
THE

House of Assembly Debates

(UNOFFICIAL REPORT)

SECOND SESSION 2008 – 2013

HOUSE OF ASSEMBLY

Tuesday, June 16, 2009

Pursuant to the adjournment, the House of Assembly met at 10.10 a.m. on Tuesday June 16th 2009.

PRESENT

His Honour M. A. CARRINGTON, B.A., LL.B.
(Speaker)

His Honour K. St.C. BEST, LL.B.(Hons.), L.E.C.
(Deputy Speaker)

Rt. Hon. O. S. ARTHUR, M.Sc. (Econ.)

Hon. D. J. H. THOMPSON, LL.B. (Hons.), (Prime Minister; Minister of Finance, Economic Affairs and Development, Labour, Civil Service and Energy)

Mr. R. C. EASTMOND, J.P., LL.M (Leic.), LL.B. (Hons.) (Lond.) B.A. (Hons.), Dip. Ed.,

Mr. G. A. CLARKE, J.P., B.Sc., Dip. Ed.

Mr. H. F. LASHLEY

Mr. R. St.C. TOPPIN, LL.B. (Hons.)

His Excellency D. St.E. KELLMAN

Hon. Miss M. A. MOTTLEY, Q.C., LL.B., (Leader of the Opposition)

Miss C. Y. FORDE, J.P., L.C.P.

Mr. D. D. MARSHALL, Q.C., LL.B. (Hons.), L.E.C.

Hon. M. A. LASHLEY, LL.B. (Hons.), (Minister of Housing and Lands)

Dr. W. F. DUGUID, J.P., B.D.S. (Comm.), F.D.S., FDRCS

Hon. R. L. SEALY, M.B.A., B.Sc., (Minister of Tourism)

Hon. F. J. STUART, B.A., LL.M., (Attorney-General and Minister of Home Affairs)

Hon. J. D. E. BOYCE, B.C.H., MRAC, (Minister of Transport, Works and International Transport)

Hon. E. G. HUTSON, F.C.C.A., C.A., (Minister of Trade, Industry and Commerce)

Hon. S. D. BLACKETT, (Minister of Community Development and Culture)

Mr. J. D. PAUL, B.Sc.

Dr. the Hon. D. S. LOWE, Ed.D., M.Ed., B.A., Dip. Theology, (Minister of Social Care, Constituency Empowerment, and Urban Development)

Mr. A. D. BRATHWAITE, LL.B. (Hons.)

Mr. S. A. LASHLEY, B.Sc., LL.B. (Hons.), L.E.C., (Chairman of Committees)

Hon. P. M. T. TODD, B.Sc., (Minister of State, Ministry of Social Care, Constituency Empowerment, and Urban Development)

Hon. D. O'N. INNIS, M.B.A., B.Sc., Dip. (Minister of State, Ministry of Foreign Affairs, Foreign Trade and International Business)

Hon. C. P. SINCKLER, M.Sc., B.A., (Minister of Foreign Affairs, Foreign Trade, and International Business)

Dr. the Hon. E. R. BYER-SUCKOO, M.B.B.S., (Minister of Family, Youth Affairs, Sports and the Environment)

Prayers were led by Rev. Cannon Ivan Harewood.

Mr. SPEAKER: This 29th Sitting of this Session of Parliament is now in session.

MINUTES

Mr. SPEAKER: Honourable Members before we begin, let me take the opportunity to point out something to you that I have noticed, even this morning. You would note that during the procession, the Chair comes in and I do the usual bow as a show of respect to Both Sides, as well as the Clerk at the Table. I have noticed that sometimes during that procession, people are still shouting across the Floor at each other and doing whatever they feel like. I want to suggest to you, as you know, that is really not what is supposed to be happening. I would be very happy if you would correct it from now on, please. Thank you.

I have the Minutes of the last meeting held on Tuesday, 9th June, 2009.

Hon. J. D. E. BOYCE: Mr. Speaker, I beg to move that the Minutes of the Proceedings of the House of Assembly of its Meeting of Tuesday June 9, 2009 which have been circulated, be taken as read.

Hon. M. A. LASHLEY: I beg to second that, Sir.

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

Mr. SPEAKER: If there are no corrections, observations and/or omissions, then let those Minutes stand confirmed.

PAPERS

Mr. SPEAKER: The Honourable Member for Christ Church South, acting Leader of the House.

Hon. J. D. E. BOYCE: Mr. Speaker, on behalf of the Honourable Prime Minister, acting Minister of Economic Affairs, Empowerment, Innovation and Trade, Industry and Commerce, I beg to lay the following:

The Annual Report of the Nation Productivity Council for the period April 1, 2001 to March 31, 2008.

SUSPENSION OF STANDING ORDERS

Hon. J. D. E. BOYCE: Mr. Speaker, I beg to move that Standing Orders Nos. 6, 16, 18, 20, 42(5), 43 and 44 be suspended for the remainder of today's Sitting.

Hon. M. A. LASHLEY: I beg to second that, Sir.

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

Mr. SPEAKER: Government Business is now the order of the day.

GOVERNMENT BUSINESS

ORDER NO. 5 – RESOLUTION TO APPROVE THE GRANT OF A LEASE IN ACCORDANCE WITH SECTION 5 OF THE CROWN LANDS (VESTING AND DISPOSAL) ACT, CAP. 225, TO TAMARIND HALL INC. OF A PARCEL OF LAND, THE PROPERTY OF THE CROWN, SITUATE AT BLACKMANS IN THE PARISH OF SAINT JOSEPH IN THIS ISLAND FOR THE PURPOSE OF THE CONSTRUCTION OF A MUNICIPAL COMPLEX

Mr. SPEAKER: The Honourable Member for St. Philip North.

Hon. M. A. LASHLEY: Mr. Speaker, as you know, this matter before this Chamber is a more of a routine matter. Of course, any leasing of lands owned by the Crown, we have to seek the approval of Parliament, in accordance with Section 5 of the Crown Lands Vesting and Disposal Act, Cap. 225.

10.20 a.m.

Mr. Speaker, this Resolution relates to the Municipal Complex in St. Joseph which was officially named after the Attorney-General of the United States of America, Mr. Eric Holder Jr.

Mr. Speaker, the origin of this matter relates to a Memorandum of Understanding between the then Government of Barbados and a joint-venture partnership funded by a local contractor operating through a company called Tamarind Hall Inc. Mr. Speaker, the then Government approved the construction of the complex at Tamarind Hall to house a police station, a Magistrates' Court, a post office and a library.

Mr. Speaker, the new complex is a great departure from the existing conditions at the old District "F" Police Station which housed the District "F" Magistrates' Court. As a practising attorney-at-Law journeying to the District "F" Magistrates' Court and recognising the cramped conditions under which the still presiding Magistrate operates...

Mr. Speaker, you had to get there before 9.00 a.m. to get a space at the Bar Table. In fact, if you had a lot of luggage, you had to take some of your luggage to your vehicle and move back and forth to the Bar Table because the Table did not have enough room to house more than four attorneys at a time.

Indeed, when a Magistrate was hearing in Chamber matters, attorneys as well as persons who had matters to be heard, could have heard what is going on inside the Chamber. Mr. Speaker, the working conditions under which the police officers in that station work were extremely poor, and so this is a welcomed departure.

Mr. Speaker, it is facilities like these that this Government would obviously commend. I can speak for the record. I know that the Honourable Attorney-General journeyed to Six Roads in the parish of St. Philip to look at a piece of property owned by the Crown to establish a similar centre at Six Roads. Mr. Speaker, that is on the cards to serve the residents of the community. Mr. Speaker, based on the fact that St. Philip is a developing and growing parish, a facility like that would be welcomed by the residents of St. Philip.

Mr. Speaker, the terms of the lease are set out in the Schedule to the Resolution. Of course, the lease is for a period of 17 years with an option to renew for a further period sufficient to satisfy the requirements of the lease of the Tamarind Hall Complex back to the Government on completion of the complex.

Mr. Speaker, the primary purpose of the lease is to facilitate the development of the Tamarind Hall Complex and its operations. Mr. Speaker, to the best of my knowledge, the complex is already in operation. We have a clause in the lease which states that the lease shall terminate on the transfer of the leasehold interest of Tamarind Hall Inc. in Tamarind Hall Municipal Complex back to the Government of Barbados.

Mr. Speaker, this is a routine matter. The relevant survey plan is attached to the Resolution for inspection by Honourable Members. Indeed, this Resolution was certified by the Honourable Attorney-General as being in order to be submitted for the approval of this Honourable House.

With these remarks, Mr. Speaker, I beg to move that this Resolution do now pass.

Hon. F. J. STUART: I beg to second that, Sir.

Hon. Miss M. A. MOTTLEY: Mr. Speaker, Sir,...

Mr. SPEAKER: Honourable Member, please take your appropriate seat.

Mr. SPEAKER: There appears to be no other Honourable Member who would be speaking on the matter.

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

ORDER No. 6

RESOLUTION TO APPROVE IN, CARRINGTON VILLAGE IN THE PARISH OF SAINT MICHAEL IN THIS ISLAND FOR THE PUBLIC PURPOSE OF ACCORDANCE WITH SECTION 5 OF THE LAND ACQUISITION ACT, CAP. 228, THE COMPULSORY ACQUISITION BY THE CROWN OF A PARCEL OF LAND SITUATE AT HUNTES ROAD HOUSING DEVELOPMENT

Mr. SPEAKER: The Honourable Member for St. Philip North.

Hon. M. A. LASHLEY: Mr. Speaker, the Resolution before this Honourable House seeks Parliament's permission to compulsorily acquire 173 square metres of land at Hunt's Road, Carrington Village, St. Michael for

the purpose of facilitating a housing development to be executed under the Urban Development Commission House Repair and Replacement Programme.

Mr. Speaker, in the year 2000, the Urban Development Commission constructed a two-bedroom house on that piece of land for a pensioner with the permission of the then landowner. Mr. Speaker, the landowner subsequently passed away and then someone with an interest in the land came forward and served the Notice of Quit on the pensioner to have him evicted from the said house. Mr. Speaker, what we are trying to do here today is to place this property in possession of the Crown.

11.20 a.m.

Mr. Speaker, at a meeting during the month of November 2007, the then Cabinet agreed that the said land should be acquired for the purpose of providing that house spot, which would ensure that pensioner is not evicted. Sir, part and parcel of the Urban Development Commission is the House Repair Replacement Programme, which is there to provide new houses and also to repair houses for old aged pensioners who live alone, or who live with care providers, and other persons who have been classified in that category by the Welfare Department.

Sir, the unavailability of housing lots is one of the major challenges being faced by the Urban Development Commission. Indeed, in the majority of cases where assistance has been given to eligible persons, those houses are sited on lands either owned by, or rented by the beneficiaries. There are also several deserving eligible persons to whom no assistance can be given by the Urban Development Commission because of the fact they have no access to a house spot.

Mr. Speaker, in the Ministry of Housing and Lands, we found that the Ministry has to come after the action, in some cases, of the Urban Development Commission, or the Rural Development Commission. Sir, in most instances, sometimes through a letter or sometimes through verbal permission, the Urban Development Commission straightaway would construct these houses on lands, in circumstances where the proper titled landowner then would come forward and challenge either the Urban Development Commission or the Rural Development Commission, in terms of the right to that particular property or land. In such circumstances, the Ministry of Housing and Lands would have to go through the Land Acquisition Act to acquire that property, so as to tidy up matters and to compensate the proper titled landowner.

Mr. Speaker, this is one such instance that we are trying to correct. Mr. Speaker, the Urban Development Commission has been unable, at this time, to relocate that house to an alternate lot. This matter is also urgent and so

we are utilising the provisions of the Land Acquisition Act to regularise this situation. Sir, as I said, we have to be particularly careful in relation to how we go about these matters. In fact, a lot of instances have been related to me in relation to similar matters of this kind.

Sir, in relation to the Rural Development Commission, there have been instances where roads have been started without the consent of the landowner. Sir, this then becomes a cost to the State because, under the Land Acquisition Act, based on the fact that we must compensate the landowners, we have then to utilise taxpayers' money to compensate that landowner.

Mr. Speaker, this basically is a short matter to regularise the problems that exist at Hunt's Road, Carrington's Village. In fact, I must compliment the attorney-at-law who obviously did not pursue the action to its fullest, but worked together with the Urban Development Commission and the Ministry of Housing and Lands, so that this matter could be properly resolved.

Mr. Speaker, with those remarks, I beg to move that this Resolution do now pass.

DR. W. F. DUGUID: Mr. Speaker, I will not detain this Honourable House too long with my simple presentation on this matter. Sir, I would want to say that although I am happy that Government has made the decision to try to regularise the situation for that pensioner so that the person would be able to own the land on which the house is situated, I am a little bit alarmed that a different measure to resolve the matter could not have come too. Sir, I am somewhat alarmed as to whether Government could have purchased the land by private treaty, rather than having to come to this Honourable House for such a small piece of land. Sir, I wonder if the Ministry of Housing and Lands would be able to elaborate on that.

Sir, there are other instances, from time to time, where this would happen, where persons would give permission for the Urban Development Commission to site a house on a spot, where that permission is not done in a legal way, then that person for whom the Urban Development Commission has built the house passed away. Sir, I wonder if we could not set up a system that would regularise how these things are handled, rather than having to come to this Honourable House every time we have this issue.

Mr. Speaker, the second point relates to the removing or relocation of houses built by the Urban Development Commission. Sir, the Urban Development Commission has many times after erecting a house for a pensioner, where either the pensioner dies, or the landowner decides that he or she no longer wants the house

there, taken up that house and put it on another location. I also wonder, in this instance, why the Urban Development Commission did not decide to move it to another location. Sir, I find it strange.

I know in my Constituency there are probably six houses over the last three or four years where, if something changes in the arrangement with respect to land, or with respect to the person occupying the house, the Urban Development Commission have come and relocated that house, sometimes within the Constituency, or on a nearby piece of land, once an agreement has been decided on that land.

Mr. Speaker, these are the kinds of questions I want to ask with respect to why we have made a decision to purchase this piece of land outright, as opposed to making different arrangements to which the Urban Development Commission is accustomed.

Mr. Speaker, that brings me to another important point with respect to the Urban Development Commission. Sir, clearly the Urban Development Commission is doing a tremendous job, and has done a tremendous job since it was started by the Barbados Labour Party. Sir, hundreds of persons have benefitted from housing throughout the length and breadth of the urban community but what really concerns me about the Urban Development Commission and how the contractors, from time to time, build the houses, is that they sometimes do not go back and do what I call the snag list.

10.40 a.m.

You might build a wonderful house, a house that people could benefit from, but because the door does not shut properly or the window does not open properly. These are...

MR. SPEAKER: Honourable Member, is this relevant to the topic at hand? This is a Resolution for compulsory acquisition of a parcel of land for a house that has been constructed.

DR. W.F. DUGUID: Yes, Sir, for an Urban Development Commission house because it may have snags.

MR. SPEAKER: Very well, Honourable Member, continue.

DR. W.F. DUGUID: Sir, I will not detain the House much longer, but I just want to make the point that sometimes, even although you are providing a social good to a person and the person appreciates that social good, there are still human beings who would expect a certain level of professionalism when they receive that social good.

Mr. Speaker, I would ask that, in addition to when the houses are provided, that the contractors or the Urban Development Commission go back and look at the minor, nagging snags that always occur in construction to see if those snags could be resolved. Sir, sometimes the person remembers more the fact that the door does not close properly, or that the window does not open properly, more so than the fact that they have benefitted significantly from a brand new house.

Mr. Speaker, if we are going to get the maximum benefit and people take pride in the houses that Government has provided for them, we have to encourage in the people who benefit, a culture of respect for the house, understanding that it comes at a certain cost to the Government.

Mr. Speaker, I just wanted to make that simple point and I will not detain the House any longer on the matter.

Mr. SPEAKER: The Honourable Member for St. Michael South East.

Mr. H. F. LASHLEY: Mr. Speaker, Sir, I too will not delay the Honourable Chamber much on this piece of legislation before us. Sir, I want to point out early that Government does not just go and take up persons' lands like that. I think that Government acts in a situation, where there is absolutely no other alternative left to it but that of the route of compulsory acquisition.

Sir, sometimes this decision has to be taken because, at times, you have situations where you have a hard-nosed landlord, or you might have persons that are residing with that elderly person that the situation has to be regularised. Mr. Speaker, when a compulsory acquisition paper comes before this Honourable Chamber, it comes because there is absolutely no other alternative.

Mr. Speaker, I am saying that sometimes rather than taking someone from within their community and putting them in another community, uprooting that person from one community and putting them in another community, particularly for an elderly person, it could be very detrimental to the health and livelihood of that person. Mr. Speaker, I am saying that against the background that communities across Barbados must play a more positive role and an interactive role with the elderly in their midst.

Mr. Speaker, while we are on this whole issue of compulsory acquisition, Government might very well have to come to Parliament, and it would not be an unfamiliar position, with more than one acquisition in the interest and to the benefit of those persons that are currently being affected by, in some cases, heartless landlords.

I am saying that because I want to draw to this Honourable Chamber's attention a very serious situation that is currently existing in Hill Road, Bank Hall, where one tenant has determined that she will put a paling across the entire property and block out 80 other residents. Sir, this means that the other 80 residents or so have completely no other access to critical services. Sir, if there is a fire, the Fire Service cannot get in or if there is an elderly person sick in the community and probably dying, the ambulance services cannot get it. Sir, technically, the person, according to the Town & Country Planning Act is in their right, simply because that person has purchased the land.

Mr. Speaker, no person in Barbados, I do not care who he or she is, has no moral right to stop persons living in communities, particularly elderly persons, from having access to these vital services. Therefore, there might be a necessity to have the Town & Country Planning Act amended so that persons who own these properties and feel they are gurus and Laws unto themselves and nobody can touch them, that these persons be brought under the scrutiny of that Act.

Sir, I am saying so against the background that the situation also exists in Ellerton, St. George, where this landowner has partitioned what he considers to be his property and, therefore, the other residents living in this community have absolutely no access. Sir, in my view, it says that might is right, that if I own a property that nobody in Barbados or this House of Assembly can tell me what to do.

Mr. Speaker, you know me. I turned up on the property with other persons. They had all kinds of things to tell me, but that is not a big thing, Sir, because I am accustomed to that. Sir, the fact is, there is a principle that says, might cannot be right. Therefore, when the Honourable Ministry of Housing brings a compulsorily acquisition to a property, it is only a last resort. In addition, when it comes to the Urban Development Commission and we are looking at the elderly, we have situations - I am sure the Minister will speak about them - where elderly persons reside on property and a family member determines that he or she is not looking after that elderly persons. Sir, the elderly person is not deceased, but the family member wants to claim the property that has been allocated to that elderly person.

Mr. Speaker, this is a wrong thing and the predeterminating factor is that communities across

Barbados must now be responsible for the care of the elderly. It speaks also to the whole aspect of elder abuse. It speaks in a broad way of elder abuse. There are still too many cases of elder abuse and, Sir, these are cross-cutting issues.

They cross-cut the Ministry of Health and the Ministry of Social Care, Constituency Empowerment and Urban and Rural Development; the Office of the Prime Minister and Town & Country Planning. Sir, it is even more hurtful that some of the deepest issues that affect families and cause families to be against each other is the whole issue of land.

Mr. Speaker, when you are doing your clinics, you would realise that some of the biggest challenges in Barbados, as it relates to the ownership of property in Barbados exists within the family structure of itself. Sir, some people still believe in a hierarchical structure where the seed to seed Law exists so that the oldest child is subject to ownership, but it does not work that way anymore because the Law has been amended.

Mr. Speaker, it is very critical that we relook at the Town & Country Planning Act that no one person should have the authority to determine the fate of other persons living in their community because he feels, or she feels that they own the property and could block it out. Sir, every Wednesday, the Honourable Minister sits at the Urban Development Commission and sees cases and, Sir, these are regular cases. You would be surprised at the number and the instances of these cases that occur in Barbados.

10.50 a.m.

We think, sometimes, that we are a caring society. Sometimes I believe that, even when I deal with these cases, the uncaring aspect of Barbadians come out, the stark reality emerges out in such a vivid way that sometimes you ask yourself, are these people for real?

Sir, I must say that the Commission is also challenged at the moment, because we have a tremendous request from persons who need housing. The whole idea of giving the elderly more comfortable homes and a comfortable environment is critical. Therefore, in my view, families, first of all, must take responsibility for the care of the elderly and, by extension, the communities. In the final analysis a government alone cannot be responsible solely for the care of the elderly.

Sir, when I refer to the case in Hilltop, that situation has me mad. It could not occur in an area of the Pine, or St. Michael South East. The community would, obviously, take the necessary legal action to rectify a very serious situation. I must tell you when I spoke to the Chief Town Planner on the issue, the Chief Town Planner gave me a

lesson in what is known as the person's rights, but the victim's rights are not adhered to. They have rights like anybody else. There are many situations like this across Barbados.

There was a situation in the Constituency of the Honourable Member for Christ Church West where one person in St. Matthias determined that she was also going to block out residents. When she blocked them out, I went and also blocked her out, I was Minister at the time, and the situation was rectified. Sometimes assertive and authoritative action has to be taken. If we have to legislate and if we in this Honourable Chamber, determine that compulsory acquisition is probably the best route, well it has to be done, because you are acting in the interest of the people, in this case an individual.

Sir, imagine a situation where that person is relocated somewhere else. That person has been living there all their life, but is taken from his natural habitat, from friends, and an environment he is accustomed to. If the person is ailing, you will expect them to die the next day. It cannot be right. Therefore, in supporting this compulsory acquisition, I want to re-enforce the fact that both the Opposition and Government have come the route of the compulsory acquisition of land. All the sociological factors, and there are a number of sociologists and community practioners, here, who would adhere to the fact that it is always best to leave that person within the precinct of the community they have grown accustomed to and have lived all their life, while providing that care for them.

Sir, I am certain, and I know of the person well. Where I live is just a stone's throw from where I live from this person. I know this person well, and can speak of his situation with a great deal of authority, without revealing the hereditary factors that were attributed to the person. I am saying this is a very serious case.

I am sure that if the Honourable Member for Christ Church West is familiar with the case, he too, as a minister would have taken the route of the Honourable Minister of Housing, because there are special serious social circumstances that are attributed to this case.

Sir, as I take my seat, I want to thank you for giving me the opportunity to speak briefly on this very important aspect of compulsory acquisition of land, because people believe that Government compulsorily acquires land willy- nilly. Government does not acquisition unless there is no other alternative. The way of peace treaty and the way of negotiation, all of those ways are tried first, before a final position is taken.

Sir, I want to support the Resolution that is before us and thank you very much.

Mr. SPEAKER: The Honourable Member for St. Michael South East.

Hon. R.L. SEALY: Mr. Speaker, the land acquisition we are dealing with today, actually falls within the boundaries of St. Michael South East. The case is one that I am personally acquainted with, and to borrow from the Honourable Member for St. Michael South East, it does have some peculiar circumstances. I, of course, would have inherited it in 2003, when I first became Parliamentary Representative.

While I recognise and would even commend the contribution from the Honourable Member for Christ Church West, sounding like a real Statesman, in the evening of his career, maybe, I do not know, but a lot of what he said made sense. It is a crying shame that when he was sitting over here, he could have whispered it to the then Government. Clearly, what happened here, in anxious to get some work done, this is the 1999/2000 period, this was still the happy hour, they rushed out to do at face value what was a good deed, but without the necessary preparation, homework and so on. While the compulsory acquisition is not the preferred route, in this case we do not have much choice.

Let me also say that I believe we should look to get the appropriate title upfront, whether it is freehold or leasehold, that in situations where you could have someone passing away, it does not necessarily leave the tenant on the land at risk, as is the case here where we are in this position.

I would say that I do not support the Honourable Member for Christ Church West, in this idea that we should be moving Urban Development Commission houses all over the place. I do not support that at all. I would like to think that Barbados has past that particular period of its history, this idea of chattel houses...

Dr. W.F. DUGUID: On a point of order. Just to make it clear. I was not advocating that you must move Urban Development Commission houses all the time, because I know the damage that can occur when a house is removed. I was suggesting that in certain cases the Urban Development Commission has moved houses. I was not advocating that you must move the houses all the time. I thank him for permitting me to expand on the matter. It is just in certain circumstances that the Urban Development Commission has been known to move houses when they can find no other solution, not that you should be doing it all the time.

Mr. SPEAKER: Honourable Member, please continue.

Hon. R.L. SEALY: If I grant the Honourable Member, as I said in his Statesmen's years now, I would say that if it was occurring even on a minimal basis, it should be eliminated all together. I really would like to think that we have passed that stage in the development of our history. It reminds you of the chattel days. According to the plantation you were working on, you would move your house and that type of thing. I would like to think we have passed that. Therefore, we would not want that to occur and, at any rate, in this particular case, the gentleman who occupies the house, I have not asked permission to call his name, so I would not call it in here, but he is physically challenged, quite elderly and there are certain provisions that have been made, permanent structures adjacent to the house.

Again, it is not simply a case of asking a few fellows to come on a Sunday afternoon, toss the house on the back of a truck and go to another site. There are some peculiar circumstances here. As I said, irrespective of that, I would want to think that the whole concept of chattel property over one's head would be more a part of our history than part of any future solution, when dealing with welfare housing in Barbados. That is what I would say.

11.00 a.m.

I do support the call for the snags and so on to be dealt with. While you are dealing with the snags, you could deal with some of the missing houses, because that is all part of the snag list as well.

Again, I think that this situation underscores the challenges that the Honourable Member for St. Michael North West has and the Honourable Member for Christ Church East would have had, in terms of the very labyrinths that you encounter in dealing with each of these UDC situations. It is not always so easy to unravel it to deal with it. I am very happy for the gentleman and his family because you could imagine when you are 80 plus, receiving notices to quit and that kind of thing, with physical challenges. It can be very torturous.

I welcome what is occurring here today, and both parties recognise that the State has to play a part in housing persons who are up and healthy. There is no reason why the State cannot play a role in housing vulnerable persons, such as elderly individuals who are physically challenged and, I think, it is a good thing that is occurring here today.

I will say I did promise you I would stay within the boundaries of the debate and I would also recognise that there are some other lots in St. Michael South Central and throughout urban Barbados we could look at acquiring, in cases where you have absentee ownership, and where there is a need to deal with some housing situation, and we can look at that.

There are no vast tracks of land that you can have a huge housing development in St. Michael South Central. The very first one we just launched in Tweedside Road is 20 units, very modest, but we are going to have to look at cases like this, just under 200 square meters of land and, maybe, do duplexes and single units. This is the way to go, but I would certainly encourage us to find some cleaner ways of getting those legalities upfront that we can offer people some protection as well. It is not only the physical protection, but you need to have the peace of mind, and not knowing that you are getting notices to quit and that type of thing at that stage of your life.

I know I speak on behalf of my constituents when I say we welcome this work. It should have never happened this way in the first place. Imagine that in 2000 when this was occurring, the then Parliamentary Representative was the Chairman of the Urban Development Commission, so you see the sort of thing that was going on. Nevertheless, we have corrected all of that. There is new inspired fresh leadership that has already determined to make sure that we get everything lined up properly to ensure that we can continue to provide for cases like this, and similar cases in St. Michael South Central, throughout urban Barbados, and the entire country, where rural development, obviously, would pick up the slack for the rest of it.

Mr. Speaker, I am very glad that this situation has been regularised. I would want to commend the Honourable Member for St. Philip North and the entire team at the Ministry that has moved forward to correct this situation.

I am obliged to you, Sir.

Mr. SPEAKER: The Honourable Member for St. Lucy.

His Excellency Denis St.E. KELLMAN: Mr. Speaker, I join this debate to speak on this Resolution and I am glad that this House is coming to some sense of maturity on these matters. Sir, for 14 years I have spoken on these matters because I honestly believe that in these matters, you cannot only look at the tenant. You also have to look at the landlord.

I am happy that the Minister in his speech said that there is a problem as it relates to, and I quote: "the unavailability of housing lots." It cannot only be seen for the tenant. It must also be seen for the landowner.

Mr. Speaker, I do not support the moving of chattel houses. This has a history. I have already said to the Minister responsible for the Urban Development Commission that wherever possible, instead of moving these properties, it is the Government's best interest to try to sell the properties.

Asides.

His Excellency Denis St.E.KELLMAN: No. Do not shake your head and saying no; listen first.

Sir, one has to understand the history as it relates to chattel. The people deliberately caused people to move their houses more than once, because they knew that once you move a house twice, it is like having a fire to that house. I am saying that when you see these houses set up first on land, if you attempt to sell the house, you would get a lot more than what you have spent previously on that property.

Sir, what you do, you take that money, then you go and build a different property, because when you move these houses, the amount of money you spend to repair the house, is more than what it would cost for a new house in some cases. I am saying it does not make sense.

Asides.

He deals with stone. He would not understand chattel.

Mr. Speaker, what I am saying is that we also have to take into account, the persons living in the house with the older folks. We have been destroying families because what occurred is that sometimes a person has a house that somebody, who believes they are better off, comes and makes a judgment and says that the house has no value. I disagree.

Sir, every house that somebody is living in has a value, therefore, Urban and Rural have to stop walking around believing that they can remove someone's house, and because they have removed the house, the person has no interest in the house that they are giving them. I am saying, Sir, that whenever you find someone with a house and you remove it, the house you have removed has a value and that should be taken into account.

The Government also has to recognise that even though we have moved to the Accrual Accounting System, they cannot see these houses as assets. They need to start treating these houses. Once the money is expended, it is a yearly expenditure, and come back to the State and budget again for more houses. If we do not do that, Sir, we will not improve the lot of poor people in this country. We have to understand that we are a government to improve the lot of poor people in this country and we cannot continue the policies that we found, where we claim that we want to help poor people but if they had a young person living in that house, the past Government dictated that the young person had to move out of the house, and the old people were left to live alone.

Therefore, what we want to see is community building and family building occurring again in Barbados, where that young person will remain in the house with the older folk, with the understanding that there will be some patronage. The patronage, Sir, is that they will have a right to acquire that property after the old person has passed away, so that you would not have somebody believing that they are living with somebody, and as soon as that person has passed away, you are dumping them alongside the road.

Sir, I am saying I will not support that policy. I did not support it before and I will not support it now. I know I need not worry about it, because this Government spoke about it when in Opposition and they will not allow the same thing that occurred under the Barbados Labour Party to occur under the Democratic Labour Party now that we are governing the country of Barbados.

Sir, we have to understand that we have to build relationships, and that is exactly what has destroyed a lot of the social values that occurred previously. You heard people talking about young people do not like old people, but it is Government's policy that allows that, Sir.

One of the things we need to do, is to find a way, because people believe that to put an old person in a home it is the best way. I disagree. It is too costly. Sir, what you need to do is to encourage persons to come and live with them, with the understanding that you are reducing that social cost and that you are building a community for all.

11.10 a.m.

Sir, we have to understand that it must be compensatory. We cannot have a situation where you are asking younger persons to give up their social lives to come in early to look after older persons or more experienced persons and then do not do anything to help them. Government must understand that we have to use the housing programme.

Mr. Speaker, I want to compliment the Minister of Housing and Lands on this matter. Sir, wherever the Honourable Member goes, he has to understand that there is going to be some displacement, and there have to be some lots to compensate for the displacements.

Mr. Speaker, I have said for 14 years in this House that when the Government is acquiring land, it cannot only be the right of the Government to get what it wants. It must also be the right of the vendor to dictate.

Sir, I have said before that I do not believe that the Government has a right to come and take up land from persons and just put money there for them. I believe that if the Government knows that there is an unavailability of

housing lots, then the same thing must be recognised for the person who you are asking to give up that lot.

Mr. Speaker, I feel that we are in the best position to get land more so than that person that we are asking to give up the lot. That is why I always said that it cannot be money alone. It has to be a choice between money and an alternative piece of land.

Mr. Speaker, I am asking the Ministry of Housing and Lands - and I know the Minister of Housing and Lands has always agreed with this - that whenever Government is acquiring land from persons, you give them the option to get an alternative piece of land, or money, or both, depending on the size of the land. Sir, it is all right for people to say that they got money to go on the market, but the market out there is not that easy.

Sir, as a government, we have recognised that we have to have a parallel land policy and that parallel cannot only be for those persons who are now seeking land, but must also be for those persons who are using the Land Acquisition Act to take from the poor to give to the poor. It will be unfair of us to use the Land Acquisition Act to rob the poor of land in this country at this time. Sir, I am sure that the present Minister of Housing and Lands will listen to this call and will not ignore it, as it occurred for the last 14 years. I think it is enlightening. If others do not think so, that is up to them.

Mr. Speaker, I am saying that you cannot take land from poor people at this time in our development without recognising that if they want back land and you do not give them, that you are actually robbing them of their land.

Sir, land is too important. People fly in here every day with large suitcases to get a piece of land in Barbados, so how could 30 of us decide to deprive poor people of their land? Sir, the same way that people who do not know anything about land in Barbados could fly in here with suitcases to get land, those persons who were brought up by the old folks, who said that they do not sell land, they buy land, must know something about land. It cannot only be us in St. Lucy and St. Philip who know that. It has to be others in Barbados.

Sir, a line mark in Barbados means something especially in St. Lucy and St. Philip, because if you interfere with a line mark in St. Lucy or St. Philip, you might lose your hand, so serious is land in those two parishes.

Asides.

The Speaker knows the legal ramifications of that and also the social cost that might occur in St. Lucy and St. Philip as it relates to land, so being an urban man he would

know not to trespass in rural Barbados to interfere with land. Sir, we have to recognise what is happening and we have to understand that this is not a simple matter, that this is a social matter.

Sir, money cannot be all. I am telling the Minister of Housing and Lands that he cannot walk around, like what happened in the last 14 years, throwing money at people as if he is throwing scratch grain at fowls. He has to come with a package where it is not only about the purchaser, but about the vendor, especially when you are taking poor people's lands to give it back to poor people. Even Robin Hood did better.

I thank you, Sir.

Mr. SPEAKER: I am obliged. The Honourable Member for St. Michael East.

His Honour K. St.C BEST: Mr. Speaker, I rise to support this acquisition. Sir, this acquisition did not only occur as a result of things that happened under the last Administration. There are some fundamental problems throughout Barbados, where we need to educate our people in respect of where people would say that their grandparents or foreparents were living on these lots for many years, because the whole question of who has the titles to these properties creates a problem when it comes to the deeds where someone says I own this land, I want to give permission for somebody to build on this land, but when you ask them where are the title deeds, they say they cannot find them.

It is very good at this stage that the Government came here today, having recognised that it is as a result of those complex issues that their situation occurs, to compulsorily acquire this property.

Mr. Speaker, I want to support the Honourable Member for St. Lucy. I believe that when you are acquiring land, a thorough investigation has to be carried out to see if there is something parallel. Sir, there might be a difference in the cost of the land because of the location, but I believe that persons would feel much better to be given an exchange of land for land, than money for land, in certain circumstances, because they would be able then to pass on this land to their offspring, but if the Government compulsorily acquired it, the money that they get might not be enough in today's market to purchase any land.

Sir, we need to educate Barbadians as a whole to the question of having estates administered. Sir, too often you have situations where persons passed away some 15 and 20 years ago and later down the road when an offspring decides now is the time to have a mortgage and the bank says bring the title deeds, then they have to go way back to say, listen my grandmother or my grandfather has passed

away. Mr. Speaker, when you discover there are no title deeds, then you have a greater delay because you then have to do a foreclosure suit because the title deeds cannot be found. Sir, in one breath you are trying your best to help the person but the process is delayed further.

Sir, we must also be cognisant of those unscrupulous landlords in a village or a district who decide they are going to collect rent for the whole area of land. The older folks come along paying this person, then their offspring start to pay this person and, at the end of the day, when you are getting to get things together, you recognise that those persons who were collecting rent had no right at all to do so.

Sir, those persons have the benefit and now the persons who mistakenly believe that person was the rightful landlord are made to suffer because somebody else now who has the right to title then sells the property and that whole housing tenantry is disadvantaged.

Mr. Speaker, that must come to an end. There must be systems where you must carry out a thorough investigation and not just take it at face value, or by word of mouth, when someone says I am the landlord, I am collecting the rent. They must bring documentary evidence to establish that they are the rightful owner and the rightful landlord.

11.20 a.m.

Sir, I have numerous complaints in my Constituency pertaining to matters of this kind, where some of these persons renting either house or land are now saying they are willing to purchase.

Mr. Speaker, while I am on this point, I want to say that we must be truthful to our constituents. Sir, I want to say that Governments in the past have made constituents believe that all the land that exists belongs to Government. Sir, when we ask persons occupying land to whom the land belong, they would tell you they were told that land belongs to Government or that the Urban Development Commission was going to buy that land. Therefore, people stay on these lots with the mistaken belief that this land belongs to Government, in circumstances where someone from overseas would come in and request that very land, where those persons renting would now be made to suffer because they now have to relocate. Sir, this puts additional pressure on Government to have to find a housing solution for them. Mr. Speaker, I am saying these things must come to an end.

Mr. Speaker, I will support the Honourable Member for St. Lucy, where he says we must stop this nonsense where you would take down an old wooden house and would build a new one, then to tell the person occupying

that house that it is no longer theirs. Sir, the old people always had a saying that if you take off a board, you must put back on one. That principle simply means that if you take off an old board and put on a new one, that house still remains the property of the person from whom you would have taken off that old board.

Mr. Speaker, it seems that the Urban Development Commission Act and the Rural Development Commission Act had good intentions, but that the administrative system of those Acts were bad. Sir, I am hoping this new Minister would recognise that we need to move forward. We need to get the tractor out into the field and start ploughing, so that the seeds could be planted to produce the fruits of his labour.

Mr. Speaker, we recognised the fact that all sorts of things happened under both the Rural Development Commission and the Urban Development Commission under the last Administration but that we must go forward with a new vision. Sir, that new vision is to make sure that when we go forward, those persons who really need that assistance would get it and would get it at a very fast rate. Sir, I would hope that we develop a system where families have the ability to purchase those houses constructed by the Urban Development Commission, so that those houses could go on from heir to heir. I would hope also that the repairing of those houses...

Mr. Speaker, what I am saying is that if there is a younger person living with that elderly person, that younger person may be in a position to help administer simple things, for example, repairs to a sink or toilet bowl. This means it would take the burden off Government having to do repairs to that house. Sir, that younger family member who is benefitting, would recognise that he or she has a shelter over their head and that if he or she has a good conscience, they would ensure that habitat is well-looked after.

Mr. Speaker, we must educate persons in this country to stop allowing their properties to fall into a state of disrepair, then for those persons to depend on Government's assistance. Sir, at the early stages, we must educate our people about taking care of their homes and not allowing those homes to fall into a state of disrepair.

Mr. Speaker, in relation to timber houses, I would like to see a programme where there is a government agency to assist these people in the treatment of termites to their homes. Sir, that is one of the greatest problems we have, where house owners might not have the financial willpower to be able to have that house treated and so they would simply remove one board here and there, without actually treating to the real source of the problem. Mr. Speaker, those measures would be of greater benefit to individuals.

Sir, with those words, I support this Resolution.

Mr. SPEAKER: The Honourable Member for St. James North.

Mr. R. C. EASTMOND: Mr. Speaker, I want to commence by examining a very real problem that exists in this country. This problem affects not just the housing component of the Ministry of Housing but also the lands component of the Ministry of Housing. Sir, the Ministry is the Ministry of Housing and Lands and there is, no doubt, a differentiation between specific housing activities as against particular land activities.

Mr. Speaker, on an earlier occasion, and by hint today, this Honourable House heard that, in many cases, the Ministry of Health is known to provide wooden structures for toilet facilities on dry pits. Sir, let me begin there. It is a fact that the dry pit culture is not only a vestige of poverty. In many respects, it is the measure of poverty in modern Barbados. Sir, the reason, in many cases, people have to adhere to using dry pits toilets, is precisely because landlords refuse permission to persons who rent, for those persons to establish waterborne facilities on rented accommodation.

Mr. Speaker, in a modern era, in an era in which we on Both Sides would want to enfranchise poor people, why do we not look at the constitutional component that goes to the question of landlords or owners' rights? Why can we not amend the Constitution, without prejudice to the rights of the landlord, to reflect our concern that in this modern Barbados, the era of dry pit toilets ought to come to an end?

Sir, in my respectful submission, an amendment could be made to the Constitution, permitting a large and liberal interpretation of the amendment. The amendment could be worded to suggest that the move to compelling landlords to offer waterborne facilities is in the public interest, that it is in the interest of removing poverty, and that it is in the interest of modernising Barbados.

Mr. Speaker, I make that point from the bottom of my heart. I am saying that we as Lawmakers must not let existing old Law so dominate our thinking that we panic and become fearful when some landlords insist that they are not going to give permission to their tenants to install waterborne facilities, even when Government agencies such as the Rural Development Commission and Urban Development Commission are involved.

11.30 a.m.

There are instances where, right through Barbados, the Urban Development Commission and the Rural Development Commission would want to install water-

borne facilities, to be met by a landlord or a Lawyer saying that the constitutional rights of the landlord are being compromised, in cases where Government agencies are adamant that dry pit facilities are no longer a desirable thing.

Mr. Speaker, we have had the situation where, at least, two Members have said that they object to seeing wooden latrines installed on dry pits, some of which might be installed on sensitive areas like the Water Table. I am, therefore, calling on the Government to look at this matter and to see if it could get around the constitutional assertions of the landlord and the constitutional rights of the landlord, in instances where the landlord says that your putting a water-borne facility on the premises of the landlord, that goes against his constitutional interest.

Sir, the Constitution can be amended to be interpreted to be acquiring a right by Government for purposes of public policy and also for purposes of sanitation, which has to be a concern, in respect of the persistence of water-borne toilet facilities, and in the interest too of removing poverty, in a case where water-borne toilet facilities point to poverty.

Mr. Speaker, suppose, that parts of Barbados where dry pit toilets abound are hit by severe flooding, the floods go into the dry pit latrines, unearth them and then send down faeces and undesirable material that can go towards creating even cholera.

Mr. Speaker, in "the Castle Of My Skin", George Lamming actually mentions ... and in that great book, he spells Hunt's Road as "Hunt" but nowadays, I am seeing it spelt as "Hunte". Sir, when he was mentioning Hunt's Road, he was also referring to the abject poverty and lack of infrastructure in that particular area, and he lamented from almost the first two chapters of his excellent book, "In the Castle of my Skin", that the persons who rented were being abused in those days. Sir, he wrote the book in 1952 and it is now 2009 and we still have instances of the type of poverty that the working poor has been experiencing in a situation where one side says it is democratic socialist and the other side says it is socially democratic oriented.

Mr. Speaker, we bear these things in mind as we proceed towards fulfilling our mandate to the people to investigate all that happens that the Ministry of Housing and Lands can realistically do in the interest of Barbados.

Mr. Speaker, one Honourable Member mentioned problems that emerged with a loss of title deeds. Sir, this Parliament actually passed a Law that where certain calamities, tempests and such like occur, and the title deeds are lost that you can restore the title deeds without having to go through a foreclosure process, which is expensive and which takes very long.

Mr. Speaker, of note, that particular piece of legislation is exceptionally limited because it does not cover cases where title deeds go missing at financial institutions. There are financial institutions in Barbados which take in people's title deeds and surveyors' plots as security for lending money and then when the loan is paid, then when the client goes back to collect his or her title deeds, they cannot be found.

Sir, to the extent that the Honourable Member for St. Philip North is cognisant of this particular development and this particular unfortunate scene, I think we have to move to enlarge that piece of legislation that actually forbids the process of foreclosure because foreclosure is long. It is painful. It is lengthy. It is complicated and it is costly.

Sir, one of the things about our foreclosure is that in closing stages of foreclosure, the person who will be acquiring under foreclosure has to put up the value of the property. Sir, I know a humble, lowly Barbadian, who inherited property from her mother. The mother was poor but in those days, somehow, some poor people got hold of substantial amounts of land. Sir, this particular individual, whom I know, told me that her foreclosure was about to come to final fruition and she was required to deposit \$1 million as security for the foreclosure to be perfected. Sir, it is true that when foreclosure occurs, that at the end you do get it back, having paid it in, but how many people in Barbados could afford \$1 million?

Mr. Speaker, I know of a case where a lady from St. Lucy had problems trying to raise a much lower figure than that. Sir, it was a figure close to \$35 000 to \$40 000 and would have been told that if she did not deposit that money towards the completion of the foreclosure, then no foreclosure would come into effect.

Mr. Speaker, we have to see if, as a Parliament, we can find ways and means around foreclosures. We might be well-advised to look at other jurisdictions which have solved the problem. We also have to be cognisant of the fact too, Mr. Speaker, that foreclosure proceedings, in the past, over a long period of time, have often resulted in some fraud. There have been people who, prior to the last practice direction issued by the outgoing Chief Justice, who actually got title to land by fraud, and the Law must never be used as an instrument of fraud.

Mr. Speaker, I am calling for a new approach to this question of the lost of title deeds. Sir, of note, is a preexisting practice that if title deeds are lost in the office of a Lawyer, and the Lawyer swears an affidavit that he had possession and that the title deeds got lost in his possession, then on his affidavit, the deeds can be restored.

Mr. Speaker, I come to the question which is going to be a challenge to all of us, and which ought not to be that

challenging. It has to do with plantation tenancies, as well as non-plantation tenancies. The Law provides that where the landlord cannot be found, or where the landlord is dead, or where the suspicion about who is the genuine landlord, or where the landlord does not cooperate in a transfer, then the Registrar of Titles has power to convey to persons in tenancies but, Sir, there is a problem.

The problem is, that for years the conveying to renting tenants has often been fraught with much frustration. Sir, let me cite Trents, St. James. There are people in that area, however few, who have stopped speaking to me on the footing that I have failed to convey to them. They did not understand that I never commanded a department that could facilitate a transfer but had to depend on a number of variables and personalities to see if I could achieve freehold title for my people.

11.40 a.m.

Sir, not only Trents. One of the ironies of Trents, St. James, is those persons who live inland, off the main road, have largely got their title deeds, while between Porters corner and the North entrances of the St. James Parish Church, that stretch has seen no progress, whatever, as regards conveying lots to persons who have rented for ages. This is a problem in that area that has been going on since the days of Joseph Josiah Payne, a former Member of Parliament for this Constituency.

Sir, almost as soon as he was elected in 1986, he, in response to the Tenancy Freehold Purchase Act, wrote and there were results. I wrote and there were partial results for people like my friend called Otha, Miss Jordan and "Darkie", but their neighbours to the West still do not have title.

Sir, I believe the time has come when there must be an intensification of effort to confer freehold on persons desirous of moving from rental status to the status of an owner free, simple, and absolute in possession, or otherwise called a freeholder.

Sir, in St. James North, outside of Trents' Tenancy, there are some non plantation tenancies on which some progress has been made. For example, 1st Avenue, Lower Carlton, the Registrar conveyed properties to persons who are renting from a deceased landlord we called "Morgan". Then Richards Tenancy, Upper Weston, has also been the subject of a successful transfer of title to these people. In the area of Doughlin Road, in particular, and surrounding areas in Weston, there are at least three tenancies which have seen the tenants continue to pay rents, which have seen their Representative almost for 20 years make representation on their behalf, and which have seen absolutely no action.

Sir, this brings me to the whole question of the dynamic changes in the Law that have occurred since 1981. Since 1981, a previous Barbados Labour Party Government had actually nominated a tenancy to be anywhere where, at least, two people were renting. That seemed to create some hardship, and in time there was a policy that if at the time of the passage of the legislation that permitted two persons to become freeholders, after that legislation was changed, there was a policy that Government would find land for those who now have to quit the lands, consequence upon the change of two back to more than five. Sir, we have to consider that as well for the reason no effort must be spared in granting poor people rights of title to land.

Sir, I would therefore like to conclude by making some observation. We in Barbados are often rated to be a top developing country. Yet we have an underclass of between 25 000 and 30 000 people. We in Barbados have been rated using certain economic criteria as the basis on which we have been perceived to be developed, and right next door to us in St. Vincent and St. Lucia, the chattel house culture does not flourish to the same degree as in Barbados.

The Honourable Member for St. Lucy mentioned how in particular communities, you could mobilise community support to build houses using workers and friends mainly on Saturdays and Sundays. That is a thing that obtains in St. Lucia and St. Vincent still, because they are still at the level of improvisation and strong community spirit. In the Barbados scenario where material progress has been seen, and where the young people sometimes do not know the sacrifices that have been made for their parents and grandparents to advance them, and to advance the parents and grandparents as well, we need to make the point clear that we mean business about becoming a country with full developed status in the near future.

Sir, how can you have a situation where you have full developed status in the midst of a lot of chattel houses, much of which are not fit for human habitation, in the midst in the continuing culture of dry pits, in the midst of instances where, even when Government and its agencies set out to move enfranchise and liberate, they are met with some frustration?

Finally, we would have heard in this Honourable House, on more than one occasion, the need for a land use policy. We have had documents on our physical development. We have had studies done in Barbados and we, notwithstanding the fact that these studies had been carried out, have to realise that we need to identify the causes of poverty. We need to identify why some remain poor. We need to identify how we can lift them out of poverty, and we need to so embrace all Barbadians to mobilise them, to want to work towards national development.

Sir, in many respects, in looking at a land use policy, we have to preserve sensible norms. Only recently a small farmer from St. Joseph told me that there is an abundance of fertile agricultural land. He went on to mention by name the areas where this agricultural land can be found. Successive Governments, over time, have been known to make ill-informed decisions in terms of land use programmes.

The position is, as we advance to move forward, we must of necessity do something to make sure that not only are we modernising our housing stock and making affordable housing to Barbadians, but we also are serious in terms of attacking poverty. I believe that Both Sides of this Honourable House have confronted poverty at some time and at some level, even though the level of quantum might vary from Constituency to Constituency. We have enough heart, speaking particularly for Honourable Members on This Side, to want to identify with the poor, not just from the standpoint of saying that we know what it is to be poor too, but of identifying with their legitimate aspirations for progress.

Sir, I conclude by this troubling question of zone policy. It is a troubling question. The Honourable Member for St. Michael East, who spoke, has a constituency which is hard hit by two things, a firm water zone policy and also the evolution of a novel development known euphemistically as "squatting".

Sir, as I conclude, I want to mention that our zone policy has to be reviewed. Can it be that our Water Table is so sensitive that it cannot give way to expert engineering policies, expert engineering advice and expert engineering work? Can it be that we are going to be fixed for our lifetime, with a zone policy that has worked prejudicially, not only in St. Michael East but in my Constituency, North of where I live down to Ashton and going towards the Whim corner and coming back up through the Whim, and heading back towards Chris Sober's shop, and then that open ground above the Carlton Plantation and then parts of Trents.

11.50 a.m.

Sir, I have a real horror. My Constituency is so configured, as to have an excessively high amount of people who were refused planning permission because of the presence of Zone 1 on lots that are available.

Right now, there is zone one lot available for sale in St. James, and it is going to be at the purchaser's price, because the purchaser can bargain. The vendor cannot bargain, since it is classified as Zone 1. It is rendered useless for commercial, housing and industrial purposes, and is only good for farming.

I would also want the Honourable Member for Christ Church East to tell this Honourable House when he intervenes, about the plans he has to deal with, not only with Zone 1, but to deal with a developing problem of leachate migration which has infected parts of this country, the problem of leachate migration, whether caused by fertilisers, pesticides, or other variables.

Sir, we have to be sure that we do not compromise the quality of our resources where answers exist. We cannot throw up our hands in despair and either say, "God Almighty, it has always been so, let it remain so." Sir, that is a fatalistic surrender, an act of cowardice designed to stop one from really pressing on with one's material ambitions. So, Sir, the question of the issues raised in the debate so far, which occupy the lands component of the Ministry of Housing and Lands, and other questions that have been raised, are quite in order, and I identify with those whose contributions that have, to date, been excellent.

I want to commend all those who have taken part in the debate. I heard the debate and I heard every word that was uttered by the Honourable Member for St. Michael South Central, every word uttered by the Honourable Member for St. Lucy, every word uttered by the Honourable Member for St. Michael East. I think, Sir, that on this matter, I do not anticipate any divide on this score.

What I do anticipate though is that some Honourable Members will later on this evening, take part in a special book launch that truly celebrates the contribution of a great Barbadian. I am told that there is a list of Members on the Other Side, which would have been compiled inviting them to this book launch. I trust that they do have enough time.

Aside.

Mr. R. C. EASTMOND: Cynthia Wilson is publishing a book and has invited a number of Members on That Side. She may not have been entirely familiar with the names of Members on This Side, and I am not imputing any political bias to her, because there are times when the editors and the advisers advise. They often, sometimes inadvertently omit people, but I am sure the Honourable Member for St. Michael Central is going to avail himself of the opportunity to Cynthia Wilson's book launch.

I do not think he went to see Oliver, certainly not Friday night, but the Government was represented. I think he missed Oliver in good action Friday night. I do not know where he was Saturday night, but Oliver was in a good mood and one Member of this Parliament from That Side was there and one Member from This Side was there, and we savoured the culture.

Sir, let there, therefore, be a culture of fairness, equity and justice in our land use policy, in our housing policy and let us accelerate the extent to which disenfranchised renters of land, can access freehold and do so in the certain knowledge that the labour of their ancestors, their blood and their sweat have not gone down in vein.

I thank you, Sir.

Mr. SPEAKER: The Honourable Member for St. Thomas.

Miss C.Y. FORDE: Thank you, Mr. Speaker.

I wish to make my contribution to this debate and to say how really pleased I am to have been a part of a Barbados Labour Party Government that put the eradication of poverty at the forefront of its policy. I can say proudly, Sir, that in the past, meaning previously to 1994, and going back to 1986 and, indeed, before 1976 to 1986, most people in rural Barbados always said that it seemed to them as though there are two Barbadoses because rural people were seeing it really hard, especially under a Democratic Labour Party Government. Sir, I could speak of a number of issues because I have lived nowhere else but in the parish that the people of St. Thomas have given me the privilege to represent.

Mr. Speaker, I am proud to be a resident of St. Thomas. I am not like the Honourable Member for St. Lucy who does not even have the pride to vote where he lives. I do not know why he is bothering me already this morning. He does not seem to be happy living in St. Thomas for so many generations.

His Excellency D. St.E. KELLMAN: Mr. Speaker, on a point of order. The Honourable Member is misleading the House. The Honourable Member is speaking ignorantly of the Laws of Barbados.

Miss C.Y. FORDE: Thank you for your wisdom, Mr. Speaker.

Sir, I want to indicate that I have grown through generations of persons, who had the wonderful experience of living in chattel houses. While I appreciate and respect the upward social mobility of Barbadians, I know that there is still a very significant role that is being played by ownership of a chattel house. While the concept in the past would have been to take up your house off the plantation and move with it, it really is not quite the same today.

I want to thank those pioneers in our history, including the late Right Excellent Sir Grantley Adams who pioneered to ensure that poor people do not remain poor. Mr. Speaker, that legacy has continued throughout the

years, through numerous other leaders in this country, but the vision of a Barbados Labour Party between 1994 and, indeed, I would say 1999 and 2008, clearly demonstrated that the Barbados Labour Party put its action where its mouth is, Sir.

Mr. Speaker, I know that there are serious challenges when it comes to land in Barbados. I know of families who have gone into the Court of Law. I still know of them and the Honourable Member for St. Philip North will see correspondence coming through about eviction notices, family members against family members. We know it. It is a very emotive subject that I believe can be dealt with. I know that families as well have murdered one another. We know of instances in St. Andrew, St. Joseph and other communities, and I believe in St. Michael and other areas where families became so passionate about property, generally, that it created that kind of outcome. It destroys family relations in a very serious and critical way. Families do not speak to one another. They live in the same houses but because of property ownership, it has destroyed that kind of relationship among them.

Mr. Speaker, I know that over the years, Barbadians have been very kindhearted, not only to family members but other residents in communities, and indeed, to agencies in Government that approached them to allow persons to put a house on a spot, because we still have thousands upon thousands of very poor people who cannot raise the money, who are unable to acquire or to purchase a spot and, therefore, kind Barbadians who owned land, offered the opportunity to individuals. And so when Urban Development Commission and Rural Development Commission were established, persons allowed the Government to let persons rent the property, or they gave permission.

12:00 noon

Sir, way back in the early 1970s, a similar situation obtained with the National Assistance Board houses. Therefore, Mr. Speaker, I want to laud those persons who, from the kindness of their hearts and an understanding of the concept, have said they will allow persons to put a house on their land to accommodate the family or the individuals on the understanding that they would want the spot for their child who is overseas who has sent in money to help them to buy the land, or for their grandchildren who are dear to them so that when they grow older they can give them a glass of water, rub them up when the arthritic kicks in or look after them in their old age, and we all understand that.

Mr. Speaker, the whole idea of giving them the spot or allowing Government to put the house on the spot for the living period of the individual or the family is well understood.

Mr. Speaker, I have had the distinct honour of making recommendations to the Rural Development Commission and I have witnessed many scores of people in St. Thomas getting assistance from the Rural Development Commission, whether it be a new house, repairs to a house, material to repair the house, or the services of the carpenter or the mason. Mr. Speaker, since persons in rural communities always seek to help themselves, they would purchase the material and then the Rural Development Commission would give them the services of the carpenter, the mason, the plumber and so on. I can speak with a little more authority with rural people because those are the people I know best. Mr. Speaker, many of them got the benefit of the sinking of wells for waterborne toilets, and I support the policy for waterborne toilets.

Mr. Speaker, I can speak of three situations within the last four years where persons have signed that at their death the new houses they were living in would go back to the Rural Development Commission. Mr. Speaker, you would appreciate that persons are coming on stream all the time because families put them out. They are evicted for whatever reason. They lose their employment or whatever little bit they had, and so on and so forth. I have witnessed three to four houses that were relocated to accommodate other families who were needy.

Mr. Speaker, I support what the Honourable Member on the Other Side said earlier about the persons to whom the house was given dying and other families were there to do the similar thing I mentioned earlier, that is, giving them the glass of water, making sure they take their medication, taking them to Church and so.

Mr. Speaker, I would have a problem if those persons are put out when that individual passes on. Mr. Speaker, sometimes that person has a child, a partner, a wife or whatever and therefore it creates a bigger problem with homelessness.

Mr. Speaker, I really support any effort for the relocation of a chattel house because that is why it is called chattel. I have witnessed houses moved to communities in St. Thomas that I would not mention because of the privacy of the individuals involved. People are living happily in them because they have been upgraded to facilitate the needs of the family.

Mr. Speaker, we know that the cost of house spots is prohibitive in some areas depending on where one wants to live. I know that uprooting senior citizens to put them into communities where they know no one is a very difficult thing. However, there are times when we have to move on. There are times when the same senior citizens are living in communities where nobody pays them any attention, so we may move them to a new location so that they can get that kind of assistance.

Mr. Speaker, the chattel house concept is still pertinent because there are some first-time homeowners who may be given a house spot and they want to make a start. We all know of the interest people have in owning their own home. I know that up until two months ago a young man in Hopewell, who is now changing his whole house into a wall structure, had up his house for sale and about 12 persons called to say they wanted to buy the front part of the house.

Mr. Speaker, I was raised in a house like that and it has done absolutely nothing to me. As a matter of fact, it has given me a pride and an experience that nothing else can match because it has taught me how to respect and appreciate other persons who would have been, or who are now exposed to such a situation.

Mr. Speaker, as I speak to you today the 16th of June, persons who would have benefitted, or qualified through the Tenancies Freehold Purchase Act in some plantations in Barbados in St. Thomas are today being disenfranchised because they did not have the knowledge.

I agree with the Honourable Member for St. Lucy, and the Honourable Member for St. Michael East who spoke about the educational component. We need to educate people and let them seek guidance and assistance because many of them do not want anybody to know their plight, and it is only after the horse has bolted the stable that you then get to learn, and sometimes it is too late.

Mr. Speaker, I always had a difficulty with this Administration, and the one before, and even the one before, because the organs of the Ministry of Housing and Lands are so slow that by the time persons get a response, they are frustrated. They have given up and they are cursing everybody, including the politicians who could do no better, because the files go from one desk to the next and so on, and it really becomes a nuisance. Mr. Speaker, I would like to see some kind of transformation in that respect because people need it.

Mr. Speaker, when I see how the people in Vacluse Tenantry, Hand Pond, Forty Acres, Spring Farm and other communities are being treated, it hurts my heart. They inherited spots that their parents have had and they continue to pay the rent. They have the rent book, but when they approach the plantation owners to get the house spot, they are given all kinds of run around.

Sometimes the land is taken over by the plantation owner, and the people seem not to have the kind of redress that is necessary to help them to be able to go through the channels correctly and acquire the spot. This has happened in the parish of St. Thomas, and it hurts my heart, Mr. Speaker.

Mr. Speaker, I even have a document here with me that I picked out last night from my notes. I would not share it on the Floor of the House, Mr. Speaker, but I am extremely passionate about it. I have tried to pursue it through a Lawyer because I think it must be tackled. Poor people must not be kept poor. They must not be disenfranchised in a system where they do not know their rights and hardly anybody is helping them. I am going to share it with you, Mr. Minister.

Mr. Speaker, with regard to the other aspect of the legislation where persons who are living in the private tenancies can acquire the spots at \$2.50 per square foot because they meet the criteria, many persons in Bridgefield and Spring Farm have for years been trying... Again, Form 1 goes into the Ministry of Housing and Lands and the process is so slow they too become disillusioned because they are getting threats from landlords. The rent is being raised every other month, and they do not want to lose the chattel houses, or whatever houses they have on them.

Mr. Speaker, the Honourable Member for St. James North spoke about them being unable to put in waterborne facilities because the landlord says no. Mr. Speaker, there are some Lawyers who have come through this whole chattel house pit toilet experience who sit down and write these letters threatening these persons day and night, and I think it is wrong. Somebody has to be out there, beyond the few of us who are in the vanguard trying to help those poor people who are disenfranchised in that way.

Mr. Speaker, the purple heart new concept that we are looking at is a form of chattel house. The only difference is that it has a wall structure as part of the bathroom. Mr. Speaker, it is an excellent house and therefore I have absolutely no problem with it.

Mr. Speaker, I think it was the Honourable Member for St. Michael South Central who made the point about chattel and so and I really have to disagree with that comment, but let me move on.

Mr. Speaker, for the last eight or so years I have had approximately 20 eviction notices from persons. Even up until two months ago they were still coming in. These persons are now being evicted because they had no land. The family was renting and the house was left for the individuals.

Mr. Speaker, last year there was a case in Deanes Village where the house of a young man, the grandmother said he was disrespectful to her, was picked apart and put on a truck or a couple trucks, and taken to the Mangrove Landfill. Where will that young man go to live with his family? What has happened to all of his furniture and so on?

12.10 p.m.

Mr. Speaker, the Notices of Eviction are the ones that tear my heart apart, especially when I see poor, ordinary people who have tried to acquire something, people who are working honestly, not selling drugs or prostituting, but their houses are taken away from them overnight.

Sir, that eviction had nothing to do with that young man flouting the Town Planning Regulations, but with having a house on his grandmother's property, where he was simply told that he had to move it. Sir, I would like to see a number of acquisitions being done, where Government would have a track of land developed so as to facilitate persons who receive eviction notices.

Mr. Speaker, we are aware that squatting is not a part of the Barbadian culture. Sir, over the years, we have seen people setting down houses wherever and whenever they like. This has a deleterious impact on the environment and on any further development that must take place. Therefore, I would never tell my constituents or anybody to squat because that is an illegal piece of advice that we are now here trying not to condone. Mr. Speaker, squatting is not in the Barbadian culture and I would recommend that Government would ensure that a track of land is made available to help facilitate those persons, especially those persons who are served with eviction notices that stipulate a particular time. Sir, this time factor impacts on the welfare of these persons, both socially and psychologically.

Mr. Speaker, I want to ask the question, why is that spot of land not leased by Government? I support the Resolution from the point of view that I understand the circumstances, as expressed by the Honourable Member earlier, that the individual is infirmed and challenged. Sir, I understand that because it would cost thousands more to have that person relocated so that by the time that process is finished, that person might be dead. Sir, I support that initiative in this respect, but I am wondering if Government could have leased the land.

Mr. Speaker, I support the programme in relation to derelict homes and properties which the Barbados Labour Party had worked towards. It is one where no one wants to disenfranchise persons but where instances like those occur, I believe that those derelict spots throughout the urban community could be used in a successful way, without causing any challenge to others.

Mr. Speaker, this brings me to the question for the Honourable Member for Christ Church South, where last week a family was pictured in the newspaper, a walled two-storey house is there, a young man is doing the honourable thing that the Honourable Member in the Other Place is promoting, that is growing food, helping to feed

oneself, minimising the cost of the food import bill, et cetera. Sir, I saw that a Chinese property has bought land that the young man said that for generations his grandmother had owned. I want Government to acquire that spot that would take up the guardwall that would allow that family to stay. That family does not own land or property anywhere else, and I believe that we must come forward with expediency to look after the needs of that family.

Hon. J. D. E. BOYCE: On a point of order. Mr. Speaker, the Honourable Member is misleading this Honourable House. The Honourable Member said that she does not know anything about the legalities of the case we are considering today. Sir, neither does the Honourable Member know anything about the legalities of the case about which she is speaking. Sir, I would appreciate if the Honourable Member would desist from misleading this Honourable House.

Mr. SPEAKER: Please continue, Honourable Member.

Miss C. Y. FORDE: Mr. Speaker, I am speaking as a Barbadian who can feel the pain of that family. Sir, it is not always that individuals would qualify for a mortgage because of the price of that property but I understand from what I read, that the family does have some property there but that they have gone over the boundary as to what they always knew that boundary was.

Sir, this obtains all the time. People never got their land surveyed and so they would tell you, for example, that up to the breadfruit tree belongs to them.

Sir, I want this Government to treat to the needs of that family and rather than dislocate them, give them an opportunity to be able to stay in that environment, where they would be able to move on. Mr. Speaker, furthermore, if the land that man is using for gardening has to be taken up, he should be given a chance with the Land Lease Project, where he would be able to continue with his gardening. Sir, I can see that young man has an avarice to want to be meaningfully engaged in agriculture, so that he could continue feeding his family.

Sir, we are talking a lot about nationals and non-nationals, but I believe people in those situations should be able to live in peace and tranquility on the outskirts of the condominiums that are being built. Sir, a lot of our communities are like that. If you look at Arch Hall, you would see ordinary houses on the outskirt of those larger houses.

Sir, that must continue because those people have been the first inhabitants of those areas in relation to that kind of development. Therefore, it would be a happy

marriage. It would be a harmonious situation for those living in the condominiums and those who were there before, to continue living in peace and tranquility.

Mr. Speaker, the question I wanted to ask is, what plan does Government have for those people who have been served notices of eviction, where some dates of these eviction notices have expired? Where would these people go when their houses are removed? Sir, I asked why not lease the land?

Mr. Speaker, I would welcome in the parish of St. Thomas, if Government would pursue a request that was made over the last six years. Sir, every year I have renewed that request. Sir, there is land in Spring Farm, St. Thomas, a place called "Kings Land", where the guys had a hut where they would meet and socialise. That land is overrun with trees and "cow itch".

Sir, that project had been put before Government so that the folks in Spring Farm and Lion Castle who have eviction notices; the families in Spring Farm who want to find somewhere for their children to live, I want for Government to pursue the acquisition of that Kings Land property, in order to facilitate these persons, particularly those who have been served with notices of eviction, as well as others who may want to acquire a spot to build either wall or chattel.

Mr. Speaker, we have already established that in the past, Saturday and Sunday mornings were the days when people would move chattel houses by trucks, where everybody in the community would come and help. These people would be given biscuits, cou-cou or whatever else. They would get their houses built without having to spend that much money, beyond the purchase of materials. That is the kind of community life we have all known, that we need to continue to nurture.

Barbadians who have to be replaced, relocated, evicted or whatever, do not mind where in Barbados they would be relocated, as long as it is on a legitimate spot. They will go and reintegrate themselves into that particular community. It is the same thing if I were to buy a house in St. Philip. When I go there, I have to get to know the neighbours. I have to become engaged in the Neighbourhood Watch Programme, I would want to be part of the Parent/ Teachers' Association, et cetera. Sir, Barbadians are not the sterile type of people to sit and grumble. Wherever Barbadians have to be relocated, they would become meaningfully involved in the life of the village.

Mr. Speaker, because of the circumstances clearly articulated by the Other Side, where this particular Resolution has come before us today, I will support the acquisition because of the challenges that would develop

with the dislocation of that particular individual or individuals but I do not want for Government to continue coming to this Honourable House for such land acquisitions.

Sir, if I had an additional house spot for my grandchildren, if out of the kindness of my heart either the Rural Development Commission or the Urban Development Commission had asked my permission to have one of their houses put on that spot, I would want to do it, but with the understanding that if that person were to die before me, that spot would remain for my grandchildren.

I would want to know that I would not have to worry and that out of the kindness of its heart, the agreement would be that Government would give me back that piece of land and that it would stay within my family.

Mr. Speaker, with those remarks, I wish to thank you for your patience.

12.20 p.m.

Mr. SPEAKER: I am obliged. The Honourable Member for St. Michael North West.

Hon. C. P. SINCKLER: Thank you very much, Mr. Speaker, Sir. I want, as Minister responsible for the agency which today has, through the good offices of the Ministry of Housing and Lands and the Minister of Housing and Lands brought Resolution to acquire compulsorily under the authority available to the Government, this small piece of land at Carrington's Village in St. Michael and, of course, to thank the Minister for so eloquently putting, what really is a very simple case, to allievate the problems faced by this elderly couple at this particular location.

Mr. Speaker, Sir, you would see from the Resolution that this is a matter which started as far back as 2000 following the requests by the family for assistance from the Urban Development Commission to erect a dwelling house for the family. Sir, out of that simple request and the resulting action of the Commission, almost nine years on, you have to correct what, clearly, is a very uncomfortable situation and must have been a very challenging one, filled with anxiety for this particular family.

Mr. Speaker, as you have heard from other Honourable Members in this Chamber, on Both Sides of the House, this is not an unusual or peculiar circumstance. It is a matter that has faced both Commissions but, particularly, the Urban Development Commission in the urban area.

Mr. Speaker, Sir, when the debate and subsequent Act was passed establishing the Urban Development

Commission, authority was given in the Act - to the best of my knowledge, that authority now stands - to acquire property, land and dwelling house and, if necessary, either for the purposes of protecting public health and safety, or for the purpose of ensuring that persons who are necessarily dispossessed could have access to land and property, who were considered to be persons living in poverty. Sir, even though the word "poverty" itself was not necessarily used in the Act, the assumption is, when one sees what the Act says in relation to the issue to slum clearances, to the removal of buildings that are dilapidated or are otherwise a challenge to public health and security and safety, that the target beneficiaries of the Act, would in some way represent persons that we would consider living in conditions of poverty.

Mr. Speaker, somewhere along the line, in the wisdom of the previous Administration a decision was taken, I am not sure if it is a formalised decision, formalised in the sense as documented, but a decision was taken that, in effect, nullified the ability of the Commission to nullify land for the purposes expressedly set out and explicitly iterated in the Act of the Urban Development Commission. In fact, the view was, I believe of the previous Cabinet, certainly of the Chairman of the Cabinet, that any such action should only be executed by the Ministry of Housing and Lands.

In fact, we had a situation where persons were moved from the barracks in the Honourable Member for St. Michael East's Constituency and put all over Barbados in temporary accommodation and today, they are still in that temporary and, I must add, very unsafe conditions, simply because the land which was identified by the Commission and by the then Minister, who happened to have been the Parliamentary Representative, laid idle, unable to be properly executed either by private treaty or compulsory acquisition because the then Chairman of the Cabinet determined that Urban Development Commission should not acquire that land and should have nothing to do with it.

Mr. Speaker, what has happened is that the situation, which the Commission then sought to correct by moving persons out of unsanitary, unhealthy and otherwise unsafe conditions was then replicated again because persons, as soon as the spots were cleared, different people moved on and are now themselves living in unsafe conditions for which the Commission now has to find a solution for those persons.

Mr. Speaker, the genesis of what we are dealing with here is that when we come to Parliament to pass legislation, and we have given thorough debate to that legislation and certain authorities, rules, powers and whatever else are created, we have to be very careful when we take decisions, to tinker, to usurp or to otherwise deflect from the original intention of that legislation.

Mr. Speaker, legislation is not perfect, and if you want to change legislation, we know the method by which it ought to be changed, that is, bringing an amendment to the House, and so we could debate the merits and demerits of it.

Sir, what you now have is a situation in which the current Urban Development Commission has, in Law, the ability to acquire land, or derelict buildings on land, and to transform them for the purposes of its own wishes, as it desires and sees fit and as it falls within the policy of the Government but you have a Commission, which is landless, where upon certain hundreds of persons come to the Commission, and the vast majority of those persons coming to seek solutions do not themselves own land. Mr. Speaker, Sir, if they own the land and you can establish clear title, then the problem is solved. If they want a house repaired, you can repair the house; if you have to replace the house because it is too bad, you can also do that but, Sir, the problem occurs when they are not the owners of the land. Sir, in this Barbados establishing ownership of land seems to be such a very difficult exercise, almost like an obstacle course.

I heard the Honourable Member for St. Michael East speak about a situation that I have encountered myself, with people, including lawyers - he did not add that - collecting rent on behalf of people who have not shown that they clearly own the land.

Mr. Speaker, Sir, it is a very difficult situation to deal with. The Commissions have now found themselves in a situation where they have to take some word from someone who says they are the landowners but who only gives permission, apparently, to a particular individual. It maybe the elderly, somebody they know, or it may even be a family member, but if you extract that person from the equation at any point thereafter, the landlord then says that he wants them off his land.

Mr. Speaker, you have a Commission that has no land, providing a housing solution for persons who themselves have no land and then the landlord, at some point in time, says that he has no arrangement with the particular person, that the house should be moved off the land and, Sir, you are stuck with a house and nowhere to put it.

12.30 p.m.

Sir, when I made the point earlier this year, when I became the Minister, that I would set the Commission on a task to find houses that the Commission may have participated in constructing, but which were unknown to the Commission, could not be found, or not properly documented with the records of the Commission, people thought that it was some kind of joke.

They even put a little caricature in the newspaper, which I thought was rather cute. The reality is, between the two Commissions, we found upwards of 65 houses, some of which were properly nailed up, locked up, no one in them, just there rotting to the ground. Some are National Housing Corporation houses and some are houses built by the Urban Development Commission.

Sir, you have a situation in which, as the Honourable Member for St. Thomas said, persons come to me, other Members of Parliament and Ministers with eviction notices, some from a landlord but even more threatening, some from magistrates. So when you get that from the Magistrate Court you know your time is up. There is no negotiation. Your time is up. They cannot get houses from the National Housing Corporation because we are now trying to catch up to build units to ensure that those persons can have units available, so the demand outstrips the supply. They cannot do it on their own, because their income is either too low, or there is the unavailability of a property. Yet, there are houses in Barbados nailed up, boarded up and rotting to the ground, basically derelict in which they could be accommodated.

Sir, what I had to say to the Board of the Commission is simple. You have to devise a policy to ensure that those properties, wherever they are, to be given the necessary treatment to allow at least - you might not be able to do it for all - but at least for some of them, to ensure that those houses can be brought back into the housing stock of the country, where persons will be able to access them.

It may be that you have to negotiate with the landlord, do it by private treaty, if that is possible. Maybe they may want to continue renting the property. If that is the case, you do it like that. Some people do, some people do not. As in this case, as a last resort, you may want to acquire if it is absolutely necessary.

Sir, I agree with the Honourable Member for St. Lucy. I think the powers of an imminent domain, the powers of acquisition ought to be used judiciously and sparingly, particularly when you are dealing with small holdings, I called them. If you have big major projects for national purposes, then yes, but when you are dealing with these types of small holdings, where people may have their properties set aside for a child, grandson, a daughter or some other family member, we must tread cautiously, carefully, and with some level of conscience and consideration for those persons. We do not want Government muscling and taking up people in that fashion. It is a very untidy way to do business, and I feel generally it comes from bad form.

Sir, we still have a national responsibility to ensure that we do not become a land of dwellers, persons butting

about the country, unable to find a place to lay their head. Therefore, that brings us back to the Law as originally passed by this Parliament that the Commissions, and certainly the Urban Development Commission, must at some point in time undergo a serious discussion in which we are going to find, as the Honourable Member for St. Michael South Central said, around the urban corridor, those spots of land that are just there growing bush and posing a threat to public health, that we must have some type of policy in Government to ensure that if it is possible that we can secure those lands, through a long lease, or whatever arrangement, to ensure we can offer those persons who are dispossessed, a chance to have some stake in this society. That is the kind of socialist democratic policy that the Democratic Labour Party would be interested in pursuing and I hope the Other Side would want to support, and when in Government would have sought to support. This is important.

I think generally, because we have had a wide-ranging debate.

Asides.

Hon. C.P. SINCKLER: Sir, the wide-ranging debate that we have had is important. I heard the Honourable Member for St. James North speak about the latrine culture, pit latrine, that we need to eradicate that. That is absolutely critical.

Sir, do you know we had the unfortunate contradiction in the last Administration, which the Honourable Members for St. Michael South Central and the City of Bridgetown spoke of many times, in which you had the Urban Development Commission instituting a policy to eradicate pit toilets, when you had an Environmental Division in the Ministry of Health going around the country digging pits. There must be consistency of policy. If it is, we are agreeing that we are going to remove dry pit latrines, then that is it. We have to get those Departments that engage in that, whatever resources they get to transfer them to the appropriate agencies, to ensure that those agencies do the work to reduce and eventually eradicate.

Asides.

Hon. C.P. SINCKLER: Sir, I think we have to look at that matter very carefully. I think we also, as a country, have to look very seriously at this point about the Commissions. We will never have enough resources to treat all of the issues that are presented to the Commissions. We have to face that reality. The demand for services outweighs the supply that we can produce. Therefore, we would have to take to the Cabinet of Barbados very shortly a recommendation for how we are

going to grade, what criteria we are going to use, to determine how this level of access will be dealt with.

Sir, I do not believe in putting an age limit on poverty. If you are poor, you are poor, whether you are 65, 60 or 30. A previous policy of saying that only elderly persons can get treated, maybe not in the best interest of the fight against poverty. However, we have to clearly establish who is poor in the sense of "below the poverty line".

I am happy that the Ministry of Social Care has finally been able to launch and now have a process, CALC, Country Assessment of Living Condition, which is really a poverty survey, so that we can clearly, now, in current terms, identify what is the national poverty line. Persons who fall below that line, therefore, are persons who you want to be able to help and to treat their causes for poverty.

Sir, you then have to look at persons who are indigent and who are disabled. I met with parents of children with disabilities and they have tremendous housing issues to deal with, particularly the parents who have children with physical disabilities, who cannot work and have to stay at home and deal with their children.

12.40 p.m.

They have no resources, so when they rent, they have to rent under conditions that are deplorable. One lady brought me to tears when she spoke about renting a room not far from where we are now, and having to stay awake at night to chase the rats out of the bed when they jump off the roof, which has no ceiling, on the bed where the child sleeps.

I know the Minister of Housing has expressed his disgust at how landlords are treating tenants. I think a time is going to come when we are going to have to seriously address this issue of room renting business in Barbados. I do not know if it is legal, the way it is being done, but packing 6 to 15 people in one property that once was rented as a house with three or four persons in it, and dividing it into rooms, so that you actually now have landlords evicting people, who are good tenants, out of houses, this is just because they want to divide it into rooms and rent people, and using one set of bathroom facilities for 10 persons. It is unhealthy. It is unsanitary and it is not the way Barbados ought to be able to do these things.

Asides.

Hon. C. P. SINCKLER: I think that very shortly we, as a government, are going to have to address that issue. It needs breaking up. I do not know where it started or how it started, but however it started, if it is because people were invited during Cricket World Cup 2007 to spruce up their

houses and rent out in rooms, then we have to find a way to correct it, but I will tell you that, Sir.

Therefore, Mr. Speaker, we have to grade people, because we cannot service every person who walks in to get a solution from the Urban Development Commission. The resources just do not allow it, so we have to find a way to deal with those persons who are in the worst possible situations, to ensure that they are put in a better position.

Then, Mr. Speaker, the Honourable Member for Christ Church West raised the issue of the quality of contracting, the quality of house building. I want to assure him that one of the first things I did as Minister, I invited the Board of the Commission to ensure that they have retained on the staff, compliance officers. We are no longer leaving it to a contractor to go back and do staggering, because some of these contractors do not know what is staggering.

The staff of the Commission, through a compliance officer, has to have the responsibility of visiting every one of those work sites, at least once a week, to make sure that those persons are doing what they are supposed to do, according to the scope of works, and according to the terms of the tender, if it is, in fact, a tender. We have started that, Sir.

Asides.

Hon. C. P. SINCKLER: Sir, recently we had a situation where a contractor, and I think not through any fault of his own, but through mis-communication, used the wrong types of materials. Sir, because the compliance officer had been in place, he was able to identify that, and get it corrected before it got too far, the house was finished building and then a problem occurred. Therefore, I want to give the assurance to this House that we are working in that particular respect, to ensure that contractors follow the path which we have agreed on in the contracts, and that we do not have these complaints consistently and persistently about the quality of the space.

We also have to look, Sir, in relation to how these houses are transferred after they are built. Members raised issues about that. We are now working on a policy which should go to Cabinet shortly for consideration about how to deal with this. We have to make up in our minds if we are doing a grant programme; if we are going to repair the house or construct the house to give the person the house, then we are going to do that; and if the Commission is going to want to put its hand in there and own the property, that is an entirely different position.

I think that level of uncertainty that exists when that house is being built, and after that house is being built and, more importantly, if the person for whom the house is built

passes away, all need to be cleaned up because it has caused a lot of problems for the Commission.

I believe the person, when they filled out the form, there is a line on there which says "next of kin", and I do not see any reason why the person who is considered the next of kin, if they are available, should not be allowed to get that property; to make an arrangement to pay the Government, if they have to pay for it, Sir.

Mr. Speaker, what has been happening is that the Commission has built houses for people, other people other than the next of kin moved in the house, cleaned it out and then rented it out and made money out of it. Sir, that is unacceptable and, as Minister, I have told the Commission, I am not going to accept that. If there is a family member, a person, as the Honourable Member for St. Thomas said, who is taking care of the elderly person or whatever, and you want to ensure that comes into a family member, that is all right.

Asides.

Hon. C. P. SINCKLER: Some people rent out the houses as offices. Some people use them for restaurants. I am saying that this kind of thing is not good enough, if you are going to have people butting about Barbados looking for housing, and that is where I feel the Commission has a responsibility to look after its interest in that particular regard.

The Honourable Member for St. Michael East, I believe, raised the issue of the Commission continually paying for repairs to that house. I also want to make the point that if a person for whom the house was not built, is able to acquire that house, without having to pay a cent for it, then that person should take the responsibility of ensuring that the house is in good keep and in good repair.

Therefore, watching the house runs to ruin, only to come back to the Commission and say that your house is run down and this is falling off and you should repair it, meanwhile, you are not paying a cent for the property that you are living in, I think is a little unfair on the pocket of the taxpayers of Barbados. Sir, we will deal with this because we feel that this is a matter that needs to be seriously addressed by the Commission.

Mr. Speaker, we want to clean up this mess, Sir, in which both Commissions, even though we are dealing only with the Urban Development Commission today, have been going around in its road programme, in particular, putting down roads in the middle of people's land, not properly notifying them, not consulting with them, not checking to see where the land marks are, moving land marks and putting them in different places. There must be some Law against that, where you could just take up a land mark and

move it and do not put it back, and bulldoze the land marks out of the place. All that has happened.

I had to write to tell them to bring that to a halt. If you are going to encroach on people's land, if you feel you are encroaching, if you do not know or you are not sure, bring the landlords in there, bring their Lawyers, speak with them and have this situation dealt with upfront. Get the surveyor before you go in there and do that kind of thing. It is wrong. It is disenfranchising the persons who own land, and it is not the way in which Barbados wants to do business.

Finally, Sir, I want to close by speaking in relation to the Commission, certainly in terms of the Urban Development Commission. I think when we put together these things, people have their own political preferences and they do what they want, but it is not serving the public good, to put together institutions that we then so bastardise it that they end up causing the State and the public more stress than they were intended. We have to be very careful how we do these things. We have to ensure that we stick to the letter of the Law, that we try to put policies in place to help those Commissions and institutions, rather than destroy them.

I think that in the case of the Commission, there is a lot of cleaning up that needs to be done.

12.50 p.m.

We need to regularise systems and develop appropriate structures. We have to ensure that when we say urban development that urban development does not only mean providing welfare services, but true urban renewal, urban reclassification and urban redevelopment.

Mr. Speaker, the Urban Development Commission has been reduced to a place where persons believe it is some type of sophisticated welfare department. That has been the sorry state of where we have arrived. There are many fantastic urban interventions that could have been done by the Urban Development Commission that really would have transformed the urban areas and lifted the people out of poverty and created a better Barbados, but that has not occurred because we have truncated and adumbrated the mandate and the modus operandi of the Commission in a way that has almost cut it off at the knees and left it limping along.

Sir, my task as Minister in this Government, and this Government itself, is to ensure that we bring it back on track, that it executes its mandate as identified in the Act and as we know an Urban Development Commission must proceed to ensure that we lift our communities and our urban populations on to higher levels of development in this society.

I am obliged to you, Mr. Speaker, for this submission.

SUSPENSION OF SITTING

Hon. J. D. E. BOYCE: Mr. Speaker, I beg to move that this Sitting be suspended until 2.00 p.m. today.

Hon. F. J. STUART: I beg to second that.

The question that the Sitting do now suspend until 2.00 p.m. today was put and resolved in the affirmative without division, and Mr. SPEAKER suspended the Sitting accordingly.

1.00 p.m.

RESUMPTION

Mr. SPEAKER: This House is resumed. The Honourable Member for St. Michael West Central.

Mr. J. D. PAUL: Mr. Speaker, I rise to support this Resolution before this Honourable House and to indicate that some of the issues the Resolution is trying to address are very important for us, in respect of trying to ensure that, according to our motto, we provide Housing Every Last Person. Sir, I want to say in this respect that maybe Government may have to look at what I would call revolutionary approaches, in order to ensure that Barbadians are able to find homes, so that they can house themselves and their families.

Sir, I want to compliment the Minister of Housing and Lands on the initiative that he has taken as far as that is concerned. Sir, we have a trend developing in Barbados in which we seem to forget the basis upon which we, as Barbadians, have been successful in the past, in terms of trying to ensure that we provide adequate accommodation to each other.

Sir, I want to encourage the Minister in his efforts to try to address this critical issue Barbados is facing. I also want to say that we cannot only lay the responsibility for this at the Minister's feet because, generally, our housing situation in Barbados is a reflection of the changes that we are seeing in our society, and how we are dealing with issues in relation to each other.

Sir, I want to go to the issue of the behaviour of landlords and to the way we are approaching this issue. Sir, I want to say that we need to adopt the revolutionary approach. We need to exercise more control and more supervision over the kind of accommodations that we are permitting in areas, especially residential areas, and the standard of accommodations that we are supporting for Barbadians.

Sir, generally we had a society in the past in which the standard for accommodation for Barbadians was extremely high. Sir, what we have seen developing over the last 16 years is a tendency where we are compromising the quality of accommodation for the sake of earning a quick buck and, as result, we are disadvantaging ordinary Barbadians from obtaining accommodations which I think we must describe as being fair and reasonable.

Sir, as a society, I must say it is irresponsible of us to continue to allow a situation where we have landlords who exploit tenants to the point where the accommodation these landlords are offering are not suitable. Sir, in that regard, I want to say that we also need, at least, to empower Government agencies, to be able to deal with this particular problem.

Sir, it is unacceptable that for an accommodation which is only designed, for example, housing a maximum of six persons, that we have a situation developing where approximately 20 persons are being accommodated. Sir, as a society, we are on the slippery path when we allow these things to happen.

Mr. Speaker, the persons who are most disadvantaged as a result of this are ordinary Barbadians whom we are sworn to protect. Sir, we cannot allow persons who are only interested in trying to make the most out of a situation but who, at the same time, are not giving good quality. Sir, we live in an era where we are always talking about trying to give quality. Therefore, if we are talking about it in one way, we should carry it right through. Therefore, when we have persons in Barbados who exploit others because of the fact that those persons are unable to defend themselves, as a Government we need to move forward and do something. I think we need to empower Government agencies to exercise strict monitoring over the kind of accommodations to which Barbadians are subjected.

Sir, there are reasons for this, one of the things about our society is that we have high standards in terms of health generally. Sir, we know when we force persons in a society to live in overcrowded conditions, health problems usually develop. Sir, not only that, when we encourage persons to live in overcrowded conditions, we also have other problems of a social nature. Sir, if we are serious about developing our urban environment...

Mr. Speaker, we also have to be very careful allowing people to benefit from an environment in which they can feel they could live a wholesome life. We should not restrict the good life to those persons who can afford to live in the Heights and Terraces, with beautiful golf courses. It should not be restricted only to those persons. We should be able to afford ordinary Barbadians the ability

to enjoy themselves in an environment of which they are a part.

Mr. Speaker, it is our responsibility to try to ensure that landowners and landlords live up to that responsibility. Sir, if we are going to have persons claiming to be landlords, we should let them know it is their responsibility that the properties they are providing for rent must meet certain standards. I think it is very important that we insist upon this. Therefore, I am asking that we look at strengthening the regulatory authorities in terms of trying to ensure that this happens.

Sir, in my Constituency, St. Michael West Central at Marshall, Parkinson Road, we have a situation where, during the previous Administration, some persons were moved there. Sir, I want to say that I heard some members from the Opposition claiming that this Government has a responsibility to try to ensure that we house people properly. Sir, the same persons who are speaking about this, are the very persons who have moved a family of seven or more persons, in a situation where that house has only two bedrooms and one entrance to that house.

Sir, these are the kinds of things we have tolerated in the past, and I do not underestimate the challenge that the current Minister of Housing and Lands faces because there are some issues that we have to correct from the past Administration of which we need to let Barbadians be aware of.

2.10 p.m.

Sir, when I hear Honourable Members from the Other Side behaving as if the situation that is occurring now, only now happened, we must understand that what we are facing is a policy that happened over the last 15 years, which has produced the conditions we are seeing today, where Barbadians are living in substandard housing. Sir, these are the issues we have to face. Mr. Speaker, we are also faced with having to find resources to address this particular problem. Sir, I want Barbadians to understand that this problem did not happen now and that we are moving diligently, in order to resolve it.

Mr. Speaker, I also want to speak to an issue, from the Other Side, where an Honourable Member made reference to the problem, where someone was farming in relation to the whole question of the Chinese issue. I cannot remember exactly what it was but, Sir, again, those persons behave as if they were not responsible for the conditions that were created. Sir, Barbados has not just arrived, and one of the challenges the present Administration has, is to ensure that we develop policies that would ensure that things like that do not continue in the future because I have a difficulty with the situation. Sir, I have a genuine difficulty where a Barbadian is trying to eke out a living but, all of a

sudden, he discovers the space he is occupying is not his own.

Mr. Speaker, being honest with you, it is reprehensible that the person saying that to him, is not like him. I want to make that clear because it is a situation we have found that we have to deal with it in our society. Sir, we ask ourselves what happened in the past, that allowed such and, Mr. Speaker, these are the things we need to address.

Mr. Speaker, unless we look at the whole question of housing in terms of the environment we are trying to create for our own people, and unless we look at it from the point of view that in trying to create the environment we want to have that we put in place the strong regulatory environment that we have allowed Barbadians to be able to have at least certain standards when it comes to housing, it will not happen.

Sir, our housing policy, in the past, has been based upon the premise that those persons coming from outside are entitled to the best housing. Sir, it also meant that only those persons, in a certain income bracket in Barbados would be able to afford good housing. Sir, we have to help our people and, at the same time, we have to say that while someone might not be in a certain income bracket, that he or she might not know the correct people, that they are still entitled to a certain standard, when it comes to housing.

Mr. Speaker, sometimes I hear my Leader being vilified, and I want to make it clear on the question of Immigration on the Other Side, trying to say that we do not like immigrants, that we do not like this body or that body but, Sir, the point that Barbadians are missing is that, as a government, we are trying to ensure that everyone who comes to Barbados can be able to live under conditions which does not reduce them to less than a human being. Sir, that is what is developing and that is what we are trying to ensure.

Mr. Speaker, we have the Leader of the Opposition masquerading in Barbados, trying to give the impression to Barbadians that we have something against immigrants but, Sir, we do not. We have to make sure that the kind of housing we maintain in Barbados is one where people could feel they are not going back to the slave trade.

Mr. Speaker, I want to spread the message to Barbadians that, as a government, we want to ensure that our housing policy, and our approach to housing in Barbados is that ordinary Barbadians could feel comfortable in the environment. We also want to ensure that the landlord be held accountable for the standard of housing their people.

Mr. Speaker, when we market Barbados to the world, we say that, as a country, we exemplify the best standards. Sir, how could we say that but, at the same time, we tolerate conditions under which, when visitors come here, they are seeing situations where the standard of housing is less than the best. Mr. Speaker, we cannot have that.

Mr. Speaker, again I want to support the Ministry of Housing in his efforts in trying to ensure that the standard of housing we deliver to Barbadians should be at least a minimum standard. Sir, before, even in St. Michael West Central, you could talk to the constituents there, there are situations where, in a two-bedroom house, we have six people living in the house and, Sir, that kind of situation is not acceptable. Mr. Speaker, we need to ensure that the strong regulatory institution be actually put in place but, that is something we need to deal with as we move forward.

Mr. Speaker, with those few words, I want to indicate that I am fully in support of the Resolution. I want to say to the Minister of Housing that he must continue to introduce legislation that seeks to bring Barbados, in terms of its housing standard, in line with our expectation of what it used to be, because we have fallen short and the Democratic Labour Party is now trying to take housing back to the standard where we left off. I want to applaud the Minister and indicate that he has my full support.

Mr. Speaker, I thank you.

Mr. SPEAKER: The Honourable Member for the City.

Hon. P.M.T. TODD: Mr. Speaker, I rise to support this Resolution before this Honourable Chamber and to say, at the outset, that I was a little confused by the presentation made by the Honourable Member for St. Thomas when this Honourable Member started her presentation boasting that the Barbados Labour Party, when it was in Government, put the eradication of poverty at the forefront of its policies.

Yet this same Honourable Member for St. Thomas agreed with the Honourable Member for St. Michael East in lamenting the fact that under the Barbados Labour Party Government, the Urban Development Commission had a policy in which the next of kin of old persons who would have received a completely new house, under the Urban Development Commission, under the policy of the Barbados Labour Party, the relatives, in many instances, of these deceased persons were unceremoniously removed from such accommodation.

Mr. Speaker, I agree with the Honourable Member for St. Thomas that this was very backward and I look

forward to this Democratic Labour Party Government reviewing this policy so that such untenable circumstances do not prevail and continue.

Mr. Speaker, the Barbados Labour Party Government, when they were in office, had this “life licence policy” in which senior citizens in Barbados had to, as it were, sign away title to their property. Sir, however modest it was, whether it was a shed-roof or not, it was theirs and under the Barbados Labour Party, Barbadians had to suffer the indignity of this “life license policy”, which many legal luminaries questioned the legality of, but now, Sir, that property with a completely redone house, would be the property of the State and that person would not be able to will that house to their progeny and next-of-kin.

14.20 a.m.

Mr. Speaker, it is a serious issue. I have a World War II Veteran in my Constituency who, up to a few days ago, was grieving, was very emotionally disturbed and getting physically weaker because, under the Barbados Labour Party Government, in their mad rush to spruce up the area close to Kensington Oval, gave him a replacement house, what they called at the Urban Development Commission a “fandangle house”, where the kitchen was in the front of the house. Can you imagine that, Sir?

This World War Veteran, who would have risked his life in that great War, he is now hurting, physically and emotionally disturbed because he said: “Look what the Barbados Labour Party did? I had my house. It was my house, and I wanted to will this to my relatives, yet I am hearing that the Barbados Labour Party Government made me sign away title to this house. Therefore, this new house is the Government’s and when I die, I cannot will it to my children or their relatives. This is not acceptable. I am very happy to learn that this Democratic Labour Party Government is actively reviewing this policy. I certainly will support the discontinuation of such a policy.

Sir, those old persons, whether it is a modest one-roof or two-roof house, it is theirs. Let me show you the inconsistencies of the Barbados Labour Party’s policy. Do you know that in that same arrangement under the Barbados Labour Party, the Urban Development Commission could substantially repair a house where 99 per cent of the original house is removed, and once you have 1 per cent of the original house, a few siding boards remaining, then that house is completely retained in terms of ownership by the occupant? Just a 1 per cent in terms of a complete house means the opposite turnaround where the entire house is owned by the State. That cannot be fair, Sir.

Sir, I go further. Under the same Barbados Labour Party policy at the Urban Development Commission, a

house may have been approved for repairs, but when the contractor gets engaged in the work and realises that the house needs to be rebuilt completely, then that particular house, because it started as a repair, still remains the property of the State, inconsistency, and it is not fair to those people. I look forward to a complete overall of this policy so that a fair and just programme is introduced. I am confident that this Administration will address this in a meaningful way.

Sir, I will ignore the asides, because they start to heckle when it hurts them at the core, when the Barbados Labour Party’s folly is exposed to the people of Barbados. We will not be deterred by their empty rhetoric.

Sir, this is very relevant, given what the Honourable Member for St. Michael North West mentioned. I agree with the Honourable Member that under the Barbados Labour Party Government, again, the Urban Development Commission, its mandate primarily was to deal with senior citizens who were old-aged pensioners. If you were less than age 65 and indigent, and needed urgent assistance in terms of house repairs, or house replacement you had to go through the added bureaucracy by applying to the Poverty Alleviation Bureau, and goodness knows how long it takes them, for them to approve that, and then for the Poverty Alleviation Bureau to send money to the Urban Development Commission, and that extends the waiting period.

Sir, I support the Minister, the Honourable Member for St. Michael North West, in saying that this Government should really look to remove this age restriction, so that if somebody is less than age 65, but can be proven by the social workers and the various transparent means test to be indigent and in urgent need of assistance, then that assistance should be provided by the Urban Development Commission, eliminating the need to go through another agency, such as the Poverty Alleviation Bureau.

Sir, I know that it is this Government’s intention to improve the capacity of the Urban Development Commission, so social workers, well qualified, could be deployed there to assist in the assessment of applicants. Sir, you have Research and Investigators at the Urban Development Commission who are not qualified. They are doing their best but they are not qualified social workers. You need these people to come in and interface in a direct way with these applicants within these communities, so you can ensure that persons who really need this help are not neglected, because the persons doing the assessments are not suitably qualified. I understand that this Government will be deploying social workers at the Urban Development Commission, to ensure that this important service is provided to the public.

Sir, in my view, it must be a bipartisan mission of our people to ensure that the vulnerable who were marginalised within the capitalist structure of our society are not forgotten, but they can be lifted up.

Sir, I learned a few weeks ago, in this same compound, as we celebrated Heroes Day, that wonderful lecture hosted by Parliament, where you had a leading historian talking about the late Right Excellent Charles Duncan O'Neale. I learned that Dr. O'Neale was the Member of Parliament for the City of Bridgetown. When the historian did his research, he actually championed the causes of the masses.

Sir, the issues of slum clearance, which the Honourable Member for St. Michael North West mentioned, which is noted within the Urban Development Commission Act, this issue was paramount to Charles Duncan O'Neale at that time when he went through Dunlow Lane, Reed Street and through Bridgetown, areas familiar to this Honourable Member. Also the issue of poor sanitation, pit toilets, no running water in some residences. These are issues that confronted the Member for the City of Bridgetown, Charles Duncan O'neale, nearly 100 years ago.

Indeed, another National Hero, the late Right Excellent Samuel Jackman Prescod, another late Member for the City of Bridgetown, a joiner who was interned at St. Mary's Church yard, these are issues that confronted him. As the Representative for the City of Bridgetown, I am very happy that this Administration is focussing in a very serious way on poverty eradication, not just in terms of fancy words, but in terms of tangible responses.

In fact, there is a rapid response team that, when your humble servant was in that Ministry, led by the Honourable Member for Christ Church East, we talked about this and realised that the response time to the urgent needs for housing solutions for the poor was not short enough. We looked at a rapid response team, and this is being continued by the current Minister, the Honourable Member for St. Michael North West, and it is in place so that you can cut out the bureaucracy, of course have efficiency and accountability, but make sure that there is a rapid response to the urgent housing needs of these people who apply to the Urban Development Commission.

Sir, there is the Minister's Clinic which meets once a week. I congratulate the Minister for being so innovative, where every Wednesday you can make an appointment to see the Honourable Member as he moves out of his Ministry and goes to the Urban Development Commission to listen to the plight of these persons, and to get a hands-on appreciation of the needs of these persons. I understand that he is ably assisted by persons such as the Honourable

Member for St. Michael South East. Sir, this is very exciting.

Mr. Speaker, as I was saying, now that we are going to eliminate this issue of requiring persons to be pensioners, to get access to the Urban Development Commission in terms of house repairs and so on, then the issue of ownership of the property is very important. It cannot be fair that you have able-bodied persons who just need a little hand-up, not necessarily a hand-out, the Urban Development Commission comes in and replaces their house, even if you say that you have to charge them, these people are willing to do this.

Sir, the reason I draw attention to this fact, because that arrangement under the Barbados Labour Party Government, a completely redone house is no longer owned by the occupant. Many people in the communities, Chapman Lane, New Orleans, Bay Land and Greenfield, these people need this help.

14.30 p.m.

Their houses are falling to pieces and you say to them, let me tell you how you can apply to the Urban Development Commission. They say: "No. I am frightened for that place because this little shed-roof here is mine. I could will it to my children but as soon as the Urban Development Commission repairs the house, no longer is it mine."

Mr. Speaker, do you understand these people who need this help are shying away from the State's assistance for fear of being unfaired by the Government? Therefore, this is a very urgent matter that must get bipartisan support.

Mr. Speaker, I go further to draw attention to the issue of what do we do with many of those households that are renting. They are not just renting the land. They are renting the house. It may be a board house in urgent need of repairs with pit toilets, but the owner of the house may be a pensioner, or poor persons who do not have the wherewithal to provide a water toilet and bath or to repair the house, and these people are suffering. Mr. Speaker, under the Barbados Labour Party's Government approach, the Urban Development Commission will not touch a house that is not owned by the occupant, generally speaking.

Mr. Speaker, I am saying that we can, as a government, come up with a creative regime to address this urgent void, in terms of the servicing of these vulnerable groups for house repairs. It seems feasible to me that the Government can intervene through UDC, NHC or what have you, to let us say, provide the toilet and bath facilities, do the necessary repairs and take out this money on a weekly or monthly basis from the rent collected by the

landlord to repay the Government, so you get a win/win situation.

The property is improved. It is repaired. The sanitation and public health issues are addressed, in terms of eradicating pit toilets, and the Government is not in anyway short-changed, because they recoup the financial relay, in terms of the house repairs. Sir, what is most important is that the occupants are not left unattended, and they do not have to suffer the indignity of using a chamber, “po” or “topsy” in this new millennium, which is totally unacceptable. This, I believe, will go a long way to address this issue.

Mr. Speaker, there are thousands of Barbadians who are renting wooden houses, and many of these houses need urgent repair. They are paying their rent faithfully and the landlord is saying they cannot do anything. These people’s only option is to be on the streets, because of the lack of aggressiveness in terms of the Barbados Labour Party’s approach to the construction of terraced units. Therefore, I congratulate the Minister of Housing for his aggressive approach to building high-rise terraced units. We have already heard of the Government’s commitment to building at Mason Hall Street.

Mr. Speaker, the Barbados Labour Party neglected in terms of not constructing enough rental units in terms of terraced units, and so, the waiting list is very long. Sir, with these thousands of people out there still renting these wooden houses, I believe the Government can come in through the Urban Development Commission and Rural Development Commission to repair these houses in a win/win situation.

Mr. Speaker, that reminds me, and this was mentioned by the Honourable Member for St. Michael South Central earlier, the fact that in the urban corridor, including the City of Bridgetown, there is not much vacant land available for housing. I support those who say that the Government must seriously look to acquire, be it compulsorily or whatever, vacant lots, maybe one or two house spots. We can erect duplexes, where you have one to four apartments within one cluster so that people can get housing.

Mr. Speaker, in this country land is scarce. We are just 21 miles long and a smile wide, so land for housing is limited, because we still have to keep land for agriculture. It is not fair that you would have house spots lying vacant undeveloped for decades and people out there needing housing solutions. Therefore, I support the Government aggressively coming in, compensating the people in a timely manner and in a fair way but grabbing hold of that land, so that we can provide the necessary housing solutions.

Now, we have this creative Rent-to-own Programme that then can be implemented in this area, where persons young and old can be given access to these duplexes and so on, and can purchase that property over time, where a portion of their rent paid monthly or weekly can be allocated to amortizing the cost of the mortgage.

Mr. Speaker, within the City, I have actually shown the Minister of Housing, the Honourable Member for St. Philip North, who was so kind that he actually accompanied this Honourable Member to the site of only two areas of open land large enough, within the City of Bridgetown, to accommodate terraced units. That is at the bottom of Wharton Gap, New Orleans and at White Park Road.

Mr. Speaker, I look forward to the Government developing both of these lots for high-rise accommodation, because many of the people in the City do not wish to be accommodated way out in the country. They like being in Bridgetown where everything is accessible - shopping, commercial agencies, entertainment and access to their work places. Therefore, many residents of the City would wish to remain here, so that with this limited land space, I look forward to the Government ensuring that this land does not go out into commercial, industrial activity, where people now would not be able to utilise that land for housing. I am very excited by the approach of this Government.

Mr. Speaker, let me just say that in terms of the work of the Urban Development Commission, one area that we saw the Barbados Labour Party Government neglecting was the issue of having a comprehensive approach to servicing the serious needs of those persons who may apply to the Urban Development Commission for housing solutions. I am talking about the old folk, many pensioners.

Sir, what happened under the Barbados Labour Party Government is that again, with the lack of trained social workers at the Urban Development Commission, people would apply to the Urban Development Commission. The UDC would repair or even replace houses and sometimes, before that person could actually move into the house, the Lord calls for them, they expire, and that housing solution was not timely.

Mr. Speaker, even if the person survives, you have a situation where a completely new house is provided, but because the necessary social surveys and investigations were not done by trained social workers, you have persons just left to fend for themselves, persons who may have physical and mental disabilities, or maybe confined to wheelchairs, and they have to negotiate lighting oil stoves and, therefore, creating a hazzard to themselves, their neighbours and to the property that the Government would have spent thousands to build. These people were just left

abandoned by the Barbados Labour Party, as if they had done what they could do, and washed their hands of those persons.

I know that under the Honourable Member for Christ Church East, when we were in that Ministry with the current Minister, that this Government is committed to ensuring that a more comprehensive solution to the issues of these persons is provided. Indeed, we have a Social Policy Committee of the Cabinet. The Prime Minister, the Honourable Member for St. John has been so creative and innovative that he has transformed the structure of Cabinet in a very tangible way.

One example is this Committee system. We are familiar with this in the United States of America, the Foreign Relations Committee and the various Committees that interview civil servants and members of the public to ensure that the Government is comprehensive and aggressive, and this is what we are doing here in this Administration. We are not following, wholesale what they do in the United States of America, but taking positive elements and implementing them to the good of the people.

Within this Social Policy Committee of the Cabinet, you have your humble servant, the Minister of Education, the Minister of Health, headed by the Minister of Social Care, bringing in the Attorney-General and the Minister of Youth, Family, Sports, the Minister of Culture, so that we can address the comprehensive provision of solutions to these indigent people. Therefore, when we repair or replace a house for these people, we can assure that there is the necessary referral to the National Assistance Board.

14.40 a.m.

Therefore, when we repair or replace a house for these persons we must ensure that there is the necessary referral to the National Assistance Board - they have a special programme to provide assistance in kind - so that they could provide these indigent people with vital furniture and appliances. You do not just give the people a complete house and then they do not have a mattress to lie on, or a gas stove, so that they would not have to risk their lives using an oil stove, or an oil lamp.

Mr. Speaker, we need to refer those persons to the National Assistance Board, or to the Welfare Department, so that they can get that assistance in kind, or to the National Disabilities Unit, or the Ministry of Health, if they need to get a wheelchair.

Mr. Speaker, within months of assuming office, the Ministry of Social Care was working with officers of the Ministry of Health to ensure there is that liaison so that if those persons need medical assistance, or home help through the National Assistance Board they can be

provided with the necessary assistance. Mr. Speaker, it is just not simply providing or repairing a house, but ensuring that the other needs of that individual are met. Mr. Speaker, this is the attitude of this Democratic Labour Party. We are giving a comprehensive approach to governance, not any piecemeal reactionary approach as obtained under the Barbados Labour Party.

Mr. Speaker, I will not go on any further except to say that I acted as Minister of Housing and Lands for a few days and on the Minister's desk... Mr. Speaker, the Minister works very hard. He has lots of files which he has to deal with up to hours in the night. Mr. Speaker, within months of our Administration assuming office I remember seeing hundreds of these forms that would have been sent by the Urban Development Commission, that the Minister of Housing and Lands would have had to sign to expedite the transfer of title, that Honourable Members on That Side are now remembering all of a sudden, being expedited.

Mr. Speaker, with the help of the Urban Development Commission, those tenants would be able to purchase their land, because they have been paying rent to these Lawyers and others for years and, sometimes, then after a while, they do not know who to pay the rent to, and they are trying to get title to the land.

Mr. Speaker, the Barbados Labour Party, due to its incompetence, slowed down the process by having all of those forms lost away in the Government bureaucracy and the people having to wait years to get title to their land. Mr. Speaker, thanks to the hard work of the Democratic Labour Party, and the Minister of Housing and Lands, this issue has been expedited. The Minister of Housing and Lands has signed away on these within a few minutes and that work will continue.

The Barbados Labour Party has missed the boat. They have been exposed and that is why the people of Barbados have rejected them. Mr. Speaker, I congratulate this Government for being very serious in addressing poverty. We give the country the pledge that we will not be distracted by any persons on That Side who may be envious of the work that we are doing because the people must come first, and this Administration is committed to the upliftment of the masses of our country.

I thank you.

Mr. SPEAKER: The Honourable Member for St. George North.

Mr. G. A. CLARKE: Mr. Speaker, I want to spend a few brief moments on this important acquisition. Despite the fact that the acquisition is only for approximately 1 500 square feet of land at Huntles Road, Carrington Village, St.

Michael, the Honourable Members of the Government Side have made heavy weather of it in this important debate.

Mr. Speaker, I remember the days when we were acquiring hundreds of acres of land. In my first term as Parliamentary Secretary and then as Minister of Housing and Lands, we acquired almost 1 000 acres of land and left a lot of it to be carried out in housing for the people of this country. This acquisition, however, has opened the debate far and wide.

Mr. Speaker, the Members of the Cabinet especially have sought to display in here a total lack of experience because when a Minister could bring new policies to this Parliament without bringing a Cabinet Paper to his Cabinet one wonders what is really happening. Mr. Speaker, it says to me that there is really a newness in Government because the Honourable Member who sat a while ago said that he is following the dictates of the United States of America.

Asides.

Mr. SPEAKER: Yes, Honourable Member.

Hon. P. M. T. TODD: On a point of order. I never said that this Government is following the dictates of the United States of America. This Honourable Member said that we observed issues in the United States of America and, where necessary, we will pick out what we need, but we are not adopting anything wholesale.

Mr. G. A. CLARKE: He is hinting that he is bringing this freshness from the United States of America. Mr. Speaker, I am not sure if the United States of America system is applicable to our system of government. I am sure the Prime Minister, who is Chairman of Cabinet, would wonder if his Minister should not bring a paper to Cabinet to inform if he wants this type of system to be implemented in Barbados. Mr. Speaker, I am not sure what he is speaking on in this debate.

Mr. Speaker, the Honourable Member's speech was full of interesting features. The Honourable Member said that 100 years ago Samuel Jackman Prescod lived, and he talked about Dr. O'Nale.

Mr. SPEAKER: Yes, Honourable Member.

Hon. P. M. T. TODD: This Honourable Member never said that the late Right Excellent Samuel Jackman Prescod lived 100 years ago. I am trained in Mathematics. I said nearly 100 years ago the late Right Excellent Charles Duncan Oneal lived in Barbados. The Honourable Member needs to calculate his mathematics better and listen.

Mr. SPEAKER: Yes, that is correct. Honourable Member, please continue.

Mr. G. A. CLARKE: Mr. Speaker, whether he lived about 100 years or near 100 years, the word "hundred" was made. The substantial point is that Charles Duncan O'Neale and Samuel Jackman Prescod lived and worked in the City and were very important men of the day. They were persons who lived for the people. The Honourable Member also spoke about the social programme of these important gentlemen. Mr. Speaker, the important thing is that at the end of their careers, they left a number of social problems in the country.

Mr. Speaker, when this term is completed and the Honourable Member for the City of Bridgetown has ended his career, he too would have left a number of derelict problems for his successor to implement, and it goes on and on.

Asides.

Mr. G. A. CLARKE: Mr. Speaker, I have heard it mentioned by the Government Side, over and over again, that the Barbados Labour Party has left this for them. They have done this, they have not done anything and that they have so many derelict properties still to be done. Mr. Speaker, we will always have problems with housing. Regardless of whatever amount of money the Government spends on housing, at the end of the day we will still have derelict problems, and will still have a number of solutions that we thought we could have solved in our time that will still be left undone.

Mr. Speaker, this debate, therefore, will go on and on and talk about all of the problems that they have inherited, but I want to hear about some of the solutions. I want to hear the Honourable Members talk about the solutions they are putting in place to help the situation.

It is true, Mr. Speaker, that this Land Acquisition Act is important because it empowers the Minister to acquire property. Mr. Speaker, whether or not the Honourable Member for St. Michael North West feels that he must be empowered or that the Minister must be empowered to acquire land, the Land Acquisition Act speaks about one Minister. It says that the Minister of Housing and Lands is the only Minister who can acquire land for any public purpose.

2.50 p.m.

Mr. Speaker, even though it says for any public purpose, Section 3(1) of the Act says whenever it appears to the Minister that any land is likely to be acquired for any purposes for which the Crown is authorised by any Act to acquire land for that purpose, then the Minister of Housing and Lands must be the Minister to bring the Paper to Cabinet. Sir, there are certain requirements under the

various Sections to which the Chief Land Surveyor must adhere.

Sir, when the Honourable Member for St. Lucy was in Opposition, on a number of occasions I heard him speaking about the need to have certain Sections of Cap. 228 amended, so that persons could have land in exchange for other land. Sir, I also heard the Honourable Member this morning talking about the exchange of land for land, as though there is not an Act that speaks to that issue.

Sir, we are guided by an Act which speaks about compensation for any land that has been acquired. The Act also speaks to the fact that if a member of the public whose land is to be acquired is not happy, then that person can appeal. Sir, there are many processes through which that person whose land is to be acquired can appeal, where that person can have his or her due reward.

Sir, I have resisted it while in Government. Mr. Speaker, I am very consistent. I have said before there is nothing wrong with the Act. There may be need for some slight amendments in terms of compensation but this Act has served Barbados well over time. The Act empowers the Minister of Housing and Lands to acquire land for any purpose to which Government may deem.

Mr. Speaker, the important thing is how do you compensate the landowner. Sir, I think there are still a number of persons whose land have been acquired, but who have not been compensated over time. Sir, sometimes it is not the fault of the Minister, the Ministry of Housing and Lands, or the landowner but, in most cases, the situation is that the amount of money offered as compensation to the landowner is not adequate and therefore the appeal process is not known to that landowner.

Sir, I would want to say that in my Constituency, we have a case where land has been acquired since 2002, but the landlord has not been paid up to this time. Sir, in this situation, the process engaged by the Ministry of Housing and Lands needs to be changed. Sir, I do not think it is the Act that needs to be changed. I think it is the administrative process that needs to be changed. Sir, we have to look at that.

Mr. Speaker, when we look carefully at the Estimates presented by Government this year, we do not find large sums of money for acquisition. In fact, there is only \$6 million set aside for land acquisition. Sir, the Members of Government speak glowingly as though they are going to acquire everything. They want to acquire 18 000 house spots in urban Barbados. I think the Urban Development Commission made the point that there are a number of derelict properties across urban Barbados. Sir, in my time, we had about 1 800 derelict properties in St. Michael to which something needs to be done with them.

Asides.

Mr. G. A. CLARKE: Mr. Speaker, we could not acquire all of them. Sir, I have already said that Government needs to look at this very Act to see where it could look at long-term leases that can be entered into. In our time, we have asked about this, so I know there is a unit set up in the Ministry of Housing and Lands to look at how we could transfer proper titles to those persons who want to acquire land through a long-term lease. Sir, that long-term lease would also give that person the right to have a mortgage and to develop that property.

Mr. Speaker, I cannot see how Government could come here and say that all these things have to be done, when Government has only set aside \$6 million. Mr. Speaker, this Government cannot fool the people of Barbados. There is only \$6 million set aside in the Estimates and with this, Government cannot do very much.

His Excellency D. St.E. KELLMAN: On a point of order. Mr. Speaker, the Honourable Member is misleading this Honourable House by giving the impression that the only money available to Government is the \$6 million. Sir, as a Minister, the Honourable Member would know that Government has an alternative where Government could come to this Honourable House for a supplementary. Therefore, to make the point, over and over again, that only \$6 million is in the Estimates is not relevant.

Mr. SPEAKER: Very well, Honourable Member. Please continue.

Mr. G. A. CLARKE: Mr. Speaker, Government could come for Supplementaries from time to time, but Government has to understand that in these hard times, the Minister of Finance has to weigh against a number of odds. The Minister of Finance has to look very carefully at the way he is going to be spending money.

Hon. D. J. H. THOMPSON: On a point of order. Mr. Speaker, the Honourable Member is clearly misleading this Honourable House. In fact, I suspect that most of the \$6 million provided in this year's Estimates is to pay for acquisitions the Honourable Member did, and has not yet paid for them. The Honourable Member did not take cognizance of the financial situation, or the world economic climate, and so we are paying for those people who have been punished and penalised by the previous Government, where their land was taken up and used, where we now have to look for money to try and deal with a number of challenges all over Barbados, including Six Men's. These challenges have been created by the use of the Land Acquisition Act as a tool of oppression, and as a sword against citizens of this country, depriving them of their properties.

Mr. Speaker, by the same token, if the Honourable Member is saying that we should only acquire land when provision has been made for it in the Estimates, it means that the Honourable Member stands condemned for acquiring land in this country without adequate provision being made in the Estimates when it was acquired.

Mr. SPEAKER: Very well, Honourable Member.

Mr. G. A. CLARKE: Mr. Speaker, the Government could bring a number of Supplementaries to this Honourable House, but the point I am making is that in these difficult economic times, we all know money is tight. We know that the hands of the Minister of Finance are tied at this time. We know the Honourable Member does not have that much money to spend, and we have seen it.

Sir, for the very first time in 15 years the Minister is now bringing a \$6 million Vote. Sir, 20 years ago, we were bringing Supplementaries to the tune of \$30 million and were able to pay for a number of lands that was acquired.

Sir the point is that we have never treated the public with scant disregard where we would acquire their land, then to punish them, as the Honourable Member for St. John is saying. We acquired them for public purposes and we recognised that persons would be paid for their land. Sir, we are saying that Government is a continuum, that Government has to pay for all lands acquired and so the Minister must find the money to pay for all lands that the Minister of Housing and Lands is now using for lands that we have acquired.

Mr. Speaker, I want to find out from the Minister when would he be able to pay for the land that has been acquired at Hamblin's Land, Cottage, St. George? Sir, six years ago this has been acquired.

Asides.

Mr. G. A. CLARKE: Sir, we are asking when is Government going to pay for the land.

Asides.

Mr. G. A. CLARKE: Mr. Speaker, the Democratic Labour Party went all across this country asking people of Barbados to elect them as Government. The Democratic Labour Party is now Government and so they must pay for that land.

3.00 p.m.

Mr. Speaker, Sir, I am saying that it is suitable land and the Minister has given me the assurance that it is suitable for housing. I have spoken to the Honourable Prime Minister and told him there must be some

consistency as far as the Town & Country Planning Department is concerned.

I have told him that you cannot acquire land for housing and public purposes and then, six years down the road, it has not been put into housing and nothing has been done. We definitely need to look at that very carefully, Mr. Speaker, because it is a case in which the owner cannot use the land. Government has not used it after six years and I am asking the Government to do something very quickly with this land.

Mr. Speaker, when you look at the lands that have been acquired for housing and other purposes, you find a situation where the Government's programme has not been carried through as expeditiously as the Government programme would allow. I feel that we need to look at the situation where the technocrats within the Ministry, not only within the Ministry of Housing but especially the Ministry that the land has been acquired for, that the technocrats must get on with the work. Sir, I have seen situations where lands were leased long-term, and I see a case where a lease was done at Tamarind Hall two or three years ago, and it took that long for us to bring this to completion today. Sir, the process needs to be hurried up.

Mr. Speaker, I also believe that when we do this, that it helps the public to be more conscious about what the Government is doing. Sir, the programme needs to set out clearly the purpose of the land. We do not need to do it immediately and hurriedly but, at the same time, the public needs to understand the purpose. Sir, I see too often, lands being acquired. The Government wants to widen the roads or do something in drainage but the owner does not know what is the purpose. Sir, the owner might have an attorney if he lives here or, he may have an agent if he does not live here but, I believe, that we need to be crystal clear and that the community needs to understand the purpose of the acquisition. Sir, so many times, the people in the community do not know what is happening and, Sir, it is important that all within the community know what is the purpose of the land being acquired.

Mr. Speaker, Honourable Members talk about pit toilets and so, on but that has been around for a long time. Sir, both political parties have put in their Manifestoes, over time, that pit toilets need to be eradicated from our land and, Sir, this is true. We need to eradicate pit toilets but it is not as easy as the Government wants us to believe.

Sir, when we look at land use in Barbados, we have a situation where we have Zone 1 and there are a number of people living in Zone 1, whether the Belle, Redlands or Hampton, but you cannot put waterborne toilets in these areas, so what are you asking the people to do?

Mr. Speaker, even if the Government agrees that there must be eradication of all pit toilets...

Asides.

Mr. G. A. CLARKE: Sir, the Honourable Member for the City is saying we must eradicate all pit toilets and that is good but, is it possible, at this time, to move everybody from Zone 1? Sir, is it possible to move all the people who live at Golden Ridge, the Belle and the St. Peter area - Zone 1 areas - who now do not have waterborne toilets? Sir, even though it is a good challenge for us, it is not possible at this time.

Mr. Speaker, we have to ensure that we put in a number of systems that would help those people in the Belle and those people in the Zone 1 areas. Sir, the Government must say that we want to have a situation to try our best to eradicate the pit toilets of those persons living outside of Zone 1 and that they would try their best to do this.

Mr. Speaker, Sir, I must say that some of the actions of the Government do not speak to the fact that they want to eradicate pit toilets. I hear the Honourable Member for Christ Church East speaking about Government being a good Government, and saying that the Government is committed to fairness, and that he would not increase the water rates to householders beyond their means to pay and that he would be fair.

Mr. Speaker, could you imagine that householders are struggling at this time and people are under severe stress? I have said to the Government before, in two Budget speeches, that you cannot, at this time, increase taxes or rates. Sir, the Minister said he is fair and any attempt to increase water rates at this time would show that the Government is not as caring as they want us to believe.

Mr. Speaker, there should be no attempt at this time to increase water rates. Sir, if you increase water rates, you are sending people back to the days of pit toilets. Sir, this is true because people use a lot of water to flush toilets and, Sir, people are getting their water disconnected, and the Minister needs to look at that.

Mr. Speaker, the Minister needs to tell this House how many water taps were turned off in the last month. Sir, it seems to me that there has been a reign of terror at the Barbados Water Authority where hundreds of people across Barbados have lost their water services. Sir, the Minister needs to tell us how many people had their water turned off last year and why it is that Government is going to increase the water rates.

Mr. Speaker, we need to understand what happened to the last Minister who sought to increase water rates. Sir,

if you know the history, the last Minister that sought to increase water rates in this country, something strange happened and the Government needs to be very careful. Sir, I do not believe that the Minister has the right to come here and increase water rates at this time.

Mr. SPEAKER: Honourable Member, I know I have given you some latitude but you have come to the point where I am beginning to question the rules of relevant in the particular debate, so could you come back on line, please.

Mr. G. A. CLARKE: Mr. Speaker, water has to do with land, water has to do with households and, of course, households must use water on a day-to-day basis. Sir, I hear Honourable Members complain totally...

Asides.

Mr. G. A. CLARKE: Mr. Speaker, the next question has to do with the title of land.

Mr. SPEAKER: Honourable Member, you have five more minutes.

3.10 p.m.

Mr. G.A. CLARKE: Sir, the next question is related to the title of land. I believe that something must be done to provide title to land at a faster rate. There are still too many cases where land has been conveyed to people, at the National Housing Corporation especially, and persons have not yet received their title. I have spoken to the Minister and he has given me the assurance that something has to be done.

There are still a number of cases, for example, I can think of College Retreat, where persons have not yet received title to land, five years ago, that has not been conveyed. Something has to be done. It is not justice served. I believe that we need to look carefully - in my time we looked not only at how a title is conveyed in this country. We looked carefully at the unit that was set up and modernised it. The Barbados Labour Party modernised the process by which conveyances are supposed to be conveyed in this country. More has to be done.

Asides.

Mr. G.A. CLARKE: It is a fact that it is simply taking too long. You have a case where persons want to build, and, of course, the Government has made the point that housing is a priority. If housing is a priority, we definitely need to ensure that persons receive their titles within 90 days.

The Honourable Member for the City of Bridgetown said that he is following the USA. In the United States of America a title can be conveyed in less than 30 days. If you agree that you are going to accept some of the policies of the United States of America, why not accept this policy too? Conveyances are simply taking more than a year to be done. It is not fair to those persons who want to obtain a mortgage. Sir, without title you cannot obtain a mortgage, so we definitely need to look at this area.

Asides.

Mr. G.A. CLARKE: Something was started. The Government needs to continue it. We need to continue the process. I believe that if the Government wants to improve the lot of Barbadians across this landscape, they ought to look at this system of conveying, for it has reached a point where people are very frustrated. I am going to talk about Cottage, Parish Land, St. George, and I believe Parish Land, St. Philip too, because I have heard many cases where people, after five years have not received their conveyances.

I am obliged to you.

Mr. SPEAKER: The Honourable Member for Christ Church South.

Hon. J.D.E. BOYCE: Sir, I feel obliged to join this debate today although, as described by the Honourable Members on That Side when they started, it is a simple acquisition and they do not understand what all the hullabaloo, as they put it, is about. The truth is, they are raising more hullabaloo than anyone on This Side in an attempt to create for themselves an excuse with the Barbadian populace, which would render them unscathed the last 14 years of non performance.

The Honourable Member who just sat down spoke glowingly about the lack of performance from the Barbados Labour Party, and more specifically to his lack of performance as Minister of Housing, because he spoke to the fact that he was the only one allowed, or with the power under the Law to acquire land, and then he admitted, very clearly, he did nothing with it. He wants to know why you should acquire people's land, six years ago, and do nothing with it. He was specific in some instances to call areas of land which he is familiar with. Sir, it is amazing what we are hearing in here today.

Sir, on That Side they are now pretending that they are nothing to do with the kind of situations which we encountered. The one that is the subject of today's acquisition, is clearly described as an event that occurred in 2007. The decisions were taken under that regime. All we are doing is tidying up an untenable situation, which is a lot

of what we have had to do while we are putting in place new policies.

The Honourable Member who just sat down spoke to what has happened in terms of providing housing solutions anyhow. Let me remind him, if I may, of the HELP Programme of the Democratic Labour Party, which has seen some 240 housing solutions already available to people in Barbados. Only a week ago, in the Rent-To-Own, in Airlie Heights, we released the first set of Rent-To-Own houses to Barbadians. Barbadians with moderate incomes can enter into...

Asides.

Hon. J.D.E. BOYCE: Its not new. Well tell me when you did it? Let the Honourable Member, who just sat down, tell this Honourable Chamber when did he put that in place. Which conveyances or keys he handed over to a member of the Barbadian public?

Sir, when we sought to give the tenants of the housing estates in Barbados their properties, once they were using them for 20 years or more, the Honourable Members over there fought that issue vehemently, so I do not understand the kind of double speech that is being done today.

This Government has introduced the Zero Lot Line, and the Honourable Member for St. Joseph is not in his place. He does not understand what he is saying. He said it cannot work. All the Zero Lot Line seeks to do, is by so moving around the boundaries and the limits of the extent of the houses, to so create more opportunities for placing homes in a given area, and in some cases increased by as much as something like 40-50 per cent, the opportunity for creating housing solutions.

Sir, acquisitions are a last resort. We know that acquisitions are a last resort, and they come after it is clear that any discussion between the landowner and the Government, in this case, would not come to any kind of solution. The truth is, the two Ministries in which this occurs most often is that of the Ministry of Housing, as is today, and the Ministry of Transport and Works, when one is seeking to build roads and to improve the infrastructure. These are unfortunate.

I think that landowners around the country need to possibly look at joint venture solutions with the Government. In the case of Christ Church South, where I have the honour to represent in this Chamber, there are not many solutions for housing which are going to occur, without full cooperation between the landowner and the Government of Barbados. It is true that the modern approaches that are available today allow us to look at ventures which will see landowners benefitting, not maybe

upfront by the purchase of the land, but in the fullness of time after the development has reached its full fruition, being able to take their stake out of the project. I believe that is a solution which we can look forward to.

Sir, the Honourable Member for St. Thomas keeps making comments which, I describe as cheap political points. Again, this morning she sought to draw into this debate a development in Maxwell, which is causing some pain to a young Barbadian. On the one hand the Honourable Member says that she is not going to speak about a particular development in St. Thomas, for fear of drawing that person into the debate, but is very happy to speak to a situation in Maxwell, of a young Barbadian who is indeed going through a tough time. The reality is, the development that she is speaking of is one approved by the Barbados Labour Party.

3.20 p.m.

Asides.

Hon. J. D. E. BOYCE: I first saw that development canvassing in 2007, so to pretend it is something that they know nothing about, the Honourable Member for St. Peter, as the Minister responsible for Town Planning, would have signed his pen on that development. Therefore, what are we hearing, when an Honourable Member can get up in this Chamber and try to cast aspersions on this Government? This is unreasonable, but it is characteristic of the Honourable Member for St. Thomas, as she continues to grumble and mumble in the corridors of this Honourable Chamber.

Asides.

Hon. J. D. E. BOYCE: Sir, we will continue to work with the people of Barbados. We will continue to work with landowners in seeking the solutions. The young Barbadians are anxious about places to live in, old Barbadians too, and the urban and rural development policy of the Barbados Labour Party was characterised by patronage. That is the best way I can put it. In other words, you had to have some relationship with the Barbados Labour Party to derive benefit from that policy. This is something that we have to cut out. This is something that we have to eradicate at the decision-making from the Urban Development Commission and the Urban Development Commission.

Sir, we know that in their lives, the kinds of swings in terms of popularity and trust which this Rural Development Commission has engendered among Barbadians. It has been wrought with a number of accusations of unscrupulousness among those who run the Commission, as well as among persons who work for the Commission. Therefore, Barbadians can no longer rely on

the Commission. I am not surprised. I am heartened by the position taken by the Honourable Minister is saying that he will see to it that the Commission is revamped, and its good name is brought back to the fore, in the eyes of the people of Barbados.

Asides.

Hon. J. D. E. BOYCE: It is important as we carry forward the programme of assisting in the alleviation of poverty, and attending to the urgent needs of those who cannot necessarily provide for themselves, and that a government which has as its social responsibility, this as a mandate, seeks to clean up the act of the Barbados Labour Party, because they are the ones responsible for it, and if you want to call names, we can call some names.

We can call names of popular figures, members of the Barbados Labour Party who have sullied the waters of the Urban Development Commission and the Rural Development Commission and that is the problem. The Honourable Members over there, especially the Honourable Member for St. Thomas, must understand these simple realities.

The Honourable Member for St. Thomas does not realise that the Honourable Member for St. Michael North East does not join these debates. The Honourable Member for St. Michael North East has more sense than to come in here and join these debates with the Honourable Member for St. Thomas.

Asides.

Hon. J. D. E. BOYCE: Therefore, we get a situation where the Honourable Member for St. Thomas comes in here and mouths off, even when it is not her turn to mouth off, on all these things which are, in truth, part and parcel of their characteristic behaviour as a government in this country.

Asides.

Mr. SPEAKER: Honourable Member, I am not sure that it is parliamentary to accuse, or to refer to a Member's contribution as, "mouthing off". You were talking about the contribution the Honourable Member made while she was on her feet, so I think you ought to withdraw that remark.

Hon. J. D. E. BOYCE: Mr. Speaker, I am guided by your ruling. The Honourable Member says I could leave it because she agrees with me, but I cannot follow her. Sir, I agree with you, so I withdraw any reference to "mouthing off".

The point being that we cannot have it both ways. The Honourable Member for St. Michael North East came in here earlier and she made the point that when you are in Opposition you can spend money five and six times and, I think, that although she was only speaking about money, it speaks to every policy decision we take. You can only make policy decisions once, so you cannot trip over yourself with these kinds of things.

You have to decide what direction you are going in as a government and you have to follow it steadfastly, just follow the rules. The rules of engagement are clear. You have to be honest. You have to be fair, and you have to make sure that you are providing a solution that makes sense to the people of Barbados.

Miss C.Y. FORDE: Mr. Speaker, on a point of order. The Honourable Member is misleading the House. I note with interest that the Honourable Member this morning, trying to speak from this Chair, was disallowed. The Honourable Member is not sitting in his seat either and I would like to know, Sir, what is your ruling on that matter.

Mr. SPEAKER: I find no point of order. Honourable Member, please continue.

Hon. J. D. E. BOYCE: I do not know why the Honourable Member does not apply for the job of Speaker, and that way, she would then be able to shut me up, but the Honourable Member cannot shut me up from her seat, in the far corner of this Chamber.

Asides.

Mr. SPEAKER: Honourable Member, please continue with your address and not with that aside, please.

Hon. J. D. E. BOYCE: I will continue, Sir, but it is difficult to carry on a presentation in this Chamber with the Honourable Member seeking to interrupt you all the time like that. I can only beg for your protection though, Sir.

Mr. SPEAKER: I am sure you have noticed, Honourable Member, that is not something unique to the Honourable Member. I have spoken about it before. You have all been interrupting people when they speak, but I will try my best to keep it at a minimum. Please continue.

Hon. J. D. E. BOYCE: Thank you, Sir.

Sir, I was speaking to the fact that we have to tidy up and we have to meet these needs of young and old people alike in Barbados and there is no shortage of request. I was making a point quietly earlier that when constituents come to a Member of Parliament and ask for assistance with housing, especially when they are faced with eviction notices, et cetera, it is then that you begin to recognise the

absolute urgency of the need to do something. Where there are no immediate solutions available and in a lot of cases, there are none because persons with property are reluctant and are unwilling, as a matter of fact, to release this land for any purpose to any tenant.

This point was made to me recently when someone said: "You know John, whenever I finish and I rent this property to this person, you are going to come back to me a couple of years later and tell me, no, I cannot move them." Again, he is ready to use the property, but he cannot use it if the land is still tenanted. He said, "John, you are going to have to seek other ways of finding solutions." Sir, that is always difficult, and that is when you sometimes, as I said, have to resort to this kind of action where we go about compulsory acquisitions. Though distasteful in the eyes of the landowner, in truth and in fact, sometimes because the use of the property has been so long disappeared, because the land has been taken up by the Crown for one reason or the other, it is no longer at the disposal of the rightful owner, so the acquisition, in some cases, represents a relief.

Therefore, it is these kinds of harsh decisions that we have to make in the business of managing the affairs of people. It is these kinds of tough decisions we have to make in the business of finding solutions for house and land ownership, and in the business of infrastructural development.

3.30 p.m.

Mr. Speaker, I can assure you that this Administration is strong enough and willing to engage the people of Barbados in dialogue sufficient to explain and to exchange with them views that would allow them to work with us as we seek to find final and lasting solutions to the questions of housing and, to a larger extent, infrastructural development in this country.

I am obliged to you, Sir.

Mr. SPEAKER: Honourable Members, before you proceed, in response to the statement made by the Honourable Member for St. Thomas that the Honourable Member for St. Michael North East was prevented from speaking, I really wish that Honourable Members would essentially not make a mountain out of the proverbial molehill. If an Honourable Member feels that there is a problem with the ruling with respect to an Honourable Member sitting in his or her assigned seat, there is a simple process. Simply submit it to me and it would be submitted to the Committee of Privileges for their investigation.

Secondly, the Honourable Member for Christ Church South is, in fact, as I understand it, acting as the Honourable Leader of Government Business for today and,

therefore, it is under that position that he is allowed to sit in that seat to address the Chair.

Let us proceed. The Honourable Member for St. Philip South.

Hon. M. A. LASHLEY: Mr. Speaker, I rise to wrap up this debate. First of all, I want to thank all Honourable Members for their contributions to this debate. We had some very interesting contributions.

Mr. Speaker, I want to address the concern raised by the Honourable Member for St. George North about Hamblin Land in St. George North. Mr. Speaker, from my understanding, Hamblin Land was acquired since December 2002 by the Honourable Member for St. George North for housing development. Mr. Speaker, after him came the former Honourable Member for St. James South who had responsibility for housing and town planning. Mr. Speaker, that matter was put to rest by the Honourable Member for St. James South.

Mr. G. A. CLARKE: On a point of order. The Honourable Member is misleading the House. I want to understand what he means by "put to rest". I do not think that any Minister or any Member of Parliament could put something to rest. The only body that could do that...

Asides.

Mr. SPEAKER: That is no point of order. Please, continue Honourable Member.

Hon. M. A. LASHLEY: Mr. Speaker, there was no further activity relative to that matter coming into the hands of the people of Barbados, particularly the people of St. George North, for housing and we are now dealing with that matter in terms of compensation. In fact, the owner's attorney-at-law has contacted the Ministry of Housing and Lands and we are now trying to see what would happen in terms of compensation, but we now have to clear up that matter. Mr. Speaker, a former Minister of Housing and Lands denied the Honourable Member for St. George North constituents the opportunity to get house spots.

Asides.

Hon. M. A. LASHLEY: He danced around it in his response today. I thought that he would have come clear and clean on the matter.

Mr. G. A. CLARKE: On a point of order. Mr. Speaker, I can only speak about what I know. I left the Ministry of Housing and Lands since 2003. I do not know what has happened to the file. I have asked questions. I have written the Prime Ministers and the Ministry of Housing and Lands asking what is happening with this

land. That land was bought for three purposes, housing, road development and recreation.

Mr. Speaker, we have waited long enough. I have spoken to the present Prime Minister that we definitely need to develop in a holistic way the Market Hill area. Mr. Speaker, I do not know what has happened to that acquisition since 2002, but I know that it has been acquired and that the present landlord is preventing the Ministry of Transport and Works from carrying out the roadworks which started since 2007.

Mr. SPEAKER: Thanks for your elucidation. Honourable Member, please continue.

Hon. M. A. LASHLEY: Mr. Speaker, I am not putting the blame on the Honourable Member for St. George North, I am putting the blame squarely on the shoulders of the former Honourable Member for St. James South and the Barbados Labour Party.

Mr. Speaker, since the coming into office of this Administration, we have acquired lands at Woodbourne, St. Philip, in St. John, Branchbury in St. Joseph and Clifden in St. Philip by private treaty and we have paid the owners for them. That is the difference between the two Parties, Mr. Speaker.

Mr. Speaker, recently the Cabinet has instructed the Infrastructural Committee to look at ways and means of how we would compensate or finalise the matter at Six Men's in St. Peter because the owners have been suffering for too long, and we need to put that matter to rest. Mr. Speaker, I was asking when would the Honourable Member for St. George North get to Six Men's, but he danced all around it.

Mr. Speaker, the Honourable Member spoke about solutions. Within the St. Michael area we obviously have to look at constructing more units. The Honourable Prime Minister in his Budgetary Statement outlined to Parliament that this Administration would construct units during this year. Further to that, we have entered into negotiations with a landowner at Mason Hall Street to construct some high-rise apartments. Recently, under the instruction of the Prime Minister, we visited an area in St. Michael where a landowner is offering property to the Ministry of Housing and Lands which is suitable for the construction of high-rise apartments too. I believe that area is in your Constituency, Mr. Speaker.

Mr. Speaker, there are solutions we are looking at and we will move forward. To move at a faster pace, we have moved away from the old joint-venture programme that was carried on by the former Administration that was deficient and have entered into joint-partnership programmes with certain stipulations and conditions where

we have asked the contractors to provide us with weekly reports, so it is a difference between the approaches.

Asides.

Hon. M. A. LASHLEY: That is another thing. I have heard this thing about he has acquired all of this land and there is still a land bank.

Asides.

Hon. M. A. LASHLEY: I will move on, Mr. Speaker.

3.40 p.m.

Mr. Speaker, I have said it before in this Honourable Chamber that when I was given the files relative to the signing of Form One notices under the Tenancies Freehold Purchase Act, I was informed by an officer at the Ministry of Housing and Lands that we needed to have those notices signed because of the fact that the other Minister had refused to sign them.

Sir, there was a backlog of those cases so we needed to have those Form One notices signed, so that we could get the process started. Sir, we are trying now to fast-track areas like Poolers Land, St. Philip, which is a new tenantry, where tenants have qualified under the Tenancies Freehold Purchase Act. We are also fast-tracking tenancies in Parish Land, St. Philip, St. Andrew and Christ Church. Sir, only yesterday I signed off Form One notices on those tenancies.

Mr. Speaker, I think we need to do a serious public tenancies education programme because some residents living in areas that would qualify under the Act, do not know their rights. They do not know where to go or to whom they must speak, relative to getting their rights under the legislation. Therefore, we need to have a serious public tenancies education programme, and so we intend to do.

Mr. Speaker, we have started other programmes such as the Rent-to-Own, which I would not go into as we are going to have a full debate later. So far, in the space of two weeks, we had some 200 persons walking into the National Housing Corporation, who are interested in joining the Rent-to-Own Programme.

Mr. Speaker, in relation to matters dealing with landlords and tenants, we have legislation in Barbados such as the Health Services Building Regulations, (1969). Sir, within those Regulations there are certain conditions and requirements. In fact, if I may go through some of those requirements, the Regulations stipulate the requirements relative to construction or alteration of any building in order to satisfy health standards.

Sir, the Regulations state that the owner or occupier of premises should keep all conveniences in sanitary condition and in good repair. It also stipulates that there must be a sleeping area of at least 44 square feet provided for each adult occupant. It also stipulates that bathroom, kitchen or habitable room should be provided with a kitchen, window or other opening, including a door which should not be less than one-fifth of the area of the room.

Mr. Speaker, that is legislation we have to update. We have to look at bringing legislation where we must recognise minimum housing standards. Sir, we are currently working on a Paper which will be brought to Cabinet, where we will look at the policy where we have to adopt and make minimum housing standards a requirement. We have also to balance the rights of the landlord and tenants within that legislation.

Mr. Speaker, the Honourable Member for St. Michael East and the Honourable Member for St. James North have similar contributions in relation to the title of land. Sir, when we speak about information and educating the public, and all Honourable Members would have experienced it, where people would come to you and say that they are the owners of land, Sir, when these people are asked to produce the title deeds, they cannot do so because the land would have been passed down from seed to seed, they would not have title deed or conveyance to show they own this land. Therefore, they then would have to engage the service of an attorney-at-Law to engage in foreclosure proceedings, which normally takes some time.

Sir, there is a Paper that was prepared relative to fast-tracking foreclosure proceedings in Barbados. Sir, we intend to look at that and any Bill coming out of that information would be supported by Both Sides as it would enable Barbadians to own property at a faster pace. Sir, as an attorney-at-Law, I can tell you that foreclosure proceedings take years to complete, plus there is a cost attached to it. Sir, those are matters that we will look at.

Sir, the Honourable Member for St. Thomas mentioned the fact, which is a reality, about the number of eviction notices that are being served on Barbadians. I know some magistrates would give that person, who has been served with that eviction notice, some time but, obviously, the magistrate cannot, time after time, give extensions. Therefore, we have to address the issue of people who are served with eviction notices, those on the National Housing Corporation waiting list and those who are squatting.

This is a problem that we have to confront. That is why we have started aggressively to looking at land where we can construct these rented units, so that those persons affected could have access to a rental unit, or where they could either purchase or rent that unit.

Mr. Speaker, with those remarks, I beg to move that this Resolution do now pass.

Hon. J. D. E. BOYCE: Mr. Speaker, I beg to second that, Sir.

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

ORDER NO. 4 – SECOND READING OF THE FINANCIAL INSTITUTIONS (AMENDMENT) BILL, 2009.

Mr. SPEAKER: the Honourable Member for St. John.

Hon. D. J. H. THOMPSON: Mr. Speaker, this is a straightforward amendment to the Financial Institutions Act. The current legislation does not allow local banks to offer services to a specified segment of the population as, for example, would have been permitted for what were then known as offshore banks, under the Offshore Banking Act, what would now be known as financial institutions under the International Business Sector legislation.

Mr. Speaker, the Central Bank of Barbados has been receiving requests from licensees seeking to carry on business locally and with a select clientele which has not been able to facilitate such. It has, therefore, been felt that to allow such a facility on the part of licensees will widen the services available locally. Sir, it really would be permitting locally what is already permitted in respect of international banks. The offshore banking industry has that facility and so it would be permitting locally what is already permitted in respect of international banks.

3.50 p.m.

Mr. Speaker, the offshore banking industry, as I said, already has that facility and, therefore, private banks in Barbados want to be able to do so. We also have private banks as part of our international business sector so that Section 2 of the legislation is being amended to give a new definition to banking business, which would mean the business of receiving money on current accounts, savings accounts and the conduct of activities specified in both (a) and (b), which would be current account and savings account.

Mr. Speaker, generally the undertaking of any business pertaining to the business of banking, provided that such business has not been specifically prohibited by the Central Bank of Barbados - What the legislation would have previously provided for is that banking business under the previous definition would have been wider. Sir, banking business before that would have meant the business of receiving money from the public or receiving money on savings accounts. Sir, under the current

legislation it would be receiving money on a current account, or on a savings account, but without the words "from the public". Sir, this would make it now permissible for licensees to select the clientele with whom they wish to conduct banking business.

Mr. Speaker, the existing definition presupposes that the business of banking must be offered to the public as a whole and cannot be restricted to a segment of the population. Sir, this Amendment would bring it in line with the current international business legislation but also, the request of the banking sector and the thinking of the Central Bank of Barbados.

Mr. Speaker, I beg to move that this Bill be read a second time.

Hon. F.J. STUART: I beg to second that, Sir.

Mr. SPEAKER: The Honourable Member for St. Michael North East.

Hon. Miss M.A. MOTTLEY: Mr. Speaker, Sir, we have no difficulty, in principle, with the Amendment which is proposed. The Honourable Minister would have addressed that portion of the Amendment which relates to the offshore banking sector and to facilitate, essentially, their participation into domestic banking and, in principle, we have no difficulty with that. I do believe, however, that it is appropriate in my short contribution to ask a few questions pertaining to the financial institutions.

I noticed that there is a further amendment to exempt those institutions registered under the Friendly Societies Act and the Cooperative Societies Act and, I assume, that is for the purpose of removing any ambiguity that might otherwise exist, because those institutions both have their own parent legislation.

Mr. Speaker, I want to address a wider issue in the Budget Speech of this year. The Prime Minister would have indicated to this Honourable Chamber that the Government of Barbados had signed a Memorandum of Understanding with CLICO and I wonder whether there is any further update but, Sir, more to the point, when will the Government lay the Memorandum of Understanding before the Chamber so that we might better understand what obligations, if any, have been accepted by the Government of Barbados in respect of CLICO?

Mr. Speaker, he also indicated then, at that stage, that there was to be the establishment of an oversight Committee, four of whose members would be appointed by the Government and the other two would come from CLICO. Sir, in the circumstances, we expressed our concerns then and I repeat them simply now, to make the point that there is likely to be some confusion where the

duties of directors start and end and where the duties of the Oversight Committee starts and end.

Sir, we, as well as the public, are at a severe disadvantage without sight of the Memorandum of Understanding, which might address some of these issues but, in the same way that the Government of Trinidad would have made its own Memorandum of Understanding with C.L. Financial before Parliament, we are simply asking that Government does the same here.

Mr. Speaker, there are still too many stories of persons seeking to withdraw pension funds and annuities since February and March, who have not been able to get their money and without more, I think there would be a level of comfort if persons understood in greater detail what is required. It is for this reason that the Opposition continues to support the process of judicial management because an application for judicial management would, at least, ensure that the assets, which are owned, are in no way reduced over the period of time, such that there is no compromise on the ability of those depositors or policyholders, to be able to get back 100 cents in a dollar on what they would have put in respect of CLICO.

Mr. Speaker, in addition, we believe that the process of judicial management brings certainty and allows us to act in a way contemplated by the legislation, and that by the establishment of an Oversight Committee, particularly having oversight over aspects of what the Prime Minister calls expenditure, may well open the Government up to some level of liability in respect of decisions taken whereas, if it is done under a court approved regime, no different from how a proceeding in insolvency, for example, may take place under a court approved regime, that there would be greater comfort on the part of the policyholder and depositors that their matters are being taken care of in a manner that is transparent, fair and equitable.

Mr. Speaker, very simply, we are asking the Government when they will lay the Memorandum of Understanding before this Honourable Chamber that sets out what are the obligations of both the Government of Barbados and CLICO Holding Barbados, if that was the entity with whom it was signed.

We understand the public announcement of the Prime Minister about his desire to facilitate a sale, but whether a sale is to be facilitated or not is, in fact, not prevented by the Insurance Act, or indeed, prevented by going for judicial management. The very Act contemplates that the assets of the company can either be sold in whole, or in part, even if there is an order for judicial management.

Mr. Speaker, given that the Government has deemed that route is too expensive and too cumbersome, we believe

that there is an obligation to share with this Memorandum of Understanding and we believe that in so doing, we will be in a better position, as will the policyholders and depositors, to be able to determine what are their appropriate rights in the circumstances.

Mr. Speaker, we note there is already a certain tightness in our fiscal situation that does not give the Government much elbow room, even though it has already publicly stated that it has a commitment to those policyholders and depositors both locally and in the sub Region.

I believe that there has been progress, as I understand it, in the Eastern Caribbean in relation to British American. I will not speak to the details of it because I do not believe that is for me to do but, by the same token, the persons they may well be in a more advanced position in terms of understanding what is happening and a way out than here in Barbados. Sir, at the very least, we feel that if the Government has bound itself by way of a legal document, that it ought to be shared with the public of Barbados.

Mr. Speaker, I am obliged to you, Sir.

Mr. SPEAKER: The Honourable Member for St. Lucy.

His Excellency D. St.E. KELLMAN: Mr. Speaker, I too rise to support this Amendment. I also want to make the point that Government also has to be very careful what action it takes. Sir, everybody knows when you go to Court the cost that is incurred. It is also interesting to hear the Honourable Member making the point, as it relates to British American that progress has been made. Sir, everybody knows that British American was the main sticking point and there was no action taken to go to Court on behalf of British American, even though that was the main sticking point.

4.00 p.m.

Clearly, if you have made progress without having to go to Court on that particular matter, one can understand the decision not to go to Court for review on that particular matter. Therefore it is in the interest of the clients of CLICO to ensure that since a similar problem has been solved, or nearly resolved with British American, the ground rules are even better as it relates to CLICO.

Sir, as we go back to the financial institution, when one looks at what is happening in the world, it is good to see that the Parliament of today is now changing the ground rules, as it relates to the financial institution, because it shows that the banking facilities we offer in this part of the Region are much stronger than where you would

expect them to be elsewhere. Sir, let me explain what I mean.

Sir, under normal circumstances, one would have thought the reverse to be happening. One would not expect us to be opening up our financial institutions at this point in time. It is clear that the hemorrhaging taking place in the world, has not damaged us the same way it has damaged the outside markets. Now we are in a better position to offer comfort to outsiders. We, sometimes, have to accept that we are fortunate, and we also have to accept that because other people have done things, we too cannot just blindly follow these procedures.

It is clear that there are other countries who have gone in the direction that the Honourable Member has asked. When one looks at what is happening in those countries, one must ask the question, can we put our institutions in the same position that they have put theirs? I am saying that those countries that rushed and made the decision, a lot of them are now sorry that they took that decision.

I am saying that at the end of everything, we in the Caribbean will be happier. I am confident we will have a better company to deal with, but it takes time and we need to ensure that we dot the I's and cross the T's before we rush blindly into things following others.

Sir, I am happy and personally believe that the whole approach to this particular matter, previously discussed by the Honourable Member, of what has occurred in Barbados is the right decision, and at the end of the day we stand to see a PAN Caribbean company emerging, which will be in the interest of the whole Caribbean. Sir, if we had gone the other way, we would have deprived the Caribbean of this golden opportunity.

I hope that the public would bear with the Government, and understand that this is not an issue you can take lightly and ignore, but you have to trust the players because this is where Caribbean unity must be demonstrated, where everybody must come on board to ensure that everything is done in the interest of the policyholders, shareholders and the Region. We now have a golden opportunity for this to occur.

I thank you.

Mr. SPEAKER: The Honourable Member for St. James North.

Mr. R.C. EASTMOND: Sir, in the proposed legislation, which the Honourable Member for St. John, the Honourable Prime Minister, has just introduced in the Second Reading, there is some reference to Friendly Societies. For those of us who are old enough to know of

the operations that existed in Friendly Societies, in many ways they can be taken as the precursors to the Cooperatives and Credit Union Movement, but in many ways they differ too.

I remember, in olden times, in my area there was a Friendly Society called the "Vigilant". Interestingly, there was one, also in the Parish of St. James, but in the Constituency of St. Andrew called the "Buccadeer", a strange name to give to a Society that is supposed to be friendly. Then there were some like "Bright Stars" and "Chiming Bells". Sir, "Chiming Bells" is legendary because one of its leaders actually sat in this Honourable House and served his Constituency, Party and this Honourable House with distinction.

Sir, the fact of the matter is, Friendly Societies are either dormant, moribund, or totally vanished from Barbados. In an era where relatively new financial institutions have more or less replaced them, then this Honourable House has to ask a number of questions, especially when individuals who are interested through inheritances and legacies raise particular queries like, what really is the current status of the Friendly Societies of Barbados? If you ask that question of the Government Department responsible for Friendly Societies, usually they are not able to give either an immediate response or any response, so, that leaves me with the impression that a lot of the documents and the records in respect of the regulation of Friendly Societies may very well be had only in our archives.

I have encountered situations where persons like 70 or 80 years old, can say that some Friendly Societies owned real and personal chattel property, and the question how to dispose of that chattel property presented problems in cases where a lot of the members, and in some case all of the members of specific Friendly Societies have gone to the great beyond.

I remember a case where this survivor from the area where the Buccadeer used to operate, but who belonged to a totally different Society was in a position where his mother was the last occupant of a chattel house owned by a Friendly Society. This particular person who had inherited it from his Mum was in a quandary as to how that chattel would have been disposed of, whether he had a right to it, through an inheritance, or whether he could have invoked the assistance of the particular Government Department to guide as to what the condition of the regulations were at the time of his application.

We need to be clear where we are with Friendly Societies in Barbados. The fact of the matter is, in this modern era they have proven to be unattractive. They used to accept tiny deposits of 0.25 cents, 0.50 cents and such like. People actually called them Lodges. The transactions

of the record would normally have 0.25 cents recorded every Monday or Saturday, depending upon when people paid. There was a card issued.

Sir, then there was something called a “Levy” which these Friendly Societies offered. In the case of the death of members of these so-called Lodges, they used to be called Lodges, certain death benefits were paid. A lot of these Friendly Societies existed before the National Insurance Scheme came about, and before Credit Unions really took off in Barbados.

I asked a number of questions in the last year-and-a-half of the Department involved in conducting and supervising the regulations of Friendly Societies. Then I turned to an Honourable Member of this Honourable House, and I gained information from that Honourable Member than I did from the Department. That Honourable Member knows who he is, and he knows which Friendly Societies have been close to his heart.

Sir, can you imagine I called a department and was actually interviewing them, on the last six or seven known active Friendly Societies? I had to turn to a colleague at the Bar, a political opponent and a seer of Law, for advice.

Asides.

4.10 p.m.

Mr. R. C. EASTMOND: Sir, I want to register my concern, as we look at this particular measure before the House about the behaviour of some commercial banking institutions. Already, this Parliament has heard that a number of commercial banking institutions like to lend shortly, and like to get back their money in short periods of time, and there is great temptation for them to finance things like videos, stereos, refrigerators, freezers, motor cars and such like. Sir, we have over the years, persons like the late A.W.A. McClean and others questioning the extent to which commercial banks are engaged in developmental programmes, especially in relation to the productive sectors of the economy.

Sir, only within the last nine or ten days, I heard a banker say that investing in agriculture by a commercial bank, was like investing in dirty water. He was saying that the risk attendant on investing money in agricultural projects, was such a great risk, that since the return to farmers was low, they would shy away from promoting agricultural products. Sir, this explains why Government has had to intervene.

The late Right Excellent Errol Walton Barrow as he now is, was careful to introduce a Barbados Development Bank and the purpose of that Development Bank was to promote entrepreneurship locally and also to encourage

people who would otherwise find it hard to be financed, to be able to gain access to funding.

Unfortunately, the default rate was alarmingly high in circumstances where some of the persons who owed the Barbados Development Bank could have paid. I know one man, a decent northern citizen, when he got his Barbados Development Bank loan, paid it off in record time. He was an operator of a minibus and he said that in conscience, although he knew that some people who borrowed from the Barbados Development Bank did not pay back because it was seen as a Government institution that, in conscience, he could not draw money that was really generated by the loan from the Barbados Development Bank and default on it.

Sir, beyond the fact that the commercial banks do not engage in what they call speculative lending, there are some worrisome habits being practiced by the banks. Only this year, a certain commercial bank with headquarters in Canada, I believe, issued to a number of Barbadians, a warning that after one day of the monthly deadline for a credit card payment, the charges would go up on credit card transactions.

In addition to that, in the last six or seven years, we have seen many commercial banks imposed fees and charges, not only on dormant accounts, but where particular bank balances were at a certain level that they perceived to be too low, they hit poor people with these very oppressive bank charges.

In fact, if you read some of the notices given by commercial banks to clients, sometimes when you read and interpret what is coming through on those notices, it seems as though on some transactions they take out, let us say \$1.50 and then a \$10 is nearby every month or every period. Sir, this makes the client wonder, the extent to which he or she is not only being made to pay charges, but the extent to which there is equity in charging ordinary clients.

I have seen bank statements where fees due, \$1.50, fees due \$10.00 same time, issued at the same time and on the same amount. Years ago, the Central Bank of Barbados said that it was prepared to use moral suasion to talk to these banks to let them ease the poor.

The typical Barbadian person who banks with a commercial bank, does so out of a conservative attachment to a belief that the safest place to put your money is in a commercial bank. No doubt, our banking regulations have been so tight that, indeed, the integrity of the banking system as a whole is not being undermined and will not be easily compromised.

If the banking sector has been able, Sir, to survive all these years on earning from interest on loans, earnings from interest on overdrafts, earnings from interest in foreign exchange transactions, earnings of interest for granting advice and such like, the question arises, why do they impose charges on persons whose bank balances are sometimes nothing more than \$1 500 and \$2 000? Sir, from a banker's perspective, a depositor holding \$1 500 or \$2 000 is a tiny depositor, but from that depositor's perspective that may be all that the depositor has.

Sir, Barbados still has people who live long and die without having substantial amounts of money on their bank account. The result then is for us to wonder how should the bank really deal with the public, when it comes to extracting monies from the public in circumstances where they can do well, even if they do not make these charges.

The final question I would ask, Mr. Speaker, has to do with the Cooperative Society Act, especially as it relates to the regulation of the Credit Union Movement. It has been some time since, Sir, a Cooperative Societies Act has been proposed. The outgoing Barbados Labour Party Administration, which demitted office in January of 2008, was committed both to a new Cooperative Societies Act, and also to dialogue with interested stakeholders on the whole question of modernising the Law and the regulations that touch and concern cooperative societies and credit unions. I would like to know, Sir, what is the current Government's position as regards its understanding of the shortcomings of the Cooperative Societies Act and its plans to do something about such shortcomings.

I wonder too, Sir, the extent to which Government will join with others in educating the public about the different financial institutions and financial instruments available to the public. This is a critical issue, because an old person, 70-years-old may, in this era, turn and frown on an institution like a credit union clearly not understanding how Treasury Bills work, and clearly do not understand too, what shareholders in companies are all about.

We have to educate the public to the wide variety of institutions. There are many institutions, banks, non bank financial intermediaries, insurance companies, and then there are many financial instruments like global balance funds, mutual funds and such like, where the return on those is actually higher than the return, both of an ordinary time savings deposit, as well as on a fixed deposit.

In fact, the Honourable Member for Christ Church West might want to use his knowledge, his information and his experience in this matter to tell this Parliament about how his experience has revealed to him that there are particular instruments that are attractive for investment and then there are particular instruments that are not attractive for investment.

I recall about five years ago, the National Insurance Scheme saying that in the market of the era, the best investment was in real estate, as opposed to even Government Paper or other securities. The best investment, they said, was in real estate, and that is how the Humphrey Walcott Building was established, and that is how the National Insurance invested in real estate elsewhere, on the premise and footing that real estate was the best possible investment. Sir, it was so then and I believe it is so now as well.

4.20 p.m.

Mr. Speaker, I do not expect the Honourable Member for St. John to have to expatiate largely on this particular matter and to reply to me directly now, but he could give some of the ideas I have raised some thought, take some time on it, and acquaint himself as much as he can because he is not unknown to acquainting himself rapidly about a different number of things, and even different number of personnel in the country.

Sir, I hope that a day would come soon when we are able to win our people in Barbados over to a new attitude to money, to the management of money, to thrift, to investment and to ensuring that they can secure the welfare of their families in sensible ways.

I thank you, Sir.

Mr. SPEAKER: I am obliged. The Honourable Member for St. Philip South.

Mr. A. D. BRATHWAITE: Mr. Speaker, I want to make five short points. Let me begin on one of the points made by my good friend, the Honourable Member for St. James North, because a couple days ago one of my constituents brought to me a letter from a bank whose headquarters is in Canada which, in essence, said that unless he paid off the balance on his Credit Card Account by June 18, I believe it was, they would charge him interest at an increased rate. Of course, my constituent was a bit incensed by that because, to begin with, if he was able to pay off his account in the manner they required, he would have done it.

In essence, what this letter basically said was either accept our new terms, return the card or you would pay an increased rate. Mr. Speaker, as a user of the credit card service in Barbados I have to say, like my constituent, that I was very upset by the cavalier manner in which the bank took the approach that they can increase the rates significantly.

Sir, the other point I want to make is with respect to whether or not we should look at some other institutions and determine whether they are not themselves financial

institutions. Sir, recently I saw a statement from one of these companies that says no deposit, come, you do not have to pay for anything for three months. Sir, lo and behold what this statement showed me was that in less than nine months this particular company had charged an interest rate tantamount to 38.5 per cent. Mr. Speaker, I found that scandalous and that is why I question whether or not we do not have other companies in Barbados which we should not consider whether or not they are, in fact, not financial institutions because they are charging interest rates higher than banks in Barbados.

Mr. Speaker, I want to say to anyone hearing my voice who can do better... Mr. Speaker, just this morning I saw one of my friends of many years and I remember that during his first marriage he and his wife took the position that they could not afford to furnish their house completely and when we went to their home they had cushions on the floor. We ate on the floor and we played scrabble on the floor. We did not mind the fact that they did not have enough furniture.

Mr. Speaker, I want to suggest that the approach they had in the late 1970s is probably better than going to these institutions that are saying come bring your money and three months after the fact you end up paying interest rates of over 30 per cent. Mr. Speaker, this is another role that the credit unions used to play and continues to play in terms of being a cheaper source for persons seeking to furnish their homes than going and following these advertisements that seem so good but, at the end of the day, you end up paying much more for the cost of your furniture.

Mr. Speaker, we need to look at whether or not these furniture dealers are not, in fact, financial institutions and whether they should not be regulated under the Financial Institutions Act so that we have some recourse in terms of the level of interest that they charge.

Sir, I want to use this opportunity to ask the Minister of Finance and the Minister responsible for International Business to yet again look at the issue of Trust companies in Barbados, and insist that we do something about the capitalisation requirement for Trust companies in Barbados which still remains at \$2 million, which I believe prevent many interested players from getting involved in the industry. Sir, just like we are doing here today, we should consider reducing the capitalisation requirements or having different types of licences so that we could encourage more players into the market.

Sir, at this time more so than many other times in the history of our country, we want to encourage more Barbadians to get involved in any type of business that would bring foreign exchange into this country, therefore I am again asking the Government to let us look at the type

of licenses we are issuing in terms of Trust licences, look at the capitalisation requirement and try to reduce the capitalisation requirement and try to encourage more entrepreneurs to get involved in the Trust business.

Sir, two weeks ago, I met with a couple of potential clients who came into Barbados, one from Venezuela and the other from the Dominican Republic, looking at establishing banks in Barbados. Sir, this is because of our reputation. We have a very short window within which we can utilise our competitive advantage internationally and we would have more and more inquiries for banking business into Barbados. I want to encourage the Government and the Ministry responsible to ensure that when we have inquiries, we do everything to facilitate our potential investors.

In this regard, I want to say that my experience over the last couple of weeks dealing with a couple of officers at Invest Barbados and the Central Bank of Barbados has been outstanding. In fact, one of the potential clients actually said that they were at that point in time looking to purchase a bank in Bermuda, but they were so impressed with the professionalism of the officers at Invest Barbados and the Central Bank of Barbados, that they have actually asked for a proposal.

Mr. Speaker, I want to encourage us, as a country, to single-mindedly ensure that we maximise the opportunity that presents itself to us now in terms of our outstanding reputation, because we must do as much as possible now to attract business into Barbados.

Sir, I cannot help but comment on the Leader of the Opposition's position with respect to CLICO because I have said on more than one occasion that we seem to have forgotten that if there is a weakness in Barbados in terms of our financial regulations, it has to be with respect to the insurance industry. In fact, it is the previous Administration who created that weakness by not providing the tools and the requisite personnel within the Supervisor of Insurance Department to ensure that our insurance regulations and the regulations of our pension funds were the best possible.

Mr. Speaker, I have said on more than one occasion that I can say that with respect to our banking regulations, but I do not feel comfortable that I can say that with respect to our insurance regulations, and I want to be able to say that we have the best insurance regulations possible.

Mr. Speaker, it is the previous Government which in essence has now placed us as a government between a rock and a hard place with respect to which position we take with respect to CLICO. We could go the route in terms of judicial intervention, or we could go the route that we have taken, but either way it is a difficult path for us to take. It is not an easy matter for us to address, but we did not create

it. That is the point I want to make and remind the Leader of the Opposition that they contributed and that we have been placed, as I said, between a rock and a hard place, but we will continue to do everything within the best interest of the shareholders and employees of CLICO and the good people of Barbados.

I thank you, Sir.

4.30 p.m.

Mr. SPEAKER: The Honourable Member for St. John.

Hon. D. J. H. THOMPSON: Mr. Speaker, let me thank all Honourable Members for their contributions. I have listened and imbibed their suggestions, particularly those of the Honourable Member for St. James North regarding cooperatives and friendly societies. I believe the Honourable Member is aware there is a proposal to set up a Financial Services Commission and that all of the non-banking financial institutions will be regulated there.

I believe the Honourable Member is also aware that the Democratic Labour Party has pledged to provide the platform for credit unions to be more actively involved in a wider range of investments in our economy. I also believe the Honourable Member would be aware that in the current Cabinet, there are at least five persons who have held top level senior positions in the cooperative movement and are extremely knowledgeable, more knowledgeable than any previous Cabinet in terms of their actual experience, in relation to the operations of cooperatives and credit unions.

Sir, that is the direction we have agreed to go. It will not be exactly as was designed or anticipated by the previous Administration, and I am referring to the Financial Services Commission but it is on line for implementation. Sir, that Financial Services Commission will take care of some of the matters that the Honourable Member has raised.

Mr. Speaker, regarding the issue of the attitude of banks, this is something where, in an era in which we have become more opened, Ministers of Finance do not exercise the level of influence that they used to exercise when I was last Minister of Finance. Therefore, one's ability to influence decisions made by banks has been reduced considerably.

Mr. Speaker, you would have noticed in both the Financial Statement and Budgetary Proposals and the Estimates debates, a lot of heavy weather was made about the external position, vis-a-vis, the external assets held by foreign banks. Sir, in 1994, that would not have been an issue because we had not liberalised the situation to the extent that the previous Government had liberalised it.

Therefore, there is now a situation where people would light a fire, according to the Honourable Member for St. Peter, would throw gasoline on that fire and then call the Fire Service to put it out. Sir, people would then pat themselves on the back and would want to be praised for telling somebody else to call the Fire Service.

Sir, that is also the situation in relation to CLICO, if there was ever a time that CLICO (Barbados) should have been put under judicial management, it was not in 2009, it would have been in 2004, when the deficit in the Statutory Fund was first discovered. That is when it should have been put under judicial management because it did not own the assets it now owns. It is in a much stronger position, vis-a-vis, the assets it owns, than where it was in 2004.

Mr. Speaker, it is true there was a shortfall on the Statutory Fund but the effect on that shortfall on the Statutory Fund, in 2004, in relation to the Barbados insurance sector, was more significant, or could have been more significant than in the year 2009.

Mr. Speaker, one country in the Caribbean put CLICO under judicial management. When CLICO was put under judicial management, people stopped getting their health payments paid. They stopped getting their car accidents claims paid. People were lining up outside the institution and there was a run on the institution, and then they shot the judicial manager.

Hon. Miss M. A. MOTTLEY: On a point of order. Mr. Speaker, the Honourable Member is misleading this Honourable House. Sir, the company to which he is referring to go under judicial management is Colonial Life Insurance Limited, which is the life insurance arm and not the general property management arm of CLICO, which is a separate company.

Mr. SPEAKER: Please continue, Honourable Member.

Hon. D. J. H. THOMPSON: Mr. Speaker, once again, the Honourable Member for St. Michael North East displays an amazing amount of ignorance in this matter. I understand very intricately the corporate structure of CLICO. That is why when you use the word "CLICO", you have to be careful how you are using it. Sir, there is CLICO (Barbados) which has a life insurance company licensed in Barbados, with branches in the Caribbean. There is CLICO (Trinidad) Insurance operation, which was not supposed to have branches but which was selling policies in the Caribbean, including annuities to Governments.

They were not protected because they were not branch operations. They were agents leaving Trinidad and selling policies and any due diligence carried out would have shown that they were not protected, neither by their

domestic legislation nor by Trinidad legislation. Sir, these are simple matters. All they require is a little careful analysis and no hasty decisions, and hasty decisions have already been made.

Mr. Speaker, we were told in the Financial Statement and Budgetary Proposals debate that we should bring CLICO under judicial management like Trinidad. Sir, Trinidad has brought CLICO under judicial management. Trinidad signed a Memorandum of Understanding. We were told that the Trinidad Government did everything to protect its policyholders.

Sir, people lost their jobs in Trinidad. People cannot be paid. There was a run on a bank but in Barbados, not one single job has been lost. CLICO (Barbados) is still operating. All claims are being honoured. There has been no bail-out by Government, and the extent of our involvement in the operation is to have a Memorandum of Understanding in relation to the oversight of the sale only of the licenced assets, or of the supervised assets, for example, the insurance company.

Asides.

Hon. D. J. H. THOMPSON: Mr. Speaker, as usual, the Honourable Member is hasty. That is why the Opposition Benches are empty today. The Honourable Member is always rushing and chomping at the bit. Sir, when one goes to buy a company, one does something called due diligence. Sir, one of the clauses in any due diligence arrangement is that no unusual expenditures should be incurred during that due diligence period. Sir, all we have done is to have a Memorandum of Understanding telling the company that the Oversight Committee wants to be able to monitor any large expenditures, so that no unusual expenditures would take place during that due diligence period.

Mr. Speaker, if you are selling a bank, you enter into a 90-days due diligence exercise, and in that time the bank does not try to sell off its assets. It does not intend to renew leases. That due diligence period is one in which people come in and analyse the financial state of the entity. Sir, it is a standard term that no asset should be leased or disposed of and no unusual expenditures should be incurred. Therefore, part of the Oversight Committee's remit is to take the same steps that any enterprise going through a due diligence period would take.

4.40 p.m.

Sir, when you sign a due diligence agreement too, there are certain understandings in relations to the duties and the obligations of the Directors. Sir, We have not given any undertaking.

Mr. Speaker, I am saying here now that I know, and I am saying to the people of Barbados, to whom I have given guarantees in relation to jobs and have come through; guarantees in relation to payment of their annuities and they have been honoured; guarantees in relation to their insurance policies and they have been honoured.

I am saying here and now that there are no undertakings that have been given by the Barbados Government in that Memorandum of Understanding. What we have given undertakings on, and I will continue to give them is that the Barbados operation will meet all of its legitimate obligations in Barbados and in the Eastern Caribbean where we told people to go out and conduct business.

Mr. Speaker, it is true that if the Government had to look for a sum of money for a bail-out, that it would be a significant sum but the Government of Trinidad & Tobago has now said that it has CLICO Trinidad back on the road. Sir, that has been announced. We heard a few weeks ago that the injunction would stop Barbados and the effect of the injunction, but the Minister of Finance in Trinidad said that the injunction has not been registered in Barbados and that they do not intend to register it in Barbados. Sir, I said so in this House, but we heard that I do not understand what is an injunction, and the former Attorney-General talked about extra territoriality and a whole set of legal mumbo-jumbo.

Mr. Speaker, again I say that Honourable Members on That Side have to stand up to the reputation that their Party likes to boast of. Sir, they are the legal luminaries and, Sir, we are the last class nitwits. We are not fit to be Lawyers or professionals. We belong to a Party that is associated with the downtrodden. There are no brand-name politicians over here so we know less than anybody else.

Mr. Speaker, we were not born in Sandy Lane. We did not grow up there, and we do not have any association. Sir, they say that somebody called somebody last night to tell them what is in the OECS Agreement, as if it is a secret. This body called me yesterday to tell me they are laying documents as if there is some mystique and some grand design.

Mr. Speaker, our first commitment is not to any individual in CLICO. It is to the 1 500 jobs and, Sir, all the 1 500 people are still working. Sir, our commitment has been to people who have pension funds and they are still working. Sir, the Honourable Member is enquiring about Rayside. Yes, the 40 people from St. Michael North East are still working at Rayside. Sir, they are still there.

Asides.

Hon. D.J.H. THOMPSON: I was asked and I have already quoted the number in here because allegation was made against this Government that we were threatening jobs when, in fact, their own Member of Parliament, wanted us to put the company under judicial management. Their own Member of Parliament wanted us to destroy the company but, Sir, therein hangs a tale. Sir, as long as you put your political ambitions ahead of the interest of people, and ahead of the interest of ordinary Barbadians, who have jobs in this economy, then you are going to have a problem.

Mr. Speaker, if a person feels that by destroying a company, which it feels has links with an opposing political Party that would end the employment of 1 500 people, stop people from getting their pensions; stop people from getting their health payments and their car settlements just so as to satisfy their political ambitions...Sir, that is what has been happening.

Mr. Speaker, in Barbados, we have not gone down that route. We have been deliberate. We have been careful. We have been taunted at every step of the way and the most salacious innuendos have been propagated by employees of the Barbados Labour Party and their satellites all over Barbados about our sinister intentions in relation to this issue.

Mr. Speaker, I did not negotiate the Memorandum of Understanding. It was done by the officers in the Ministry of Finance. I held a meeting and an Oversight Committee was set up with a former managing partner of Price, Waterhouse, Coopers, Mr. Andrew Marshall, the Solicitor-General of Barbados, the Permanent Secretaries in the Ministry of Finance, Mr. Thornhill from CLICO and Mr. Ellis from CLICO.

Sir, that Oversight Committee has accepted bids and there is currently on the table a serious offer in relation to CLICO Mortgage Finance, which would see the absorption of that portfolio into another mortgage company in Barbados and there are about four bids in relation to the other operations of CLICO. Sir, it is attractive enough to get bids.

Mr. Speaker, the Minister of Finance and Prime Minister in the Bahamas has indicated that they are also selling and that they have followed the Barbados model. Sir, when this first happened everybody was going around like a headless chicken, but we said the first thing to do was to calm the market. Sir, you know why? Let us talk about our experience with the last two insurance companies, I know of, that went into judicial management in this country, or into liquidation.

Mr. Speaker, the company was licensed by the Barbados Labour Party called Narsham. I am not going to

talk fully about Narsham today because I am going to keep the relevant information. Sir, I had a case of four people in St. John, who were involved in an accident, where two buses, owned by the Government of Barbados, collided and the buses were insured by Narsham. The then Government never said that it would come forward and settle the claims.

The Government went the route of hiding behind an arrangement put in place by the Court and those people got only a minor percentage of the money they were entitled to. Sir, some hurt their backs and one girl was pregnant and was severely injured. Sir, there were more than 50 people on that bus and other people in this country had to abandon their claims.

There are people who had accidents with Transport Board buses and, despite the fact that they entered into an arrangement with an insolvent insurance company, the Government never stepped up to the plate. The Honourable Member for St. Michael North East was Attorney-General and the Honourable Member for St. Joseph was Attorney-General and they never said that the Government had an obligation, having contracted with an insolvent insurance company to settle those claims for Barbadians.

We have chosen, instead of that, to go the route, as did the Democratic Labour Party after the BCCI scenario, which is another example. Sir, Barbados is the only country in the world, where after BCCI collapsed, the depositors got \$0.75 in the dollars. Sir, it is the only country in the world, because we put our National Insurance to work, we got a partner in the insurance to come forward and we found a debt workout solution for the BCCI situation. Sir, a lot of people forget that.

Mr. Speaker, BCCI had far-reaching implications, even for the accounting profession but, in Barbados, we were able to find a solution. Sir, I follow that very worthy model and tradition that the Democratic Labour Party has always pursued to ensure that people can have confidence in our economic system.

4.50 p.m.

When our dollar was tested, our position was that confidence in our economic system was paramount, and it has served us well.

Sir, Great Northern is another example. There are people in this country, I think 121 of them, who wrote to them for 14 years and cannot get a cent. There are some families that were totally destroyed as a result of injuries sustained by persons. They wrote to the former Honourable Attorney-General. I see copies written to the Honourable Member for St. Joseph and they never had the courtesy of a reply. They wrote to the Honourable Member for St. Michael North East, and not even the courtesy of a

response. The files are there in the Supervisor of Insurance's office.

Hon. Miss M.A. MOTTLEY: On a point of order. Sir, if the Honourable Member has a letter written to me by anyone from Great Northern he must produce it. As usual he is speculating.

Mr. SPEAKER: Honourable Member, please continue.

Hon. D.J.H. THOMPSON: Sir, the point is, that is another example. Fortunately, the only people that write to me, as Minister of Finance of this country, do you know who write to people, people living in the island, who cannot get their money from Trinidad's operation of CLICO, asking whether Barbados would intervene.

When we realised how severe the situation was, as an act of faith and commitment, the Government of Barbados agreed that even in these tough economic times, we would find the sum of \$10 million to put into a Regional fund to ensure that policyholders throughout the islands could be satisfied. That is not in respect of anything in Barbados, for all of those who continue to peddle the misinformation and the slander. That is in respect of a fund set up by the Region, for which none of the claims relate to a Barbados company. They relate to Trinidad's operation, but we felt that it is sufficiently important that the OECS economies remain aloft.

Asides.

Hon. D.J.H. THOMPSON: You know where to get other information, go and find it the same place, the same truck you drive around all the time and see if it drops off.

Mr. SPEAKER: Honourable Member.

Hon. D.J.H. THOMPSON: I am sorry, Mr. Speaker.

Sir, let us understand what we are saying because this is a very serious matter. Barbados, from the outset, had a model and position in relation to CLICO, which everybody has come around to the position that it was the correct position. Judicial management cannot work and there is a reason why judicial management cannot work, not because of the example I gave, but because you are dealing with a region-wide company. I am not only dealing with the prejudices and sensibilities of Barbadians. If you put it under judicial management here, you are going to run on every other Branch's operation of CLICO in the rest of the Caribbean.

Sir, why? Let me tell you frankly why. This is my firm belief. Barbadians acted differently when presented with the same set of circumstance than people elsewhere in

the world. That is in modesty. It is not arrogance, but that is a fact of our culture, Barbadians act differently. I have never seen people lining up outside of banking institutions in this country, running on the institution asking for their money, ever. People trust their public institutions. There are people who had a vested interest in destroying them. This has only surfaced recently, because the only thing that the Democratic Labour Party can be credited with time and time again...

Asides.

Hon. D.J.H. THOMPSON: We supported the Government in relation to Cricket World Cup. We supported the Government in relation to the Caribbean Court of Justice issue, and I can go through the list. There was not a major divide in this Parliament on issues of national significance. All of a sudden, there is a mad rush and haste to tear down public functionaries and institutions by the same people who set the fire. They set the fire in 2004. They never put it under judicial management then. They allowed the situation to fester until 2009, poor more fuel on it.

Sir, the former Minister of Finance said that it was a great and well-ran company, I give it my 100 per cent support. He opened the building in Town and said it was a model in insurance and investment. He said he would let nobody get in between him and CLICO. All of that was more gasoline being poured. All the time he knew that the Supervisor had said that there was a deficiency in the statutory reserve, but the only time he would remember that is when he got in Codrington Hill, the night of a public meeting by the Barbados Labour Party. He suddenly remembered their problem and CLICO's major problems. Sir, he suddenly remembered, but from 2004 to 2008 he did not know of any problems.

Now that recommendations are made from people who do not come to equity with clean hands, making all kinds of recommendations, it should be under judicial management and we must see the MOU. The public of Barbados would not trust you with a two-year-old child. You do not deserve it.

Asides.

Hon. D.J.H. THOMPSON: The Honourable Member for St. Thomas always likes to jump in where she should not. I am going to restrain myself, Mr. Speaker, today, from what I have to say.

Asides.

Hon. D.J.H. THOMPSON: You would not speak in here as you like. You have a different problem, and a big one too. I am not going into that today, not a child anyone.

Mr. SPEAKER: Honourable Member.

Hon. D.J.H. THOMPSON: Sir, the point I want to make is that we sought to find a solution, and we had to face a situation in which total negligence had occurred for five years, and now, in this holier than thou attitude. At least in Trinidad when the Minister of Finance felt that she was wrong, she came to the public and said what the facts were. In here the Honourable Members on That Side said they did not see it. They did not know. The file never came to them, et cetera. It is a totally different culture, as I said, that we have in this country.

Sir, I cannot account for how people will react in other countries in the Caribbean. Barbados is the third best regulated financial system in this hemisphere. The gap between us and a lot of other countries in the Caribbean is significant. Now you cannot have it both ways.

The Honourable Members on the Other Side, when I made that statement before, said it is a credit to us that it is the third best regulated. We are who put it there, and now that we are now using prudential measures, accepted internationally, to deal with a challenge faced by our financial sector, the Honourable Members are giving advice that not even President Obama is accepting.

They have bailed out American banks without conditions in the interest of their financial system. They did not put in any judicial managers. They did not say to go under the Bankruptcy Act. There are some companies that will be heading there, but the vast majority of US financial institutions, banking institutions and failing companies have been bailed out without conditions.

5.00 p.m.

Sir, but in Barbados we are to use the Court system, clog up people's claims, delay and frustrate them to prove a nonsensical point, made by somebody who is misguided both in Law and in reality on this occasion. Sir, I am not following that advice. I am not following the advice of the Members on the Other Side in relation to this issue, because our principal focus is on protecting the 1 500 jobs, protecting pensions and protecting investments in Barbados and that will continue to be our focus, Mr. Speaker.

I thank you, Sir.

Asides.

Hon. D. J. H. THOMPSON: I beg to move that this Bill be read a second time.

The Hon. F. J. STUART: I beg to second that, Sir.

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

On the motion of Hon. D. J. H. THOMPSON, seconded by the Hon. F. J. STUART, the House resolved itself into Committee on the Bill, Mr. S. A. LASHLEY in the Chair.

COMMITTEE

Mr. CHAIRMAN: This House is now in Committee.

Clauses 1 to 3, inclusive, were called and passed.

On the motion of Hon. D. J. H. THOMPSON, seconded by the Hon. F. J. STUART, Mr. CHAIRMAN reported to His Honour the SPEAKER, the passing of one Bill in Committee, and Mr. SPEAKER resumed the Chair and reported accordingly.

On the separate motions of Hon. D. J. H. THOMPSON, seconded by the Hon. M. A. LASHLEY, the Bill was read a third time and passed and cited as the Financial Institutions (Amendment) Act, 2009.

ORDER NO. 3 – THE NATIONAL INSURANCE AND SOCIAL SECURITY (AMENDMENT) BILL, 2009

Mr. SPEAKER: The Right Honourable Member for St. John.

Hon. D. J. H. THOMPSON: Mr. Speaker, this is a pretty simple but very important initiative. It is not true to say that there have not been amnesties before, but this amnesty, Sir, offered by the National Insurance Department, in respect of interest and penalties has been designed in such a way as to avoid some of the pitfalls of the previous amnesties. Therefore, it is a programme which acts as an incentive for the repayment of outstanding contributions and interest by delinquent employers and self-employed persons.

Sir, I believe most people would be aware of the provisions of the National Insurance Act, which placed an obligation on employers and self-employed persons to pay contributions within a specified time. There were employers who were previously compliant with the payment of National Insurance contributions but who have fallen into arrears, over time, due to the economic climate and who are in need of relief.

Sir, the granting of a waiver of interest, provides a measure of relief to both the employers and the self-employed person, as they seek to liquidate their arrears, but it does not absorb them completely of their debt to the NIS.

In the previous Budgetary Proposals of 1995, 1998 and 2000, these amnesties were not used as anticipated, and that is because of the short periods given, two years in each case, where a number of employers found it difficult to access or remain in the programme. Therefore, we have agreed to extend the current initiative to a five-year period, to enable a wider section of businesses and self-employed persons to benefit from the waiver.

The period of time to be given to employers to liquidate their arrears will be dependent on the level of their indebtedness, so that between \$1 000 and \$10 000, they will have 18 months; between \$10 000 and less than \$20 000, they will have 24 months; between \$20 000 and less than \$50 000, they will have 36 months; between \$50 000 and less than \$100 000, they will have 48 months; and anything greater than \$100 000, they will be given 60 months.

In that regard it will be expected that:

1. All National Insurance contributions owed to the National Insurance Fund at the end of February 2009, would be liquidated within an agreed period.
2. One-half of the interest outstanding at March 15, 2009, would be paid within the same agreed period.
3. Current National Insurance contributions would be paid effective March 2009.

Sir, those companies that availed themselves of the loan by the NIS to them of their National Insurance contributions, would be treated as current for the period, so that because you have asked for a loan, would not mean that you have attracted arrears, and that is how we are going to treat those companies.

At May 31, 2009, 102 businesses had signed agreements with the NIS, thereby becoming eligible for a waiver of interest. The indebtedness of these businesses to the NIS is \$8.8 million, and interest of \$1.4 million will be waived. The National Insurance Board will be pursuing a public relations initiative to assist employers in benefitting from this programme and that will continue until the programme comes to an end.

Sir, with those few words, I beg to move that this Bill be read a second time.

The Hon. F. J. STUART: I beg to second that, Sir.

Mr. SPEAKER: The Honourable Member for Christ Church West.

Dr. W.F. DUGUID: Thank you very much, Mr. Speaker.

First, let me start by saying that we will certainly support anything that will help to cut and reduce the cost of doing business in this country, and if this is a measure to help business people to be able to keep people in this country employed, a measure that will help them to be able to meet their cash flow difficulties, if they do not have to pay the significant interest and penalties on their NIS contributions then, of course, we will support those kinds of amnesties, as we have also had in the past.

As I start on this short discourse, let me congratulate the management and staff of the National Insurance Scheme. The people at the National Insurance do a tremendous and fantastic job. They are there constantly and provide that safety net for the people of Barbados. Sir, not only are they there for the unemployment aspect, or to take in contributions for pensions but all of the other services that the National Insurance offers, like the Funeral Grant, the Survivor's Benefit, Maternity Pay and all sorts of things, which add additional benefit, rather than just a pension and unemployment facility.

5.10 p.m.

I want to take the opportunity to congratulate the management and staff of the National Insurance Scheme for really doing a tremendous job and maintaining this country on a path and helping people to meet their commitments and needs on a day-to-day basis.

Mr. Speaker, as we just heard from the Honourable Member for St. John, there are obviously problems relating to compliance at the National Insurance Scheme. I just heard the Honourable Member say that over 102 businesses had owed the National Insurance Scheme \$8.8 million, so there is obviously a problem with respect to compliance with some businesses at the National Insurance Scheme, and also as it relates to the Fund.

Mr. Speaker, I will therefore use this opportunity to ask some questions with respect to the Scheme. I want to know exactly what sort of percentage of compliance do we have at the National Insurance Scheme. We heard of 102 businesses that have made arrangement, but I want to know how many companies or businesses have not yet made arrangements and what other indebtedness is there apart from this \$8.8 million for those 102 companies.

Mr. Speaker, obviously you cannot speak about the National Insurance Scheme and not talk about unemployment. It is obvious that unemployment in the country is rising. It has now reached double digits for the first time in many years. There is no doubt that as more and more people start to draw unemployment benefits from the National Insurance Scheme that the Fund would be under some pressure.

Mr. Speaker, as an Opposition, we would obviously want to know what measures are being taken to keep that Fund buoyant, and what other measures, apart from those that I read in the Budget, are being placed to stem the loss of jobs and to stop that run on the Unemployment Fund.

Mr. Speaker, an unemployment insurance from an unemployment fund can sometimes encourage people to stay unemployed because they rely on the fact that they are going to get 26 weeks of unemployment benefits while they search for a job. Mr. Speaker, a study was done by Downes and Nunez who suggested to the Barbados Government that we should possibly look at a scenario where unemployment benefits, in fact, reward people for finding a job before the 26 weeks.

Asides.

Dr. W. F. DUGUID: It is the 26th Annual Review Seminar of the Research Department of the Central Bank of Barbados. I would lay it.

Mr. Speaker, Downes and Nunez made the point that in other jurisdictions where there is unemployment insurance that those unemployment insurance funds, because they try to encourage people to transition from unemployment back to employment, reward persons for finding employment rather than drawing the majority of the benefits. The incentive is to encourage persons to use the opportunity to find employment rather than drawing the benefits for the whole 26 weeks. It is right here in the Report of Downes and Nunez who did the research. I will make it a document of the House.

Mr. Speaker, I found it quite interesting that there was that concept because Downes and Nunez also go into a whole disposition of how unemployment affects the labour market and the economy as a whole. It is interesting reading because it tries to purport that by having an unemployment insurance fund it not only have an effect on the labour force but it has a significant effect on the economy as a whole in that people used the fact that the fFund is there thinking that they will take leave of their jobs and will not look or put themselves at the disposal of the labour market until they recoup all of their money.

Mr. Speaker, I think that is wrong. If you are a beneficiary of a fund because you have been made unemployed for whatever reason, I think you should make yourself available to find work as quickly as possible. Mr. Speaker, that is the point that we need to get over to the population.

A person should not think that because they have been made unemployed that they could just sit around and relax for the 26 weeks and draw Unemployment Benefits and when it is coming to an end then look for a job. We

have to give people the incentives to look for a job. We have to give people the incentives to get back into being a productive member of the society. That is an important aspect to the Downes and Nunez Report that Honourable Members would have at their disposal.

Mr. Speaker, in addition to that aspect, the Prime Minister spoke about the fact that they have given businesses and self-employed people a chance to take a loan from the National Insurance Scheme at 3 per cent interest rate with five years to pay it back.

Mr. Speaker, I looked at that very, very carefully and I tried to apply it to an example. So what does that mean? Sir, that means that somebody who has a payroll of \$20 000 a month is going, in effect, to add to his cash flow \$2 100 which they then have to pay back over a five-year period. Although it may sound pretty, I thought to myself how does it really benefit that small business man. How does it really benefit that person who has to keep somebody employed month after month after month and maybe pay them the same \$2 000 that they are saving. In actual fact, there is no savings because you are entering into an agreement to keep people employed to save \$2 000, but you have to spend \$2 000, \$3 000 or \$4 000 to keep everybody employed.

Mr. Speaker, I saw it in the Budget. I saw that as the most strange programme because you are asking persons to enter into a policy to save \$2 000, but to spend \$4 000 or \$6 000 to save \$2 000 and, on top of that, they have to have been compliant from that year. I do not understand why a business person would do it. I am intrigued to find out from the Minister of Finance just how many people have taken up the loan and how they propose that this would work over time.

Mr. Speaker, I cannot see how a right-thinking business person who is trying to cut the cost of doing business would want to take up a loan to repay it over five years when it may be better to try to get into a different programme like a training programme and have a release programme where you release your employees to go and get additional training and the Government backs you by paying the employees while they are being retrained to be able to offer an additional service in the business. To me, that would be money better spent than to offer somebody a loan at a reduced percentage. Maybe Government could even look, I do not know if the Government wants to do it, at extending the unemployment benefits payment from 26 weeks to 28 or 32 weeks.

There was a time when it was not always 26 weeks. It used to be less weeks before. It used to be 13 weeks in 1982, then it went to 26 weeks in 1985, then it went to 60 per cent for the first 13 weeks to 40 per cent for the next 13

weeks in 1991 and then in 2005 it went back to 60 per cent for a maximum of 26 weeks.

Mr. Speaker, there have been times in the past where we have moved the amount of time that people can benefit from unemployment and expand the amount of weeks. Mr. Speaker, if we want to do something meaningful for the thousands who have lost their jobs in this country, let us look at things like that.

Asides.

5.20 p.m.

Mr. Speaker, if the unemployment figures go from 6.7 per cent to 10.7 per cent, that cannot be 10 people. It cannot be two dozen people. It cannot be 500 people. Sir, that is 4 percentage points of 128 000 people of the workforce, which is thousands of persons who have lost their jobs, some for whom the 26 weeks unemployment claims are coming to an end, or have already come to an end, and they do not know how to pay their bills.

Sir, the point is, when these people are paid for 26 weeks unemployment and they still do not have a job after that 26 weeks, what happens then? Sir, I would have imagined that with a National Insurance Fund and a government that cares about the people, it would come with programmes like that. Government could extend the 26 weeks unemployment claim, perhaps it could go to 32 weeks. Sir, Government does not have to go the full 32 weeks unemployment claim at the full 60 per cent. It could do that at maybe 40 or 50 per cent.

Asides.

Dr. W. F. DUGUID: Mr. Speaker, I heard the Honourable Member for St. John talking all the time about thinking outside the box, so let us think outside the box this time. Let us continue to support our nation and to support the people who were there for us because we need now to be there for them.

Mr. Speaker, I am obliged to you.

His Excellency D. St.E. KELLMAN: Mr. Speaker, the longer I stay in this Honourable House, the more amazing it gets. Sir, for 14 years, and even before I entered this Honourable House as the sitting Government, I have always been complaining about the way we have treated the issue of unemployment. If you would look through the Records of this Parliament, you would see I have always said that the way unemployment was implemented in this country that it was implemented against the workers of Barbados.

Mr. Speaker, I want to congratulate the Honourable Member for Christ Church West for now admitting that he has agreed with me. Sir, what is regrettable about it is that his Party would have paid Downes and Nedds a lot of money for free advice which I would have been giving them over the years.

Sir, what is amazing is that though this advice was given by me, my name was never called as the person who gave that advice. Sir, now the credit is given to an outsider, who has duplicated that advice from me and charged a large fee for it. Mr. Speaker, the Honourable Member cannot criticise the way unemployment legislation has been structured, saying that it was too generous, then to come and ask that the period of unemployment claim be adjusted to 32 weeks.

Asides.

Dr. W. F. DUGUID: On a point of order. Mr. Speaker, the Honourable Member is misleading this Honourable House. Sir, I never said it was too generous, therefore, for the Honourable Member to suggest that I said so is certainly misleading this Honourable House and I would ask that the Honourable Member would withdraw that statement.

MR. SPEAKER: Please continue, Honourable Member.

His Excellency D. St.E. KELLMAN: Mr. Speaker, all I am saying is that we must be practical. Sir, I want to make the point that if the total Government policy is allowed to continue and to work, that instead of seeing an increase in unemployment figures, we might see an increase in demand for workers. We also have to take other social conditions into account - which I would not explain today - but clearly I have always complained over the years of how these unemployment statistics have been tabulated. Sir, I have always said that after a process of time, what you would see is that instead of an increase in unemployment figures, you would see there might be an increased need for workers in this country, and so we need not fear.

Mr. Speaker, what I want to say is that I am happy that the Other Side has now recognised there has to be a different approach and that it does not make sense pushing towards the unemployment side, but that it is better to keep people employed.

Sir, I want to make the point. We have to recognise that technology has changed the whole process of things in this country, and that the labour market has decreased because of that technology. Sir, therefore, if the labour market has decreased because of that technology, it is clear that we cannot continue to finance the National Insurance

Fund the way we have been doing all the time because it cannot be seen as a labour intensive task. It has to be seen in a different light, where you draw from a wider market and a wider source. Sir, it goes back to "Kellmamomics". It now has to be based on consumption.

Sir, if it is based on a labour market, what you would do would be to destroy the goose that is laying the golden egg. That labour market and employment market is decreasing, but one thing that would not decrease is the consumption market. Therefore, you have to ensure that you have to take the regressiveness out of the National Insurance Fund. Sir, the only way you could do that is if you make a shift to a different source of accessing funds for the National Insurance Fund. If you continue to look at the employer and employee, it would continue being regressive.

Mr. Speaker, it is also clear to me that the last increases that occurred by the last Administration...Sir, the regression out of that increase and the reason given for that regression was that it was wrong, that employees and employers were misled. Sir, if you go back to the debate you would see that I have made this point. I am convinced that employees and employers were asked to pay an increase in funds which, as I said previously, were for the wrong reasons. Sir, one only has to look at the cash flow in the National Insurance Fund and you would see that either one person has made the wrong calculation or that the person receiving that information has implemented it wrong.

Sir, it is no doubt that what we are doing here today is because of the fact that we have been too regressive on persons who we want to increase productivity. We have to recognise that the world is changing and that if we continue to be regressive....

Sir, I must congratulate the Government for understanding what is happening in the world, where Government is now trying to ease that regression.

Sir, we tend to see employers and employees as people who do not count. We see them as people we do not need. Sir, that is wrong. We need employers, employees and Government. They must always be seen as three equal partners. Sir, that is why we have to come to a system where all three are treated equally. You can no longer rely on the employer or employee but you have to find a system where even Government has to play its part or not what you would get is technology taking over and we shifting everything overseas.

When we do that, we would be killing the goose that is laying the golden egg, which would be a combination of both employer and employee. Sir, we have to be very careful and I want to thank the Minister of Finance and

Prime Minister for recognising that there is a role in the economy for the employer and employee, and Government has to cushion the impact.

Mr. Speaker, I thought that the Honourable Member for Christ Church West, being a businessman and an employer, would have recognised that we now have to make a shift. Mr. Speaker, the problem facing Barbados and many other countries is that we are refusing to think outside the box. We believe the only advice we could take is advice from outside the country but that we have been given a lot of local advice.

Mr. Speaker, local advice is advice given by persons who would have gone through the "horn pipe" who would have understood what happened within the local market. Sir, we ignored that local advice. We can only appreciate it when we employ consultants who come here, who lift the information, produce it in a document and then we accept it to be gospel.

Sir, home-grown problems must be solved by home-grown persons and the time is ripe for us to understand that we have to make radical changes, and that we cannot continue to operate like we operated previously because times and systems have both changed.

Mr. Speaker, we have to look and see how technology has impacted on what is happening and the effect that technology has. Sir, there was a time where I would have come here and argued with you when it was said that the sugar industry should be closed. Sir, in a day and age like today where we have shifted from manual labour to technology, where the sugar industry is now a net user of foreign exchange instead of a net earner of foreign exchange, I cannot argue with you anymore. What I would tell you is that when we stopped using manual labour, that is people cutting canes, and went mechanical, what we did was that we exported that advantage overseas.

Mr. Speaker, we have to look at all of these things if we want to understand what is happening within the economy of Barbados. Sir, I am telling you it is rather interesting to study what has occurred over the last few years and to recognise that man has now become the enemy and that the machine, which was made outside of Barbados, is now being compensated for what man has developed within this economy.

5.30 p.m.

Mr. Speaker, I want to say that if we continue to treat man the way we are treating man, then we will continue to find ourselves in a worse position and outsiders will continue to benefit from us. We have to be serious and recognise that we have to treat man better because, right

now, we are treating equipment better than man and we need to make a change to that.

Mr. Speaker, I thank you.

Mr. SPEAKER: the Honourable Member for Christ Church West Central.

Mr. S.A. LASHLEY: Mr. Speaker, I want to briefly intervene in this debate in support of this Bill which amends the National Insurance and Social Security Act and, in effect, provides for a waiver of interest, payable on or before March 15, 2009. Sir, I want to first make the point that this measure, which has been introduced today in this House by the Honourable Member for St. John, is certainly not an isolated measure, and has to be captured within the context of the approach by this Government to provide a safety net to business in Barbados.

Mr. Speaker, it disappoints me because the Government, particularly in the last Budget, has been pilloried by the Opposition for not having the foresight, particularly in these difficult economic times, to provide a lifeline to business. In fact, we were criticised for not having a vision in terms of where we would go in terms of protecting jobs and protecting the business sector in Barbados.

Now, today, this is a clear example, in my submission, of the Government moving very speedily to not only protect jobs by this measure but putting in place a measure that, in my view, particularly in these difficult economic times, would send a signal across the economy, particularly in the rooms of Barbadians, that the challenge must be in terms of preserving an environment at this stage so that once the recession has abated, we would actually be moving in the directions from stabilisation to a point where the economy could afford to take off. Sir, I certainly want to compliment the Minister of Finance for that particular measure.

Mr. Speaker, the Honourable Member for Christ Church West, when he spoke, particularly disappointed me in his contribution because he started out by saying that if this is a measure to help business people to stay afloat in Barbados, then he would support it. Sir, it is not if this is a measure, because it is a measure to protect business people and to keep businesses afloat in Barbados.

Mr. Speaker, I continue to be disappointed because even where there are clear measures enunciated by the Government, which are very proactive and positive, you can never hear a recognition from the Opposition that it is a good measure. Sir, I thought today it would be one opportunity where the Honourable Member for Christ Church West would have stood up without any kind of

conditionality and applaud this initiative of the Government, designed to protect jobs.

Mr. Speaker, if you are able to protect jobs in Barbados and to ensure that the employment level remains at a very moderate rate and that there is no significant increases in employment, what you are doing, Mr. Speaker, is that you are protecting a host of other areas of the economy that depends on a workforce that remains, not only lopsided, but remains committed and remains motivated during this time of recession so that once we move out of the recession, our workforce continues to be a captured workforce, and we do not have to go through a whole retraining exercise to get our economy back up and going.

Mr. Speaker, I believe that this measure, particularly in these economic times, is a cushioning initiative and that we are not alone in this. Sir, other countries across the world are caught up in trying to find innovative measures and ways and means to ensure that their economies could continue to function at optimum levels, even though there are serious issues pertaining to various financial systems.

Mr. Speaker, I believe it offers businesses a lifeline and that it is a responsible measure. Certainly, Mr. Speaker, one of the themes in the last Budget, while the Opposition was talking about the need for all kinds of hifalutin measures is that we were always concerned to ensure that we stabilise the economy and the focus has always been on stabilisation. Sir, that is why one would expect that in this climate we would hear from the Opposition positive and workable solution. Sir, not solutions that are wild and do not in any way show that they have been informed by any real research.

When we make statements to the extent that we should extend unemployment to 36 weeks, without recognising that has a cost to it, and without telling us the benefit of what research you have had to come to that figure, I would call that irresponsible Opposition politics, not designed to offer meaningful solutions to the Government.

Mr. Speaker, we also talked about the question of compliance and trying to get businesses in Barbados to comply in relation to the prompt payment of National Insurance. I certainly feel this is an area that needs to be looked at a bit closer because it is very important that even in this challenging period, that employers who are able to pay their National Insurance, continue to pay their National Insurance.

Sir, while this measure is seeking to protect employers, who have been paying their National Insurance, but face a challenge in relation to their continuing obligations, one would not want to encourage a situation

where employers do not pay that contribution and keep up to date with that contribution which is due on the 15th of every month.

Mr. Speaker, I would like to make a call on employers to consider this obligation, in relation to National Insurance, to be crucial to what the Government is seeking to do in these economic times. I would like to implore them to continue to meet their obligations under the National Insurance and Social Security Act.

Mr. Speaker, I wish to also make this point because this initiative, which is intended to be made available over a five-year period, is to be distinguished from a number of similar initiatives which were to be made available in the Budgetary Proposals 1995, 1998 and 2002, which were all for a two-year period and which, for a large extent, were not taken up by employers because of the rather short duration of time.

Mr. Speaker, what I understand the Government is seeking to do now is to make this provision available to employers and to extend it over a five-year period to enable a wider section of businesses and self-employed persons to take advantage of this. I certainly would like to applaud the Government for that. I think what would happen is that employers would be able to plan their businesses better, and ensure they can take advantage of this initiative.

5.40 p.m.

Sir, with those very few remarks, I would like to put this initiative in a context, where it is certainly an example of the Government continuing to put in place measures, to stabilise the economy and to ensure that during this period of recession, there are measures put in place to allow small business persons and large businesses to maintain their levels of employment, and once the recession recedes, we can get on to a level ensuring that we can move further, in terms of our economic development.

Sir, with those few remarks, I am obliged to you.

Mr. SPEAKER: The Honourable Member for St. John.

Hon. D.J.H. THOMPSON: Sir, I believe that I can shorten my response, because both the Honourable Member for St. Lucy and the Honourable Member for Christ Church West Central were able to explain very carefully what we are seeking to do here. I do not propose to have the Budget debate again. The fact that the Honourable Member for Christ Church West opted not to be here for the Budget does not mean that I am going to debate the Budget almost a month after it took place. He should have been here. He is paid as a Parliamentarian. The Budget is the highlight of our Parliamentary year.

Asides.

Hon. D.J.H. THOMPSON: You can be as arrogant as you want. That does not bother me. You did the best Budgets ever, the best Laws that had to be repealed, changed up, that the Senate threw out. You did the best of everything. The Honourable Member for Christ Church West should have been here. We had a very important Budgetary exercise and if the Honourable Member does not take his parliamentary duties seriously, I take mine seriously.

I have never missed a Budget debate in 22 years in Parliament, and I urge Honourable Members on my side not to miss the Budget debate. You will send the wrong signal to the people that you represent. Sir, it is unfortunate that we have come to that stage, after only 15 months of the Other Side being in Opposition.

Sir, we heard all of this thinking outside the box. Barbados is the first country in the world to introduce an Employment Stabilisation Scheme, of the type that was introduced in the last Budget, the first country in the world. A week after it was introduced, the Chamber of Commerce, in the Bahamas, asked the Prime Minister of Bahamas to introduce a similar scheme.

We are using the Unemployment Fund to protect jobs, instead of throwing people at the mercy of the Fund, where they would only get a percentage of their salary. If they stay in employment, they will get their full salary. They maintain their employment rights, their years of service, et cetera, and therefore they are in a better position.

Sir, what we noticed was happening in Barbados, and it is a credit to our social partnership, companies in the private sector, out of their commitment to maintain jobs, were running down their inventory. That was the effect of the social partnership we have. So instead of adopting the Honourable Member for Christ Church West's advice, here is what the principal spokesman for the Barbados Labour Party actually had the temerity in the year 2008 and 2009 to ask, how does it benefit a business to keep somebody employed?

Sir, I am totally flabbergasted.

Dr. W.F. DUGUID: On a point of order. The Honourable Member is misleading the House. Listen carefully. I said, how does it benefit a business to enter into a loan with the National Insurance Scheme to save, for argument sake \$2 000 to keep people employed. It is not just to keep people employed, but you are entering into a loan with the National Insurance Scheme.

Mr. SPEAKER: Continue, Honourable Member.

Hon. D.J.H. THOMPSON: Sir, you should check for the record. I wrote it down as it was said. After the Honourable Member said that, he went on to say, "In fact, when I look at it from the perspective of a small..." and then he corrected himself and said, "...and even self employed persons, what does it benefit a business to keep someone employed in those circumstance?"

Sir, now that is an amazing statement because we are operating under a Social Partnership, negotiated by the previous Administration. It shows the extent to which it means nothing to them. They do not appreciate that their own Social Partnership Agreement could have a salutary affect in times of difficulty. Again, it was simply public relations for them.

Sir, I remember when we signed the first one in 1992, the Barbados Labour Party said that it was a castration of the union. They said it was a sweetheart deal with the private sector, and they said Ireland already had one. It is nothing new nor nothing big in it, but they carried along for 14 years. They said they deepened it and strengthened it, changed the name of it. Now that we are in a crisis, the first thing the Barbados Labour Party can ask the people of this country is, how does it benefit a business to keep somebody employed?

Sir, I made a note of that because that is the very point that caused us to go this route, because we recognised that businesses in Barbados had been keeping people employed, even where they could not afford to do so, so we had to help their cash flow. If they were helping us, we had to help them. We saw it as a three-way street, because once they kept the person employed, they had no diminution in their income. They kept their employment rights, businesses got a benefit, Government got a benefit, and that was a true example of the social partnership that worked in Barbados.

Sir, St. Lucia had problems in relation, both to their private and public sectors. Jamaica was not able to introduce such measures. In other countries in the OECS they do not even have an unemployment fund. They do not have excess liquidity, so we went further than Nunez. I read Nunez already a long time ago. We put our heads together and came up with a formula. I know of no other country in the world. You can check it for yourself. Do not take my word for it. You check it for yourself. The record is there.

Asides.

Hon. D.J.H. THOMPSON: No, not because nobody else wants to do it. You wait and see, if you are still in Barbados because you may not be living here then. You can look from where you are in your preferred perch in Canada and see how it works in Barbados. That is what you

can do. I will be here slugging it out though. One thing you can guarantee, I will be here fighting for the people of Barbados. I am not making any plans to go anywhere and I will see that it works. You have the luxury of going where you want to go. I do not have that luxury. That is why I tell you of this idea of this empty threat, constantly coming from the Barbados Labour Party of a desire to see things fail.

Sir, when we introduced the Tourism Relief Fund, the Honourable Member for St. Michael North got in here and talked... you have limited the vicariousness of the expressions we can use to describe the contributions that flows from That Side. Sir, he talked all around the world. We were doing nothing, Government had the programme on its desk for months, and compared this to Jamaica.

5.50 p.m.

We introduced the scheme and there are restaurants, hotels and ancillary services that have remained in business, because they have been able to access money from that Tourism Industry Relief Fund, Sir, so they get that.

The previous Government limited it to hotels. We extended it to the entire tourism industry.

Asides.

Hon. D. J. H. THOMPSON: We offered the loan by the National Insurance. We offered the waiver. On top of that in terms of procurement, we are going to remove the discrimination between Barbadian businesses and foreign businesses, in relation to the production of NIS Certificates and Inland Revenue Certificates. Sir, we will simply send any agreements that the Government entered into with its small businesses over to the NIS and the Inland Revenue, so they can see that the business is operating.

Asides.

Hon. D. J. H. THOMPSON: Sir, that discrimination has placed a great disadvantage on Barbadian businesses. Therefore, there is a menu of options available that some businesses can access all. Some business can choose - the familiar phrase now is "cherry pick" - which of those items best suit their business enterprise. Sir, that is what, in this particular context, I have introduced.

As I said, I believe that this is a very positive development for our country. I believe that we are working with the National Insurance Fund. There is no compromising of the Fund. All of the analysts, the International Monetary Fund, the people they like so much and the rating agencies, whom they liked when they were in office, now they are not in office, the Honourable

Member for St. Peter is saying that not to mind them any more, but they have all said that our National Insurance Fund is healthy, and well managed. Therefore, the Honourable Member for Christ Church West does not have to fear that either. He is not going to go anywhere and look back at Barbados and say that our Fund collapsed either. We are going to fight to maintain the solvency, and the efficacy of our National Insurance arrangements in this country.

I say all of that, Mr. Speaker, because I do not want the Honourable Member to be accused later on of having missed both an explanation during the Budget and then an explanation arising out of this. Normally, I would have dismissed him out of hand and said he should have been here but I felt that as he is still my friend, and so will be his replacement on This Side, I wanted to accord him this. This is not a one-off scenario.

I hope it works, but in an environment of economic uncertainty, there are many policy tools used by Governments that do not work. Stimulus packages have varying degrees of success. Running higher deficits either to accommodate stimulus packages or for other reasons have varying degrees of success. There is no silver bullet in this environment and nobody is saying that this is going to stop unemployment but I am saying that it will ease businesses, and it should have the effect of stabilising the situation in Barbados, until we can benefit from new initiatives.

Mr. Speaker, we have announced new initiatives. Every time we announce a new one, the Opposition said to put that on hold. They said to put on hold all the new embassies which are going into new markets like China that is the second most powerful country in the world. They said to put that on hold for now. They said to put Cuba on hold. Everybody is looking at the potential for Cuba. They said to put that on hold too.

Brazil, the largest economy south of us, they said to put that on hold, too. We said we are going to look at building a new cruise ship terminal, they said to put that on hold; now is not the time for that. If we say that we are looking at a new hospital; put that on hold, economic circumstances.

Meanwhile, they are saying that we are doing nothing. The main argument of their economic spokesman is that we are doing nothing to position Barbados for the post recovery period, and everything that we recommend to deepen democracy - we say that we are going to go the route of Constituency Councils, put that on hold and put all the money in the Urban Development Commission and the Rural Development Commission; we say we are building a new secondary school, put that on hold; we cannot afford a

new St. John Polyclinic - according to them, we cannot afford anything.

Then, when they cannot get you to put it on hold, the next step is to spread a form of malicious gossip about the manner in which a contract was awarded, so if you build the building at Warrens, they are not our buildings, the land belongs to somebody. The people are building the building for us. How they got the contract awarded to them?

They were going to build the building anyway. There are no shovel ready projects in Barbados that you can find overnight, so we had to look to where somebody was building an office building already and say, continue to build it, we will take it off of you, because everything was ready, the plans, and the other arrangements.

Asides.

Hon. D. J. H. THOMPSON: If you have one where is your retirement is, either here or elsewhere. We need offices in Canada, too.

Asides.

Hon. D. J. H. THOMPSON: Oh, I see.

Sir, we saw that as a method of accelerating it because we knew that if Government was going to build the building itself, there would be a long process involved. As I say, this is part of that overall strategy that the Government is employing.

Sir, I thank those Honourable Members for giving their full support to this initiative, and I beg to move that this Bill be read a second time.

Hon. F. J. STUART: I beg to second that, Sir.

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

On the motion of Hon. D. J. H. THOMPSON, seconded by Hon. F. J. STUART, the House resolved itself into Committee on the Bill, Mr. S. A. LASHLEY in the Chair.

COMMITTEE

Mr. CHAIRMAN: This House is now in Committee.

Clauses 1 and 2 were called and passed.

On the motion of Hon. D. J. H. THOMPSON, seconded by Hon. F. J. STUART Mr. CHAIRMAN reported to His Honour the SPEAKER, the passing of one Bill in

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

On the separate motions of Hon. D. J. H. THOMPSON, seconded by Hon. F. J. STUART, the Bill was read a third time and passed and cited as the National Insurance and Social Security (Amendment) Act, 2009.

ADJOURNMENT

Hon. J. D. E. BOYCE: Mr. Speaker, this brings us to the end of Government's Business for today's Sitting and I beg to move that this House be adjourned until Tuesday, June 30, 2009 at 10.00 a.m.

Hon. F. J. STUART: I beg to second that, Sir.

The question that this House be adjourned until Tuesday, June 30, 2009 at 10.00 a.m. was put and resolved in the affirmative without division and Mr. SPEAKER adjourned the House accordingly.

6.00 p.m.

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CLARKE, Mr. G. A. (St. George North)
DUGUID, Dr. W. F. (Christ Church West)
EASTMOND, Mr. R. C. (St. James North)
FORDE, Miss C.Y. (St. Thomas)
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LASHLEY, Hon. M. A. (St. Philip North)
LASHLEY, Mr. H. F. (St. Michael South East)
LASHLEY, Mr. S.A. (Christ Church West Central)
MOTTLEY, Hon. Miss M. A. (St. Michael North East)
PAUL, Mr. J. D. (St. Michael West Central)
SEALY, Hon. R.L. (St. Michael South Central)
SINCKLER, Hon. C. P. (St. Michael North West)
St.E.KELLMAN, His Excellency Denis
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THOMPSON, Hon. D.J.H. (St. John)
TODD, Hon. P. M. T. (City of Bridgetown)

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EDITORIAL NOTES — NOT PART OF THE REPORT

Prepared with the transcript; for checking against the recording and the Minutes.

EDITORIAL QUERIES

Points noted while preparing this report from the edited transcript. The text has not been altered except where stated.

Q1. Heading, Order No. 6. The heading's words are out of order in the source: 'RESOLUTION TO APPROVE IN, CARRINGTON VILLAGE IN THE PARISH OF SAINT MICHAEL IN THIS ISLAND FOR THE PUBLIC PURPOSE OF ACCORDANCE WITH SECTION 5 OF THE LAND ACQUISITION ACT, CAP. 228, THE COMPULSORY ACQUISITION BY THE CROWN OF A PARCEL OF LAND SITUATE AT HUNTES ROAD HOUSING DEVELOPMENT'. Printed as in the source.

Q2. Take-slip, Order No. 6. During Hon. M. A. Lashley's opening speech on Order No. 6 a take-slip reads '11.20 a.m.', between slips at 10.20 a.m. and 10.40 a.m.; presumably 10.30 a.m. Printed as in the source.

Q3. Order No. 6, constituencies. Mr. Speaker calls both Mr. H. F. Lashley and Hon. R. L. Sealy as 'The Honourable Member for St. Michael South East'; Mr. Sealy later speaks of 'St. Michael South Central' as his constituency. Mr. Speaker also calls Hon. M. A. Lashley to reply as 'The Honourable Member for St. Philip South', though he is elsewhere the Member for St. Philip North and Mr. A. D. Brathwaite is called as the Member for St. Philip South. Printed as in the source.

Q4. Papers. The paper laid is titled 'The Annual Report of the Nation Productivity Council for the period April 1, 2001 to March 31, 2008'. Printed as in the source.

Q5. Order No. 5. Hon. Miss M. A. Mottley's only words are 'Mr. Speaker, Sir,...' before Mr. Speaker asks her to take her appropriate seat; Mr. Speaker later refers to a complaint that she 'was prevented from speaking'. Nothing further from her appears on Order No. 5. Printed as in the source.

DEBATE SUMMARY

(Editorial summary — not part of the record.)

The House of Assembly met on Tuesday, 16th June, 2009 at 10.10 a.m. for the 29th Sitting of the Session, with Mr. Speaker, His Honour M. A. Carrington, in the Chair; prayers were led by Rev. Canon Ivan Harewood. Mr. Speaker reminded Members not to shout across the Chamber during the procession. The Minutes of 9th June were confirmed. Hon. J. D. E. Boyce, acting Leader of the House, laid on behalf of the Prime Minister the Annual

Report of the National Productivity Council, and Standing Orders were suspended for the rest of the Sitting.

Under Order No. 5, Hon. M. A. Lashley, the Minister of Housing and Lands, moved the Resolution approving a lease under section 5 of the Crown Lands (Vesting and Disposal) Act, Cap. 225, to Tamarind Hall Inc. of Crown land at Blackmans, St. Joseph, for the municipal complex named after Mr. Eric Holder Jnr., which houses a police station, a Magistrates' Court, a post office and other services. The lease was for 17 years with an option to renew. Mr. Speaker asked Hon. Miss M. A. Mottley to take her appropriate seat, no other Member spoke, and the Resolution passed.

Under Order No. 6, Mr. Lashley moved the Resolution for the compulsory acquisition of 173 square metres at Huntres Road, Carrington Village, St. Michael, on which the Urban Development Commission had built a two-bedroom house for a pensioner in 2000; after the landowner's death the pensioner had been served a notice to quit, and the then Cabinet had agreed in November 2007 that the land be acquired. The debate ranged widely. Dr. W. F. Duguid asked why the land was being bought rather than the house moved, as the Commission often did, and Mr. Speaker questioned the relevance of part of his speech. Mr. H. F. Lashley spoke on evictions and town planning, and Hon. R. L. Sealy welcomed the acquisition in his area. Mr. D. St. E. Kellman opposed the moving of chattel houses and asked for land in exchange for land; His Honour K. St. C. Best, Mr. R. C. Eastmond, who spoke on tenancies, foreclosure and zoning in St. James, and Miss C. Y. Forde, who spoke on evictions and the \$2.50 per square foot price for tenancy spots, followed. Hon. C. P. Sinckler, the Minister responsible for the Urban Development Commission, said the Commission had no land of its own and that its systems needed to be regularised.

After the suspension Mr. J. D. Paul and Hon. P. M. T. Todd spoke on landlords, slum clearance and the Rent-to-Own Programme. Mr. G. A. Clarke said he had acquired almost 1 000 acres as Minister but that only \$6 million had been set aside for land acquisition, drawing points of order from Mr. Todd, Mr. Kellman and the Prime Minister, Hon. D. J. H. Thompson, and Mr. Speaker questioned the relevance of his remarks on water rates. Hon. J. D. E. Boyce cited the HELP Programme's 240 housing solutions and the Zero Lot Line; Mr. Speaker ruled that 'mouthing off' was not a parliamentary expression and found no point of order in Miss Forde's intervention. Replying, Mr. Lashley raised the land at Hamblin's, St. George, acquired in December 2002, and said some 200 persons had enquired about Rent-to-Own within two weeks. The Resolution passed.

The Prime Minister then moved the second reading of the Financial Institutions (Amendment) Bill, 2009, which redefines banking business so that local licensees may offer private banking services already allowed to international banks. Hon. Miss M. A. Mottley supported it in principle but pressed for information on the CLICO matter and on persons unable to withdraw pension funds and annuities. Mr. Kellman, Mr. R. C. Eastmond, who spoke on Friendly Societies and bank fees, and Mr. A. D. Brathwaite, who spoke on hire-purchase interest above 30 per cent and trust companies, also spoke. Replying, the Prime Minister said the Government had chosen not to put CLICO under judicial management, that its commitment was to the 1 500 jobs, and that Barbados had agreed to put \$10 million into a regional fund for policyholders; Miss Mottley rose on points of order. The Bill passed all stages.

Under Order No. 3 the Prime Minister moved the National Insurance and Social Security (Amendment) Bill, 2009, giving employers in arrears up to five years to pay and waiving half the interest; he said 102 businesses owing \$8.8 million had signed agreements by 31st May, 2009, and \$1.4 million in interest would be waived. Dr. Duguid supported the Bill but questioned the loan scheme at 3 per cent and the 26-week limit on unemployment benefit as unemployment rose; Mr. Kellman and Mr. S. A. Lashley supported it. The Prime Minister replied on the use of the Unemployment Fund to protect jobs and the social partnership, and the Bill passed.

On the motion of Hon. J. D. E. Boyce, the House was adjourned at 6.00 p.m. until Tuesday, 30th June, 2009 at 10.00 a.m.