

THE

House of Assembly Debates

(OFFICIAL REPORT)

SECOND SESSION OF 1971 - 76

HOUSE OF ASSEMBLY

Friday, 26th March, 1976.

Pursuant to the adjournment, the House of Assembly met at 12.15 p.m. o'clock.

PRESENT

His Honour C. A. E. HOPPIN, J.P. (Speaker); Hon. G. G. FERGUSON, (Minister Without Portfolio); Mr. R. ST.C. WEEKES, J.P.; Mr. W. R. LOWE, J.P., (Chairman of Committees); His Honour A. DaC. EDWARDS, (Deputy Speaker); Mr. W. C. B. HINDS; Mr. L. S. CRAIG; Mr. J. M. G. M. ADAMS, M.A., (Leader of the Opposition); Hon. P. G. MORGAN, C.B.E., (Minister of Tourism, Information and Public Relations); Hon. P. M. GREAVES, B.A., (Minister of Housing, Lands, Labour and National Insurance); Mr. H. deB. FORDE, M.A., LL.B.; Hon. A. MORRISON, (Minister of Agriculture, Science and Technology); and Hon. L. E. SANDIFORD, B.A., M.A.(Econ.), (Minister of Health and Welfare).

Prayers were said by Mr. SPEAKER.

GOVERNMENT NOTICES

Hon. G. G. FERGUSON: Mr. Speaker, on behalf of the Hon. Prime Minister, I beg to give notice of the following:—

A Bill to provide for the implementation, by the Government, of the provisions of the Convention for the Suppression of Unlawful Acts against the safety of Civil Aviation signed at Montreal on 23rd September, 1971 and for connected purposes.

FIRST READING OF BILL

On motion of Hon. G. G. FERGUSON seconded by Hon. A. MORRISON, a Bill to provide for the implementation by the

Government of the provisions of the Convention for the Suppression of Unlawful Acts against the safety of Civil Aviation signed at Montreal on 23rd September, 1971, and for connected purposes, was read a first time.

ORAL REPLIES TO QUESTIONS

Hon. P. M. GREAVES: Mr. Speaker, I beg to give notice that Oral Reply to Parliamentary Question No. 74 asked by the hon. member for St. Lucy is read.

Also Oral Reply to Parliamentary Question No. 75 asked by the hon. member for St. Thomas, is ready.

Also Oral Reply to Parliamentary Question No. 81 asked by the hon. member for Christ Church West, is ready.

Hon. G. G. FERGUSON: Mr. Speaker, before the orders of the Day are called, I want to move the passing of the following Message:—

THE HONOURABLE THE HOUSE OF ASSEMBLY

TO

HIS EXCELLENCY THE ACTING
GOVERNOR GENERAL

This House has received Your Excellency's Message, No. 3/1976, concerning the illness of His Excellency the Governor General, Sir Winston Scott, G.C.M.G., G.C.V.O., and Your Excellency's appointment to act as Governor General.

This House wishes to express our deepest regret at the illness of His Excellency the Governor General and humbly requests that Your Excellency convey to His Excellency and Lady Scott our most sincere good wishes for a swift and complete recovery and an early return to active duty.

I beg to move that this Message do now pass.

Hon. A. MORRISON: I beg to second that.

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

Hon. G. G. FERGUSON: Mr. Speaker, I beg to move that Order No. 1 be the first Order of the Day.

Hon. A. MORRISON: I beg to second that.

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

Hon. G. G. FERGUSON: Mr. Speaker, I am asking leave for the Hon. Minister of Housing, Lands, Labour and National Insurance to deal with this Resolution in the absence of the Hon. Prime Minister.

Mr. SPEAKER: The hon. member is asking leave for the Minister of Labour and National Insurance to deal with this Resolution, and unless there is any objection, leave will be granted.

There being no objection, leave is granted the Hon. Minister to move the passing of the Resolution to authorise the Minister of Finance to borrow, by the issue of Treasury Bills, further sums of money not exceeding \$30 million.

RESOLUTION TO AUTHORISE THE MINISTER
RESPONSIBLE FOR FINANCE TO BORROW
BY THE ISSUE IN THE ISLAND OF
TREASURY BILLS FURTHER
SUMS NOT EXCEEDING
THIRTY MILLION
DOLLARS

Hon. P. M. GREAVES: Mr. Speaker, the purpose of this Resolution is to increase the amount that the Government may borrow by the issue of Treasury Bills. The amount now stands by a previous Resolution passed by this House some time in December, 1974, at \$70 million, and the purpose of this Resolution is to increase it by \$30 million to a limit of \$100 million.

Sir, the normal monthly issue of Treasury Bills stands at approximately \$20 million. As you will understand, Treasury Bills are really short term borrowings by Government in order to finance its goods and services, and therefore it is for that reason that the maturity date is short in duration and varies from time to time because the issue is not made all at once. The issue is made periodically, and those outstanding now at 31st March, are \$17,750,000, 2nd April,

\$500,000 and 28th April, \$19,300,000. These are subscribed by public issue and special issue. The public issue is normally taken up by commercial banks and whoever else wants to subscribe to these bills. The commercial banks have recently been taking them up because of the controls that the Central Bank has imposed on the commercial banks. They have found that for their own investment portfolio it is advantageous to commercial banks to take up this public issue. Of course there is a special issue which is subscribed by Government institutions like the Barbados Savings Bank, the Barbados Development Bank and National Insurance and so on.

I think hon. members know since it has been explained in this Chamber over and over again that the Government has peak cash flow periods between March and May and again between September and October at which time collections from income tax and so on are made. In between those months when money is required in order to finance Government operations, the money realised from the issue of these Treasury Bills is used for the purpose of paying for its goods and services. As I said earlier, the maturity date is short. I think it is something like 91 days by which time they mature.

Sir, I do not think there is anything more I can say about this. This is very familiar to the hon. member; it is short term borrowing as I said.

I beg to move that this Resolution do now pass.

Hon. A. MORRISON: I beg to second that.
12.25 p.m.

Mr. ADAMS: Sir, sometime ago there was a popular phrase going about Barbados that there was no money in the treasury and very casually I repeated this at a Press Conference, not to say that it was true, but to ask the Government in view of certain facts whether they appreciated that the public finances were in such a state as to perhaps justify any information that the phrase "no money in the Treasury" was a horrible one.

The hon. member who introduced this Resolution proved conclusively to the satisfaction of the news readers of CBC that there was money in the Treasury. That was in November, 1973 but subsequent to that date he revealed that whatever view may have been taken by the news readers of CBC to suggest describing the statement made by the Leader of the Opposition as lies, lies, lies, it appears from public sources that the Government

was constantly running itself at a loss in a way that has not been seen in Barbados for many years — I would not like to say for how many years — to enable them to meet current liabilities and indeed was not in a position to pay for those parts of the Current Estimates that refer to non recurrent expenditure.

Since that time we have had many statements from the Leader of the House and others as to the bad financial waters the Government found itself trying to swim through in 1973. I think that the then Minister of Education has also revealed more recently how well justified the public's view was at that time.

Now we have never had any serious indication from the Government as to the real problems which Barbados faced and faces as a result of the dreadful mismanagement of the economy and public finances including 1973; but I think that hon. members will all agree that this Resolution today is merely another act in the drama which began to be penned at that time. I have forgotten what the limits of treasury bills were then — perhaps \$20 million, perhaps \$30 million. The hon. member when he comes to reply will no doubt give the exact statistics; but we have seen the public debt of this island rise and expand from a total at the end of 1972 of \$104 million to a total at the end of 1975 of \$192 million, a rise unprecedented in the history of public expenditure in this island. Indeed it went over \$200 million several times last year.

I would like to hear the Hon. Minister say exactly what figure was achieved at the end of last month because, Mr. Speaker, although the Accountant General's Department has done its best to obey the law, following strictures extended for over a year and a half by the Opposition to lay the report in Parliament of the monthly accounts, they are still not entirely up to date.

Now, the cost of servicing this debt, if I remember correctly, is \$23 million that is what we voted last week under the Head Charges of Debt. Charges of Debt, of course, does not only include the payment of interest, but also includes the repayment of capital; but the figures which I calculated at the time suggested just a little over \$5 million to represent repayments and over \$19 million represent the cost of paying interest on treasury bills, the cost of paying interest on the very crippling liabilities which the Government has had to incur to meet the wage bill of the Civil Service and other wage bills in 1973 and 1974.

This \$19 million is twice as much, perhaps two and half times as much of what money we are spending for Housing in Barbados. It is exceeded only by the estimates for Health which include Welfare and Pensions and the Estimates for Education. It is a major item in the public financing of Barbados, and what makes it worse is not just that it was forced on us by the exigencies of the situation in 1973 and 1974, but it also apparently represents a deliberate policy of the part of the Minister of Finance; because you will remember that amidst all the massive miscalculations two or three years ago, he also included one that this island could carry a bigger public debt.

He said at that time that he was advised that we could expand the amount of the national debt to keep pace with increasing revenue. As far as I can see it, the national debt and annual revenue are very close to each other. That is not a situation which can be received with calm when daily we see the services which the Government makes available to the people declining and running at a level which I believe that even some Hon. Ministers have not only found disturbing, but have said so in this House in the Lobby and even on some occasions in the dining room of Parliament in front of members of the public, and in terms which I would just like to say for the benefit of any members of the public who were unfortunate enough to be in the House on the last occasion of its meeting to listen to the language uttered by members of the Cabinet towards other members of the Cabinet. I would like to say on behalf of the Opposition that we deplore that this should ever have taken place within these walls. We cannot associate ourselves with it, however much we may agree that strictures should be placed on certain Ministers, or the accusations towards the Hon. Minister who has introduced this Bill of corruption or otherwise, that information available to us would suggest that these accusations can be sustained.

With that disclaimer out of the way, I would like to deal with more constructive points other than merely condemning the Government; because I think that the whole public have already condemned the Government for the extent to which the national debt has reached.

Now, the Minister who introduced this Resolution says that treasury bills are short term securities used by the Government to ameliorate its cash flow position, and many of the bills are held by institutional holders such as commercial banks acting under the direction of the Central Bank.

12.35 p.m.

These are the common places of public finance but behind them lies a story which has been outlined in this House, again for which I make no apologies for once more adverting to them. For a long time the commercial banks in this country have had it too easy. There seems to be a belief on the part of overseas investors in developing countries that there has to be a rule, at least unwritten but preferably written, that when an overseas investor's money goes to these far off places conditions must be such that he must never make a loss. This rule is effectively written in to the arrangements we have for public utilities. It is clear that the Public Utilities Act of this island, which admittedly, Mr. Speaker, was passed under our Government many years ago, but nonetheless has been maintained in force by all successive Governments, makes it virtually impossible for the Barbados Light and Power Company Limited or the Barbados Telephone Company to lose money. Large sums of money have been invested and the Public Utilities Board is permitted so to maintain rates as to ensure that there is no way the Electric Company or the Telephone Company will ever lose money. This is of course a protection not extended to Barbados Shipping and Trading or to any of the small businesses which have felt the economic squeeze in Barbados over the last few years.

When Barbadians invest money they put the money in and it is the usual business gamble if you are running a restaurant or bookshop, but if you are engaged in land speculation, if you are running a travel agency, if you are running a printery, just to look at some of the business engaged in by hon. members of this Chamber, you stand to lose if things go wrong and you find yourself in the position, perhaps of one hon. member being sued regularly for sums of two — to three million dollars, but not so overseas investors, and apparently not so the commercial banks, for I see that in this country it seems to be accepted without demur by the banking authorities that no bank must lose money. Persons who have speculated in plantations and perhaps put up as collateral everything they own in the hope that the financial climate will allow them to divide the plantations and sell off peasant holdings or residential holdings as the case may be have found themselves literally millions down, but the banks who encouraged them originally to over-extend themselves, when they over-extend themselves in other directions it is the poor Barbadians who have to pay and never the banks. So we find individuals losing

millions but the banks who took in fixed deposits at rates up to 10% and who now find that money is cheaper all over the world, instead of having to face the consequence of an unwise investment decision, they are allowed by the Minister of Finance, that is the Prime Minister, to maintain high interest rates in this island on the grounds that they still have a lot of money out at the old high fixed deposit rates. To me this is utter nonsense, very destructive of the reasonable aspirations of a developing country, very destructive of the ordinary interplay of market forces on business men, and a state of affairs which should no longer be continued.

But far from the Government doing anything to put pressure on the commercial banks to reduce their rates of interest to bring them down to levels prevailing, let us say, in Trinidad, far less levels prevailing in Guyana, to bring them down even to levels prevailing in the United States, the Government allows the commercial banks to evade the guidelines given for what rates of interest should be charged on mortgage funds by entering what are in truth and reality equitable mortgages in their books as personal advances and charging rates of interest of 11% to 13% even for good repayers and 16% for defaulters, and the Government takes no steps by the proper inspection and analysis of the banks' records to correct this state of affairs, Mr. Speaker, there can be no doubt in the minds of hon. members that the very large amount of money outstanding shown as personal loans for the bank is in the main secured by people's title deeds and the deposits of title deeds to people's houses and all other real property. There really is no doubt in the minds of hon. members that this is true and that the Government allows it to continue to be true. The Government therefore is condemned for what might be termed the negative aspect of its policy towards banks, that it allows banks at a time when money has become cheaper to protect themselves from the consequences of their bad decisions taken some time ago by putting the squeeze on Barbadians who have only been trying to make a dollar and to do what in perhaps the more open economy of the United States they could very easily do. That is the negative side of it.

On the positive side when the Government has power to require the banks to hold Treasury Bills at rates of interest which more realistically reflect the state of the investment market, that the Government has not enforced

se on the banks of this island. These are somewhat involved subjects, Mr. Speaker, that the public does not find it easy to grasp. It was I think perhaps two years now that at a public meeting at Venture in the Prime Minister's constituency I indicated that the Treasury Bill rate in Barbados, that is the rate of interest you pay on these Treasury Bills, was very unreasonably high compared to Treasury Bill rates in other CARICOM countries, noticeably Guyana, Jamaica and Trinidad, and certainly in the case of two of those countries, countries much richer than Barbados and with much less need of support of public finances by the banking system. The Treasury Bill rate during 1974 was never less than 8%. That means that when the Government required the banks to hold, I think the figure was then 6% of their total investments in Treasury Bills, the Government of Barbados was paying the banks 8%; it was borrowing money at 8% from the banks. The comparative rate all through 1974 in Guyana was 5.88%, the rate in Jamaica never went above 7¼%, the rate in Trinidad, a country with massive resources available to the Government for providing the services to its population, the rate in Trinidad at one time fell below 5% and never rose above 5.86%. So in Barbados where we did not have enough money to pay the civil servants, where charges of debt in many months of 1974 and 1975 approached the amount of money that was being spent on education in this island, there are a number of instances of repayments and charges of debt exceeding \$3 million during the last two years. 12.45 p.m.

In Barbados, where the Government has been under a severe financial squeeze, for a period of time, the banks have yet been able to insist, to put it as high as that, on receiving a very high rate of interest for their compulsory holding in Government's Treasury bills. The Prime Minister's answer to my argument, why is it in Barbados the Government borrows money at so high a rate of interest on the banks' compulsory loan compared to Trinidad and Guyana, was that the banks are subsidising the activities of Government. I really want to know what is wrong with that. Every citizen in Barbados has had to subsidise the activities of Government by paying the new sales tax. We are not getting any new services for the 5% sales tax. The sales tax was imposed as a means of raising revenue to meet the Government's current expenditures.

I would just like to take this opportunity of reiterating that my Party is completely devoted

to the principle of abolition of the 5% sales tax, and will so abolish it immediately upon assuming office after the next election. This will be a vital part of the policy of the Barbados Labour Party in the next election, and I may mention in respect of the corporation tax that, as far as retired persons and persons who draw pensions by way of dividends from companies are concerned, our Party also intends to give tax credits in respect of any corporation tax which pensioners have to pay.

Sir, these are parts of our Party's policy that I find absolutely no reason for keeping under cover at this time. I do not think that these are things which have to be hidden until the manifestoes are published, but I want to say that we also will take steps to deal with the commercial banks of this country, and make sure that in future by use of the new Central Bank controlling mechanisms, by use of the power of the Minister of Finance to fix the rates of interest on Treasury bills, we will make life a lot less cushy for the commercial banks which are proliferated in Barbados.

I have said in here before and I repeat that when I see the boast that Barbados has more branches of the world's major banks than any other West Indian Island, I do not see that as pure, unadulterated good. I ask myself what is it that makes Barbados so attractive to all of these foreign banks. What is different in the climate of Barbados at a time when business is bad generally that still makes the foreign banks come here. The answer, obviously, is that as banks they can make more money than they can make by going to Jamaica or Trinidad, even though in Trinidad business is, obviously, not so bad as it is in Barbados.

To look back again at the Treasury bills rate, Sir, I must say that I should thank the Minister of Finance for hearing out my strictures on the high rates paid to commercial banks and other borrowers and other subscribers to Treasury bills. I cannot remember exactly when it was I made a speech at Venture, but I do remember it was severely criticized by the Prime Minister and by the Deputy Minister of Finance, if I may call him so, the hon. member for St. Michael North West who introduced this Resolution. They all criticized it. They had never heard such economic nonsense talked. The Hon. Leader of the Opposition could not be serious. I think the Prime Minister said: "I know that he has more sense than that; therefore, he is being dishonest." All of that was canvassed, but yet I complained about Treasury bills rates that were over 8%.

After the dust had died down, the rate was dropped to 7.95%. In June of last year it was down to 5.78%. In July it was down to 3.76%, and at the end of the year it had risen again, but was, apparently stabilized at 4%.

Now, Mr. Speaker, I cannot expect hon. members to admit that it was the criticisms of the Opposition and nothing else. They will find some other argument and say that the climate had changed and so on, but the fact remains that the public will judge that after a bitter attack and a controversy lasting four or five months over the Government borrowing money at too high a rate, with the Opposition taking the view that there was no necessity to pay over 8% for Treasury bills, and with the Government defending the payment of over 8% for Treasury bills, that quietly, secretly, like thieves in the night, those responsible for our financial affairs halved the Treasury bills rate, and the banks no longer reap a fortune on the Treasury bills racket.

But it is not only the Government that should be the beneficiary of lower interest rates in this country. There are a lot of little economic truisms, Sir, that find their way into most speeches that are made in matters such as these when they come before the House. I am a quite unregenerate believer that the construction business is to this country what the motor car industry is to North America, or to Europe. It is an economic indicator and at the same time it is the real pump primer of our economy. When construction is booming in Barbados, you do not see the young boys standing on street corners at all hours of the day talking — in these days now they are talking about the Government and making life hard for Ministers when they pass in motor cars, for I do not think they dare pass the more popular street corners on foot. You do not see this when construction is active.

In the great hotel boom of 1968–69, labouring jobs were available to take up much of the slack that the economy normally offers, because that is all it offers, street corners to unemployed youths. Artisans in Barbados were at a premium in those years. Many men acquired skills as artisans as a result of the demand for masons, carpenters, plumbers, electricians, and others. From the day that the hotel boom has died away things have not been the same in Barbados.

Now, the years of 1970 and 1971 were years for the Government to consider alternative means of maintaining construction at a high level so as to give direct employment and also to allow

the multiplier effect to spread itself through the economy and keep Barbados on a reasonable condition of, if not boom, a reasonably full employment and development, but the Government allowed the commercial banks to make enormous profits by raising the rate of interest on mortgages.

12.55 p.m.

Dr. the Hon. R. B. CADDLE and Mr. C. L. BOLDEN entered the Chamber and took their seats.

The Government allowed the commercial banks to cripple building development in this country by charging for building loans and for mortgage monies generally rates of interest which it is obviously impossible for the average home owner to bear, still less those who hope to make a commercial profit out of what they are putting up and you hear all the time, Mr. Speaker, from the banks that there is plenty of money available, it is only the rate of interest. At Barclays Bank they tell you that Barfincor has abundant funds but they cannot offer building funds at rates which certainly commercial developers can easily afford. You hear this, I suppose, throughout the banking world.

First National City Bank is the recipient of many favors from Government. For years it was the recipient of very large deposits of national insurance money and it financed a number of Ministers in ventures to which I have referred earlier. Of course hon. members and members of the public should have been advised to beware the Greeks when they bear gifts, because the loans had seemed so attractive when the collateral held out was so unpromising the arid acres of Sanford and the rocky hillsides of Blowers seemed very attractive then, but when the overdraft interest rates went to 15% because no interest was being paid and persons realised they were working for the bank and not for themselves, First National City did not appear in quite such a rosy light. We will deal with them. They should take warning. Banks that come here and play with fire in order to get money sooner or later get burnt as the Bank of Nova Scotia discovered ten years ago. Sooner or later they all get burnt and have to settle down into day to day competition without political favour or gimmickry of any sort. That is only by the way. I think that the persons who have to hear and hearken to words such as those have already heard them and learnt their lesson. But the Government has done nothing about all this.

I am saying, Sir, that a rate of interest between 7½% and 8¾% is all that Barbadians who

wish to build homes should be called on to pay no matter what the size of the loan. Whether you are building a home that could be constructed with a comparatively modest outlay within the ambit of the Barbados Mortgage Finance Corporation, or whether you are building a more expensive home, no institutional or private borrower should be allowed to charge rates of interest in excess of these limits for long term mortgage funds, and our party intends as a matter of principle to fight and institute what I may call the 8% mortgage limit once again. I have given a little range; I am not saying that 8% must become the automatic minimum as it was in the days when it was a statutory maximum. But I will go further than that. The banks must not be allowed any longer to evade guide lines. I think it has to be more than guide lines; it has to be specific statutory direction under the powers contained in the regulations made under the Central Bank Act. The banks must no longer be allowed to evade the regulations relating to maximum rates of interest by shuffling around transactions and giving them labels which the transactions cannot properly bear.

I know that the banks, even when a man builds a house, keep him on what they say is a bridging loan for three or four years at 11%, 12% or 13% when in fact the house is completed, the man is living in it, he is paying a fixed amount by the months covering the interest and reducing capital. In other words, he is paying a mortgage, not a legal mortgage because the bank would not take it at that time. They want the higher rate of interest rather than perhaps the greater security afforded by a legal mortgage. That must come to an end and we are calling on the banks here and now, Mr. Speaker, to set their houses in order this month, next month. Now that rates of interest are not at the astronomical level of two years ago, they should set their houses in order now if they do not want their houses to be set forcibly in order with a little more dislocation and penalty than if they tried to police themselves at the present time.

I am simply not subscribing to the point of view that banks must come here and because they have borrowed money at 9% or 10% they will never find themselves in the position of having to lend it out at 8%. Over and over we have seen the banks holding the people of this country to ransom, but towards the end of the last Parliament the efforts of Senator St. John and I, I believe, were responsible for bringing to the attention of the public that the banks were carrying on an enormous hire purchase racket, that without even a calculation which was

discernible to the borrower the then 8% limit on loans had been widely evaded in the field of hire purchase, and interest rates varying from 13% to 16% were being charge on hire purchase transactions, and that the banks' funds were being made available for the purchase mainly of motor cars but also of many items of consumer equipment imported from abroad to the benefit of the motor car workers of Yokohama of Coventry and to the disservice of Barbadian home owners for whom funds then obligatorily at 8% were simply not available. An end has been put very largely to this, but the banks immediately secured the consent of the Minister of Finance to removing the 8% limit. There is now virtually in many respects no limits to large areas of the banks' lending and before I close I would just like to mention something.

I do not think I was told it in confidence, although I would not care for the officer concerned. to be identified. It relates to an officer of a local bank who was transferred to a New York branch of his bank and he heard me addressing a group of Barbadians in Brooklyn on the subject of the exorbitant rates of interest, and in the presence of others he said he wanted to endorse every single word I had said, that he had never known what it was as a bank manager to have tight guidelines as to what you can charge people, when you must give people a loan and when you must refuse a loan until he went to New York to take up a position similar to that which he enjoys in Barbados. He said that in New York there is no room for favors; there was nobody who came in as a favored client, that the only criteria demanded when you want to borrow money were, do you have a regular job, do you have collateral, do you have a regular income; if so you can borrow money and here is the rate, where in Barbados you go in, they want to know who will come to sign the guarantee for you, which politician! They want to know exactly who you are and whether it is wise for the bank to lend you the money on grounds unrelated to finance and your financial position, and the rates of interest cannot be quoted until some other loan officer higher up in the bank has sat down and decided you can give this man a break at 10½% but you are going to charge this one 13 percent.

1.05 p.m.

The rates of interest cannot be quoted until some other Loan Officer higher up in the bank sits down and decides that we will give this man a break at 10½ per cent, but we are going to charge this one 13 per cent. I am accusing the banks in Barbados of this; and the whole gamut

of practices was outlined by the gentleman in question. He said that he would rather not be quoted, but he did not think that there was anything secret or confidential about these undoubtedly known and accepted facts.

I would also counsel the banks in Barbados not to be led away at a time like this into taking any action which would be represented as propping up a disintegrating government. There will be every effort made by the Minister of Finance and the Minister of Information and other persons who see the writing on the wall to represent any actions taken by the banks as actions taken in response to pressures by the Government; but I am asking why is it that the Government has found it impossible to apply these pressures before election year? Why has the Government not found it possible to apply these pressures at times when hon. members have been urging in the House and on political platforms over a period of months and years — not weeks — for rates of interest to come down?

If there is one thing which I believe is well founded, well established in the bosoms of overseas investors in this island, it is that there is a time to be careful; and I would counsel the commercial banks that this is the time to be careful. Do not get in between Barbadians at their quincennial exercises.

It may very well be that in the bosoms of the bank managers is a carefully nourished belief that the Democratic Labour Party will be in power forever. Let them ask the member for St. Michael South Central, the member for St. Michael South, the member for St. Michael North East. Let me advise them to ask Senator Taft, and Warwick Franklyn, if they really believe that the DLP would be there forever or again. Let them ask you if you think that you will have a seat again this time next year.

Mr. SPEAKER: I want the hon. member...

Mr. ADAMS: I am sorry, Sir, if I am disturbing you; but it is not our party that is moving you. It is not the Leader of the Opposition that comes here and frightens you. Let them ask you what is the temper of the people at the present time. Let them ask Mr. Bernstein and Mr. Moses who, when they were booed to the echo, had to be escorted through the crowd at St. Philip North, like the Prime Minister and the Minister of Education, when they had to be carried through the crowd by police horses with the boos of indignation reverberating in their ears. Let them ask Bernstein

and Moses say whether they consider that the DLP be given another lease of life in this country.

I am asking everybody concerned for the sake of their money in Barbados, for their business, for their development and whatever it is — I am asking everybody in Barbados to be calm. Play it right down the line, right back to the bowler; because the people of Barbados are not in a mood to accept dictation by foreigners, intervention, financial intervention or financial assistance by foreigners of any particular party in this country.

Mr. Bernstein is head of a bank. He is a Barbadian as far as I am concerned. I am not going to offer the strictures which, for example, were offered to the Minister of Education. As far as I am concerned, Mr. Bernstein is a Barbadian; but the public of Barbados, perhaps unfortunately, look at Bernstein as a foreign intruder when he turns up with a fist full of "Grantleys" — \$100 notes — waving them in the faces of the people of St. Philip North. They look on him as a foreign intruder.

When the hon. member for St. Michael North West holds out money and waves it in people's faces they look at him as a Barbadian, and they will say that it is his money that he is spending. (*Asides*).

Mr. SPEAKER: Order.

Mr. ADAMS: They look at David Seale as a Barbadian. Nobody booed David Seale at St. Philip North.

Hon. P. M. GREAVES: Mr. Speaker, I am rising on a point of order which I intend to make. I would like to know what is the relevance of all this waving about of money to do with this Resolution. My point of order is that the hon. member is out of order, and I submit that you should so rule.

Mr. ADAMS: Mr. Bernstein is Chairman of the Development Bank which is a substantial holder of treasury bills. (*Aside*).

Mr. SPEAKER: Order. Both member take their seats. I do not want to stand. I will sit and rule, so everyone will sit and hear me or go outside. The hon. member is talking about borrowing money, so if he talks about flashing about money, that will be accepted.

Hon. P. M. GREAVES: On a point of order.

Mr. SPEAKER: Will you please take your seat.

Hon. P. M. GREAVES: I am on a point of order which I am entitled to do under the Standing Orders, and that is a right which nobody is going to take away from me. We are dealing with treasury bills. It has nothing to do with Mr. Bernstein or anybody else. This Resolution is dealing with treasury bills to be subscribed by commercial banks and the general public. What has Mr. Bernstein got to do with this?

Mr. SPEAKER: I have already ruled that that is no point of order. Has the Leader of the Opposition concluded his contribution to the debate?

Mr. ADAMS: No, Sir. It is a sad commentary on the hon. member who introduced this Resolution that in the middle of the last point of order he said that it has nothing to do with borrowing money from commercial — he was on the point of saying commercial banks when he caught himself. He does not realise that the major holder of treasury bills is the commercial banks. (*Aside*). Can the hon. member be made to keep quiet in his chair, Sir? He talked about Mr. Seale.

Mr. SPEAKER: I want to hear about treasury bills.

Mr. ADAMS: Mr. Bernstein is head of the Barbados Development Bank, one of the financial institutions of this country; and if the hon. member thinks that he has nothing to do with treasury bills after the years that he has sat there only reveals the kind of ignorance that he reveals every time that he gets up to make a speech. (*Asides*).

Mr. SPEAKER: Order. The Reporters cannot make an accurate report when more than one member is speaking at the same time. There are Standing Orders governing this. I would like hon. members to read them and understand them. I do not want any interference. I am hearing the Leader of the Opposition.

Mr. ADAMS: Mr. Speaker, it is not a question of the Standing Orders being read and understood, because in his period in here he has revealed an incapacity of understanding the Orders perhaps unequalled by any other hon. member. (Hon. P. M. GREAVES: I understand what you are. I understand you.) One has to try to understand. Every time that I am trying to relate the Development Bank to the treasury bills the hon. member from his seat is heckling me.

Mr. Bernstein is known to the public as Chairman of the Barbados Development Bank. Where does the Barbados Development Bank get its funds from? From the funds it borrows. I believe that the Barbados Development Bank is the one which is referred to as the holder of treasury bills and the amount of \$3 million as at the end of December, 1975. I think it is 4½ million.
1.15 p.m.

I believe so. (Hon. P. M. GREAVES: That is the bank, not Bernstein). Sir, hon. members must be quiet in their seats. I am going to ask Your Honour to deal with the hon. member. (Hon. P. M. GREAVES: Deal with you first, that you be relevant).

Mr. SPEAKER: The Hon. Minister, for the last time... (Hon. P. M. GREAVES: Yes, Sir, but deal with him).

Mr. ADAMS: You have nothing more to fear, Sir, they have done you the worst already; you have nothing more to fear.

Mr. SPEAKER: Is the hon. member threatening me?

Mr. ADAMS: No, Sir.

Mr. SPEAKER: I want to hear about the Treasury Bills.

Mr. ADAMS: I have never regarded you as other than a fearless man, but just in case, you have nothing more to fear, they cannot do you any worse, you only have one hope now, if you do not mind my saying so, Sir.

Mr. SPEAKER: I want to hear about Treasury Bills, I do not have any hope.

Mr. ADAMS: Unfortunately, Sir. Really, the hon. member has carried me now into somebody else's speech, a speech that might have been made by another hon. member on this side. I know the hon. member for Christ Church West is going to speak, but I fear I may have to pre-empt some of the words of the hon. member for St. James, because since the subject of Bernstein has become so extended, what perhaps was rhetoric has now become, as I said, part of the hon. member's speech, I will have to say that the Barbados Development Bank which is also a borrower, which is also connected with Treasury Bills, also connected in fact to the public debt of this island, and which has recently come to the House for approval to raise \$5 million in development bonds, I fear I will have to trespass on the ground of other hon. members to say that this is

one of the more considerable scandals that has affected the Government in recent years. I will have to deal with this now because the subject has been opened.

Treasury Bills are not the only thing by which the Government raises the national debt, other than of course the straightforward Government borrowings under the Public Loan Act, you also have to consider when you are considering the overall indebtedness of Government and the financial institutions for which Government is responsible, all those debts such as those guaranteed by the Government to First National City Bank for the shrimp fleet, the debts guaranteed by the Development Board for the development of Bath Plantation and so on. All of these have to be considered when you are considering a borrowing measure such as this, because if the Development Bank did not have access to the bonds perhaps Treasury Bills might have to be raised in greater quantity to make direct grants to the Development Bank, and I want the House to know that the Opposition is seriously concerned over the facts which are outlined in the letter of Mr. David Seale, a member of the Barbados Development Bank — that is his relevance, Sir — a member of the Board of the Barbados Development Bank, in his letter to the Advocate newspaper some time ago. I know that on a substantive question a Minister cannot be asked to comment as to whether something which appears in the newspaper is true, but at a time like this when the Government wants to borrow \$30 million more immediately after having had an issue of development bonds, all of us have to be extremely concerned whether or not it is true that Bath Plantation was in debt to the tune of over \$2½ million secured by the Development Bank, that the shares in Bath Plantation are virtually worthless because the debts exceed the amount of the real property secured, that the greater part of the loan taken up by the Development Bank will be going to discharge Bath Plantation's past liabilities, not to promote any new development for Bath, that the shareholders in Bath Plantation are Sir Lionel Luckhoo and other close associates of the Prime Minister, that the valuable lands at Bath Plantation were hived off at the time of the original development, that is, the beach lands, and bought by Mr. Baxter and other nominees, many of them not Barbadians, acting for nobody knows whom, that on some of the very lands the Prime Minister has been observed residing or appearing to reside; all these matters are matters, since we are to explain the relevance of why we talk about Mr. Bernstein, the Chairman of the

Development Bank, all these matters are matters which are being canvassed by the public.

Leaving out who the owners of Bath Plantation are, leaving out the role played by the First National City Bank which it is known has financed Hon. Ministers in certain unsuccessful speculations and which it is known, as I said earlier, was the recipient of large quantities of national insurance funds; leaving out all these matters, the sheer economic facts set out by Mr. David Seale in his letter to the newspaper deserve the most serious consideration by the people of this country. I am going to make the hon. member for St. Andrew feel happy now, I am going to say that as far as I am concerned the Bath Plantation issue has a greater potential for scandal when all is revealed than the Housing Authority issue of 1969 when at least the facts were known and the personalities identifiable, so all these matters obviously have to be relevant when the Government comes to borrow money — and I offer my apologies to the hon. member for St. James in trespassing so much on his ground in this whole matter — and Mr. Bernstein's conduct as Chairman of the Development Bank that raises loans for Bath Plantation to pay off its past debts under the guise of future development, who then appears an active campaigner for the Democratic Labour Party in a bye-election, a counting agent present at the counting of the votes, running from counter to counter, his conduct must be relevant, campaigning now in your own constituency, his conduct must be relevant, and if he is seen in hyperbolic words perhaps with hundred dollar bills in his hand — I think it is hyperbolic, he keeps them in his pocket and takes them out one by one — if he is seen in those circumstances obviously it is a matter of public interest.

The matter of the Housing Authority involved Barbadians, I do not believe the hon. member for St. Andrew and his associates employed a single non-Barbadian, a St. Lucian....

Mr. SPEAKER: The hon. member for St. Andrew is not in this matter of Treasury Bills.

Mr. ADAMS: At least it was all Barbadians there and it was clearly Barbadians trying to do something, but at Bath it is this shadowy foreign financial figure, Mr. Baxter, Sir Lionel Luckhoo, all of this is what we have to put up with.

I have received no answer, Sir, to the question I asked about the shrimp fleet. Again the First National City Bank financed three or

four Barbadians, maybe all Barbadians, but with no more capital than a quarter of a million dollars, they were financed to the tune of over \$5 million on a Government guarantee. Three or four Barbadians, some of them closely connected by family associations with hon. members of this House, not on this side, the First National City Bank financed that. What is the security for that? Why cannot hon. member answer? It is no answer to say the Minister of Trade knows, the Minister of Trade is confused, the Minister of Trade cannot give an answer even if he was in this House, which he will never be. We demand an answer. Instead of singing Danny Boy at the Holiday Inn last Friday night, the latest performance of the Minister of Trade....

Mr. SPEAKER: I do not want to hear about the Minister of Trade, he is not a member of the House, I want to hear about Treasury Bills.

Mr. ADAMS: That is his new activity, with Lord Radio and the Bimshire Boys. That is about his level anyhow. I wish him a long and successful career as the resident singer at the Holiday Inn.

1.25 p.m.

We have had no answer as to the shrimp fleet and what is the security of the Government for the guarantee of the shrimping business. Now, First National City Bank is a holder of Treasury bills, and it is expected to buy Treasury bills. I am saying that because it is a very favoured bank any short-fall which it now has by having to hold its Treasury bills at 4% instead of 8% is being taken up by the interest rate which it receives on the advances in respect of, for example, the shrimping fleet. I am saying that it is a specially favoured bank by Government and, therefore, is not feeling the economic squeeze quite so much as other banks.

But if the Government has to pay First National City Bank \$5 million in respect of a shrimp fleet, which is shortly going to sail to Trinidad and give employment in Trinidad and support the Trinidad industry, I believe that there will be an outcry in this country that will exceed the scandal at Bath by just as much as the scandal at Bath exceeded the scandal at the Housing Authority. It was five million two and a half dollars, and the Housing Authority was only one and a quarter. It seems that they are going up in geometric progression. Thank God the people are going to remove them before they can carry out a \$10 million swindle on the people.

Mr. SPEAKER: The people removing the Treasury Buildings?

Mr. ADAMS: They will remove the Government before the First National City Bank can carry out a \$10 million swindle on the public Treasury. I am sure the Government has never carried out any swindle, nor could I say so in here and still be parliamentary, Sir. I regret that I have been provoked by the hon. member for St. Michael North West into speaking for rather longer than I had intended. I had come to a decision to let the hon. member for St. Michael North West live out his last days in the House in an atmosphere of peace and tranquility as far as was within my power so to allow him. (Hon. P. M. GREAVES: Very long last days.) But repeatedly he gets up, he starts and he reads his brief, he then closes the file in front of him, and what comes out of his head is sheer economic gibberish. He knows nothing whatsoever about the financial subjects to which he has been exposed for so long. It is really time the Prime Minister got another under-study.

His real trouble is, of course, Sir, that he cannot have the Governor of the Central Bank sitting at his shoulder as he does on television, perhaps, just giving him a little nudge when he goes off the rails. I do not think he will get much assistance from the hon. member who is sitting on his right. I do not think he can expect the Minister of Communications to assist him greatly in making a speech that will make economic sense. Anyway, Sir, this is only rhetoric. I know there are other hon. members who want to speak.

I would just like, if I can, very briefly to sum up. It is a \$100 million in Treasury bills. We want to know what the whole National Debt in the Island was at the end of February, the whole outstanding Treasury bills loans under the Public or Special Loans Act. We would like to be given those figures. They are figures which we want to know. I observe that only \$57 million in Treasury bills was taken up as at the end of December. I would be glad if when the Minister in his reply gives the figures, he can say the exact amount of Treasury bills as was taken out at the end of March. You are coming for a \$100 million, \$30 million extra, but the last figures available in the printed Reports laid on the Table of the House only reveal \$57 million. I would be glad if the Minister could let us know if the other \$13 million has been taken up in the meantime, because a borrowing rate of \$13 million in

January and February would be a very considerable one. If you want to raise the whole amount to \$100 million, then at least satisfy us that you have the whole \$70 million.

Finally, I would just like to say, again, these are merely minor, Sir, that whoever wrote this addendum and emphasised that these bills are required to pay off at maturity bills already lawfully issued and outstanding, I think is trying deliberately to mislead the House. Read that carefully. If you have a limit of \$70 million, and you have only raised \$57 million, when you raise new Treasury bills to pay off those which are outstanding, you still do not exceed your limit. When a bill is paid off it is taken out of the maximum. If a \$1 million is handed in, you no longer have \$70 million outstanding. You will have \$69 million outstanding, and you are already authorised to borrow that \$1 million to pay it off; so I think this is a very misleading addendum. I can only say it is misleading because it is felt there is something to conceal. What is intended is for the Government to borrow more money. To say that you need the money to pay off Treasury bills and not other liabilities — you never need to borrow more money to pay off old money. Any civil servant who advises the Minister in that manner needs sending home. If you have \$70 million as soon as the old debt comes in it is taken off the \$70 million.

I would really be glad also of an explanation of this addendum and the misleading effect that it will undoubtedly have — not on hon. members on this side, but on members of the public who read it.

Mr. FORDE: Mr. Speaker, I may begin by saying that I wish that the speech of the hon. member could be given the greatest publicity, and it is a great pity in many ways that the debates of this Chamber are not televised, because in the fifty or so minutes in which he spoke he certainly underscored some of the worrying features of the financial climate in Barbados, which have been existing in this country from the end of 1972 to 1976.

Indeed, I think, he understood the fact that at this time it is surprising that the Government is seeking permission to borrow \$30 million in new money. The hon. Minister who introduced this Resolution, began by saying that the peak periods for Government's cash flow are the months of February to April in any one year. (*Asides.*) April — May? Well, it has been changed. It is really February to April,

because from March 15 the substantial amount of corporation tax becomes payable, and in the month of February a substantial amount of professional and business people taxation becomes payable also. So that the peak period, say, is March to May, followed by another peak period, September to November, which is the period when the other part of substantial income taxation plus land tax becomes available.

Now, if the Minister's dates are correct, and I believe they are, at this period of time there should really be no reason why Government wishes a new issue of Treasury bills to get \$30 million of new money available to Government. Now, this Resolution is not only confusing, but I think one must look at it very carefully because it conceals Government's real purpose.

1.35 p.m.

The introduction or the recital to the Resolution says that it is expedient to borrow further sums by the issue of Treasury Bills not exceeding \$30 million, and it says that the Minister may from time to time borrow such sums as may be required to pay off Treasury Bills already lawfully issued and outstanding, and then it goes on to commit this House to giving the Minister power to borrow \$30 million, and I want to underscore the following words, Mr. Speaker, *and such sums as may be required to pay off at maturity bills already lawfully issued and outstanding.*

Now I wish to know whether, as the Hon. Leader of the Opposition asked, the new sum of \$30 million is going to be for paying off bills falling due at maturity or whether it is not a fact that Government intends to borrow \$30 million and also to borrow within the existing limit already to pay for bills that are becoming at maturity. I am going to hazard what I think is a calculated but a rather justified guess. The Government is faced with the Civil Service bill and negotiations. It is also faced with the political necessity of trying to do something large to impress upon the public returning the Government to power; so what is the Government going to do? It is going ostensibly to borrow new money not only to meet existing commitments but to pay the Civil Service bill and to look for money to say it is raising pensions for people. I want to hear the Minister on this because the Minister has got up and all he has said is that they are paying off bills. He has not given this House the benefit of the purpose for which he is seeking to use the money, nor has he

given us — I am very insistent on these points — the rate at which the Government intends to come to the public to draw the amounts from Treasury bills and over what months Government anticipates it will have the need to go to short term borrowing. It is really to answer a cash flow or is it for a limited political purpose at this time? I want to know which it is. The Civil Service advisers are here and Ministers may get the benefit of their advice at this moment, but this House should be told the facts because the Government has been consistently faced with problems on its cash position and consistently denying that it has cash flow problems and borrowing money in this way, and for what is the obvious purpose for which they are borrowing it is not very good financial policy at all.

Sir, the Minister of Finance ducked out of coming to the House last year on a proper budget for the country, and hid behind the Caribbean Broadcasting Corporation, showing a lack of sensitivity on the part of Government to respond to people's proper needs and discuss in this Parliament the country's financial position having respect for democratic institutions, and delivered what was called a "glad tidings" speech that not only increased the rate of taxation substantially, but did nothing to analyse the economic needs of Barbados at the time. We are now going to have to patch him up to make him look as though the body politic is functioning properly, patch him up to give a budget speech to placate his election needs. I do not see how we can vote with the Government on the measure.

Sir, I do not believe that a Government should continue to play personal political gains as the Prime Minister does against the economy and the long term interest of Barbados. He has done nothing to stimulate the economy in the last two years of his Government. Ever since he went to the University of Florida to recharge. Apparently his battery has gone completely flat and the man is tired. He should do the only decent thing and resign like Wilson and go home and give a younger member of his party or somebody on this side an opportunity to inject some ideas into the economy. He has done nothing to stimulate the economy at all and all he knows is taxation, more taxation, promises of no taxation, tricks you, licks you afterwards. I cannot be satisfied with the Minister of Finance who sits down and sees the need to increase productivity in Barbados, but out waste to inject into very vital areas the right sort of capital which will bring longterm gains and does nothing about it, and most important not to talk of his dream of full employment which he has promised. He has

promised in 1971 that by the five year period he would have brought full employment, but what have we had in the last three years? We have had the greatest increase in retrenchment that has been known in the history of Barbados since the 1950s. That is the policy of the hon. member for St. John and the sooner the people of Barbados blame him for what has happened to the country, the sooner their eyes will be opened. I am blaming him the person whom they put up as this so-called economic genius. This is not external forces now; this is a Prime Minister failing to appreciate economic reality in the country. And how the Union can sit down and stomach the retrenchment you have had going on and merely calmly to say that more people have been laid off in 1975 than have been laid off between 1970 and 1975 as though that is something that one can gloss over and be satisfied about beats me. But whom must you blame? You must blame your Minister of Finance who is incompetent. In no other country would you see this type of Resolution coming to the Legislature without some proper economic projection for the country as a whole. You would not see us being asked to pass Estimates at such a crucial time and then come with a Bill for short term borrowing to increase the national debt and no proper budget statement, but waiting to be baled out by this type of Resolution.

The issue that we have to take as people interested in seeing Barbados progress is a simple one. If the Government has failed in the economic aims that we have it is because of the man who is responsible for the economy, and it is the Prime Minister. He has been a total failure in the last five years of this Government. The economic wizard is now an economic dunce, that is all I can call him. The Minister can get up and reply to this.

I want to talk a bit about the interest rate. Could you imagine the Government sitting down with the apparatus of the Ministry of Finance behind it, the apparatus of the Central Bank and allowing this to occur in the last nine months? The commercial banks are borrowing on savings account and also on some long term borrowing at between 3 percent to 5 per cent interest rate. The highest interest rate that you can get from a commercial bank today even putting your money down for five years is 5 per cent. This has not been going on yesterday, Mr. Speaker. Those of us who are in the business world or who are in the public field know that this has not been going on yesterday.

1.45 p.m.

Now all that I hear are pious hopes and words. They are borrowing from Barbadians at between 3 to 5 per cent. The recent issue of treasury bills in lending to the Government is about 4 per cent. So they are even making some money from lending to the Government. They are not subsidising in any way the Government as one might think. Therefore, there are lending back some money on long term loans — I am talking about mortgage rates. The lowest mortgage rate you can get from a commercial bank is 10½ per cent, and more often than not it is about 13½ per cent with a period of repayment of 15 to 20 years.

So, Sir, you borrow money for five years at 5 per cent and you are today lending out that money with a guarantee built in and getting between 10½ to 13 per cent on proper security. When it comes to what the Hon. Leader of the Opposition said about personal loans, these are still fluctuating between 10½ per cent to 16 per cent and you are still having a prime rate in Barbados in excess of 9½ per cent. If the Hon. Minister wants me to give him a list of the people I will do so. He should go out and ask people and see what is happening. Go and look at the figures you will see in the courts and you will get the position. If you cannot get the information under the Banking Act of 1963 or the Central Bank Act, there are other avenues open for you to inspect.

Now, I do not believe that a Government leads in that way. There are times when you will get interest rates going up, but where there is such massive lending as has happened in the last nine months, and such massive borrowing in the last nine months, the Government should have done something about it.

Commercial firms are themselves taking in money at 7 per cent higher than you could get it at the banks in order to prevent them from borrowing from the banks at 9½ per cent or 1 per cent above the bank prime rate. Does the Government know what effect this has on employment and on stimulating the economy not only in the mortgage field but in the commercial line? The Government would have prevented many retrenchments in industry if the Minister had used the power which we have given him in Parliament. He does not have to come back to Parliament. The hon. member for St. John has done nothing about it. One can say so without fear of contradiction — just pious words — that when one particular bank reduces by a ¼ per cent or ½ per cent, it is a big deal, and there is T.V. time for it.

Sir, I really cannot support that type of Minister. He ought to be told that some of us do not have to go to the London School of Economics and study Economics to understand the simple facts of the economy of Barbados. I go a little further. Under the Rate of Interest Act of 1970 we have given this Minister — not the one who introduced this Resolution who is only holding the Portfolio today by default because the substantive Minister is not there — but I say seriously that I am not going to blame him because he is only holding papers for the hon. member for St. John. So I am dealing with the hon. member for St. John.

The member for St. John under the Rate of Interest Act, 1970, has power to regulate the rates of interest that commercial firms and business people charge on outstanding debts. He has done nothing. Mr. Speaker, if your account is overdue for a day over 30 days you are being charged by firms in Bridgetown 2½ per cent a month, and not in simple interest. It is compounded and capitalised so that at the end of the year, instead of paying 18 per cent, you will be paying something more in the region of 25 per cent.

Now the Minister is a man who is supposed to be so much on the ball. He is the skipper. If you get an incompetent skipper what do you do? Sack him. Change him. Are you telling me that the skipper could be living in this island without understanding what is happening? Daily in the Magistrates' Courts you will see — or the High Court of this island — several cases coming before it with the commercial firms getting these exorbitant rates.

Even assuming that they are borrowing from the bank at one per cent above prime — 10½ per cent — is it fair for them to be making between 8 and 16 per cent out of people on outstanding debts? And the Minister of Finance does nothing about it. This is the economic wizard. Apparently the people of Barbados have got the wrong impression that this Minister is the only person to guide this country's destiny for a long time; but they are getting a rude shock.

Apparently, there are very few people in the Democratic Labour Party who understand finance; but I would like to say that there are several Barbadians who did not go to a university who understand finance. As one member of the public has told me, he has had to bring up 13 children on less than \$37 a week, so he must know more about finance than the Prime Minister possibly does; and this is the type of people that I am speaking for.

I am very concerned about the weakness of the Prime Minister's financial policy, and if he is waiting until June to come and say that the banks have come down to 8 per cent he is very mistaken, because the people of Barbados have known consistently before 1971 we have been telling the Government that they need a true Lending Rate Act in this country. We have said that they must use in the first instance persuasive powers, but if necessary, statutory powers to make sure that the rates of interest are fair, not only to the lenders, but to the borrowers, and in the interest of the country as a whole. The Prime Minister has done nothing about it consistently.

Now, I want to touch on the point that the hon. member made in relation to quasi government bodies and the use of borrowing powers with respect to the overall public debt of this country. I wish, with your permission, to refer to a document which I believe is already in the House's Library. This is one of the most disturbing things that can ever happen to a country. Now, an international firm of accountants who have their reputation to maintain, and the Barbados Development Bank put out a prospectus for raising by bonds money for various purposes. Peat Marwick Mitchell & Company, like any good accounting firm has to show all the liabilities, and they showed as a contingent liability that the bank had guaranteed a debt to Bath Plantations Limited up to a maximum of \$2½ million in favour of the First National City Bank.

I refer to this because if this scandal had occurred in England, the Minister would have resigned. Note 13, on Page 16 says: "In return for this guarantee, the bank has obtained an equitable mortgage over the real property of the company. The company has given the bank 200 shares of its share capital which amounts to 20 per cent of the company's authorised share capital of \$1 million."

The First National City Bank has called on Bath Plantations Limited to pay off the outstanding debt, but the company had failed to comply with this request, and subsequently the First National City Bank has asked the Barbados Development Bank as the guarantor, to ensure that relevant payments are made by the 21st March, 1975. The matter has not yet been resolved. As at 30th September, 1975, the total interest relevant to this guarantee amounted to \$2,683,578.

1.55 p.m.

Sir, I wish to underscore this. If Government is going to manage the finances of this country in

such a way that the contingent liability of the people of Barbados can be increased by reckless guarantees and reckless lending, the Prime Minister should not only sack his bosom pal, Mr. Bernstein, but he himself should offer his resignation.

Sir, the public records of this country disclose the following. The Bath Plantation was sold to a gentleman called Mr. Baxter and another man from New York, who in my view are only two front names for people in the Democratic Labour Party who are hiding their holdings behind people, and the vital 14 acres of beach land was siphoned off without being in Bath Plantation Limited. The Prime Minister has a duty to disclose to this House what he knows of the true ownership. That is why we have to have an Integrity Commission in here, you see, because if he is not doing his duty I would like to do it for him even if it reveals who are the top men in this country that have all the Clyde Turneys and the Baxters and the Gerry Bulls holding property for them. That is what I want. Bath Plantation Limited bought the balance of the land for \$760,000. Bath Plantation has no other asset than \$760,000 and the Prime Minister allows the Bank coming under his portfolio to guarantee a debt that is \$2.6 million. In any other country of the world that Minister would resign. These are facts, I do not have to slander anybody.

Mr. SPEAKER: I want facts though on the Treasury Bills.

Mr. FORDE: I am dealing with facts on the Treasury Bills, the contingent liability that this country under the public debt has been increased. I must lay my factual record because of the Prime Minister allowing his friend Mr. Bernstein to run the Bank in that way. Those are facts, and the Prime Minister must take the blame for it. Do not get away from it. The trouble with Barbados is that in this country we have been mincing matters too long about the Prime Minister's true role. That is what we have been doing. I am not surprised Mr. Bernstein as Chairman of the Development Bank is going around Christ Church West telling people he is running me out of public life, because he knows I am not subject to financial pressure. They cannot subject me to that pressure. There are a lot of people with dirty hands in this country getting away with things that are wrong. You wait till we come to the ICA scandal, that is what we have in this country.

I am going to speak within the rules of the House. You are Mr. Speaker and I am going to accept your ruling, but I am not going to fail in

my duty to point out the Prime Minister's personal responsibility. People are afraid to attack this Prime Minister for some reason when he is mismanaging the economy in this way and when he is allowing this sort of nonsense to go on in Barbados. How could he come in here to ask me to vote for \$30 million in Treasury Bills when he allows the contingent liability of the country to go up by this type of backing through personal friendship with Bernstein and all that nonsense?

SUSPENSION OF SITTING

Mr. SPEAKER: The hour now being 2.00 p.m. this sitting is suspended till 2.45 p.m. 2.00 p.m.

On Resumption:—

Mr. SPEAKER: The sitting is resumed.

Mr. WEEKES: Mr. Speaker, I have noticed that there is no quorum; consequently I am asking that the bell be rung.

Mr. SPEAKER: Mr. Clerk, let the bell be rung.

The bell was rung for one minute and a quorum was obtained.

QUESTION TIME

Mr. SPEAKER: It is now Question Time. Question No. 74 asked by the hon. member for St. Lucy who I do not see in his place. That reply will be laid. Also, Question No. 73 in the name of the same hon. member for St. Lucy. That will also be laid.

QUESTION RE FLIGHTS FROM CUBA

Mr. SPEAKER: Question No. 75 stands in the name of the Leader of the Opposition.

Mr. HINDS: I have been requested by the hon. member to ask this question on his behalf.

To ask of the Appropriate Minister: 1. On what date did the Government and which department thereof first became aware that Cuban military forces were passing through Seawell Airport on their way to a destination in Africa; how many aircraft movements were involved and what were the first and last dates of such movements known to the Government? 2. What is the total number of personnel comprised in the foregoing military force movements? 3. How many aircraft of Cuban registration or

Cuban port of origin have passed through Seawell Airport in a direction outward from Havana in 1975? 4. Have any instructions been issued by any public officer or member of the Royal Barbados Police Force and by which and on what date or dates that any of these aircraft were not to be boarded or otherwise inspected by Customs, Port Health or other officials of the Government of Barbados or by persons employed at Seawell Airport in connection with the movements, control, cleaning, servicing or refuelling of aircraft landing at the Airport?

Hon. P. M. GREAVES: The reply to Question No. 75, Mr. Speaker, is as follows:

In the early part of December 1975 the Department of Civil Aviation became aware that there was an unusual number of Cubana flights through Seawell International Airport en route for destinations in Africa, mainly Guinea and Guinea Bissau.

2. Since no passengers deplaned it was not possible to ascertain that troop movements were being made with these aircraft.

3. Ninety-five aircraft of Cuban registration passed through Seawell in 1975. Of these 39 were unscheduled, the first being on 30th September, 1975 and the last on 14th December, 1975.

4. No such instructions were issued by any public officer or member of the Royal Barbados Police Force or any other person for or on behalf of the Government of Barbados.

Mr. FORDE: Will the Minister please state whether at any time it has been ascertained whether or not these aircraft were carrying military personnel?

Hon. P. M. GREAVES: There is no information, Mr. Speaker, as I said earlier, that these aircraft were carrying military personnel. No one got off the planes, except I understand members of the crew, and no Barbadian embarked or boarded the aircraft.

Mr. CRAIG: Is it customary for aircraft when landing at Seawell International Airport to be checked by security or by the Customs so as to determine the personnel or the contents?

Hon. P. M. GREAVES: I am not aware, Mr. Speaker, that any aircraft is required to be boarded by security or by Customs officials, I presume that Customs can board if they so

desire, but as a rule, as I understand it, Customs do not necessarily board the aircraft.

Mr. CRAIG: Would the Minister state if the 39 flights that were unscheduled, if the Customs had any idea of what were the contents carried by the aircraft or what personnel there were and where there were *en route* to?

Hon. P. M. GREAVES: I thought, Mr. Speaker, that I had made that clear. They were unscheduled flights and it is not known what they were carrying.

Mr. CRAIG: There were 39 unscheduled flights. What about the scheduled flights? Is it customary for Customs to board if they so desire, and why did Customs not board?

Mr. FORDE: Is the Minister aware that under the International Conventions that military personnel can only pass over the territory of Barbados with the consent of the Government of Barbados? Can he state whether consent was obtained at any time by these aircraft for transporting military personnel through here?

Hon. P. M. GREAVES: Mr. Speaker, these flights were unscheduled, they landed at the airport and landing rights were never asked for. No requests were made beforehand for the landing of these aircraft.
2.50 p.m.

The Minister said that 95 flights were made, 39 of which were unscheduled. This actually means that 56 flights were scheduled.

Mr. SPEAKER: I am waiting to hear the question.

Mr. FORDE: I am asking the Minister whether up to this date then has the Government of Barbados ascertained from the Cuban Government, by way of diplomatic representation, whether military personnel were on the scheduled or unscheduled flights. If it has not so ascertained, why has it not so ascertained?

Hon. P. M. GREAVES: Mr. Speaker, I said that 95 aircraft of Cuban registration passed through Seawell in 1975. Of these 39 were unscheduled between the 30th September and the 14th December. Now, there is a bilateral agreement between the Government of Barbados and the Government of Cuba for Cuban aircraft to land in Barbados. Air Cubana, or whatever it is called, lands in Barbados even to this day, as I understand it, as a normal scheduled commercial undertaking.

As regards the other part of the question, I can speak from my own knowledge because I am merely holding papers here today. I have no doubt that other Ministers may have other information that might be on the file which I may not have looked into. What the Government of Barbados did was to send a protest note against these unscheduled landings to the Government of Cuba.

Dr. the Hon. R. B. CADDLE: Mr. Speaker, I would like to say on this matter that the Barbados Government did protest through diplomatic channels and, as a result of this protest, the Cuban Government sent one of their Ministers with an interpreter to Barbados, and discussions were held surrounding the movements of these unscheduled flights. They conceded that they had military technicians on board some of these planes.

Mr. HINDS: Mr. Speaker, with these unscheduled flights with military technicians aboard, does the Minister not see this as a threat to the security of Barbados?

Hon. P. M. GREAVES: Mr. Speaker, I would like the hon. member to know that the Government of Barbados not only sent a protest note, but demanded that they ceased.

Mr. CRAIG: Mr. Speaker, can the Minister state where the military personnel aboard these flights were *en route* to?

Hon. P. M. GREAVES: You were not listening to the answer just now.

Mr. HINDS: Can the Minister tell us, Mr. Speaker, if the military technicians carried arms whilst they were *en route* to Africa through Barbados?

Dr. the Hon. R. B. CADDLE: Mr. Speaker, we are not in a position to state whether they carried arms or not. When the aircraft landed at Seawell, the crew of the aircraft came into the building and indicated that they did not need any services. They bought a few things, and because of that there was no indication that there was a need to board these planes. No instructions were given by any Minister of the Government that the planes should not be boarded to carry out normal, routine checks that should have been made.

Mr. HINDS: Mr. Speaker, apart from the Minister stating that instructions were given that

these flights from Cuba should cease, what steps have Government taken or propose taking to see that Barbados' territory is not used again for such purposes by any other nation?

Hon. P. M. GREAVES: Mr. Speaker, I would have thought the protest note and the demand that they cease would have been sufficient warning to the Government of Cuba that Seawell International Airport was not to be used for any such purpose. I would have thought that would have been sufficient.

Mr. HINDS: Mr. Speaker,.....

Mr. SPEAKER: Please take your seat. Has the hon. member completed?

Hon. P. M. GREAVES: Yes.

Mr. HINDS: Mr. Speaker,.....

Mr. SPEAKER: You have had three questions — three supplementaries.

Mr. HINDS: I am not asking any further questions, Sir. I just rise to elucidate a point.

Mr. SPEAKER: There will be no elucidation given. You are questioning my ruling.

Mr. HINDS: I am not questioning your ruling.

Mr. SPEAKER: Well, please take your seat. Question No. 81, standing in the name of the hon. member for Christ Church West.

THE ANGOLA CRISIS

Mr. FORDE: Mr. Speaker, No. 81.

To ask the appropriate Minister: (1) Will the Minister state what representations, if any, the Government of Barbados has made to Cuba, the Soviet Union and South Africa concerning the presence of their troops in Angola. (2) If such representations were made, will the Minister state when they were made? (3) If they have not yet been made, will the Minister make the strongest possible representations to the said Governments against their troops and/or military advisers being actively involved in armed conflict in Angola and state in unequivocal terms that the people of Barbados are apposed to all outside and foreign intervention in the affairs of Angola? (4) Will

the Minister impress on Cuba, Britain, the United States of America and all other foreign Governments the necessity for such countries to use all powers at their command to dissuade their nationals from serving as mercenaries in Angola?

Hon. P. M. GREAVES: Mr. Speaker, the reply to Parliamentary Question No. 81 asked by the hon. member for Christ Church West is as follows:

The Government of Barbados has made no specific representation to any of the countries intervening in the Angola crisis but has publicly re-affirmed and maintained its policy of non-interference in the internal affairs of other countries.

Mr. FORDE: On a point of order, Sir. I asked three questions. That might be the answer to question No. 1, but the Minister has not answered the others.

Hon. P. M. GREAVES: It is the answer to all.

Mr. FORDE: Mr. Speaker, will the Minister state why the Government has made no specific representations?

Hon. P. M. GREAVES: On what?

Mr. FORDE: To Cuba, the Soviet Union and South Africa concerning the presence of their troops in Angola. You said that no specific representations were made. I am asking why not?

Hon. P. M. GREAVES: Mr. Speaker, the Government of Barbados believes and firmly believes that it must not interfere in the internal affairs of other countries. We hold this as a sacred duty, and we are not going to interfere in the internal affairs of any country: the Soviet Union, the Government of the United Kingdom, Angola, Cuba, or anybody else because we are not going to brook any interference in ours.

Mr. FORDE: Does the Minister consider making specific representations to Cuba about the presence of Cuban troops in Angola, or to South Africa about the presence of South African troops in Angola, or to the Soviet Union about the presence of the Soviet Advisers in Angola and interference in the affairs of Cuba, South Africa, or the Soviet Union?

Hon. P. M. GREAVES: Mr. Speaker, the hon. member is soliciting an opinion, which is in conflict with the Standing Orders.
3 p.m.

Mr. FORDE: Now, Sir, the Minister must answer the question. How does he mean it is contrary to the Standing Orders?

Mr. SPEAKER: You cannot compel the Minister to answer. I suppose the hon. member knows that or should have known that by now.

Mr. FORDE: On a point of order, it is time we change the Standing Orders because it is public business. Will the Minister therefore state whether the Government will make on behalf of the people of Barbados the strongest possible representations to the Governments of Cuba, the Soviet Union and South Africa warning them of the presence of their troops in Angola?

Hon. P. M. GREAVES: The Government does not see any useful purpose will be served by making such representations, and it is not proposed to make any such representations.

Mr. SPEAKER: There being no further supplementaries, that brings us to the end of Question Time.

PRIVATE MEMBERS' BUSINESS

Mr. SPEAKER: It is now Private Members' Business.

Mr. CRAIG: Mr. Speaker, under Private Members' Business, items 1, 2, 3, and 4 are before Select Committee. Item No. 6 stands in the name of the hon. member for St. Lucy who is not now in his place. We propose to deal with Item No. 8 which stands in the name of the hon. member for Christ Church West.

I beg to move that Item No. 8 be the first Order of the day under Private Members' Business.

Mr. FORDE: I beg to second that.

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

RESOLUTION RE STATUS OF WOMEN

Mr. FORDE: Mr. Speaker, in the last session of this House I introduced a Resolution asking for the appointment of a National Commission to enquire and report upon the status of women in

Barbados and to recommend what steps ought to be taken by this House and Government to ensure for women equal opportunities with men in all aspects of Barbadian society. That Resolution as you very well know was voted out by the Government using its majority at the time. I am a consistent believer on insisting on things that are right and fighting against those things that are wrong, and it is because of my dedication to this principle and to the principle of women's rights that I once more bring for consideration of the Government of Barbados and in particular the Democratic Labour Party, this Resolution.

Events have shown that since that last Resolution there have been one or two converts at least in lip service. I want to see now whether the Government are men or mice, whether the Government are men to their words or are men only of wind and not of women, I want to see seriously whether the Government solidly believes in non-discrimination against women, and I offer the Government a second chance of joining with me in sponsoring this Resolution and in joining with the Opposition in its announced policy that it is necessary that all the Women of Barbados should have equal rights in this community.

Now, Sir, on the last occasion when such a Resolution was debated I gave to this Chamber several arguments why it was necessary to have a National Commission of a permanent basis in this country. I cited, and I again repeat for the benefit of the Chamber, that it is still true that in the laws and administrative practices of our country and in our country's economics, political and social life in particular massive discrimination still exists against our women folks. I am citing as an outstanding example of this discrimination the provisions in the Constitution which would not permit the husbands of Barbadian wives to have an entitlement to registration as citizens as it does permit the wives of Barbadian husbands to have such entitlement. I will cite in the economic sphere the provision where in the income tax law of this country the wife and husband must have their joint incomes taxed together in circumstances where the wife may be a pensioner and her income unearned; that is discriminatory. I may cite in the family law field the provision where the husband alone at law has the sole right to the custody of the children of the women's womb and a woman has no such corresponding right. I may cite in administrative practice in this country the position where today in the public service, although there is no reason why this should be so, there is no woman in any senior position outside the technical field at the level of

Permanent Secretary. I may cite also in the administrative field and the school system the awful practice which obtained and which I think still continues up to the present where the qualifying mark in the Common Entrance Examination is higher for girls than it happens to be for boys. I may cite in the employment field in Bridgetown the situation where women, if they are married, cannot get loans without their husbands' consent and where in the Banks of Barbados and other institutions employing people different wages are paid according to sex and not according to the duties of the job. Now these are bad practices. That they exist is incontrovertible; that they should be eradicated is unanswerable; that the Government has done nothing about it is obvious.

3.10 p.m.

I believe that this House has a duty to set up a proper enquiry into the position concerning women's rights and do something positive about it. It is a cause for great regret, Mr. Speaker, that today that the attitude of the Democratic Labour Party to women is such that they do not use them a great deal. Apparently, the DLP look at women as sex symbols and not as human beings.

That is the problem, and I am appealing to the party and the Government to reverse this attitude in its treatment of women. When I introduced my resolution the last time, the Government said that it was being introduced for political reasons. Subsequent to that I was told that the Government was not aware which Ministry had the responsibility for women's rights and therefore resolutions were sent all over the place. I was told so. If that is not correct, the Hon. Minister will enlighten me. That statement was made by the hon. member for St. Michael South Central publicly that Government had no concept as to where the responsibility for women's rights existed, and I take the hon. member seriously. He happens not only to be a Minister of Government, defending the Government's policy, but he happens to be a member of Parliament, and when he makes a statement, I take him seriously.

Subsequent to that, I am told that the Government proposes to set up a Bureau for Women because the Government recognises that the women have a case. Now, had my resolution been passed at the time, the Government would have had all the facts concerning the areas of discrimination and would have been able to take positive steps to eradicate the discrimination which existed.

What I am asking the Government to do is what the Governments of Trinidad, Guyana, Grenada, Jamaica, England and Canada, Sweden and France — I call them in all parts of the world — to have a proper enquiry conducted to see where the areas of discrimination exist, and make proper recommendations as to what should be done about those areas of discrimination and then take positive steps to do something about it.

Even in Canada where a Bureau of Women's Rights has been in existence for sometime, the Canadians saw fit to set up such a Commission of Enquiry to carry out investigations. Why has this Government resisted what can only be a proper request made to them?

The hon. lady member of this House is no longer present, otherwise I would have heard her voice, I am sure, in defence of this Resolution, she having been convinced that my strictures on the Government in the last session and in the last debate were correct, and she has now experienced the attitude that they adopt towards women.

I am serious about this. The hon. member for St. Michael South Central is laughing. I would like the hon. member to tell me if this attitude towards women is only that they should be taught the facts of life. That is all I am asking of the member on the other side.

Dr. the Hon. R. B. CADDLE: If the hon. member would like to explain what he means by the "facts of life".....

Mr. FORDE: I think that I can explain for the hon. member's benefit what are the facts of life.

Mr. CHAIRMAN: If you want to read from a paper you will have to make it a document of the House, or you will be contravening a Standing Order.

Mr. FORDE: I will comply with the rules of the House. If I may quote from no less an authority than the hon. member for St. John, the facts of life is sex. I hope that hon. members are satisfied. That is how the DLP understands the facts of life.

Dr. the Hon. R. B. CADDLE: Can the hon. member enlighten us as to when the hon. member for St. John made such a statement as he has quoted?

Mr. FORDE: I am sure that the hon. member would not like me to go into discussions

that took place at meetings of the DLP and in this House, Sir.

Dr. the Hon. R. B. CADDLE: I would like the hon. member to state when this statement was made.

Mr. SPEAKER: I would like the Hon. Minister to say what he is rising on.

Dr. the Hon. R. B. CADDLE: I am also willing to hear about the National Women's Bureau.

Mr. FORDE: I am talking about the DLP which constitutes the Government of this country and of the National Commission on Women's Rights which I suggest should be set up. Since the hon. member for St. John has only a limited appreciation of women's role in this country, it is necessary to teach him the facts of human existence. I am therefore recommending that the Government should be advised concerning women on what role women ought to play in this community; and for this reason I am recommending for the benefit of hon. members of this House the endorsement of this Resolution.

I do not intend to make any long speech on it. I have already in this House adumbrated the reasons why a National Committee for Women should be accepted by the House. The Government has since that time brought not one bit of legislation to alleviate the existing ills. The Government has done nothing at all even in the realm of Family Law, except for the Succession Act, which does not answer the question completely about doing anything about women's rights or discrimination against women.

Indeed, I have seen Bills which we have accepted on the floor of this House previously as containing discriminatory provisions since my Resolution was before the House; and I will persist in any session of this House in bringing this Resolution until the Government takes positive action on the matter.

The resolution can only be passed with the consent and concurrence of hon. members on this side of the House. We have not got a majority. If it is voted out, it is voted out, because members of the Government do not believe in women's rights. It need not delay the House any longer. They can agree with this resolution and let us get on with it. It gives me great pleasure to move for the second time — as I moved a resolution similar to this — that this resolution do now pass.

Mr. CRAIG: I beg to second that.

Hon. L. E. SANDIFORD: Mr. Speaker, I do not know why my friend, the hon. member for Christ Church West, has to put up this special pleading when ever he speaks on a matter relating to women. We know of his expertise on this particular subject and of his deep and devoted commitment to the cause of women's rights in this country.

3.20 p.m.

I have on a number of occasions indicated my own personal position as far as the status of women is concerned, and I have made it clear that I do not follow some of the orthodoxies which indicate that there are no disabilities from which women suffer in this country. I have said this publicly in speeches while I was Minister of Education, in which Ministry matters relating to women resided not only in terms of making a grant but in terms of whatever matters the National Organisation of Women had to raise, and the Ministry of Education for many years since it had responsibility for the making of the grant also assumed responsibility for ensuring that matters relating to women would be referred to the appropriate Ministry.

This Resolution, Mr. Speaker, is a very simple Resolution. It asks for the establishment of a National Commission to enquire into and report upon the status of women, and there is nothing in this Resolution that the Government finds objectionable, indeed the Government finds that this particular Resolution can do some good in that it would lead to an examination, hopefully there will be a solid report on the various areas of which any such commission which would be appointed would address its mind to, and therefore the Government is not offering any opposition to this particular Resolution and will support the Resolution for the establishment of this particular commission.

We have been fighting as a Government for the improvement of conditions in this country and wherever any class of persons find themselves under any disabilities this party and this Government in its efforts to bring about social improvement, economic improvement, to effect social justice in this country has been in the forefront of any such development, and therefore to this end without making a big song and dance about this, the Government supports this particular Resolution.

There is no need to frame this into a debate in which the Opposition is in favour of women

and the Government is against women, that type of polarity, that type of antagonism simply does not accord with the facts because this Government has not set out in any way to heap disabilities upon women. In fact, if there are disabilities these are the disabilities which this Government inherited in terms of the legal arrangements which have been handed down from generation to generation and which during the lifetime of this Government, both in the present Parliament and after the next elections when the people of this country will again repose confidence in the Democratic Labour Party, whatever we are unable to achieve in this present Session — and we have achieved quite a lot — we will be returning in order to complete that work with the support of the people.

On this side we do not wish to prolong the debate, we have always accorded to women of goodwill, and we have many of them in our party, we have always accorded to them a role within the party in accordance with the contribution that they make, but in these matters women, you know, and men share the similar situation in that sometimes we agree and sometimes we disagree. The fact that you may be a woman and disagree with certain arrangements within the party is not because you are a woman. I believe in the Republic of Argentina a Head of Government and a Head of State has just been removed from office through the agency, in this case, of the Armed Forces of that particular country, but men have also been removed by force — not in this country because we do not run politics that way — so this has nothing to do with whether it is a case of man or woman, this is the nature of politics. Sometimes we agree, sometimes we do not agree, and to import explanations relating to the fact that one may be a woman and somebody else may be a man, and that the men do not understand the women or the women understand the men, this is far from the main issue at stake, so I think my friend, the member for Christ Church West, need not turn grey over this particular matter. We support the Resolution from this side and we are prepared for the whole question to be examined, the status of women, and we can assure him that when this particular Committee would have addressed its mind to the issues raised and made its recommendations it will be this Government, the Government of the Democratic Labour Party, which will have the responsibility for implementing those recommendations which are considered to be an advancement upon the existing position. On this side we support the Resolution.

Dr. the Hon. R. B. CADDLE: Mr. Speaker, I am told that one should beware of the Greeks bringing gifts, and I think women should beware of men championing their cause, because very often in the efforts to champion the cause of women they may very well find themselves obligated to or even enslaved by the very people who set out to champion their cause.

In Barbados women outnumber men, especially after the age of 19, and you find that by the time you get in the 70 plus group there are about an average of 3 women to every man in this country.

We would not like to quibble about a Resolution like this, especially me, but one of the things which strikes me forcibly, with such a heavy number of women in the country and with the long traditions of education in this country and an absence of some of the obstacles which feature in countries in Africa and Asia, it is a bit surprising to me that the women of Barbados have not been more forceful in presenting themselves and their contributions to the welfare of this country. I am not one of those people who for one moment like to feel themselves that something has to be conceded by a man for women to exert themselves upon this society. It just calls for the women to make up their minds, to have the will and the determination to effect the changes which are necessary in this country, and therefore it could be interpreted quite rightly that this call for a Commission to enquire into the rights and so forth of women may just be an excuse, especially in a political year, to keep the women one side or the other side.

There is no doubt in my mind, especially when one looks at the economic features of the society in this country or some other countries, that women are at a disadvantage, and when one looks seriously at the question of the women in the lower levels of the society we find that they are at a more economic disadvantage and this comes from the fact that these women are called upon to make a substantial contribution to the success of their male partners. They have to cook, they have to wash, they have to keep house, they have to bear children and look after them, and they have to do a lot of other chores around the house which are necessary in order to make the small amount of money which the male may bring home go far enough.

3.30 p.m.

The man at the bottom who is working for \$60 or so a week cannot afford to send his clothes to the laundry, or go to a restaurant or a

hotel and eat every day; therefore, for him it is absolutely necessary to have a female partner who is quite prepared to shoulder these responsibilities and allow him to enjoy many of the things which other people are enjoying. If there is one thing which I will agree with, which needs to be looked at quite carefully, is the economic situation and, maybe, exploitation which confront women in the lower levels or rungs of the society.

When you come up to people who are businessmen, or professional men, and have substantial incomes, one will, seriously, have to admit that the economic importance of the woman dwindles, or reduces, severely in contrast or contradistinction to those at the lower levels. So far I do not think anyone has given any serious consideration to the economic position of women in any society apart from Mr. Galbraith in his document *Economics And The Public Purpose*.

Now, I would like to see, apart from looking at the question of the laws which discriminate against women, some particular attention being paid to allow the women their economic independence. As long as women do not have their economic independence it is easy for men to get up and say let us have a Commission of Inquiry, and after the Commission of Inquiry is settled and recommendations are made, we still find that it is the woman who has to go to the man and say: "I want this, and I want that," and then depends on him for his financial contribution to decide whether or not she gets these things.

A woman in the house is made to believe by the advertisements by the show being put on that she can dictate what colour car a man should buy, what type of house he should live in, and things of that nature. In the final analysis it is the man who has to pay, and if the man does not pay that puts an end to all of these aspirations which she may have. As long as a woman is in such and economic dependence upon man, you will find that many of the wonderful things which the hon. member for Christ Church West is talking about may very well be implemented, but, after that, you will find no serious change occurring in the society as regards the position of women.

I would prefer to see the women of this country getting up and exerting themselves forcibly on what is going on in this country, rather than sitting idly by and giving the impression that their way to the top is by reasons of their sex. I am not one of those people who

like to believe that there is any difference in the creation of women. Although I know our religious leaders would have us believe that man was created first, then put into a sleep, and a woman made from one of his ribs. I do not subscribe to such thinking. They are all equal in my view. I think one of the problems why some of the issues which my hon. friend is talking about still continue in Barbados and in many other societies is that there has been a reluctance of the women, especially those who are in good, sociable positions to get up and share some of their time and effort and resources with the women in the society who are less fortunate.

In Barbados, while we have seen a multiplication of women organisations over the past years all claiming that they are representing women's interest, we find that the problems of the woman at the bottom go untouched. I would expect, as a man, that many of these organisations would devote their time and their energies and resources to the upliftment of these women who are less privileged than the members of these various organisations. Unfortunately, this has not been so. There are a few women I know, who like to go out into the society to assist their unfortunate sisters, but they are in the minority. The vast majority of them take pride in their prejudices, in their ability to enjoy certain things, or in their show of having husbands who can support them in the style they are accustomed to, rather than looking seriously at the problems and issues which confront the women of this society.

Today in Barbados we have many young women just out of school, and in some cases not yet out of school, who become pregnant, who have serious hardships in trying to look after themselves and their children which they have borne, and they have no one to turn to for help. It is in these areas where some of the fashionable women in this society could go and do a lot in order to help bring these women into the mainspring of Barbados life. I would like to stress at this point again that I think if the women themselves of this society would get up and exert themselves on what is going on in this country it would command the men, in my party and in the other parties, to have a lot more respect for them and be more prepared to do the things which are necessary for their upliftment.

I see nothing wrong in the Resolution, but I still query whether this is the best way of doing the things which we all say are needed to be done for women. I know how inquiries go. They take a long time, they make a lot of

recommendations, then these recommendations have to be assessed, then other recommendations have to be made on top of these recommendations, and while all of this is going on the very women whom we are claiming we are concerned about are still suffering the injustices which we claim to be eradicated.

I wonder, quite seriously, if there is a need for any such commission. I see there is a need for the women to do something themselves because they should know their problems quite well. I will go a step further because when I was the Minister of Health and Welfare my hon. friend over there gave me a lot of information, laws and spoke of problems confronting the people of this country. I am saying quite forcibly that if he knows all of that, is there now a need to have this type of commission? He knows, and I accept that he knows, because he has been of great assistance to the former Parliamentary Secretary in the Ministry of Health, who has gone on many International Conferences representing the women of Barbados and putting a case for the Barbados Government with regard to the women of this country. He has been in the background supplying the information and doing the research for this purpose. Therefore, I wonder if he is really serious about coming in here and asking for a Commission of Inquiry to be set up to tell us the things which he already knows so well, and which he has been in a position to tell the Ministry about in the past. (*Asides.*)

I am not asking you to run the Government, and I seriously hope that, as long as you are on that side, you will not have an opportunity to run the Government, but any contribution which you can make I am prepared to accept it. As you yourself know, I have accepted a lot of your suggestions and recommendations where the position of women in this country is concerned. I would like the hon. member to examine his Resolution and see whether there is really a need for the Resolution, bearing in mind all that he has done and what other people have done.

There was another young, legal student at the University of the West Indies who did a tremendous amount of research into the problems of women, especially in the legal sense, in this country, and he has made a presentation to the Ministry of Health on their position.
3.40 p.m.

Now as the hon. member very well knows, it is not easy to implement these things overnight, and while it may appear to him and may be to other people that Government is not doing

anything about the position of women, he would be surprised to know that a lot of the recommendations and suggestions he has made are being acted upon. I would therefore have to say that coming back again with this Resolution at this particular time is just an attempt to confuse the minds of our fairer sex, especially coming at a time when there is a lot of concern and comment about the behaviour of a former member of this party. As my friend and fellow Minister has reminded me, there are tricks in 1976.

I would like the hon. member seriously to look at the Resolution. You have done so much work. Do you feel you should come in here and seek to pass a Resolution except of course to get some political advantage out of this issue? (*Asides*) You have done a lot of work since then and we have accepted a lot of recommendations. Why do you see the need to bring this Resolution again? We are going to support you in it, but why the need to bring this Resolution except you may very well feel that there is some advantage to be gained from it. I think if there is one issue in which politics should be kept out it is the position of women in this country. We should not seek to involve politics or political parties in these issues at all, and we on this side would have preferred the women of the country to get up and make their own representation on what they consider fit and best for themselves, because if you allow politics to get into an issue like this, you get polarities and sometimes you get extremism, and we do not want this situation to develop in Barbados, because you find one party will try to show they are more loyal and more supporters of the women than another party, and very often they may do things which in the long run may turn out to be detrimental to the society.

What we are interested in seeing in Barbados is equality of all the sexes. We are not particularly interested in seeing the domination by one sex or the other, whether it is men dominating or women dominating. We are seriously concerned about the equality of the sexes in everything in this country and I would like my honourable friend to address himself to the question of equality of both sexes in this country.

Mr. FORDE: Mr. Speaker, if no other hon. member wishes to speak, I will exercise very briefly my right to reply.

Mr. SPEAKER: You may do so.

Mr. FORDE: Mr. Speaker, I am very glad to see that the Government has decided to support this Resolution. The hon. member for St. Michael South in voicing the Government's support said that the Resolution was a very simple Resolution, with this I agree — and that there was nothing in it which the Government finds objectionable. I am very happy to hear that the Government does not now find this Resolution objectionable because the Resolution is in exactly the same words that I introduced a Resolution in this House in 1973 for the first time, other than that I have substituted the words "March 1977" for the words "March 1975".

I think it is on that point that I would like to reply to the Hon. Minister for Communications and Works about the motive behind the Resolution. If I had introduced this Resolution simply at this time for the first time, the hon. member's point would have had some substance, that at least there would be a sufficient although not a reasonable suspicion of its political importance as opposed to its importance on a matter of principle. But, Mr. Speaker, hon. members well know that I introduced a similar Resolution since 1973 and at that time the argument advanced by the hon. member for St. Michael South today was that the Government suspected that in 1973 the Resolution had a political connotation. The Government cannot really be serious. They cannot say it had a political connotation in 1973 and that it has a political connotation in 1976 and that is the sole reason why I am bringing it, because whereas in 1973 which was far from election year it was not politically feasible for the Government to support it, in 1976 near to the election it is politically feasible for the Government to support it. Now who is calling the kettle black? That is what I want to know.

Now I accept the Government's acceptance of the political wisdom of accepting the Resolution. I want to put it that way. It is not this hon. member who is stressing its political importance. The Government has not had the scales removed from their eyes, and the Resolution now has become politically acceptable to the Government because of 1976; so the tricks are not on this side, Mr. Speaker.

Mr. SPEAKER: I don't play tricks.

Mr. FORDE: No, Sir. You are straight down the line. But even the women of Barbados are prepared to accept what may look like tricks on the Government's behalf provided we are going to have the Resolution implemented. Now the hon.

member raised a very serious point which I should like to talk seriously about, that is, the recommendations of such a Commission being pigeon-holed, and that is why in the tail-end of the Resolution I have asked the House to resolve that the Commission be mandated to report to the Government within a year of its said appointment and in any event not later than March 1976, and that the said report be laid on the Table of this House immediately thereafter. I will give the hon. member for St. Michael South my very serious assurance, and he knows once I give him an assurance he can rely on my word, that if I constitute part of the Government I will implement its recommendations and he will have the pleasure of seeing that it is implemented. I do not know whether he will be in the House or not. If he persists in his party he will not be in the House, but I give him my serious assurance that we will commit ourselves to implementing the Resolution once they make a positive advancement on women's rights.

I must take issue with the hon. member on another point as a matter of debate in this Chamber. The hon. member said that the Government inherited the disabilities with which women are faced and he genuinely believes that this is so. Not all those disabilities of which he speaks have been inherited disabilities. One of the most serious disabilities is the disability in the Constitution of Barbados, and the Constitution is a document whose provisions are promulgated by the Democratic Labour Party and is a document of which the party is very proud. Now the party has changed the Constitution, but in changing it it did not see fit to change the limitations. The point I am making for the benefit of the Hon. Minister of Communications and Works is that in 1975 when the Constitutional changes came about, if the Government was really conscious of women's rights, and that is why I query their sincerity, it would have implemented the change then to remove the constitutional limitations on women's rights which existed at the time. I am going through the factual position. The hon. member knows that in a debate this is an absolute reply to him.

Hon. L. E. SANDIFORD: On a point of explanation, the point I was making is that the attitudes which may have gone into even the Constitution as far as women's rights are concerned are based on inherited attitudes and certain understandings of the legal position and status of women.

Mr. FORDE: I accept the hon. member's explanation, but it is unfortunate if I may deal

with his explanation that the Government as an advancing Government since 1971 did not show any proper advancement on its position between 1971 and 1975.
3.50 p.m.

If the hon. member brings any point on this, I can bat pretty well. That is why I am asking him to have a different skipper. I do not wish to push the point very much further. I have mentioned an Act which came to this House in 1975 from the Government and which had built-in disabilities. I made the point that it contained further discriminatory provision against women.

Now, it is true, as the Minister of Communications has said, that whatever research was made available by myself was under the aegis of a few students who worked with me on this subject and who have an enthusiasm for this subject; but I wish that this matter could be dealt with at a national scale and not at the scale of myself or indeed of any individual student; for the simple reason that there are several areas in which there is still room for adequate research, adequate documentation and adequate enconiums in the areas in which we have made advancement to pinpoint that our situation is happier than those which exist in some places like Saudi Arabia and some other countries.

But also we must be able to see where we have to come from and where we have to go, and it is for this reason that I am urging the appointment of a national commission because I think that there are several things that individual hon. members could do in getting some of these disabilities removed; and it is only when we have got the whole problem in perspective and when we are getting an on going analysis of any further disabilities that we will get anywhere.

I take the point of the hon. member for St. Michael North Central that sometimes women themselves have not by and large shown the sort of enthusiasm that one would want in this society; but that is symptomatic of the attitude of resignation that one finds among many people in this society. It is not because they are not aware of their disabilities, but because the whole attitude of the society is such that they are not articulating as much as they ought to about their own disabilities; and when a few do articulate about these disabilities they are usually castigated for one reason or another, or in some instances held up to ridicule.

I can assure the hon. member that there is no reason for bringing this Resolution other than

my burning desire to see women's rights really on a proper legal footing. I, like John Stuart Mill, am burning with zeal, with a zeal that there will be equality of rights in so far as women are concerned and that is why I am glad to see that the Government has now recognised the righteousness of the women's cause; and I look forward to their co-operation in making sure that by 1977 at the latest women have achieved their rightful role in this society.

The Question that the Resolution do now pass was put and resolved in the affirmative without division.

Mr. SPEAKER: That concludes Private Members' Business. Government Business is now resumed. When the Sitting was suspended, the hon. member for Christ Church West was addressing, and at this stage I will remind him that he has three minutes to speak.

Mr. FORDE: Mr. Speaker, I hope that the clock is like mine. My three minutes is a little longer. I was making some statements on why we cannot support this Resolution, and I want to deal with one other submission. I accept that these treasury bills will be taken up by institutional investors in Barbados, and I want to know what sort of study the Government makes of the credibility and viability and the financial rectitude of such financial intermediaries.

In this respect I speak specifically of the Alleyne Mercantile Bank to which a licence was given by the hon. member for St. John, the Minister of Finance, the Rt. Hon. Prime Minister, to operate in this country as a financial institution. That bank is being sued left, right, and centre even for the payment of its rent and for the furniture that it had on higher purchase. It has failed to pay staff. I doubt whether it has applied for a licence under the Banking Act; and the Minister had done nothing to remove the scandal of fly by night operators as financial institutions in this country.

It is a disgrace that this bank should have been given a licence to operate in the financial climate in Barbados where it does not even have a place where you can go and stick a notice on as its registered office. A search in the Registry reveals that the registered office of the company is in Venture. It is significant that these scandals are occurring in the parish of St. John — the scandal of Bath Plantations Limited and the scandal at Venture. Not one building can be found at Venture on which you can stick up a

notice or serve a document on the Alleyne Mercantile Bank.

Now, what considerations did the Minister of Finance give when he granted Mr. Alleyne and his banking people a licence to operate in this country? Now I say that the Minister has very serious questions to answer. We have no confidence in his judgment as the Minister of Finance either in the way in which he gives guarantees to raise money, or gives guarantees to operate financial institutions in this island; and the Minister must be able to give this House satisfactory answers.

When the Burlington Bank came out, the Minister issued a statement through the Ministry of Finance and the Government Information Service. No statement was forthcoming from the Minister of Finance about the Alleyne Mercantile Bank; but we must presume that all is right and proper with them. Who is the president of the Alleyne Mercantile Bank? A Mr. Sydney Alleyne and a leading member of the Democratic Labour Party, the same member moved a Resolution to go into independence at the DLP Conference in 1965.

What this debate shows is that when it comes to dealing with people who are members of the DLP, and who are obviously closely connected on a political and personal level with the Prime Minister, the Minister of Finance, that Minister has no proper judgment, and he seems to lose sight of the public interest and is more concerned with the political and personal aspects of the matter. That is not good government. It is very bad government. It is not setting a standard for future generations of Barbadians to be proud of. It demoralises your Civil Servants and it introduces horrible public scandals into the life of this country.

It is for these reasons that we will not be supporting this Resolution and it is a direct criticism of the Minister of Finance — I want to make that absolutely clear — and his management of his Ministry. That is why we are not supporting the Resolution so that the people of Barbados will know that we have no truck with that kind of conduct.

Hon. P. M. GREAVES: Mr. Speaker, I have been trying to find out if members on the other side who have not yet spoken have any contribution to make to the debate before I reply. *(Pause)*

Mr. SPEAKER: Your final reply.

Hon. P. M. GREAVES: Thank you, Sir. A number of questions have been asked of me particularly by the hon. member for St. Thomas, and some comments have been made both by him and the hon. member for Christ Church West to which I intend to make some reply. I am sorry that the member for St. Thomas is not in his place because he seems to be unable to make a distinction between advocacy at the Bar and statements made before this highest court of the land. Perhaps no distinction is necessary, but that is his position, and he has treated us here this afternoon to a mixture of the plausible, the valid and the ridiculous.

4. p.m.

This is what we have heard from him this afternoon. He is of course on firmer ground than he knew he was when he spoke on the role of the commercial banks in this country *vis-a-vis* the question of rates imposed on borrowings. This is where I think to my mind he is on valid ground, and I make no apology for saying this, I have said it publicly in New York when I addressed some Barbadians there at the end of last year, and perhaps the only criticism that I have of the Central Bank is just simply this.

Mr. SPEAKER left the Chair and Mr. DEPUTY SPEAKER took the Chair.

Hon. P. M. GREAVES: Yes, Mr. Deputy Speaker, my only criticism is that I think they can do a bit more in this country in order to reduce the interest rates that the commercial banks charge. I have said it before, I said it in New York and I say it here again. I know that they prefer to use persuasion in order to avoid directing the banks to reduce the interest rates, but quite frankly I think even persuasion has its limits and I think to my mind that the time has come for something more serious to be done. This is my view, I have expressed it before, I have said it publicly and I state it here again. This is what I call the valid ground on which the Leader of the Opposition was, but there was no other solid ground on which he stood, wherever he stood after that was on sinking sands. He began by stating that some years ago — and he was referring to 1973 when a statement was made by him that there was no money in the Treasury — and he said that the news readers of CBC.....

Mr. ADAMS: On a point of elucidation. Sir, I never said that I made the statement, nor did I make that statement. The Hon. Minister must really get it right. I said that the public was making the statement, and to be precise, what I

said — and I said it in here twice in the last two weeks — that you could not be surprised if the public say that there is no money in the Treasury if....., and then I went on to deal with the two civil servants who had not been paid. That is what I said at the Press Conference, that is what I said the week before last and that is what I tried to say today.

Mr. DEPUTY SPEAKER: Point made.

Hon. P. M. GREAVES: I am very glad that he is now disclaiming any statements that had been made previously, that there was no money in the Treasury. I am very glad that the Leader of the Opposition is saying in this Chamber and disclaiming any knowledge of any statements attributed to him that there was no money in the Treasury. I am very glad he has now done this.

Mr. ADAMS: On a point of order, Sir, I have done nothing of the sort. I have not disclaimed anything; as a matter of fact, I wish I had been the originator of the statement, I am only giving to others the credit that is their due, because there was no money in the Treasury, they had to borrow some and put in there.

Hon. P. M. GREAVES: Mr. Deputy Speaker, I knew that I would pull him up. What he has now done is to repeat a fallacy that he had said nearly three years ago, around October or November 1973. I do not want to go over old ground, we have traversed all that before and we have gone beyond that, because anyone who can say that there is no money in the Treasury to pay people can only be talking out of ignorance, because you do not keep money in the Treasury to pay people, so it might be only technically correct that there is no money in the Treasury. What do you keep money like that in the Treasury for? To prove what purpose?

Anyhow, Mr. Deputy Speaker, the Hon. Leader of the Opposition wanted to know what was the extent of the public debt to date and he also went on to say — and I believe I quote him correctly — the public debt rose from \$104 million to \$192 million. If I am not quoting him correctly I would be glad if he would elucidate the point, because he stated here that the public debt of Barbados rose from \$104 million to \$192 million. I want to state here and now that that figure is not correct, it is grossly exaggerated, and the hon. member is in a position to know that the figure is not correct and that it is grossly exaggerated.

I will refer this Hon. Chamber to Appendix D of the Estimates which sets out here in clear

and in authoritative terms the state of the public debt of Barbados up to the 31st December, 1975. It is found on page 38 of this book which I am holding in my hand. It sets out that the public debt at that date stood at \$123,206,208, a far cry from the \$192 million the Leader of the Opposition claimed the public debt stood at. I do not want to take any strong issue with him on this point, it is only on the question of the correctness of the figure, because I know that the economic situation of Barbados is in a position to carry a debt of \$192 million.

Mr. ADAMS: On a point of elucidation, the hon. member really must be more careful when he is dealing with figures. I never restricted what I spoke of the public debt as being the figure under the Public and Special Loan Acts, I went out of my way to say that not only dealing with the Public and Special Loan Act and the hon. member obviously does not read the Central Bank Reports where the national bank of Barbados has given in a document that has been laid in the House the Economic and Bank Statistics for January 1976. I do not think he has ever looked at one of these, I do not think that he would understand them, but I read it out, Sir, \$192 million, and I also looked in Appendix D and spoke when I discussed the amount of charges of debt being \$25 million. I said that the Head Charges of Debt does not only deal with monies borrowed under the Public Loan Act and Special Loan Acts but also deals with the Treasury Bills. See if he does not remember that in my speech, so at all times I made it clear to those who can understand the difference between what I might call Appendix D Public Debt and the Treasury Bills, because if you search in the Estimates under Charges of Debt you will also find that in addition to the \$123 million charges of debt also covers the money borrowed to pay the Treasury Bills, it also covers interest on Treasury Bills. If the Hon. Minister is not Minister of Finance I understand, but he has pretensions.

That is a clear point of elucidation. The \$192 million was held up and read out to the House, not from something that Tom Adams wrote.

Mr. DEPUTY SPEAKER: There is no Tom Adams in here.

Mr. ADAMS: It is not something the member for St. Thomas — wrote, this is the national debt of Barbados. Look the figure there, but I said it went over 200.

Mr. DEPUTY SPEAKER: Point made.

Hon. P. M. GREAVES: Anyhow, Mr. Deputy Speaker, I am giving the position as it stands today, which the hon. member can get from the Barbados Estimates which were laid in this Chamber and discussed less than a week ago. As a matter of fact, it is only this week that we concluded the discussion on the Estimates, and if he looks at Appendix D he will see the state of the public debt at 31st December, 1975. I repeat it will show the public debt standing at the figure of about \$123½ million — slightly more than that — of which approximately \$36 million represents special loans, and he specifically asked too for the state of the debt under the Public Loans Act. I want him to know that the debt under the Public Loans Act is somewhere around the figure of \$36 million. He can do the arithmetic for himself, it is all set out here in Appendix D. I want to state that this \$123,206,208 represents the total public indebtedness at 31st December of the Government of Barbados, of which \$36,000 is special loans.

Mr. ADAMS: On a point of elucidation.

Hon. P. M. GREAVES: I am not giving way, I am still standing, I am still speaking.
4.10 p.m.

Mr. ADAMS: The hon. member is misrepresenting what I asked for. I asked for Treasury bills outstanding, public loan and special loan outstanding as at the end of last month. (*Asides.*) The hon. member for St. James rightly says that I should not be arguing about finance with this gentleman. When he goes back to school he will learn that Treasury bills are part of the National debt, and if he reads Head 22 he will learn it, too.

Hon. P. M. GREAVES: It is part of debt. I am not denying this, but I want to go further than Treasury bills or the National debt. All he has asked for I am going to give him, but he may not like the answers. I am going to give him one by one; so I can understand why he feels so uncomfortable in his seat and cannot keep it. I have nothing to hide. I am going to lay bare to him and to the total Chamber the state of the Government's indebtedness here this afternoon. I am going to give him the state of the Treasury bills as well, when I come to that. He cannot force me into making my disclosures before I am ready. I will speak to him at the point of time.

I had the privilege only last week, Mr. Deputy Speaker, to lead a delegation to

Washington for a Review of the Social Economic Position of Barbados During 1975, and there we reviewed the detailed economy of Barbados before a Committee of what they call the SEXIUS, an Executive Committee of one of the organs of the Organisation of American States, on which all of the agencies were represented including the World Bank, the Inter-American Development Bank, F.A.O. and several other agencies. They conducted a study and prepared a document of the economy of Barbados, the social and economic position of Barbados over the 1975 period. It was done separately by the World Bank as well as by SEXIUS, and their verdict on the public indebtedness of Barbados is that the public debt in Barbados stands in a very good position. In fact, they went further and went on to state that the economy of Barbados could take even further public debt.

Mr. ADAMS: On a point of order, Mr. Deputy Speaker. Will the hon. member agree that if he told them the public debt was only \$123 million and left out the Treasury bills, they would have to say that the economy looked in a good state?

Mr. DEPUTY SPEAKER: No point of order!

Hon. P. M. GREAVES: Mr. Deputy Speaker, I am wondering, quite honestly, what has gone wrong with the Leader of the Opposition. He does not even know what a point of order is! I thought his long experience in this Chamber would have taught him what a point of order is, but he still does not know. I am sorry for him. (Mr. CRAIG: Why do you not try and come out of the sun?) I do not mind you. You are an imbecile. I withdraw that, Mr. Deputy Speaker. I will speak to him in due course in the way in which he should be spoken to. I apologize for what I have said.

Mr. Deputy Speaker, the point I was making was that it was properly acknowledged by financial and economic experts of the world that Barbados is in a position to increase its public indebtedness. They have made a total study of our public indebtedness which includes the Treasury bills. They have made that statement against that background of the knowledge that was available to them. This is a very thick document which they produced on Barbados, a part of which was reproduced in the *Advocate* after I came back here some days ago. That is the state of the economy of Barbados.

The true state of the economy of Barbados is that we have been able, through prudence,

through proper financial and economic management, to maintain this country on an even keel. I want to make the statement that we have done a lot better than most countries of the world who have suffered an economic crisis like we have. We have done a lot better than the developed countries of the world, because we were able to manage our economy a lot better. Look at the United States of America. Look at the United Kingdom — some people like to refer to it as the Mother Country. Look at the position that they are in today. They are in a worst position. Mr. Deputy Speaker, look at the value of the £ sterling today? Every day you take up the *Advocate* newspaper and look at the quotations you will see that the value of the £ is dropping, but over the past few days it appears to be normalising itself. Look at the position at which it is normalising itself. From \$4.80 about a year ago of our currency now down to \$3.84, \$3.85 or \$3.86 today. That is what one can call normalising. That is the position in which the United Kingdom has found itself, because of the economic situation prevailing throughout the world.

Mr. Deputy Speaker, that sort of thing is not only confined to the United Kingdom. Let us look at Germany and Japan, and you will find that they, too, have been reeling under the heavy knocks of the economic problems that exist throughout the world. We in Barbados have had to suffer high prices, and I would not disclaim that. We have had to suffer inflation, which is high prices. We have had to suffer credit squeezes, and I do not deny that, but when one is in an economic crisis that this country was in for the last three years one must be prepared to take some of the shocks. We have taken the shocks and we have emerged, or are emerging as resilient a people that I know Barbadians to be. A lot of credit, Mr. Deputy Speaker, must go to the people of this country. They have still spent some money on luxury items, but there are some on which they have not been spending their money. They have been saving more, because the savings in the commercial banks including the Government Savings Bank have been increasing. The sales of motor cars are down, and in this respect the people of Barbados have been pulling their weight. We have to be able to mobilize our savings in order that the money being saved, instead of using it for the purchase of these luxury items, or instead of floating, as the member for Christ Church West has said, personal loans, should go to the productive sectors in order to produce employment for the people in Barbados. I have no quarrel whatsoever, unlike the hon. member for Christ Church West, with

high rates of interest on personal loans because I think they should be discouraged.

Mr. FORDE: On a point of explanation, Sir. The hon. member must be aware that included in personal loans, as the Hon. Leader of the Opposition said, were loans for short term financing and bridging loans for houses, and also loans for people borrowing money to acquire and to build chattel houses. Is the hon. member agreeing for a rate of interest at 16% for a lady who is borrowing \$1,200, or \$1,800 or \$2,000 for a chattel house?

Hon. P. M. GREAVES: No. I am talking about personal loans. I am not talking about mortgages. I am referring to items like motor cars and other luxury items. People have been changing their cars and furniture...

Mr. BOLDEN: On a point of order, Mr. Deputy Speaker. The hon. member should realise that he should not use the words "like motor cars". It is easier to get a loan from a bank to buy a motor car for \$15,000 or \$20,000 than it is to get \$2,000 to repair a house, because the way the interest is worked out you will have to pay between 28% and 32% on a motor car. I can bring hundreds of hire purchase documents and bill of sales to show that they will even refinance you to buy another car because the interest rates are high.

4.20 p.m.

Hon. P. M. GREAVES: What is the point of order there? The point I want to stress again is that I am not referring to things like mortgages or the repairing of people's homes for which I presume mortgages would be taken if the house is a chattel. I am not referring, as I said before, to things which I consider to be a necessity. I am referring to personal loans to buy luxuries, and it is my view, Mr. Deputy Speaker, that instead of lending money for those things, that money could go to the productive section to provide employment for the people of this country.

Now, Sir, the question was asked about the public debt at the end of February. What I gave just now was the position at the end of December. The public debt at the end of February stood at \$132.8 million — \$43.3 million external and \$89.5 million internal. As regards the outstanding amounts on Treasury Bills, according to information that I have the amount to date is \$66.2 million. I think it was the hon. member for Christ Church West or it may have been the Leader of the Opposition who asked questions about the payment, because I think the

hon. member for Christ Church West said that this issue is intended to conceal the true purpose of what the funds will be used for, basing it upon the statement I made as to the cash flow position of Government from time to time. He wants to know if the money is used to pay for existing borrowings. I want to read to him the maturity dates, because when it was decided we should approach the Chamber for approval of this Resolution, it was done in the month of February.

Mr. FORDE: To assist the hon. member on this point.....

Mr. DEPUTY SPEAKER: On what is the hon. member speaking?

Mr. FORDE: On a point of explanation, the point I am making is that \$30 is new, but the Resolution also contains a section that authorises the Minister to borrow in addition to the \$30 million such amount as may be necessary to pay off sums that are maturing out of the existing date. It says "thirty million dollars and such sums as may be required to pay off at maturity Bills already lawfully issued and outstanding."

Hon. P. M. GREAVES: I am giving you what the maturity dates are and I think you will better understand that last part of the Resolution:

12th March	\$1 million
17th March	\$1 million
17th March	\$1.5 million
2nd April	\$500,000
28th April	\$19,300,000

This gives an aggregate of \$42,050,000 to be paid off between 12th March and 28th April. (Mr. CRAIG: Sit down now.)

Mr. DEPUTY SPEAKER: May I draw to the hon. member's attention Standing Order No. 33(6). I will not prevent hon. members for rising in their places and speaking as long as they are speaking in order, but I would like hon. members to desist from speaking across the Table.

Hon. P. M. GREAVES: I want to state, Mr. Deputy Speaker, that this amount of money is what appears to us we would require in Treasury Bills to finance the goods and services of the country throughout 1976. In other words, we do not anticipate that we will be coming back to this Chamber for a further increase in the limit in borrowings by the issue of Treasury Bills.

Mr. FORDE: On a point of elucidation, the hon. member is saying that he is paying off.....

Hon. P. M. GREAVES: He can only elucidate his statements, not mine.

Mr. FORDE: He has not answered the point we are asking. The hon. member tells us he has \$42.05 million to pay off at maturity date, so that the hon. member by this Resolution is getting authority to borrow \$42 million to pay off \$42 million; so there is no increase effectively in the amount of Bills outstanding, but he is also asking in the Resolution for \$30 million. What I am saying is that that additional \$30 million is not for the purpose of paying for bills that are maturing between 1st March and now.

Hon. P. M. GREAVES: What I am saying is that \$30 million is the amount that appears to us to be required to finance goods and services to the end of the financial year. That is what I have just said, unless it cannot be understood what I said. I said it appears to us that we will require \$30 million during 1976 in Treasury Bills, and this is to pay for goods and services. You cannot borrow \$30 million to repay \$42 million. What kind of arithmetic would that be?

Mr. FORDE: On a point of order, the Minister was replying to my statement that the true reason is hidden. I am asking the Minister, since he says that my statement as to what he wants the money to do is not correct, whether it is not to pay Civil Servants' salaries.

Hon. P. M. GREAVES: My statement is that it is required to finance the goods and services of this country during 1976. As a matter of fact, I said it in introducing the Resolution, and since rising to reply I have said it on three separate occasions. I do not know what the hon. member wants me to say. I have explained the cash flow position of Government, I have also explained that the \$30 million is required in order to finance goods and services; but the hon. member is entitled to interpret it as he wants. That is his prerogative.

I hope I have made myself on that score abundantly clear. Now I have to come back to the position of the public debt, because anyone hearing the Leader of the Opposition speak would get the impression that money is being wasted to finance the public debt; in other words, the sinking fund is wasted money. But does he understand, do you understand what this \$90 million or whatever the figure is for. I have not checked the book of Estimates and therefore the figure may not be correct. In fact, it cannot be correct because I am quoting the Leader of the Opposition, but it is the figure he used and I will quote it as well.

4.30 p.m.

It really might not be correct because I am quoting the Hon. Leader of the Opposition. I used the figure of \$19 million. Does he really understand what the public debt is? Does he really understand why we have a public debt? We do not borrow money to finance current liabilities except by way of treasury bills.

Mr. FORDE: On a point of order. I want to ask the hon. member if he has just told us that he is borrowing \$30 million to finance goods and services. Is not that a current liability, including Civil Servants' salaries and pensions?

Hon. P. M. GREAVES: I said except by way of treasury bills. That is what we used to meet some of the current liabilities of Government. I do not understand if the hon. member is not hearing, or if he is hearing that he does not understand; but the public debt of Barbados is for things like the Community College, not only to serve this generation, but also to serve my children and children's children and generations that are yet unborn. That is what the public debt is about. That is why we have this \$19 million here. It is to part finance the public indebtedness of this country.

Some of it will be left over for our children and our children's children to finance because they too will be getting the benefit of some of the infrastructural things that we have put into this country. They will benefit from the education. They will benefit from the harbour, from the airport and from a whole range of projects that the Government is putting in and intends to put in. That is what the \$19 million that the hon. member for St. Thomas quoted will be used for.

It will not be used to purchase properties or equipment. It is for paying back money that was borrowed to put into Education and Health and to repay money otherwise borrowed for the public good of this country. When one gets up and plausibly rattles off \$19 million as though it is money which is being thrown here and there.....

Mr. ADAMS: I did not quote \$19 million. This is for paying interest and not a repayment of capital. The Minister did not understand what I said. I do not know why I bother to correct him.

Hon. P. M. GREAVES: He used the figure \$22 million and then he said \$25 million and now says that the \$19 million is being used to pay interest and I presume that the rest is being used for the capital. Well, if you borrow money, you have to pay interest.

Mr. ADAMS: Mr. Deputy Speaker, on a point of elucidation. I said that Charges of Debt which I misquoted as \$23 million turn out to be \$25 million, and it includes both Charges of Debt and repayment; but on the Government's figure of \$25 million I said that only something like over \$4 million was repayment of capital and the rest was interest. I would have thought that a Seventh Standard child would understand it, but apparently I am wrong.

Hon. P. M. GREAVES: That is what I have just said — that the \$5 million would be for paying off capital, but at the same time interest has to be paid. You cannot determine at what rates you will borrow this money. (*aside*).

Mr. ADAMS: Mr. Deputy Speaker, in my speech I tried to make it clear that this was what the whole Resolution was about because when you borrow money by way of treasury bills you can determine to a large extent the rates of interest at which you are borrowing. What sort of nonsense is the Minister trying to make of what I said?

Hon. P. M. GREAVES: Mr. Deputy Speaker, the hon. member knows what I am saying, but he is so good at twisting things that he cannot help it. It is part of him now. I am talking about capital projects. He knows what I am talking about very well. He talked what I think quite frankly was the highlight of rubbish. He asked a question and answered it himself. He gave the correct answer, but he also gave it his way first.

Mr. DEPUTY SPEAKER: I would like to suggest to hon. members to refer to other members as "hon. members" and let us leave out these pronouns, such as "he" and "him".

Hon. P. M. GREAVES: I accept that, Mr. Deputy Speaker, but honestly you know that "he" will come out involuntarily. The hon. member said that interest rates were reduced after he made a speech in the constituency of the Prime Minister. The word "after" can be used to mean "because of"; but he knows that it does not mean that. He knows that it is only the time factor, and that it is not a question of what he said having any influence on the

Government. The question of reduction of interest rates has to do with the liquidity of the commercial banks and the healthy economic position in which they find themselves. That is why interest rates have been reduced. It has nothing at all to do with his statement in Venture.

Mr. Deputy Speaker, I believe that I have replied to most of those points to which.....(*Asides*).

Mr. DEPUTY SPEAKER: I would like to urge hon. members to cut down on the cross talk because that is what causes disorder in the House.

Hon. P. M. GREAVES: Mr. Deputy Speaker, I have no intention of replying during this debate to the personal attack and abuse on the Prime Minister and Minister of Finance.

Mr. FORDE: On a point of order. Nobody has personally abused the Prime Minister, so the hon. member cannot insinuate that the Prime Minister was personally abused. The Prime Minister's position in this House as Minister of Finance was questioned on valid grounds, in my opinion; but he was certainly not abused.

Hon. P. M. GREAVES: I repeat that I have no intention of replying to the abuse of the Prime Minister.

Mr. FORDE: The hon. member must withdraw that. Nobody in this House has abused the Prime Minister. He is alleging that we have used insulting words which would be contrary to the Standing Orders.

Mr. DEPUTY SPEAKER: I do not think that the Hon. Speaker would have allowed it.

Hon. P. M. GREAVES: Mr. Deputy Speaker, by innuendo the hon. member for Christ Church West has stated how these things are going on at the Alleyne Mercantile Bank and Bath Plantation Limited, and that all of these things were going on in the Prime Minister's constituency. The innuendo is clear to me and to everybody who heard it.

Mr. FORDE: Mr. Deputy Speaker, the hon. member does not really know the very good conventions that obtain in other Mothers of Parliament.
4.40 p.m.

It is not abuse to say of an hon. member in whose constituency a matter occurs or who has a responsibility for a matter that he has handled his portfolio incorrectly if he has given to a paper bank permission to operate in the country, or if an institution for which he is responsible under his portfolio has given a guarantee to a company that has not got adequate assets for that guarantee; what is the hon. member insinuating? That that is abuse of the Prime Minister?

Hon. P. M. GREAVES: My interpretation of it, Mr. Deputy Speaker, is that what was said is an abuse of the Prime Minister and Minister of Finance.

Mr. FORDE: I am objecting to the hon. member insinuating that I used abusive language of the Prime Minister; he cannot say it is his interpretation, Sir.

Mr. DEPUTY SPEAKER: Let me rule on this. This debate and the mention of the Bath project and the Alleyne Mercantile Bank were debated without any interruption, without His Honour the Speaker calling on the hon. member who said it to withdraw the remarks as being abusive. I will not allow it to be referred to as being abusive, because it was the duty and the function of His Honour to rule when the statements were made. If he has not ruled them out of order, I would ask the hon. member to desist from referring to them as abusive statements because they are on the records of this House. If they were abusive they would have had to be struck off the record. Let the hon. member continue his speech without referring to the matter as being abusive.

Hon. P. M. GREAVES: My point is this, Mr. Deputy Speaker, the Hon. Speaker is entitled to interpret the matter for the House, I am entitled to my own interpretation, and that is how I interpret it. I would like to know what all this is. The hon. member spoke about the Prime Minister using personal relationships — I have it written down here — "he seemed more concerned with narrow, personal relationships." In other words, he accused the Prime Minister of using personal friendships and so on in order to give out favours and that kind of thing. However, if you say it is not abuse I will have to say so. What I would like to ask the hon. member is this. Has he or anyone to his knowledge ever applied to the Minister of Finance for a licence to operate a bank and has been turned down? Has he or anyone at all in the whole wide world to his knowledge ever applied to the Minister of Finance?

Mr. FORDE: If the hon. member wants an answer from me, I have never applied to the Minister of Finance for anything. I do not want anything from him.

Hon. P. M. GREAVES: Now if you are going to accuse the Prime Minister of taking such a step because of a personal friend — I do not know of any personal friendship with Mr. Alleyne — then you will have to tell me the basis for this, because if you cannot tell me now that someone else put in an application who was not a friend of the Prime Minister and was turned down, then I cannot accept what you are saying.

Mr. FORDE: On a point of explanation, I would like the Minister to do better and try to answer the points made by the Opposition. The points for the Minister's consideration is that the Alleyne Mercantile Bank has no economic or banking stability or viability. I made that point in the debate, that the criteria on which he should have been licensed should look at his assets and his ability to lend, and should have examined not only that but his own characteristics as a director of the Bank. My indictment of the Prime Minister was based on the fact that he either did not call for the information, or if he got the relevant information he did not sift it properly and to that extent he has failed as a Minister of Finance.

Hon. P. M. GREAVES: I believe it is known probably to the hon. member, or certainly it is known that Mr. Alleyne brought money in here. At least that is my understanding. Considerable sums of money were brought into Barbados to begin this Alleyne Mercantile Bank, which he is entitled to do, and you can check this with the Registry. I do not therefore understand again the basis of the hon. member's most recent statement. What I am objecting to or what I think is unfortunate, or what I think cannot stand the test of validity or of logic is that you are assuming that because the Alleyne Mercantile Bank was given a licence it was done on the basis of friendship, and that I cannot accept.

As I was saying, Sir, the other matters in which the hon. members commented on the Prime Minister are of a personal nature, and I think those are matters as far as I am concerned for him to reply to, I will reply to matters relating to policy and on which I think information can be given on the basis of fact. On matters of opinion they can grapple with the Prime Minister, they can do this together, I have no intention of getting into that.

Mr. Deputy Speaker, I believe that this now exhausts the points raised that are worthy of reply and this is where I leave the matter. *(Asides).*

Mr. DEPUTY SPEAKER: I would like to draw to hon. members' attention again that as long as I am sitting in the Chair I am not going to tolerate any cross talk or questions shouted from one side to the other. I think to have order in this Chamber we will have to go by the rules. If hon. members would like a question answered by the Minister that he has not answered or that he has not remembered to answer I will allow an hon. member to rise in his place and ask that the Minister answer the question, but please do not shout across the Table.

Mr. FORDE: On a point of explanation, Sir, the Minister has not replied on the point made on Bath Plantation Limited. Would he tell us about that so that we can know whether we could vote for this Resolution? We want to hear.

Hon. P. M. GREAVES: I said I had replied to all the points that were worthy of reply. Bath Plantation has absolutely nothing to do with this Resolution, even if the Speaker allowed it. It has nothing to do with Treasury Bills, I have nothing further to say.

The Question that the Resolution do now pass was put and resolved in the affirmative, the House dividing as follows:

AYES: Hon. G. G. FERGUSON, Hon. A. MORRISON, Hon. P. M. GREAVES, Dr. the Hon. R. B. CADDLE, Mr. W. R. LOWE, Hon. L. E. SANDIFORD, Hon. P. G. MORGAN and Mr. R. St.C. WEEKES — 8.

NOES: Mr. J. M. G. M. ADAMS, Mr. H. deB. FORDE, Mr. L. S. CRAIG, Mr. W. C. B. HINDS and Mr. C. L. BOLDEN — 5

Hon. G. G. FERGUSON: Mr. Deputy Speaker, I beg to move that Order No. 2 standing in the name of the Prime Minister be the next Order of the Day.

Hon. A. MORRISON: I beg to second that.

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

THE SAVINGS BANK (AMENDMENT) ACT, 1976

Hon. P. M. GREAVES: Mr. Deputy Speaker, as you know, the Barbados Savings Bank which

spent most of its life in one section of this building was a couple of years ago removed to better quarters and subsequently we hope to its permanent home in what we would like to call commodious quarters in keeping with the nature of an operation of its kind.

4.50 p.m.

In doing so, Mr. Deputy Speaker, the Government would like to improve the facilities of the bank and to improve the service that the bank offers to the people of this country. There was a time when the bank's operations were also carried out not only at headquarters, but also at various district Post Offices. From a survey done it was discovered that it was a very unsatisfactory service and that service no longer obtains.

The Government Savings Bank has been acting for the most part of its history as a collector of people's money which it maintained in securities by the Crown Agents in England. Those securities have been removed to Barbados and have been lodge with the Central Bank of Barbados. The Government Savings Bank also has an operation in the United Kingdom. The savings in the United Kingdom continue to rise as, indeed, the savings in Barbados continue to rise. We believe if the bank were to diversify its services a bit more it would be able to attract further business to itself.

The bank was limited by an Act to have a meeting of its Board of Directors once every three months. We feel this to be unsatisfactory. The bank, too, was limited to whatever staff was assigned to it by the Public Service Commission. This, we feel, was not satisfactory and in keeping with proper banking practices. As a matter of fact, there is no other bank that I know of that could operate like this.

The purpose of this Bill is to enable the bank to offer better services. To accept fixed deposits, to issue cheque books. In fact, this has already been started since, I think, the 2nd December. It will also accept payments, as other commercial banks are accepting, for some of the services rendered by Government like water rates and things of this nature. I believe that not more than a couple of weeks ago a statement was issued in the Press. It will appoint its own staff. The Board of Directors will appoint its own staff. It always paid its own staff, even though it considered the staff supernumerary to the Civil Establishment, but it paid the staff, and it made a contribution to the pensions of those members of staff that it employed. The bank will now employ its own staff; the bank will meet at

regular intervals in order to conduct the business of its staff. Some time ago a Committee was set up to study the operations of the bank and to see how it could be made a more meaningful instrument for the development of Barbados. It will now be able to use its moneys in investments in Barbados. Of course, we know its moneys are all guaranteed by the Government. These are some of things that the Committee which sat recommended. In the course of time we will be getting a new Savings Bank Act. The Minister of Finance has directed that a new Savings Bank Act be prepared setting out in detail the operations of the bank and the further facilities to be offered to the general public.

Mr. Deputy Speaker, this is a simple Act of about six sections. I do not think there is anything more that I can say with regard to this Bill. I, therefore, at this stage, move that the Bill be read a second time.

Dr. the Hon. R. B. CADDLE: I beg to second that.

Mr. FORDE: Mr. Deputy Speaker, about three or four years ago when we were discussing, I believe, the staffing for the Savings Bank in this House, the Opposition made the point that there was a case for expanding the Savings Bank's services not only overseas, but in the Island itself, and that the existing services which were being performed were unsatisfactory and even went unnoticed. At that time the Hon. Minister of Finance, almost sneeringly, criticised the statement, and said that the hon. member for Christ Church West was not even aware of the fact that at Post Offices there were existing branches of the Savings Bank.

Now, I am glad to see that the Hon. Minister of Lands, Housing and National Insurance has now conceded that the state of the service rendered by the Savings Bank at the Post Office has been unsatisfactory for some time. It takes Government a long time to recognise some of the things that the Opposition has been seeing and has been talking about. This is the second occasion today that the Government has recognised the value of Opposition criticism and the constructive criticism which members of the Opposition have made.

It is not satisfactory, however, for Government to render, or to set right what is wrong, by abolishing existing Savings Bank services at Post Offices. One or two of the Post Offices have been updated like in the Worthing Post Office, and there is a strong case for

expanding rather than contracting Saving Banks services in Barbados. What is necessary is that these services should be in good premises and advertised in a proper manner so that they are attractive to the public and as attractive as other commercial banking services are. I am urging very strongly on the Government, if it wishes the Savings Bank to be a living institution, it must expand it in Belleplaine, in St. Peter, in St. Philip, in Oistins, in Worthing, in St. James and wherever there is a large section of our population who are willing to save and to conserve their money in this respect. The Government's policy of closing down the services rendered at the Post Office must, therefore, be unsatisfactory.

Now, when it comes to the reasons for the changes in this Act, the Opposition is not satisfied that it was necessary to make some of the changes asked for. Why do we say so? The Minister says that the Public Service Commission at present appoints the staff of the Savings Bank, and by innuendo he is implying that the Public Service Commission does a bad job of it, or alternatively that because they are members from the public.....

Hon. P. M. GREAVES: On a point of elucidation. I have neither stated nor implied that the Public Service Commission has done a bad of appointing staff to the Savings Bank. The position is, Mr. Deputy Speaker, that so long as they remain on the Civil Establishment they will be moved in and out of the Savings Bank, and the turnover will be too great for the bank to make an impact on an improvement of its services. In other words, the Public Service Commission could send an officer to the Savings Bank for one month, or even less, and then withdraw that officer and send him to some other Department of Government. It is against this background that I make this statement regarding the change from a Public Service Appointment to that of the Board of Directors. 5 p.m.

Mr. FORDE: The point which the Hon. Minister asks us to believe has guided the change is the fact that the Public Service Commission makes transfers from into and out of the department too rapidly. Let us deal with that point. That need not necessarily be so. The Public Service Commission has the power to ask Establishment for a special cadre of officers to service any technical department of Government, and to take away from them the power of appointment and give it to another Board does not necessarily answer the question. Not only have they got this power, Mr. Deputy Speaker,

but it is open to the Public Service Commission to recruit officers specially for service in banking and with special banking knowledge. What does this change bring about? It allows the Board of Directors to appoint and employ on terms and conditions such officers, agents and servants as are necessary for the carrying out of the Act, and no person can be appointed to a salary in excess of the rate which the Minister may from time to time determine and notify to the Directors.

Now I do not think that even the Minister would quarrel with the conclusion or the belief that most of these powers in Statutory Boards have been exercised for putting Democratic Labour Party supporters and cardbearing members in position. The passport is a necessary implement to get a job under the Democratic Labour Party, and we cannot be happy with this type of provision which gives rise to what I like to call "political yardfowlism", and therefore we could not support a change that would provide these further opportunities for using institutions that have been tested and tried in this country to build up the political image of any political party, and to that extent the change being initiated to Section 5 of the principal Act happens to be objectionable to the Opposition and we cannot vote for it.

In addition, it is said that the Savings Bank always paid its staff. It has always not only paid its staff, but it has always shown increased deposits that it has taken, and despite any limitations which the hon. member may have spoken of, it cannot be said that there has been any lack of financial rectitude in this institution. One of the trends in Statutory Boards where the Boards appoint with the approval of the Minister has been the lack of financial rectitude in this respect, and we cannot again on that ground support this unless we get some firm undertaking that there will be guidelines laid down, and that the criteria laid down would exist in the subsidiary legislation to be brought before this House.

Now, Sir, the other point made by the hon. member recommending this Bill is that it would allow the Bank to issue deposits and to give cheques. No amendment was necessary to the Act to achieve this purpose at all, and indeed this change does not bring this about in any way, and I do not think that the changes recommended are really in the interest of the Savings Bank as a whole. What the Government should do is to get away from the point of establishing too many other additional Boards

and Institutions and duplicating positions for appointing their Democratic Labour Party colleagues on these Boards, — I see the Minister is now in power to bring on two people outside of the existing persons who constitute the Board, — but really rationalise the whole structure of institutions rather than burdening the public with paying more and more directorate fees. At present the Directorate of the Savings Bank is not paid; it is now proposed not only that they should meet more regularly which may be a point in favour of efficiency, but that they should be paid for meeting. We cannot support the Bill on these grounds. If the Government wants to improve the Savings Bank, give it proper premises for a start, not only in the new National Insurance Building, but give it proper premises at the Post Offices, make the premises attractive to the public, move towards some form of commercialism in the running of the Bank.

If the Minister is not satisfied that it should become a complete commercial Bank, merely to have a chequing account is not enough. We have always asked about lending facilities in relation to these matters. We have increased the amount that you can put on the Savings Bank without having to pay income tax from the interest accruing therefrom, so that you will take up some of the money that is being borrowed by the commercial Banks at between 3 percent to 5 percent. These are the steps Government should take to improve the image of the Savings Bank, but to inject into the Savings Bank a further political consideration and power as is now being done in the appointment of staff is still to undermine in the long run the rectitude and the morale of that Institution, and on those grounds we will not be supporting the amendments which this Bill is bringing about.

The question that the Bill be now read a second time was put and resolved in the affirmative the House dividing as follows:

Ayes: Mr. R. StC. WEEKES; Hon. G. G. FERGUSSON; Hon. A. MORRISON; Hon. P. M. GREAVES; Dr. the Hon. R. B. CADDLE; Mr. W. R. LOWE; Hon. L. E. SANDIFORD; and Hon. P. G. MORGAN — 8.

Noes: Mr. J. M. G. M. ADAMS; Mr. H. deB. FORDE; Mr. L. S. CRAIG; Mr. W. C. B. HINDS and Mr. C. L. BOLDEN — 5.

On the motion of Hon. P. M. GREAVES seconded by Hon. G. G. FERGUSSON, Mr.

DEPUTY SPEAKER left the Chair and the House went into Committee on the Bill. Mr. LOWE took the Chair.

Clause 1 was called and passed.

Clause 2 was called.

Hon. P. M. GREAVES: Mr. Chairman, I beg to move that Clause 2 stand part.

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

Mr. BOLDEN: Mr. Chairman, when one looks at the full effect of this Clause, the Government proposes to pay Civil Servants who already are carrying out duties under the Crown to be Directors of the Bank, because there are only going to be two outsiders as Directors, and it is strange that these persons will receive extra remuneration for doing work as Directors, whereas I am sure that when they are sitting as Directors of the Bank nobody will be substituting for them in their substantive posts. 5.10 p.m.

It is surprising that on other Government institutions and Boards members are called upon to serve without remuneration. This seems to be a strange situation in my view.

Hon. P. M. GREAVES: Let me explain, Mr. Chairman, that in fact this is nothing new. Over the years Civil Servants who were on Boards have been drawing remuneration for being on those boards. I think that the hon. member knows this.

Mr. BOLDEN: I do not know this. I sit on a Board where Board members are not paid.

Hon. P. M. GREAVES: There are a number of Boards on which members have been paid. The Cabinet made a decision that Government Officers are to be paid remuneration for sitting on Boards when the Boards meet outside of their normal working hours. If the Boards meet before 4 o'clock they will not be paid.

Mr. BOLDEN: Then these clauses are not drafted correctly. If public servants are not going to be paid for attending meetings within working hours it should be stated here. The Minister must not try to tell us things which are not here.

Hon. G. G. FERGUSSON: I would explain, Mr. Chairman, that all the Boards meetings are held now after 4 p.m. It came through the Ministry of Agriculture where the Chief

Agricultural Officer was on several Boards and most of his time was taken up on other Boards on which he worked during government time. It was decided that most of these Boards should only meet after 4. p.m. (Mr. BOLDEN: The Minister knows that all the agricultural meetings are held at 10.30 in the morning.)

Hon. P. M. GREAVES: Mr. Chairman, there are a number of Statutory Boards in Barbados on which people who are members are paid if the Board meets before 4 o'clock and there are Civil Servants on that Board who are not paid.

Mr. BOLDEN: On a point of elucidation. I want it placed on record that numerous Boards sitting under the Ministry of Agriculture meet between 9 a.m. and 4 p.m. Those are Boards on which I sit.

Hon. P. M. GREAVES: What I said was — and I must have been speaking Dutch — that the members of the Board who are Civil Servants are not paid if the Board meets before 4 p.m.

Mr. BOLDEN: The Ministers seem to be at cross purposes. I do not know who is right.

The question the Clause 2 stand part of the Bill was put and resolved in the affirmative, the Committee dividing as follows:—

Ayes: Hon. G. G. FERGUSON, Hon. A. MORRISON, Hon. P. M. GREAVES, Dr. the Hon. R. B. CADDLE, His Honour A. DaC. EDWARDS, Hon. P. G. MORGAN, Mr. R. St.C. WEEKES, and Hon. L. E. SANDIFORD — 8.

Noes: Mr. J. M. G. M. ADAMS, Mr. H. deB. FORDE, Mr. L. S. CRAIG, Mr. W. C. B. HINDS, and Mr. C. L. BOLDEN — 5.

Clause 3 was called.

Hon. P. M. GREAVES: Mr. Chairman, I beg to move that Clause 3 stand part.

Hon. A. MORRISON: I beg to second that.

The question was put and resolved in the affirmative, the Committee dividing as follows:—

Ayes: Hon. G. G. FERGUSON, Hon. A. MORRISON, Hon. P. M. GREAVES, Dr. the Hon. R. B. CADDLE, His Honour A. DaC. EDWARDS, Hon. L. E. SANDIFORD, Hon. P. G. MORGAN and Mr. R. St. C. WEEKES — 8.

Noes: Mr. J. M. G. M. ADAMS, Mr. L. S. CRAIG, Mr. H. deB. FORDE, Mr. W. C. B. HINDS and Mr. C. L. BOLDEN — 5.

Clause 4 was called.

Hon. P. M. GREAVES: Mr. Chairman, I beg to move that Clause 4 stand part.

Hon. A. MORRISON: I beg to second that.

Mr. BOLDEN: Mr. Chairman, once again we have to look at Clause 4(3). The Government is amending the Act in respect of giving the bank certain facilities and yet keeping a restriction where minors are concerned. There is no doubt that the bank will be in a position where it can be sued or sue a minor. If the Government is giving minors a specific right, I do not see why they have to say as if the minor were *sui juris*. I believe that if you give him the right, he should have full rights when he is dealing with the bank. 5.20 p.m.

What is circulated to me reads clause 4 subsection (3):

(3) "A minor may deposit money in his own account and make withdrawals therefrom, including the withdrawal of any interest that accrues thereon, as if he were *sui juris*."

Yes, Mr. Chairman, I would have hoped that the Minister would have seen this and give the person dealing with the bank full rights. It is left for the minor if anything happens to enlist the aid of an adult or counsel, etc., but where you give him the right to act in one respect you restrict him in others. I have often contended that this Government has treated young people on a very half-hearted basis.

The question that clause 4 stand part was put and resolved in the affirmative, the Committee dividing as follows:

AYES: Hon. G. G. FERGUSON, Hon. A. MORRISON, Hon. P. M. GREAVES, Dr. the Hon. R. B. CADDLE, His Honour A. DaC. EDWARDS, Hon. P. G. MORGAN and Mr. R. StC. WEEKES — 7.

NOES: Mr. J. M. G. M. ADAMS, Mr. H. deB. FORDE, Mr. L. S. CRAIG, Mr. W. C. B. HINDS and Mr. C. L. BOLDEN — 5.

Clauses 5 and 6 were called and passed.

On the motion of Hon. P. M. GREAVES, seconded by Hon. A. MORRISON, Mr. CHAIRMAN reported the passing of one Bill in

Committee. Mr. SPEAKER resumed the Chair and reported accordingly.

On the motion of Hon. P. M. GREAVES, seconded by Hon. A. MORRISON, the Bill was read a third time.

Hon. P. M. GREAVES: Mr. Speaker, I beg to move that this Bill do now pass and be cited as the Savings Bank (Amendment) Act, 1976.

Hon. A. MORRISON: I beg to second that.

The question was put and resolved in the affirmative, the House dividing as follows:

AYES: Hon. G. G. FERGUSON, Hon. A. MORRISON, Hon. P. M. GREAVES, Dr. the Hon. R. B. CADDLE, Mr. W. R. LOWE, His Honour A. DaC. EDWARDS, Hon. P. G. MORGAN and Mr. R. StC. WEEKES — 8

NOES: Mr. J. M. G. M. ADAMS, Mr. L. S. CRAIG, Mr. W. C. B. HINDS, Mr. C. L. BOLDEN and Mr. H. deB. FORDE — 5

Hon. G. G. FERGUSON: Mr. Speaker, I beg to move that Order No. 7 standing in the name of the Minister of Communications and Works be the next Order of the Day.

Dr. the Hon. R. B. CADDLE: I beg to second that.

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

RESOLUTION REQUESTING THE HOUSE OF ASSEMBLY TO APPROVE OF THE EXTENSION OF THE DATE OF REPAYMENT BY THE TRANSPORT BOARD OF THE FIRST INSTALMENT OF A LOAN OF \$600,000 TO THE SAID BOARD

Dr. the Hon. R. B. CADDLE: Mr. Speaker, on the 6th May, 1975 this Hon. Chamber passed a Resolution for \$600,000 from the Port Department to enable the Transport Board to make certain payments to its workers, and one of the conditions attached to that loan was that the first instalment should be made on the 15th November, 1975. Unfortunately the Transport Board has not been in a position to make this repayment which is due, and the purpose of this Resolution is to vary the conditions attached to that loan enabling the Transport Board now to make the first instalment of the repayment on 15th November, 1976. The financial position of

the Transport Board is such that it cannot meet this commitment at this state, but it is likely that this will improve during 1976, therefore the need for this Resolution.

I beg to move that this Resolution do now pass.

Hon. A. MORRISON: I beg to second that.

Mr. CRAIG: Mr. Speaker, I am very glad to hear the Minister of Communications and Works with such an optimistic look on the Transport Board after all these years of failure by the former Ministers of Government under whose portfolio the Transport Board fell. What I would like to know is what is the actual position with the mini fleet of buses where people took it upon themselves to invest their money in mini transport which has been serving the country very well.

The Minister did intimate through the Press that the bus fares will be standardised, and to be quite honest I am really looking forward to see how well this is going to work out, since when the bus fares were high the Transport Board apparently found it difficult to make a profit, and now they are going to receive a lower fare, which I welcome on behalf of all the travelling people by bus, but I do not know what miracle will occur. I believe the Minister again has found the answer to one of those problems which the Ministries in the DLP Government have been finding over the years. It would appear, Sir, that to keep our agriculture in a good shape we would have to put the present Minister of Communications and Works into the Ministry of Agriculture before the Session comes to an end, which may end abruptly, but we do not know, Sir.

This is not an indictment on the present Minister, but it would appear as though the Minister of Communications and Works seems to be getting a number of these Ministries run. I thought we would have seen a White Paper on the whole Transport Board fleet in the country for us to have a clear-cut idea as to where we are going and what we are doing with the Transport Board. I thought the Minister would have brought a White Paper where it could have been firmly and strongly debated in Parliament once and for all, because the Transport Board has been plaguing this country for a number of years (a) by its inefficiency, (b) the loss which it has been showing every year, and (c) its actual operations.

Another thing which also comes to my mind is that I thought having a White Paper on this we

would have known what would have been the position with the private concessionaires. Are you going to take them all under the umbrella of the Transport Board? If so, let us know. I understand the Minister asked for money to meet commitments because they cannot pay.
5.30 p.m.

The Minister is seeking money to meet a commitment which, apparently, the Transport Board cannot meet.

Dr. the Hon. R. B. CADDLE: Mr. Deputy Speaker, the Resolution is not for money. It is for variations in terms and conditions attached to a previous loan.

Mr. CRAIG: Sir, all of these fancy terms will boil down to a piece of change to pay off a debt. The fancy phrases and parliamentary jargon do not matter. What I am primarily concerned with is the actual position of things. We would like to hear a clear-cut statement from the Minister. We know he is quite capable of letting us know exactly what the position is. I am sure that members on this side will be happy to hear him. Do not come here with a piecemeal talk about the Transport Board. Bring a White Paper and let us debate the Transport Board. Let us see whether the Government has to subsidise bus fare, let us know once and for all what is the position with the mini buses, what is the position with the private concessionaires, and what is the position with the whole transport system.

I am merely speaking on a parochial level. When they are introducing new measures for the Transport Board, I would like to see the mini buses, travelling on some these inland routes. I am going to use the geography of St. James as an example. Look at Morgans and Seaview where people have to travel long distances to get on Highway 1 and Highway 2 for the purpose of getting to a bus stop. It is true that you have a bus going through one of these areas now, but I would like to see this sort of thing increased throughout the entire country. I believe that is where the mini bus can use a sort of shuttle system in transportation. I hope that the Minister will take what I have suggested in good faith, and we all look forward to seeing a better transport system in this country in the not too distant future.

Mr. BOLDEN: Mr. Speaker, after I read in the newspaper that there was likely to be a standard fare of 25¢, I am a bit worried that the Transport Board cannot meet its

commitments and we have to come here with a Resolution to postpone the payment date. I know the Minister has worked miracles in the Ministry since the last Minister has been shifted. He said in here during the week that he found nearly all the money in Communications and Works which was voted, and he could not spend all of it by the end of the financial year. The previous Minister said that he only had \$60,000 to play with, so he must have worked miracles that he has more money in the kitty than what the previous Minister said was there.

I must join with the member for St. James that while we do not want to frustrate the plans of the Minister, I believe that it is time the Report of the King Commission, if not published for general knowledge of the public, could be circulated to members of Parliament. I do not like the idea of Government appointing a high-powered Commission to deal with the Transport Board in this country; the Commission sat; obviously they have been paid, they have submitted a Report, and the Report has been pigeon-holed as the secret document of a particular Ministry.

From time to time we hear of developments in the Transport system without knowing what the Commission found. My reason for saying this is that the people in St. Joseph and in the rural areas have generally complained about the bus service in Barbados. In recent weeks there have been letters coming from Maude Wilkins, who speaks about the Pine just up the road. She speaks about bus services being withdrawn and people having to walk from the 5th or 6th Avenue out to Collymore Rock corner. I supposed if she had lived in St. Joseph and listened to the Nurses at the Queen Elizabeth Hospital who came off duty about eight, got in the bus stand about 8.30 to find that there are no buses or pickups, and they have to hire taxis to take them home. On Sundays there is one bus in the morning and one in the afternoon, and that is the end of the bus service for the day. I am sure she would have rebelled even more than she did when she only has to walk a couple of hundred yards on either side of the Pine Road to get a bus.

Now, I would very much like to see this White Paper on transport. I wrote the Ministry of Communications and Works, and I directed my letter specifically to the last Minister, and I pointed out the problems of the people travelling from many of the rural areas and particularly St. Joseph. The Minister told me he would carry out an investigation as to the bus

service in the area, and later wrote me to say that his officers had advised him there is no need for an improved service. I had asked him to temporarily register at least one mini bus that would operate in the off-period when the buses were not operating, that is, nine and ten o'clock at night, on a Sunday, and two o'clock in the afternoon when there is no transportation to the farthest part of St. Joseph. He said that his officers advised him there was no need for improved bus service in St. Joseph, but the people are still complaining daily of not being able to get to town.

This is the same sort of thing the hon. member for St. James has spoken of. When you take a place like Branchbury, or Castle Grant and somebody wants to catch a bus, he will have to walk to Sugar Hill or Blackmans. There is no transportation; there is nothing coming from Bathsheba after eight o'clock on mornings. You cannot get out. When the bridges are broken down the buses do not worry to go down there. I believe the Commission must have inquired into the entire transport problems of Barbados and must have made recommendations. I am not going to vote against the question of the postponement of the payment date of the money for the Transport Board, but it shows clearly that Government finances are still in a very critical position. The Transport Board is still not making money to meet its day-to-day obligations, because the payment of wages are day-to-day obligations.

I would like the Minister to come to the Chamber and tell us the true position. If he says that he has a plan on transportation in Barbados, then he said something contrary to the last Minister. I do not know what is the position between the Government and the backbenchers, but as far as the Opposition are concerned, we are caught between the devil and the deep blue sea. We are in limbo. The last Minister said that mini buses must go. That statement to me meant that the existing concessionaires could handle the transport system of Barbados. The present Minister has come in, a man from the grassroots, and he understands the problems of the man who cannot buy a motor car. He knows that people want to get about. He says that the mini buses can play a meaningful part in the transportation system of Barbados.

5.40 p.m.

When you get one Minister saying one thing and another Minister saying something else, you are in between the devil and the deep blue sea.

The deep blue sea may be good if you have a boat to sail in, but the devil is on the other side. We do not know which side to get in. Shall we get in the boat and then find we are drowning or shall we throw our souls to the devil? We are in a situation where we do not know what is the true position, and I am saying that the Police from the Bridge and Harbour have carried out a relentless hunt for minibus owners consequent upon the statement of the last Minister. I said in here during the Estimates that I know one man who had sixteen summonses brought against him in December and sixteen in January. I said to the Sergeant that quite clearly that is nothing more than a political issue simply because Government cannot come out and tell you the true status of the minibuses. At one stage a policeman said to me: "Skipper, don't blame us; we have been told that the minibuses must go at one time and at another stage we hear that the minibuses have a part to play, and we do now know where we are."

Members of the Opposition are like the members of the Bridge and Harbour Police Force. Because the superior officers remind them of what the Minister said about the minibuses having to go, they have to go out and report the minibuses for everything. They are reported for having a certain number of seats and carrying passengers when not so licensed to do. That brings me to this point. When the time came for inspection of vehicles on the last occasion, a directive went out from the Ministry of Communications and Works informing those persons who applied to have their minibuses inspected to bring in their last permits. They carried in the permits at the time of making application for inspection of their vehicles, but after the vehicles were inspected they never re-issued the permits, and the police were prosecuting the owners for not having permits after M.C.W. took the permits from the minibuses. Do not say it is not true. If you want I can go to my office and bring all the records. If you call the M.C.W. staff they will tell you that the department held every minibus permit and never gave them back until a month later when you saw the minibuses with big signs marked "M.C.W. Permit No. 20" or whatever.

I have represented a number of minibus owners and drivers in Court over this issue. Mr. Belgrave was called to give evidence and I would not like to say what Mr. Belgrave said. You go and look up the Court records and you will see. Ask Mr. Belgrave when you get back to the Ministry and if I am wrong, come back and tell me I am wrong. They called him to give evidence

on this because the instructions from the last Minister were not to re-issue permits. I have done 32 cases for one man alone, and I will bring the files and make them documents of the House.

Hon. G. G. FERGUSON: Mr. Speaker, on a point of order, from 1961 no new permits were ever issued to any minibus in this country. All those who had permits prior to that time and bought new vehicles had the permits renewed, but more than two-thirds of the vehicles are operating with no permits.

Mr. SPEAKER: That is a point of elucidation.

Mr. BOLDEN: That is a point of nonsense. The Hon. Minister does not understand what I am saying and gets up trying to make himself another Peter Morgan, an expert on everything.

Mr. SPEAKER: There are no Peter Morgans in here.

Mr. BOLDEN: They don't have any in here. The Minister does not understand what I am saying and I will repeat it if he wants to understand. Every year a goods vehicle has to be inspected before it can be licensed. You have to make application for an inspection date and you submit a form which you obtain from the Ministry of Communications and Works after filling out the particulars of the vehicle. When the owners of the vehicles applied for inspection they were told to bring in their permits which were issued at the last inspection. When they went for inspection the permits were held and not given back to them with the result that the police reported numerous minibus drivers for not having permits. After two or three months they were re-issued, but this followed the last Minister's decision that minibuses must go. When the present Minister took office the minibuses had new signs showing "MCW Permit No. 2" and so on, and it was during that period when no permits were issued that the police at the Harbour reported the minibus owners day after day. The Minister must not get up and deny things he does not know about. I am talking about the minibuses whose permits were taken away with no increase in the number of buses operated by the concessionaires; so it is very vital that the present Minister issue a white paper on transport in Barbados so that everybody can know what is intended.

Mr. Speaker, you have got persons who have bought expensive vehicles and if you are going to take them off the roads, it is time that you issue

a white paper so that persons can know what to do and we will know where we are going. Also, if you are not going to have other concessions, people must know and be given the right to raise their objections or make their suggestions for the improvement of the service. That is all I am saying, and the Minister must not say things he does not know. I am not defending the rights of those persons who put a vehicle on the road without a licence and run it. All I am saying is that we understand the transport problems of Barbados. The Minister is asking that the repayment date be varied so that the Transport Board does not have to comply with the repayment date as set out in the earlier Resolution, but despite that we should know what are his plans for transport in Barbados. I believe that he will do a far better job than the last Minister; I do not believe he will make reckless statements as the former Minister did; but I do not want to see eight or ten of the Bridge and Harbour Policemen in the Court yard every day with minibus cases when in the long run none of them is convicted, because as it stands now under the Motor Vehicles and Road Traffic Act there is nothing called a minibus, and there are no regulations governing them. There is no law that you can touch the minibus in Barbados with, and I can tell you that any one of them out there that runs without a permit cannot be touched by the law.

Mr. Speaker, I will go further. The so-called permit is a waste of time. When you take your vehicle to M.C.W. for inspection, you are handed a certificate of inspection which permits you to register and run your vehicle on the road; so the permit is a fallacy. That is the reason why you have so many of them on the road and you cannot convict one of the owners. The moment a minibus owner passes his inspection and is given a certificate by the Inspector, he can put his vehicle on the road irrespective of whether or not he has a permit, because he is permitted from the time he passes that test to put his vehicle on the road. The police sought to draft summonses to catch them, but there is no law relevant at the moment that can touch what is now called a minibus in Barbados. From the time M.C.W. designated these vehicles minibuses, they would have had to amend the Motor Vehicles and Road Traffic Act to accommodate this new species of vehicle. They have not done it because it is a bombshell.

5.50 p.m.

If the Minister is able to accommodate these into the existing transport system, he should do that; but when you have a Minister who says that

they must go, that is where you involve the population in something which is political and you have not set the stage right.

Mr. WEEKES: Mr. Speaker, I sat here and listened attentively to the speech which the hon. member for St. Joseph made; and it is my opinion that it leaves much to be desired. I have been working as Parliamentary Secretary in the Ministry of Communications and Works for five years, and I want to refute all that he has said here today. The position is that it is not a question of running the mini buses off the road, but it is a question of having the lives of passengers on these mini buses insured.

Mr. BOLDEN: On a point of order. I am not against the member defending the Ministry, but at no time should he accuse me of saying things that I did not say.

Mr. SPEAKER: That is not a point of order.

Mr. BOLDEN: On a point of elucidation. At no time did I say here the things of which he is accusing me.

Mr. WEEKES: I am not defending any person. I am giving facts. In addition to the insurance that the Mini buses must carry I must say too.....

Mr. BOLDEN: On a point of order.

Mr. WEEKES: I want the hon. member to understand that I did not interrupt him when he was speaking.

Mr. SPEAKER: Control yourself. Make your speech. He said on a point of elucidation.

Mr. WEEKES: In the issuance of these insurance policies it is the policy to find out through the Department of Rates and Taxes how many mini buses have been paying Trade Tax for three or four years, and in many cases it has been found that they have not been paying such taxes.

Mr. BOLDEN: On a point of order. Insurance and trade tax do not come under the aegis of the Ministry of Communications and Works. It comes under the aegis of the Minister of Finance.

Mr. WEEKES: Mr. Speaker, I never said that.

Mr. SPEAKER: He is not saying that you have said so.

Mr. BOLDEN: He started out by saying.....

Mr. SPEAKER: Take your time.

Mr. BOLDEN: On a point of order. The member for St. Philip South started off by saying that the speech made by the hon. member for St. Joseph leaves much to be desired. He cannot criticise me on things I did not say.

Mr. SPEAKER: Take your seat. That is no point of order.

Mr. WEEKES: I repeat, Sir, that many of the owners of these mini buses do not pay their trade tax for three or four years, and the Ministry of Communications got in direct contact with the Department of Rates and Taxes and investigated this matter fully. Therefore when these persons applied for permits to transport passengers they were told to go to the Rates and Taxes Division and pay their trade tax before the permit could be issued. In addition to that the Ministry of Communications and Works cannot allow mini buses to transport passengers without they being covered by insurance.

Mr. BOLDEN: On a point of order. The hon. member, being a Parliamentary Secretary, a responsible person in the Government, must not mislead this House. You cannot license a vehicle unless you take along your insurance certificate with you.

Mr. SPEAKER: The hon. member may continue.

Mr. WEEKES: In addition, I would say that the Ministry was instructed not to issue anymore permits for mini buses except in very special cases, and therefore when people do not pay their trade tax, they will not be issued an insurance policy. Do not say that the Ministry was against these owners of mini buses and did not issue permits to them because it can be misleading because nobody at the Ministry of Communications and Works, no officer, is authorised to do such a thing.
6.00 p.m.

Nobody at the Ministry of Communications and Works, no officer is authorised to do such a thing, but when they do not comply with the rules and regulations and the laws they cannot receive the permits, and therefore when it comes

to the matter of dealing with running the minibuses illegally, that is not a matter for the Transport Board, it is a matter for the Police Department. On numerous occasions we held meetings with the Police Department and drew the matter to their attention, and that is the end of it. You do not expect officers from the Ministry of Communications and Works to check and to prosecute people, that is not their line of business, it is the duty of the Police Department to deal with the minibuses which are running illegally.

My point here this evening is to clear the air and to let the hon. member for St. Joseph know that the Ministry of Communications and Works has never withheld permits from any owner of minibuses.

Mr. BOLDEN: On a point of elucidation, Mr. Speaker, the member as I said is not telling the truth, he is misleading the Chamber.

Mr. SPEAKER: I would hate to hear this being continued. You have already spoken.

Mr. HINDS: Mr. Speaker, apparently all one needs do now is to buy a minibus, get insurance to cover the lives of the passengers, pay trade tax, get a certificate from MCW and you are in business. That is what this Chamber has been led to believe.

Mr. WEEKES: On a point of elucidation, Sir.

Mr. HINDS: I am not giving way.

Mr. WEEKES: On a point of order, I am saying, Sir, and I repeat that the Cabinet has directed that no new permits be issued for minibuses.

Mr. HINDS: This brings me now to another point, Mr. Speaker. We have been told that since 1961 no new permits for new vehicles have been issued. What I want to hear from the appropriate Minister or somebody on his behalf is this how many minibuses had certificates to operate in 1961, how many minibuses have certificates to operate in 1976. The whole system with respect to the transport system in this island is a very complex one, but I must interject at this point, I have also learnt this afternoon that there is no law under which these minibus operators can be convicted. I think I am right in saying that numerous operators of these minibuses have been convicted in the several courts of the island, so if it has now been discovered that there is no law

under which they can be convicted, I would like to hear an announcement from the appropriate Minister that all those people who have been fined in the past and have paid the fines will have their fines refunded and their convictions removed from the record. This is very important.

Let us now look at the whole transport system. This piecemeal approach to matters of transport is very unsatisfactory, and I want to say it is beastly unfair to the very minibus operators and to the private concessionaires for this simple fact. The private concessionaires do not know where they stand. You must understand operating buses is something, Mr. Speaker, that a person must of necessity have a contract for about 15 years. Operating buses is a long term investment, and if you are going to put enough buses on the road to fulfil the terms of your concession you must know that you have this concession for a long enough period to get back a reasonable portion of what you are going to invest in this undertaking. As it stands at the moment every now and again we hear the Government is going to take over the buses from the private concessionaires, then there is an amendment and we hear something else. We now understand there is likely to be a 25 cents standard bus fare. We are not against this, definitely not against this, if Government could find it possible in election year to let everybody drive free we are in this freeness, but the people will understand.

Dr. the Hon. R. B. CADDLE: Mr. Speaker, if the hon. member will give way, it is not my habit to interrupt hon. members when they are speaking, but I would just like to draw to this attention that we are dealing with a Resolution for the alteration of a condition attached to a loan and all the issues which have been raised and which he is still raising can be dealt with on another occasion when the appropriate opportunity will be provided to deal with them.

Mr. HINDS: Mr. Speaker, undoubtedly the Minister wants me to talk the way he would like me to talk when it suits him, but when he brings a Resolution about the Transport Board and the question of not being able to honour its commitments — this is what we have been told, that the Transport Board cannot honour its commitments — and this brings me to the point that if they cannot honour their present commitments, how are they going to bite off more than they can really chew? I am a taxpayer, I am a property owner and I am very worried. As I told you, if this is going to be a freeness let all and sundry get abroad, drive all over the world, because it is free, because this is election year

and we are expecting anything to happen at any time, but what we want to know is this.

6.10 p.m.

What we want the Government to do is this, Mr. Speaker. This Government does not like issuing White Papers. From what we have been hearing about the mini buses, they would prefer to issue Green Papers or Blue Papers, the summonses that the poor mini bus operators get. It would be much better for transport as a whole, if Government would let us know in some detail what are their plans with respect to the operation of the system.

Reports, no doubt, have been tendered to Government. We have heard about the King Report and so on, but that does not answer the question. Transport is more complexed than this. What we need to have is that the moment Government makes its plans known each and everyone presently engaged in transport would have to come to some sort of decision, because according to Government's expressed plans there are certain conditions which would have to be fulfilled by everyone concerned therein. What we, perhaps, lose sight of a bit too often is the fact that of the present four operators: the Transport Board, the Elite Bus Company, and the Rocklyn Bus Company, and the mini buses, the mini buses operate without any subsidy from Government. In other words, when a mini bus operator cannot pay his bills, no Resolution comes to this Honourable House to help to bail him out. He owns one pickup today, and after a time he owns two and possibly three. I have never yet known of any Resolution coming before this House when the Rocklyn Bus Company could not meet its commitments to the bank either to defer the date of payment, to pay off the loan, or anything of the kind, but they operate. They have been complaints, and we believe that some of them are genuine, that the Rocklyn Bus Company is, perhaps, not serving its concession in the way we would like to see it done. The same thing applies to the Elite Bus Company. I have never heard of a Resolution coming before this Honourable House to help the Elite Bus Company honour its commitments to the bank, to its workers, or anybody. But time and again there come before this Honourable House something in respect of the Transport Board.

Sir, today we are told that the Transport Board cannot meet its commitments by a certain date. So what are we asked to do? We are asked to agree to the deferment of the date of payment. All of this brings us into examining the entire transport system and urging upon

Government to make an early Report or Statement to this Honourable House as to what are the true intentions of Government with respect to the operation of our transport system. We have to bear in mind that if the Elite Bus Company, the Rocklyn Bus Company, and the mini buses are to continue to operate as separate and distinct entities as they now are and the Transport Board as well, then there must be introduced a system of policing these concessions, although the mini buses do not have a written concession like the Elite Bus Company, the Rocklyn Bus Company and the Transport Board.

You will understand, Sir, that there must be instituted a system of policing the operations of the Elite, the Rocklyn, the mini buses and the Transport Board as well. If this is to be the case, we have to set up an independent force of police inspectors, or transport inspectors. It must be operated in a way that this force of inspectors must not, in any way, be held responsible to the Transport Board, the Elite Bus Company, the Rocklyn Bus Company, or the mini bus operators. That body of persons should have a Committee of Management or a Board to report their findings to. In other words, any communication to the concessionaires must be directly from this Board of Management to the concessionaires. On no account must these police inspectors, or whatever you might call them, be seen to be in direct contact with any of the operators or any of the concessionaires. In that way only will we be able to hold out any hope of having a transport system functioning effectively.

If we find that we could institute such a force of inspectors to bring us any commendable benefit with three private concessionaires or operators, that is, the Elite, Rocklyn and mini bus operators, would we not be in a position to see that three or four would be able to operate without any direct charge upon the taxpayers at any particular time, except that they pay their individual fares? The Transport Board would be operating on a similar basis to the other three operators, but the Transport Board alone would be single out, from time to time, to receive a further subsidy from the purse of the taxpayers that the other three operators would not be receiving at any time.

I believe, Mr. Speaker, that if this is put to the test, we will one day come to realise that all we need to operate transport in this country is a long enough term agreement to enable people who are interested in running transport to invest money with a feeling of safety. There should be sufficient encouragement from the Government

to enable the concessionaires to execute the terms of their concessions with fairness and with reasonable satisfaction to the travelling public. If we institute the force of inspectors, we will need to have it at such strength as to guarantee maximum efficiency by all concessionaires or operators and relieve the taxpayers even to the extent that they now suffer. This, to my mind, Sir, can be done effectively.

6.20 p.m.

Mr. Speaker, I believe that the Transport Board has in recent months tried to show itself as willing to serve the public better. But in truth and in fact it really goes to show to what extent it has been doing a disservice to the community all along, proving now to what extent the travelling public has been made to suffer in the past. I believe, as in the case of my constituency, that if the Hon. Minister were to give some consideration to this, he would come to the conclusion that the bus which now passes at what we call Cawley's Gap could very well pass through the Risk, over the 18 mile stone and through Boscobelle at some periods of the day to accommodate those people who live across the Risk Hill and Risk bottom, and he would find in such a case that he would not only be attempting to serve the public better, but that he would be filling in some of the gaps where the travelling public has been starved over a period.

Mr. Speaker, I welcome the suggestion of the fixed 25 cents bus fare. I welcome a better knowledge and a wider understanding of how Government intends to operate this, bearing in mind that the system is not operated by one operator, but that there are four entities involved in the undertaking. If we are now deciding to subsidise private transport, we have got to be ultra cautious, how this matter is approached. We have got to realise that not so long ago the bus concessionaires applied to the Public Utilities Board for an increase in bus fares on the basis that their operational costs had far outstripped their possibilities of making any profits so as to keep them functioning. They had another increase; fuel charges had taken further possession of their slender profits and they could not meet their commitments. In the face of this, Mr. Speaker, we saw bus fares go up to 60 cents at the same time murdering the travelling public, because one has to take into consideration the fact that some girl or youngster who gets a job perhaps for the first time has got to pay 60 cents bus fare plus a second fare to get to his factory at Grazettes or

wherever it might be, depending on which part of the country he is living. When you take the accumulation of those bus fares and relate them to the earnings of this person by the end of a week, taking into consideration that he has got to provide a lunch to keep body and soul together during the course of the day until he reaches back home nearly at night in some cases, we see the Government bringing out an election first with a twenty-five cents hand-out bus fare which we welcome because the high rate of travelling is now too burdensome for the poor to bear. We welcome the 25 cents as standard bus fare but at the same time we are urging the Government to exercise extreme caution in its operation. Do not let the people be fooled into believing that they are paying 25 cents and that is the end of it all, and that the Government does not intend extracting not the difference between 25 cents and the present 60 cents, but perhaps much more if the people can be fooled and taken in by this eve of election travelling hand-out. That being the case the Government owes it to this House to let us understand better what the Government intends doing about the grand problem of public transport in this Island.

Dr. the Hon. R. B. CADDLE: Mr. Speaker, I would consider this Resolution before us to be a rather simple and straightforward matter, but it is amazing to me how clever minds can complicate simple issues. All this Resolution seeks to achieve is a varying of the conditions attached to a loan which was approved by this Chamber on the 6th May, 1975, nothing more, and I would have expected to hear from hon. members sound reasons why they would support or would not support it. But I am at a loss to find out what these reasons either for or against may be. I have heard a lot of arguments, some good, maybe I can also say political at this time of the year, but I would not like to repeat that this should be reserved for another occasion when we are going to discuss transportation in the country and not simply a variation of terms and conditions attached to a loan.

Mr. HINDS: On a point of order, the Minister must be reminded that he told us that the Board cannot meet its present commitments, and that these demands will increase in the coming year. That is what we were debating.

Mr. SPEAKER: No point of order!

Dr. the Hon. R. B. CADDLE: I did say that and that is why I would expect you to say

that you could support it because the Transport Board is inefficient, they should have made the money or things like that, or tell me something about the operation of the Transport Board which I may not know. I am always willing to hear things about the Transport Board because you can learn from many people including a fool, once you have the correct approach. So I would have welcomed an opportunity to hear something in detail about the operations of the Transport Board and maybe I would learn something.

Anyhow, Sir, I have no intention of replying to the various points raised as another occasion will come and come much sooner than the hon. member may want to believe.
6.30 p.m.

I have made statements previously in this Hon. Chamber as to how I see transport functioning in this country, and we have been trying to put certain plans into operation. If they feel that they are not good enough, they can put up their suggestions and I will be willing to take suggestions from them. I am very

glad to receive any suggestions from them as to how we can resolve some of the problems which are inherent in the transport system of this country.

The Question that the Resolution do now pass was put and resolved in the affirmative without division.

ADJOURNMENT

Hon. G. G. FERGUSSON: Mr. Speaker, this concludes Government Business for today's sitting. I beg to move that this House do now adjourn until Tuesday, 6th April, 1976 at 12 o'clock noon.

Hon. P. M. GREAVES: I beg to second that.

The Question was put and resolved in the affirmative without division, and Mr. SPEAKER adjourned the House accordingly at 6.35 p.m.
6.35 p.m.

11-11-11