FERGUSON: Yes, Mr. Speaker.

Mr. MOTTLEY: Mr. Speaker, I am going to move that further consideration of this Bill be postponed. I am sure hon. members will appreciate why I am moving that. I intimated earlier today that the hon. member might make the second reading speech and then give us a better opportunity to deal with it next Tuesday. Besides that, there is the fact that there is only one Reporter, and he should not be asked to go on any longer this evening. I beg to move that further consideration of the Bill be postponed.

Mr. MILLER: In seconding that motion, I too would like to reserve the right to speak on the second reading, and I should like to say that it would be rather unfortunate if a similar thing takes place on that occasion with the Reporters. It has happened before, and I am asking the Leader of the House to do his best to secure the necessary Reporters, because this Bill is going to entail a good deal of debate, and I hope we will not be placed in this position next Tuesday when we return for the second reading speeches on the Bill.

Hon. C. E. TALMA: Mr. Speaker, while sympathising with the position, I did say that owing to the fact that we only had one Reporter, we would have sessions of not exceeding ninety minutes, but I want to make it clear that I never intimated that we would stop at the conclusion of the Minister's speech. I really did not say that, but it seems that hon. members on the other side are not yet fully prepared to deal with this matter, and it may be a good gesture to allow them another week or so to consult their advisers in view of the fact that this measure is a very important one and very far reaching, and in view of the fact further that we have not been able to secure the services of another Reporter to relieve our present Reporter. I want to emphasise that I did not intimate that the Government would introduce the measure and stop there, but in view of the circumstances, I think I can accept the motion.

The question that further consideration of the Bill be postponed was put and resolved in the affirmative without division.

ADJOURNMENT

Hon. C. E. TALMA: Mr. Speaker, I beg to move that this House do now adjourn until this day week, Tuesday, 24th May, 1966, at 2.30 p.m.

Hon. G. G. FERGUSON: I beg to second that.

Mr. SPEAKER: Before I put the question, I think hon. members would not regard it as amiss if I were to say how appreciative we have been of the effort made by our one Reporter present this afternoon to carry on as manfully as he has today. We hope the situation will be bettered by an increased number of Stenographers today week. We will do our best, but efficient Shorthand Reporters in this Island are very scarce. One would hope that School Principals would bear that fact in mind, and see to it that classes are provided for commercial subjects as formerly which turned out efficient shorthand writers such as Mr. Whittington himself.

The question that this House do now adjourn until Tuesday, 24th May, 1966, at 2.30 p.m., was put and resolved in the affirmative without division, and Mr. SPEAKER adjourned the House accordingly. 5.38 p.m.