
THE SENATE DEBATES

(OFFICIAL REPORT)

SECOND SESSION 1976 – 81

THE SENATE

Wednesday, 5th March, 1980.

The Senate met in the Senate Chamber, public Buildings, on Wednesday the 5th March, 1980, at 2.45 p.m., today.

PRESENT

His Honour Senator the Honourable Sir ARNOTT CATO, M.B., Ch.B., LL.D., (President); His Honour Senator the Rev. G. ANDREW HATCH, M.A., (Deputy President); Senator the Hon. N. A. BARROW, B.A., LL.B., (Minister of Information) (Leader of the Senate); Senator M. E. COX; Senator H. F. G. ROCHEFORD, B.A.; Senator AARON TRUSS; Senator K. E. HINDS; Senator Miss O. A. LYNCH, B.A., Dip. Ed.; Senator C. I. E. DEANE; Senator K. R. HEWITT, B.Sc., C.A.; Senator Mrs. E. M. LYNCH, B.A.; Senator J. D. S. MACKENZIE; Senator Miss M. I. StC. BLACKMAN; Senator J. C. W. WICKHAM; Senator J. A. CONNELL, LL.B.; Senator the Hon. D. G. BLACKMAN, (Minister of Labour and Community Services), and Senator R. E. BRATHWAITE.

Prayers were read by Father L. Crawford.

ABSENT

Senators O'B. Trotman, R. L. Field, H. R. Linton and D. H. G. Hunte.

MESSAGE FROM HIS EXCELLENCY THE GOVERNOR-GENERAL

Mr. PRESIDENT: I have to inform members of the Senate that I have received a message from His Excellency the Governor General to the Honourable Senate. It is as follows:

HIS EXCELLENCY THE GOVERNOR-GENERAL
TO
THE HONOURABLE THE SENATE

His Excellency the Governor-General has the honour to inform the Honourable the Senate that, acting on the

advice of the Prime Minister, he has appointed Senator Sir Mencea Cox to be Minister without Portfolio for the period 5th to 29th March, 1980.

CONGRATULATIONS

Mr. PRESIDENT: On behalf of the Senate I would like to congratulate Senator Cox on his appointment and wish him a successful period of office.

SENATOR THE HON. N. A. BARROW: Mr. President, I have the honour to lay the following documents before the hon. Senate –

1. Statement showing New Customs and Excise Receipts for nine (9) months ended 31st December, 1979.
2. Agreement between Canada and Barbados for the avoidance of Double Taxation and the prevention of Fiscal evasion with respect to Taxes and Income on Capital.
3. The 20th Annual Report and Statement of Accounts of the Barbados Board of Tourism for the year 1978–79.
4. Report of the Study of the Barbados Sugar Industry.
5. Statement showing New Customs and Excise Receipts for ten (10) months ended 31st January, 1980.
6. The Annual Report of the Welfare Department for the year 1977.
7. The Annual Report and Statement of Accounts of the Barbados National Bank for the year 1978.
8. Report on the Accounts of the Child Care Board for the years ended March 1975-March 1978.

PAPERS LAID

9. The Report of the Commission of Enquiry on Gambling.

PARLIAMENTARY QUESTION

SENATOR J. A. CONNELL: Mr. President,

1. Is the Minister aware that it is proposed to establish a Chemical Plant at or near Spring Garden in Saint Michael?
2. Does the Minister agree that having regard to its potential for damage to the terrestrial and/or marine environment by way of effluent and waste that an environmental impact study of the plant should be undertaken?
3. Has such study in fact been undertaken?
4. If the answer to 3 above is in the affirmative, will the Minister state if it is available for public scrutiny?
5. If the answer to 3 above is in the negative, will the Minister consider commissioning such a study as a matter of urgency?

SENATOR THE HON. N. A. BARROW: Mr. President I would like to inform the hon. Senator that a reply would be available in due course.

NOTICE OF BILLS

SENATOR THE HON. N. A. BARROW: Mr. President, I beg to give notice of the following Bills:—

A Bill to amend the Insurance Corporation of Barbados Act, 1978 and to validate certain Acts of the Insurance Corporation of Barbados.

A Bill to amend the Landlord and Tenant Act, Cap. 230.

Mr. PRESIDENT: Let it be recorded in the Minutes that these Bills have been read a first time.

PUBLIC BUSINESS

AGRICULTURAL CREDIT BANK (TRANSFER OF ASSETS AND REPEAL) ACT, 1980

Order No. 1 was called — To move the Second Reading of a Bill to provide for the transfer of the

assets and liabilities vested in the Agricultural Credit Bank to the Crown, the repeal of the Agricultural Credit Bank Act, Cap. 321, and for related matters.

SENATOR THE HON. N. A. BARROW: Mr. President, before moving the Second Reading of this Bill, I wish to announce that with the agreement of Hon. Senators I propose this afternoon to take the items in the following order — Orders Nos. 1, 2, 3 and 6 and then to seek the agreement of the Senators for the suspension of Standing Order 45(2) in order that Nos. 4 and 5 can be dealt with in their remaining stages.

I believe, Sir, that members will be expecting this in view of the letter which was so kindly sent out by the Clerk to members on the 22nd February, in order to ensure that everyone had ample opportunity to look at all the items and so have the business of the Chamber expedited.

The matter before us, Sir, appears to be a relatively straightforward one. There has been a decision to rationalise national institutions of the Government and with this rationalisation you will see the emergence of new institutions as well as the amalgamation of some of the others and once it had been decided that a National Bank should be established, and the National Bank would have an Agricultural Division, it then seemed to follow quite logically that the Agricultural Institutions, the Financial Institutions for Agriculture, on the one hand the Sugar Industry Agriculture Bank and the other the Agricultural Credit Bank, should perform their role under the umbrella of the National Bank.

It was therefore determined that the Agricultural Credit Bank should be wound up. This meant that there would have to be some examination of the accounts of the Bank so that we would not just move everything lock, stock and barrel into a new institution even where in fact you were actually moving a piece of paper and therefore where there were certain assets and liabilities which by any standards and prudent financial management should not be transferred to the National Bank. There had to be some arrangement for the disposition of these.

The legislation before us this afternoon really represents that because it provides for the transfer of the assets and liabilities to the Crown and indeed the crux of the matter is to be found in Section 2 which deals with the transfer of assets and liabilities.

The persons affected within this transfer would be those who fall into two categories. Those loans that did not make any sense going over to BNB because the borrowers were either deceased or land was sold or in a number of cases where there was no visible movement in

the accounts, therefore, clearly not to abdicate by the indicator.

I would add here that where the debt was less than \$100 for over 10 years and the person was dead for 10 years or more, or persons in straightened or peculiar circumstances for 10 years or more, all of these fell to be written off.

Clearly, Sir, it would make absolutely no sense to ask an institution to take over a loan portfolio which would lead to an almost ineffable negative situation and secondly almost impossible conclusion.

Mr. President, Sir, I move that this Bill be now read a second time.

SENATOR J. A. CONNELL: Mr. President, I should like to make a few observations of the practical effects of the amalgamation of the Agricultural Credit Bank with the Barbados National Bank. Perhaps I should say at the outset that I am not against the policy decision to amalgamate the two lending institutions.

It is not in the interest of streamlining lending operations in Barbados. It may conduce to greater efficiency. It is a move in the direction of growth if not necessarily, in development.

What I wish to deal with, Sir, with your leave, is a number of complaints that have been coming from small farmers. The general complaint is that it is rather difficult to obtain loans of fairly small amounts to purchase livestock and other requirements for small agricultural operations. It has been put in this way, so that with the Barbados National Bank, it is easier to get a loan for \$200 000 than for \$2 000. Now, it may well be, Sir, that the new atmosphere of the Bank has a great deal to do with it. The agricultural division finds itself sandwiched between the commercial and the mortgage division. The general ambience there is one of commercial standards in which certain traditional attitudes have set in. A person requiring a loan is expected to produce traditional forms of security. If they do not exist, then, out through the window goes the loan proposal.

I would like, Sir, to direct the attention of the Senate to the fact that the piece of legislation that we are repealing today was placed on the Statute Book specifically to cater to small farmers. The Agricultural Credit Bank Act, itself, repealed the present Loan Bank Act. There is no doubt that the present Loan Bank Act was envisaged to be of assistance to small farmers. Indeed, in the present Loan Bank Act, Sir, the word "owner" was defined as a person owning agricultural land not exceeding 10 acres. Under the Agricultural Credit Bank Act, 1961 that acreage was increased to 25 acres. There

are, other provisions in the Act, which indicate that it was specifically designed to help the small farmer.

My concern this afternoon, Sir, is that with amalgamation into this large national bank, the basic criteria that informed those making decisions to lend under the two predecessor banks, may now be forgotten.

Under section 19 it was provided that loans were to be made for irrigation and cultivation of holdings in this island including the cultivation of grasslands. Secondly, to enable the owner of holdings in this island to pay the balance of any money owing in respect of the purchase of such holdings. However, that the amount of any such loans does not exceed 60% of the fair market value of the holding at the time. Thirdly, for irrigation of holdings. Fourthly, for the purchase of livestock. Fifthly, for the housing of livestock and sixthly, for acquiring a good or marketable title to their holdings.

Sir, in this Act, the statutory statement of the purposes for which loans could be obtained tended to ensure that the small farmer had a slot into which he can put his application. He knew in advance what were the areas in which the Bank was able and indeed had a statutory duty to finance it. It seems to me, that with the amalgamation into the Barbados National Bank, there is no clear indication that the Bank is committed to encourage small farmers to come for assistance on these specific areas.

Another area of the 1961 Act that should engage our attention is the specific reference to, and provision for, cooperative societies. This is provided for at section 29 through to sections 30, 32, 33 and 34. Here again, the Act specifically indicates what are the areas in which loan funds would be available for cooperative societies. They include loans for the purchase and distribution of artificial fertilisers, loans for the purchase of motor and other mechanical equipment for agricultural purposes for the purchase of tractors, ploughs and other mechanical equipment for agricultural cultivation. For the erection or improvement of farm buildings other than dwelling houses and for the purchase of irrigation equipment.

I would like, Mr. President, some statement from the Leader of the Senate, as to whether there is a detailed policy statement in relation to the lending policy of the Bank, so far as the small farmer is concerned.

Secondly, I should like to know whether it is published far and wide throughout the country that the small farmer knows that these are areas in which he is able to get assistance from the Barbados National Bank.

As I said, there are complaints and it would appear to me that there is some basis for these complaints. When one looks, Sir, at the most recent report and accounts of

the Barbados National Bank for 1978, it seems to me that there is clearly some basis for the complaints that the small farmer has been making. I am referring, Sir, to page 6 of this report. It contains a Table and there is a caption "Agricultural Banking Division."

The table is broken down into the month, plantations, small farmers, project and the total. It is significant, Sir, that under plantations the amount loaned up to the end of 1978 is some \$13 459 008 whereas the amount loaned to the small farmer is a meagre \$95 333. On Table 2 at the bottom of page 6 is set out an analysis of project lending. Here, Sir, it is significant that the loans to fisheries total some \$275 853 in contrast to the figure for small farmers. Fishermen have always been important and indications are that they are more important today than ever before; but I would urge on the Honourable Chamber that small farmers are also important and that a new look must be directed at the procedures for lending money to small farmers. Does the man who comes up from St. Andrew to borrow \$2 000 to purchase a cow have as good a chance to get that \$2 000 as the plantation owner who wants to borrow \$100 000? And while I am on that point, I should like to hear from the Hon. Minister or indeed my distinguished colleague next to me whether there are procedures for ensuring that when funds are borrowed ostensibly for agricultural purposes that they must in fact be spent on agriculture.

On the question of providing facilities for the small farmer, Sir, I think that the Barbados National Bank should immediately investigate the possibility of establishing some form of extension service to assist the small farmer. It must never be lost sight of that we are in an area of development and I draw some distinction, Sir, between development and growth. I think there is a human ecological aspect to development. I think it is important to the eco-development of Barbados to ensure that we have a sizeable and viable small farming sector. It is therefore a development priority within this context to assist the small farmer and to give him every facility to develop the small scale farming from which he maintains himself and his family.

A study of this annual report and accounts for 1978 indicates that so far the emphasis is not on the development of the small farmer. I refer, Sir, to page 11 of this report, paragraph 4 of which reads as follows; this comes under commercial banking division:

"The distributive trades also came in for a major share, but the particular farms receiving loans were either inherited from a predecessor organisation or were ancillary to the development effort."

Now it seems to me that this is a result of a policy decision taken somewhere to ensure that the

distributive trades would come in for a major share of the financial assistance from this bank. It must be remembered, Sir, that much of the stock in trade of the distributive trade consists of imported goods. We hear much about the theory of import substitution, but the figures contained in this report tend to indicate that we have not seriously begun to practise the reality of import substitution, we have not seriously begun to practise the reality of assisting the small Barbadian out there to develop his potential as an agriculturalist. It seems to me that the Act that is now being repealed contains greater guarantees for his assistance than what he is left with now, a department within the Barbados National Bank.

When one looks at the sub-committee of Directors, the eye searches in vain for someone who represents the small farmer. I have no doubt about the agricultural competence of my distinguished colleague near to me in this Honourable Chamber, but I do not think that even he would try to make himself out as a small farmer. I therefore question his competence to represent the interest of the small farmer on this banking institution.

Honourable Senators would be no doubt aware of an article appearing in today's Nation on page 19; there is at least one Senator who must necessarily be aware of what is appearing on that given page of the Nation. Interestingly enough this article says most small farmers looking for excuses. It deals with a particular situation, vegetables, but it tends to underscore a well-known psychological phenomenon. Persons in a certain income group can get caught up in a vicious circle. You cannot get a loan because you do not have security, you do not have security because you do not have the financial competence necessary for owning that security, and round the treadmill they go never being able to escape this trap.

We are all thrusting towards development, this development must be development of all Barbadians. The small farmer comes from an income group that constitutes the vast majority of the people of Barbados, and in a democracy that means that he or she should benefit from the fruits of the society, from the product of the society in proportion to his or her numerical strength.

The most superficial perusal of this Report of the Barbados National Bank tends to belie that fact. I hope, that as a result of this debate some change in the attitude to small farmers, some consequential change in the procedures involved in considering applications for loans from small farmers will result. It is almost natural, Sir, in that carpeted comfortable commercial atmosphere to be remote and detached from the reality of the small farmer in St. Andrew, St. George, St. Lucy, St. Philip. All I am asking, Sir, is that the philosophy which is contained in the Act that we are repealing be transferred to the port-

folio of the decision makers in the Barbados National Bank who can determine whether the little man gets \$2,000 to buy his cow or a number of pigs, and to make his own contribution to the development of himself and his family and by so much to Barbados as a whole.

Thank you, Sir.

SENATOR C. I. DEANE: Mr. President, first of all I should like to inform the Hon. Senator to my left that in Barbados we are all small farmers. "Small farmer" is purely a relative term and nothing else. When you think of other countries where there are thousands of acres owned by one man, if one man in Barbados has 216 acres he is considered what they call a big farmer.

Now, Sir, I should also like to say on behalf of the Barbados National Bank that as far as I am concerned the Bank, like other commercial banks in Barbados, has a double commitment, it has a commitment to serve the public of Barbados and it also has a commitment to keep its head above water. I think that that is evident to everybody.

Now, Sir, a man comes along without any particular collateral and he wants \$2,000 to buy a cow. We have officers investigating all these angles and before the Bank is prepared to lend him this \$2,000 they are going to make sure that (a) his bona fides are good, and (b) that the Bank has a chance of ultimately recovering its money. That is common business practice.

Now, Sir, with regard to the small farmer, the so-called small farmer, everybody knows in my area a lot of the small farmers that planted a little area of land in the old days no longer do so, because for one thing they say 'what is the use of my planting it, working hard on it, and the wild boys come and reap everything off it?' Moreover, Sir, you have a certain section in this community, and they run motor vans, all kinds of thing, supply hotels with vegetables, and what not, and they haven't got a square inch of land but take them from among other people, the small farmers, by night. Many a small farmer comes out next day and finds that his carrots, his cabbages, whatever, gone. Is that any inducement for the small farmer to go on planting that land?

If he goes to the Agricultural Division of the Barbados National Bank there is no question about it, he will be given every consideration. The Bank is fully aware of its commitment to serve the community of Barbados, as I said just now, and I cannot see any point, any one case in which they have fallen down on that. Every now and again you hear over the media, television and radio, almost every night, come and get money to buy poultry, come and get money to do this, come and get money to do that; that means the small farmer too.

Now, Sir, I was at a meeting the other night when the question was raised, why are the advances to hotels

so very much larger than the advances to, say, small guest houses or something like that. Sir, in order to put up an apartment house, a condominium, or an hotel or something like that, you can imagine what that would cost in comparison with the erection of a small guest house? That is why there is such a differential in the amounts of money that have been disbursed not only by the Barbados National Bank, by the Barbados Development Bank, and that is the explanation for that, at any rate.

Now, Sir, there are a lot of small farmers in this island who will tell you, 'well, you know, after you're finished working hard, even if the wild boys leave what you grow, you do not get anything for it, you are wasting your time.' I know, Sir, that is perfectly true. I do not think there is any industry in Barbados that is so abused — well, yes, if you call the waterworks an industry, yes, but waterworks and the sugar industry in my opinion, and in everybody's opinion are the two most abused, what must I say, utilities or whatever you like to call them, Mr. President, in Barbados.

Now, with regard to the Agricultural Credit Bank, several loans were received in the old days by different applicants for loans, and these loans were very often not used for the purpose which was stated at all. Also, the Agricultural Division of the Barbados National Bank went carefully through the Agricultural Credit Bank portfolio and there were some loans there that were uncollectable — the Leader of the Senate mentioned uncollectable loans — people had died, and moreover there were indications where there was no intention of repaying the loan. Moreover, Mr. President, and apart from anything else.....

SENATOR J. A. CONNELL: On a point of elucidation, Sir, if the Hon. Senator will give way. I should like to know from him if that was not the same position with the Sugar Industry Bank. Were there not also loans from the Bank which were not repaid, and some of them not properly secured as well?

There were two banks — one for small farmers and one for big farmers. We are discussing the Act for small farmers and my distinguished colleague referred to loans to small farmers and I am asking about loans to big farmers as well.

SENATOR C. I. DEANE: Mr. President, the answer to that is that there has never been any loans from the SIAB that was not repaid in full or for which there was not sufficient security, because in the old days you had a little certificate registered at the Registry and that was sufficient security for the old SIAB; and they could attach the whole holding if they wished to do so. And I can categorically state that quite recently in a certain place that had every authority for doing so there has never been an SIAB loan not repaid in full. Over the

last five years there have been what we call lockouts but in no case did the amount of lockouts exceed the amount of collateral. I hope I have given my distinguished colleague a satisfactory answer to that.

Now, Sir, with regard to poultry. We know from time to time the adversities that have been faced by even what I may call the big poultry farmers. There is the question of refrigeration and that kind of thing and a glut or a fall-off. I know very well the Government cannot do everything and there is a particularly strong attitude not only with the small farmers but also with the big farmers where there is a complete lack of co-operation. As a matter of fact, I make bold to say that the farmer in Barbados is the farmer's biggest enemy.

Now with regard to irrigation. I should like to make this abundantly clear. There are agricultural loans for the production of crops at one rate of interest and there are mechanical loans lent at another rate of interest; and you cannot use an agricultural loan to buy a tractor, you must use a mechanical loan at a higher rate of interest. I hope that satisfies my worthy colleague.

The Barbados National Bank has also seen fit — in the old days the SIAB only provided money for the growing of crops — now the Barbados National Bank provides money for the running of the sugar factories as well, and if I may say so have been doing very well for themselves out of that.

With regard to Fisheries, it is quite true there is much less chance of a fisherman bringing in his fish and having them stolen than a small farmer planting his carrots and having them stolen. So what is the inducement for small farmers? The fisherman will get money for his fish, but what of the small farmer?

Now I will tell you this Mr. President, I have reasons to know that there are questions asked right and left at the Barbados National Bank that indicate very clearly the interest of the small man or the small farmer, whatever the hon. Senator like to refer to him as. That means that the Bank has the interest and welfare of the small man at heart. The figures might not reveal it but if I am dealing with X items in one unit and the other man is dealing with A plus B plus C plus D, the money expended in the latter case is bound to be more than in the former — that is common arithmetic if I may say so.

Mr. President, I am not in the list; as an active farmer in Barbados I did all that I could and I know that my colleagues try to do all they can. But remember this — the Barbados National Bank, although it is all set and prepared to serve the community of this island, is not prepared to have themselves roped by anybody. And I close by saying, as I began, that the Barbados National Bank, unlike other commercial institutions in Barbados

has a double commitment — the service of the public of Barbados and to make sure — if I may put it this way — that they keep their heads above water. And my honest opinion is that the Barbados National Bank is doing a very good job.

SENATOR A. TRUSS: Mr. President, this Bill under discussion is seeking authority to transfer some of the assets and liabilities of the Agricultural Credit Bank to the Barbados National Bank and at the same time give the Crown authority to collect or dispose of the remaining accounts as they may see fit. This Bill came about as a result of a pledge made by the Barbados Labour Party in 1976. In that Manifesto, on page 3 under "Financial Institutions", we read:

"The Government has several financial institutions. At the apex is the Central Bank of Barbados which performs a regulatory function. There are also the Government Savings Bank and a number of developing banking institutions such as the Development Bank, the Sugar Industry Agricultural Bank and the National Housing Corporation which performs limited lending functions. The Barbados Labour Party Government will consolidate these institutions and establish a National Bank of Barbados with divisions for savings, agricultural financing, a development bank and a commercial division."

This, Sir, is another step, another tick, another promise which has been made by the Barbados Labour Party being fulfilled here in this Senate this evening.

As I understand, Mr. President, some of the staff of the Agricultural Credit Bank will be transferred to the Agricultural Division of the Barbados National Bank and others will be sent to other public service Departments throughout the country so no workers will be displaced.

Over the past two years, since March 1978, I believe, when the Agricultural Development Bank was closed and the Barbados National Bank Agricultural Division was opened, no loans were made from the ACB. It was just a question of collection that was going on and servicing on existing loans.

The loans that have been pointed out by the Minister in introducing the Bill are in categories such that it may not be necessary to have all of the loans of the Agricultural Credit Bank transferred to the Barbados National Bank because for reasons which he outlined, as well as for other reasons. The other reasons are that approximately 260 of the loans can be categorized as bad debts and some 173 can be categorized as doubtful debts.

The sum total of these two is \$3 million and this falls into a different category whether or not the Govern-

ment will write off some of these because many of them are for many poor farmers all over the country, and loans that have been granted 15, 18 and 20 years ago so this is why some of the loans, I understand, have been left with the Ministry for disposal by the Crown which this Bill provides and the others to go towards the Barbados National Bank.

Senator Connell always appears in this Honourable Chamber to be fighting for the small man but it is interesting to note, Mr. President, if I may quote, sometimes I wonder where Senator Connell was when the Democratic Labour Party was in power for 15 years. I never heard him call out for the small man then but now he is calling out.

In agriculture, Sir, you must remember that agricultural loans were made through the normal financial institutions as well as the Agricultural Development Bank and also the Barbados Development Bank. During the period 1969 — 1976, during the period that the Democratic Labour Party was in power, a total of 31 loans towards the small man in agriculture, totalling \$716,700 was given to the small farmers. Since September 2, 1976, when the Barbados Labour Party came into power, until the end of December, 1979, the present Government has given 38 loans to small farmers totalling \$1,403,810.

It is quite simple to me, Mr. President, that figures and facts speak for themselves and so when someone said to me recently that DLP — I really do not want to talk politics, Mr. President, but they are things that sometimes go a little deeper, when a man said to me that DLP stands for destroyers of little people and BLP for builders of little people, I understood what he meant.

Also, the Hon. Senator said that it is difficult to get loans of \$2,000 rather than loans of \$200,000. I challenge that statement, Mr. President because in the last year, in 1978 alone, between April and March, \$97,000 has been loaned to 103 small farmers which is an average of \$767 per loan for cultivation purposes, covering 103 small farmers for cultivation purposes.

Fourteen livestock loans were made during 1978 for \$16,800 an average of \$1,200 per loan and for small equipment four loans were made for \$4,700, an average of slightly under \$1,200 per person, so I challenge the statement that the Hon. Senator said that it is more difficult to get a small loan than it is to get a large loan. It is just not true, Mr. President. It may have been true prior to 1976 but it is not true now.

I think that this Bill under discussion that seeks the authority to transfer some of the assets and liabilities of the Agricultural Credit Bank to the Barbados National Bank and leaving those loans which are not possible to collect or for reasons which it is not possible to collect,

as the Minister pointed out in his introduction, to be disposed of and be collected by the Crown, I think it is a good Bill and I support it. Thank you very much, Mr. President.

SENATOR MISS M. I. StC. BLACKMAN: Mr. President, Sir, we are looking at matters relating to some of the Banking Institutions in this country. We had an Agricultural Development Bank which set out its service of Cooperatives in Agriculture and one of the things I have deplored in this Chamber before is that the Co-operatives, as they are presently serviced in this community, relate so much to Agriculture that those Co-operatives who do not come under an Agricultural setting have indeed had a very difficult time in several ways.

On the question of service to the community and the little man in this community I want to make a special appeal to Government to look again at the Institution and the services which are being provided to help the people help themselves.

Just today I have been to the Barbados National Bank looking at the possibility of a small loan, I was asking about \$5,000 to use in the cottage worker industry and I have ended up being referred to the Commercial Banks in this place.

I am aware that we have the Barbados Development Bank, that we have the Barbados National Bank, that we have the Industrial Development Corporation, indeed, Sir, I have been to all three in connection with this whole thing and now have been referred to the Commercial Banks.

I know that there is a problem. I am not suggesting that there is no problem but I am suggesting that when we are talking about the little man and his need for help that there is need for the sort of Institution that is sympathetic to the little man and to understand his problem.

The remark that was used to me is that I am more in the habit of hearing \$100,000 or \$200,000 or \$5,000 which was the full extent of the loan that we were asking about that would help the cottage industry that employ women who work in their homes and so, Sir, I am making a special appeal to Government to look again at the provisions to help the little people get themselves established so that they themselves perhaps could become bigger people in this community. Thank you, Sir.

SENATOR J. D. MACKENZIE: Mr. President, as an Independent Senator I do not rise to enter into the realm of Party Politics or try to secure any political points, neither do I rise, Mr. President, to oppose this Bill in any way.

When I received the Bill, I recalled the Prime Minister's remarks when he made his financial statement and budgetary proposals I think it is April of 1977 and he said at that time that mobilisation and optimum utilisation of savings would also be assisted by the concentration and direction of the principle financial institution of the Government into the hands of one Body. He went on to list the Bodies concerned would include the Barbados Savings Bank, the Development Bank, the Sugar Industry Agricultural Bank, the Agricultural Credit Bank, the loan section of the National Housing Corporation and any mortgage finance corporations organised by Government. There is one in fact which has been mobilised by the Barbados National Bank. So I was a little taken aback when I saw that this Bill would be for the transfer of the assets and liabilities not to the Barbados National Bank but to the Crown, and I wondered why, what would appear as deviation from what happened in the past and it is my understanding, contrary to what Senator Truss says that this Bill would seek to transfer not some of the assets and liabilities, but all of the assets and liabilities in the Agricultural Credit Bank to the Crown. When I saw that, it roused my curiosity, so I thought I would like to see how the.....

SENATOR TRUSS: On the point to which the Hon. Senator referred to Sir, what I meant, was, of the total amount, some of the assets would be sent to the Barbados National Bank, whereas the Crown would account for the balance.

SENATOR D. MACKENZIE: In fact, I looked at the Bill, Sir — he may be right — but I did not find it in the Bill. What I do think is that it is an internal decision of the Government.

Anyway, when I decided then, to look at the performance of the Agricultural Credit Bank, Sir, I tried to find out where I could find the balance sheet of this thing and I read the Act and I saw that the Auditor General should audit the accounts within three months of the 31st May in each year, forward a statement to the Minister responsible for agriculture and that such a report should be published in the Official Gazette. So I looked through the Gazette to see where it was published. The first I came across, Sir, was in Gazette No. 96 which was dated 8th November, I also found another one No. 95 which was dated 5th November. Now, the accounts for the year 1977 were published in the Official Gazette No. 96 dated 8th November. There was one remark or one part of the report by the Auditor General on the accounts which perturbed me a little bit. It says here:

"Over the years, it was the Bank's accounting policy not to make provision for bad and doubtful

debts or for depreciation of its fixed assets. However, it must be pointed out that the amount of loans outstanding includes money balances which have exceeded the statutory limits for repayments."

Well, Sir, that was a thing that he would have sent to the Minister in 1977 and then, when I looked at the accounts again to see what happened as a result of those cautionary remarks I saw that for the year 1978 he repeated them again:

"Over the years, it was the Bank's accounting policy not to make provision for bad and doubtful debts or for depreciation of its fixed assets. However, it must be pointed out that the amount of loans outstanding includes money balances which have exceeded the statutory limits for repayments."

This Official Gazette No. 95 dated 5th November is the last public statement of accounts for the Agricultural Credit Bank. I do not know what happened, Sir, in 1979 and of course, if we repeal this, there probably would be no statement for 1980, because the necessity for a statement would probably no longer exist if we repeal that Act. These things cause me some concern, Sir, and I started to look again at some of the figures.

I noticed that the Bank was formed quite a long time ago. It was formed in June of 1961. It has — in the balance sheet available, the last balance sheet which was on 31st May 1978 — it has accumulated losses of \$1,282,052.20. Then I looked to see where the Bank got its capital from, how did it get money to lend out, where did it come from? The funds of the Bank are voted by Parliament and the Accountant General pays into the Bank, from the Consolidated Fund of the country, the sums of money voted in Parliament over the years for advancing them. Up to the last balance sheet, again, Sir, which was 31st May 1978 the accumulated capital advanced by the Barbados government amounted to \$4,574,976.71. Now, Sir, I also looked at the assets that were listed here in this Balance Sheet. The assets that are listed here amount to \$3,323,000.00. I will not go any further than that. The loans receivable for the sundry debtors, that total, out of the \$3,323,000.00 amounts to \$2,992,000.00.

I realised that with the auditors cautionary remarks at the beginning and realising what a high percentage could be involved and deemed uncollectable debts, I think that I realised that and it was subsequently confirmed by the Hon. Minister who introduced the Bill that really and truly, the purpose for the transferal to the Crown was because it would not be expedient for the Barbados National Bank to take over all the liabilities that had been incurred.

There are a couple of things that worry me, Sir. One of them, is that with repealing the Act, as I have said before, a necessity for the publication or for public accountability of what happened would seem to me to fall by the wayside and somewhere along the line, even when a company goes into liquidation, that company has to publish some balance sheet at the end showing what the final outcome was, and if it is not laid to this House, at least, it should be laid in the Other Place. I think that would only be reasonable to ask and I would like to ask the question of the Hon. Minister who introduced the Bill, whether in fact, that would be done or not. But I think that it should be done because I think that it is only reasonable and honourable that public accountability for each organisation when closed, should be made known with regard to the final outturn of all of their assets and liabilities and so on.

That is one thing. On the other hand, Mr. President, Senator Connell made a very strong and eloquent plea that the Barbados National Bank should make loans easily available to small farmers. He said that he felt it was desirable to have a sizeable and a viable small farming sector, and he asked in his conclusion that the philosophy in the Act that we are repealing be transferred to the Barbados National Bank.

Sir, I think those sentiments are only reasonable and honourable because I think that we all must want to see small farmers have a fair chance of getting on in this life and to play their role and fulfil themselves in whatever endeavour they wish to go in for, whether it be animal husbandry or the growing of vegetables of whatever it is, but we must temper our feeling that this should happen with a reasonable amount of monetary discretion, because if the Barbados National Bank which would be taking over, I assume, the function and the role that this Agricultural Credit Bank was doing, then I think that they have to guard themselves against the type of economic operation which I just outlined happening to this Bank. I think that the Bank did not exercise enough discretion in the loans that they made and this is why it is a rather embarrassing situation that it has to be turned over to the Crown and cannot be assimilated into another Bank. So between our desire for fairness to the small man and realising that he does not always have the necessary collateral, I think that we must weigh that very carefully against exactly what has happened to this bank with regard to having criteria for the giving of loans that were obviously too generous, and advantage obviously has been taken of it, and I think that the time is coming, Mr. President, that people who pay taxes, and there are more and more people paying taxes, are going to begin to question when things are done not on reasonable economic viable lines and when great losses occur, and this is the case I think in point. So somewhere between

the two I think we would have to ask that the Barbados National Bank be cognisant of the needs of the small man, but also be cognisant of the wishes of the people who pay taxes and who finance them and who loan them money. So as I said before when I started, I am not really standing up to oppose the Bill because I think it is time that this thing comes to an end and it be tidied up, but I would like to think that some public accountability would be given when the time comes after this Bank has been wound up, and we will know what the position is. I think it is something that all taxpayers and everyone in the country has a right to know. Thank you.

SENATOR THE HON. N. A. BARROW: Mr. President, I am rather pleased that this particular item should have provided us this afternoon with a debate which in my view has been a debate of certainly a high standard so far, and I trust that in my closing remarks I shall do nothing to derogate from that standard. The points which emerged so far, and I think nothing further of a contentious nature would emerge, but these are merely contentious if one chooses to put an interpretation to them that perhaps one had taken the opportunity to score points on what ordinarily would have been a rather innocuous matter; but why should one take the opportunity to score points? Any political chamber is a talking Chamber, but in all this a few important concerns have emerged, and I think, Sir, it is only fair to say that it is not important only that it should be true or not true that small farmers are not getting loans as easily from the Barbados National Bank Agricultural Division as they could get it from the Credit Bank, but that it should also be regarded as important that the small farmer has the confidence in the successor institution that he feels that his loan application would be treated with the kind of sympathy and consideration with which it should be treated in a society such as ours, and therefore I take Senator Connell's points quite seriously, because I believe if we take it from a particular angle, it is possible to accept what may be in fact criticisms that are too harsh, but the fact that these criticisms are being made is something to which we ought to pay attention.

I believe though, Sir, that if we just look at criticisms of the Barbados National Bank Agricultural Division without seeing the thing in some kind of context that we are likely to do a serious injustice to the National Bank and to come to conclusions which are far from fair. I am referring, Sir, to the fact which has been hinted at by Senator McKenzie in his reference to certain documents, and it is this that I certainly do not expect that I will easily find anyone who understands either finance or administration who will give the Agricultural Credit Bank a clean bill of health. I believe that one can refer to extreme statements such as the statement made

by the former Prime Minister at one point in his criticism of the National Bank because, when, and I will call the name, Sir, because I am referring to somebody who was then a Permanent Secretary, for that reason only, Mr. J. C. King was a Permanent Secretary in the Ministry of Agriculture and had apparently purchased some land in St. Peter the interpretation put on that by the then Head of the Government was that there had been an unhealthy application of the Bank's funds to permit Mr. King to buy this land, and that nowhere was it ever intended that the Bank's money should have been used for naked purchases. He came very clear to accusing a public officer of unjust enrichment. I only call the name purely because it was a senior public officer at the time, for no other reason. I do not want to politically embarrass anybody. New friends are new friends; but from that time and I suspect even before you would find instances which have given people reason to criticise the administration of the Credit Bank and what the Auditor General refers to in these reports is merely a reflection of the bad and slack manner in which the bank's affairs were managed. I believe that to go any further would indeed be perhaps to enter into the realm of the personal, because one would have to get into an analysis of certain kinds of transactions to go further. Let me say, Sir, if Senator Connell is uneasy, I myself do not know enough of the facts to indicate to this Chamber whether or not....

SENATOR J. A. CONNELL: On a point of order, I am not uneasy about anything. I may be driven to retaliate and call names as well. That is all.

SENATOR THE HON. N. A. BARROW: I think the Senator is taking it in the wrong light. What I am getting at is this, I do not know whether the criticism to which I have referred is justified, but there are other criticisms concerning the institution which are certainly justified. I mean, Sir, I would not put too much reliance on the criticism made by the former Premier — the former Prime Minister, he was Premier at the time he made these criticisms — and, Sir, what one has to face is that there is eloquent testimony to the fact that the Agricultural Credit Bank, though it might have given some valuable assistance to some small farmers, looked at overall was certainly not an efficient instrument of Government policy, and if you take the point further that it is taxpayers' funds being taken out of the Consolidated Fund, then it represents to the extent that such a high percentage of its lending is not ultimately refunded, it represents direct subsidy by the taxpayers to some people.

The problem — and this is the problem which I believe that Senator Connell perceives — is this, that when once you put it in a more businesslike atmosphere, which it must attract once it is being administered, the business is now being administered by a properly established and

properly run bank, at that point certain criteria will come to be applied which will probably make it a little more difficult for some people to get money. Let me state that my impression was not that under the Agricultural Credit Bank all justifiable applicants, all applicants who merited success were successful. That is not my understanding, and so I believe it would be true to say that while the Credit Bank operated a lot of people had justifiable complaints as to the difficulties of getting money. It is simply that those who got it would have been able to get in on criteria which were far lower than those which the BNB will probably apply.

Senator Connell's comment was that the Agricultural Division is sandwiched between the Commercial Division and the Mortgage Division, and from there he jumped to a statement that the standards applied were those of the commercial bank. I do not accept this, I believe that if we say that one is sandwiched between the two, I think we must then go on to appreciate that they may have difficulty in working out an independent like, but I do not think it would be fair just out of a hat to accuse the Agricultural Division of applying commercial standards, because I do not believe that they applied commercial standards in the business of the Sugar Industry Agricultural Bank. I do not believe that in dealing with small farmers that they would be doing so, I am quite sure, Sir, that it is a matter of asking people who in so far as they dealt with agriculture were dealing with the sugar industry, to understand the dynamics of dealing with the wider agriculture, and I believe that there has to be a settling down period. What I would wish is that the settling down period is not too long, and what I would also wish then is that the public would quickly gain confidence and understand that the Agricultural Division of the National Bank will apply standards which are not as strict as pure commercial standards in lending money to small farmers, but that whatever their standards they have to be sure of the viability of the project before they can put their money on the line, and this is what we always have to remember, Sir. Because unless a banker at whatever level in whatever division is sure of the viability of the project, then he cannot seriously put other people's money on the line. It is not his, if he wants to throw his away he may be free to do so, but he cannot be expected to do it.

What we are asking, Sir, is that you do not say that whereas in a commercial undertaking that there is a certain element of risk, we might have been prepared to put up 75% of the money, that you now look at something which is of a developmental nature and you say that you are going to put up 75% or less, or that you will put up 80 but then so hamstringing the thing that in fact the chap has very little chance of success. It is that kind of thing which you have to watch for, but essentially the banker must be satisfied as to the viability of the project, and

only then can he talk about the terms on which he will disburse.

Also, I think, Sir, one has to recognise when large undertakings are being financed that a bank is not always at that time in a position to expand into other areas, and that is why in every bank you will find that at certain times in the year they are far more liquid than at others. I believe, Sir, it is true that while the banks are financing the sugar crop they are not nearly as liquid as they are later in the year, and this ought to be quite clearly understandable. They have to wait until some of the sugar money starts coming back in and then the level of liquidity will rise again.

There is one other point which I would like to advert to before I move on, and it is the point about arrangements to ensure that when funds are borrowed for agriculture they are spent in agriculture. It is a point which I do not quite know why the Senator has raised it, I am not pretending to know a great deal of knowledge as to how the monies which have been granted have been used, and I do not therefore know the extent to which one has to try to ensure this. Because clearly if you have a situation where the monies are used generally for the purpose for which they are applied for, then it can hardly matter, but I certainly am not in a position to indicate how much of a problem this is. One always hears that there are people who borrow money for one thing and use it on something else. As a matter of fact, Senator Connell's comment on that reminded me that this for some years was the standard explanation which was produced by some quarters as to why emerging black businessmen were not such favoured customers. The explanation used to be given that they borrow the money for one thing and use it on something else. I do not know whether that is true, but I do know that the BNB if it could succeed in ensuring in the event that this is a problem, that funds lent for one purpose are always used for that purpose, would be indeed even more than the super bank than it is.

I do not know what bank of lending institution can really ensure that this is done. What they can do if you had not used it for the purpose the first time, when you come back they could say you did not use it for the purpose the first time. But I doubt they could tell the person anything more than that.

I believe the hon. member adverted to nearly all the points I have noted. Let me deal finally with the specific point raised by Senator MacKenzie as to the transfer of all the assets and liabilities. The function performed by the bank is to be performed by the Agricultural Division of the Barbados National Bank, and if I understand what that means, that takes care of the point raised by Senator Connell as to clear policy

guidelines. If there have been anymore specific instructions other than directing the bank to perform the function which the Agricultural Credit Bank performs, I am not in a position to say; but clearly if you tell people to perform a function which has been performed by an institution, one cannot claim that there are not some clear guidelines on which to operate.

As has been adverted to in the course of the debate, where the health of an institution is not good, the take-over function of that institution, and the take-over of the assets and liabilities of that institution are clearly too different things; and that is why an arrangement has to be made so that while the function goes on elsewhere the Ministry of Agriculture can continue the function which is now being performed by the bank, which is to try and get back as much of the money as you can. So the Ministry has to be collecting these loans. The bank becomes a dead letter but legal authority has to be obtained for the Crown to collect the moneys owing to the Agricultural Credit Bank and to pay over some to the Consolidated Fund. That is how we will know what is the eventual outturn; the Ministry collects the money and puts it into the Consolidated Fund, hence it is necessary to provide for the transfer of the assets and liabilities to give the Crown the right to collect and dispose of the assets. Hence it is necessary to provide for continuity without which one would not be in a position to collect at all.

In relation to the bad debts there is the usual legal provision for the writing off of certain specific bad debt.

I think, Sir, that is an attempt to clarify all the issues raised and I hope we can benefit from that.

The question that the Bill be read a second time was put to the Senate and agreed to.

On the motion of SENATOR the Hon. N. A. BARROW, the Senate resolved itself into Committee on the Bill, SENATOR the Rev. A HATCH in the Chair.

On the motion of SENATOR K. HINDS, the Bill was taken as read.

Clauses 1 to 5 inclusive were called and passed.

On the motion of SENATOR the Hon. N. A. BARROW Mr. CHAIRMAN reported the passing of the Bill in Committee and Mr. PRESIDENT resumed the Chair and reported accordingly.

On the motion of SENATOR the Hon. N. A. BARROW, the Bill was read a third time and passed.

SUSPENSION OF SITTING

Mr. PRESIDENT: This Sitting will now be suspended for twenty minutes.

On RESUMPTION —

Mr. PRESIDENT: This Sitting is resumed.

RESOLUTION TO APPROVE THE AMENDMENTS TO RESOLUTION NO. 58/1979 OF 29th OCTOBER, 1979

Order No. 2 was called — To move the passing of the Resolution to approve the amendments to Resolution No. 58/1979 of the 29th October, 1979.

SENATOR THE HON. N. A. BARROW: Mr. President, Sir, since the substantive Resolution herein referred to is not one of the distant past, I expect that members will remember quite well that it was for the vesting of land in the National Housing Corporation mainly for housing purposes and there are several parishes in that. They are the parishes of St. George, Christ Church, St. Michael and so on and so forth.

It was discovered afterwards that there were a number of errors. This was after they passed the Resolution through Parliament and that it would therefore be necessary to introduce a Resolution correcting these errors. The substance of it has therefore been agreed to by this Honourable Senate and therefore I can hardly see any objections in cleaning it up and making it accurate what we had previously agreed to.

I beg to move that the Senate do now concur in this Resolution.

The question was put to the Senate and agreed to.

RESOLUTION TO APPROVE THE COMPULSORY ACQUISITION OF LAND AT CONSTITUTION ROAD, ST. MICHAEL FOR THE EXPAN- SION OF QUEEN'S COLLEGE

Order No. 3 was called — to move the passing of the Resolution to approve the compulsory acquisition of land at Constitution Road for the expansion of Queen's College.

SENATOR THE HON. N. A. BARROW: Mr. President, Sir, copies of the plan of the land referred to are now in circulation.

The land referred to in this Resolution is the Girls' Industrial Union property at Constitution Road which property is vital to the expansion of Queen's College.

It is, as far as I am aware, a long contentious matter and Government is actively seeking alternative accommodation for the girls of the Industrial Union. I believe one would have hoped that the property not so far removed from this present one will be the subject of a successful negotiation but as I speak now, Sir, I can say no more because nothing has been concluded in that respect. The matter is very seriously receiving attention, the matter of alternative accommodation for the girls of the Industrial Union.

I move that the Senate do now concur in this Resolution.

SENATOR MISS M. I. St. C. BLACKMAN: Mr. President, Sir, I am very sympathetic to the needs for expansion of Queen's College and for the improvement of school accommodation in the country. However, I also have a great concern and sympathy with the Girls' Industrial Union because the Girls' Industrial Union has for many years been padding up the fail or inadequacy in our school system where so many people have gone through these schools and have been unable to acquire the sort of education that would help them work for a living and in effect the Girls' Industrial Union has been serving this purpose for very many years. It has afforded women the opportunity to train in areas which have allowed them to work for their living.

The Union was formed by a Barbadian, Aiden Patricia Evelyn. It was founded as long ago as 1912 and it was sufficiently successful that by 1920 it acquired the first site. It was incorporated in 1922 and acquired the second property which is now facing Constitution Road, in 1938.

It would seem therefore that the Union has been sufficiently successful in helping to satisfy the needs of Barbadian women. They have supported it in such a way that it has been able to acquire its own property. The Union for all the years has attempted to meet the recognised needs of the society.

In the early days it helped to train Barbadian women in such a way as to allow them to find themselves employment often in the American society when there was need for people and when there was a heavy immigration to the United States.

At a later stage, it was the Union that got into the act of helping to train our women in bedside nursing and help them so that they were able to fit into the scheme for nurses to go to England. It was the Union that afforded them the background education that the Hospitals in England accepted for those people to become nurses in their own schemes.

Even at that time the Union had a very heavy programme in housecraft and in all sorts of crafts, handicrafts as well as home economics and it was in this sort of trade that many women were able to learn certain things like cake icing, pastry, cake making and in addition of course, to teach them such things as shoemaking, and chair caning.

The Union has set up itself in very good stead in this community for many years. I am very much in sympathy with the need for expansion of Queen's College. I know that the Union has been very concerned because they have felt that the notice which they have had has been inadequate.

The President of the Union herself said to me that the first knowledge that she had of Government contemplating taking over the Union was when she heard the Report of a speech at a Speech Day function.

There have been other problems of this sort. The officers at the Union at this stage are very much concerned and Sir, I would like to make a very special recognition of the fact that this Institution which is now 68 years old is a Barbadian Institution. It is not a copy of one of the International Institutions and we in our nation building need to pay due regard to the efforts of our own people and citizens.

This, as I said, was the foresight of a Barbadian woman who worked assiduously for her ideals and against the great odds and against the objections. She overrode the objections of her own family in sticking with her ideals in providing opportunities for Barbadian women.

My particular hope and appeal is that when we find that the Leader of the Senate has told us that Government is presently looking for adequate accommodation I can only hope that when accommodation has been found for the Union it will be accommodation befitting an organisation which has served the community as much as that one has served and that it will in fact be something of which all Barbadians can be proud to look at and say this is our own Institution, it is not a branch of something from overseas and it is something which has made a significant contribution to this country in helping many women throughout the years find themselves employment and in helping people who were unable to succeed in the educational system place themselves in better positions in the community.

I do hope that the Government will be successful in finding appropriate accommodation for the Union and that we will find ourselves with an Institution of which we can be justly proud. Thank you.

SENATOR MRS. E. LYNCH: Mr. President, I also would like to add some comments to those made

by my colleague, Senator Marjorie Blackman, whose remarks I very much want to support. I think I have been very much concerned about the length of time it seems to have taken to assure the members of the Girls' Industrial Union that their case was receiving not merely attention, but sympathetic attention.

I think I have said on many occasions in this Chamber that we need to pay great attention to continuing education. Even if education were adequate at the primary and secondary stage, there is still need for education to continue on into adult life and we ought to encourage, not merely approve, but encourage the work, the effort of voluntary organisations. Government, I know, has now got many more plans for adult education and more classes are available than were available when I myself was a young adult making use of the facilities of the Girls' Industrial Union. But even though Government has its own programmes, I feel that organisations such as the Girls' Industrial Union should receive attention, support and encouragement from Government.

I feared at first, that this organisation would simply be paid the value of the property which it had decayed to and it is obvious that the money which they would receive from that property now would not buy them a suitable property. I hope I heard correctly that Government is going to assist them in getting another property and not merely paying them what they think is the value of the present building because they, of course, are not in such very good shape.

I also understand that there were certain classes which were taken there which were taught by people paid by Government. Government paid the teachers on those classes. I understand that this is no longer happening. They are no longer paying the teachers for certain classes which were previously paid. I trust that this has been looked at again, and that the Union will get that sort of encouragement. What I can remember the original plan was, that you went there on a class and learnt a skill and then you yourself turned and taught the others. This may be all right for certain practical skills, but there are certain other classes like type-writing which need rather more experienced teachers and those classes were previously paid by Government.

As a person who in my early adult life, benefited not only from the practical, but social activities — that is where we learnt to dance and where we went for little socials and so forth — and the Union did make a great contribution to the young adult, the young Barbadian adult. It meant a lot to us to have somewhere where our parents felt we were safe where we could go and have a good time and go back home. There is therefore, I want to say to the Minister, tremendous goodwill in the community for the Girls' Industrial Union and we are all concerned, the women of my generation are all concerned

that this indigenous institution should receive all the encouragement and help that Government can give it, so that it can continue to flourish. Thank you.

SENATOR J. WICKHAM: Mr. President, it must not be thought that the welfare of the Girls' Industrial Union is a matter for women only. At the risk of divulging secrets, I should say that I too learnt to dance at the Union. But there is another reason for urging the Government to move with some speed in the matter of providing alternate accommodation for the Union.

It is this, people who look at the surface of things and there are many of us who do and look no deeper, may be encouraged to see in the acquisition of this property, by one of the elite schools in Barbados, the satisfaction of the needs of a certain elite class at the expense of others. Already, we hear far too much of social stratification. A recent speech at the University made great play of the divisive role which education has played in Barbados, and in these islands in general. It would be very dangerous if the general public were encouraged to see in the ousting of the Girls' Industrial Union from its traditional home by a secondary school, a school giving education to people who are perhaps better placed socially than the people who use the Girls' Industrial Union, it would be most unfortunate if this were allowed to creep into the thinking of the population. This reason is perhaps even more serious than the mere provision of accommodation for the Girls' Industrial Union.

I want to join my two female colleagues in supporting their call for urgent action and to add my voice, male though it may be, to the cry for accommodation for the Union.

SENATOR C. I. DEANE: Mr. President, Sir, far would it be for me to try to add very much to the other three Hon. Senators who have contributed to this. I was kind of saying in the first place, that whereas the Girls' Industrial Union was purely a ladies' affair and Queen's College was partly now co-educational, they were different, but having heard that Senator Wickham learnt dancing at the Girls' Industrial Union, I consider they are both co-educational on the same basis.

Now, Sir, my approach is at a completely different angle and it is this. The Girls' Industrial Union is run primarily by a group of ladies. It is all very well to tell me that chivalry is dead and this, that and the other, but I still consider that a lady should be treated as a lady and they should not be walked over in the promotion of some other object and for that purpose, I sincerely hope that in their decision for negotiations, the Government will give every consideration to see that these ladies are happily settled when they are removed from their present site. Thank you, Mr. President.

SENATOR H. F. G. ROCHEFORD: Mr. President, a comment came to my mind as I heard Senator Wickham which shows how far we have travelled in this community, because I remember the days when we frequented the Girls' Industrial Union that among the girls who frequented the Girls' Industrial Union were girls who went to school at Queens College too. My question is why is it necessary for the Government to have to acquire it compulsorily if there seems to be agreement that the Girls' Industrial Union are prepared to accept the Government's pledge to find alternative accommodation?

SENATOR THE HON. D. BLACKMAN: Mr. President, while I subscribe to much of the fervent eloquence that has been expressed on behalf of the Girls' Industrial Union, those Senators who spoke in favour of retaining and perpetuating the role of the Girls' Industrial Union would do well not to overstate the case. This matter first came to my attention some time last year around this time when a delegation from that organisation paid me a visit in order to make representations on their behalf to find a suitable location if the Government could not be persuaded to let them remain where they now are. I think that it is unfair to imply as has been done by one speaker that the proposal to acquire this property was sprung on the Girls' Industrial Union like a bolt from the blue. The Girls' Industrial Union had at least twelve months to act upon the issue of relocation, because I know they visited me and discussed this matter with me at least twelve months ago.

Furthermore there can be no doubt about the appreciation of the Government for the role that the Girls' Industrial Union has played in Barbados over many decades as is manifested by the fact that that organisation receives subventions from two Ministries. It is one of the few organisations that receives subventions from two Ministries; it receives a subvention from the Ministry of Education as well as the Ministry of Community Services, and to the best of my knowledge many of the members of the Girls' Industrial Union are hired on a regular basis by the Community Development Division in order to assist in teaching courses similar to those that the GIU has historically organised in the many Community Centres of this country. You have a good case but you do it no good if you attempt to exaggerate it. At that time my investigations consequent upon this meeting revealed that an alternative location was suggested by the Government to the Girls' Industrial Union somewhere in the vicinity of the Harbour Industrial Estate, and it was my understanding as expressed by members of the Girls' Industrial Union that that location was considered and I quote "not to be central" and there were fears expressed that girls coming home after dark from courses might be set upon by unscrupulous individuals emerging from the shadows. Now whether this fear is justified or not is a matter that I will not enter upon at this stage, but it is a fact that an alternative location was proposed to the Girls' Industrial

Union and it was deemed unsatisfactory by that body, and ever since then indefatigable efforts were being made by the Government in order to find accommodation that is more congenial to that organisation; so that when terms such as ousting these poor women are used, I would respectfully suggest, Mr. President, that they are inappropriate and they do not do justice to the laborious efforts that have been undertaken by the Government in order to please some ladies who to be perfectly frank are very difficult to please.

In conclusion I agree that the Girls' Industrial Union should continue to play the outstanding role that it has played historically in Barbados, but in our enthusiasm to keep this organisation alive we should not visit upon the Government the injustice of claiming that it has acted in a precipitate and high-handed manner and has done injustice to these poor defenceless ladies. Thank you, Sir.

SENATOR MISS M. BLACKMAN: On a point of elucidation, Sir, I do not think the Hon. Minister was here when the question of the acquisition of the Union was first mentioned in Barbados, but I am sure I have been informed by the President of the Girls' Industrial Union that the first knowledge that she had that the premises were to be taken over was when an announcement was made at a Speech Day. Thank you, Sir.

SENATOR THE HON. D. BLACKMAN: Mr. President, I was making a simple point that since the Girls' Industrial Union brought their aggrieved situation of this matter to my attention as long as twelve months ago, then the action of the Government cannot by any stretch of imagination be deemed precipitate. That was the point I was making.

SENATOR THE HON. N. A. BARROW: Mr. President, nearly all that needed to be said in reply has already been dealt with by my colleague. There is one point outstanding and that is reference by Senator Lynch to the fact that the Girls' Industrial Union used to receive pay for certain items of teaching from Government. Certain teachers were paid. I believe that the Senator has only had half or some part of the information because I remember quite clearly the Minister of Education seeking and receiving the approval of his colleagues to pay the monies for tuition over to the Union rather than for the Ministry of Education to continue the laborious and time consuming process of taking the responsibility for paying for tuition item by item, and that decision must be certainly more in the interest of the Union than the previously existing situation.

The Ministry of Education has always paid for certain tuition, even I believe to the extent that they were paying for some of the tuition which they did not agree to pay for, but it was never closely monitored because

the Ministry of Education like the rest of Government regarded the Girls' Industrial Union as one more important link in the entire education structure; but I do not think it would be true to suggest that payment for tuition has been discontinued.

What is true is that the funds are being paid to the Unions who will then disburse rather than the Ministry paying for items for tuition on a separate basis.

The question that the Senate concur in the Resolution was put to the Senate and agreed to.

**RESOLUTION TO APPROVE THE COMPULSORY
ACQUISITION OF LAND AT ST. GEORGE FOR
THE CONSTRUCTION OF THE NEW
ST. GEORGE PRIMARY SCHOOL
AND FOR HOUSING DEVELOP-
MENT**

SENATOR THE HON. N. A. BARROW: Mr. President, while I put the relevant plan into circulation, I would appreciate it if any member who has the plan relevant to the last Item before him, to pass it back to us.

In introducing this Order, Sir, I will deal with a point raised by Senator Rocheford in the last one. The question was why proceed by compulsory acquisition if the matter has been settled, and this is for reasons of speed and in some cases also make the matter of acquisition of title easier. Here we have a case which, it is clear from the files, although it is the subject of a compulsory acquisition every item that has been in the negotiation has been agreed on.

This land is being acquired, some seven acres — I haven't got the exact thing before me and therefore I cannot metricate it —

SENATOR J. A. CONNELL: If the Hon. Leader of the Senate will give way, Sir, I am speaking on a matter of privilege. I am concerned about the state of ventilation in this Chamber. There is no fresh air coming in, and as a layman — you are more qualified to speak on this than I am, Sir — but it seems to me that we are inhaling stale air from each other. This is an unsatisfactory situation, Sir.

Mr. PRESIDENT: Senator Connell, I am surprised. Surely, a little word in season would rectify that, but does that require a speech interrupting another hon. member?

SENATOR J. A. CONNELL: Not a speech, Sir, I had enquired about it earlier in the day. Apparently something is wrong with the machine, it is not function-

ing properly, and I think that as a human being in here I have the right to object to it.

Mr. PRESIDENT: I do not think it requires this sort of interruption. If the matter had been drawn to my attention I would have asked that something be done about it. Can the Clerk come, please?

Air Conditioning units were turned on at this point.

SENATOR THE HON. N. A. BARROW: Mr. President, as I was saying, the Resolution before us reflects in part the school building programme, because it is in this area that the school buildings belonging to the Church, this is one of these areas where the buildings belonging to the Church are being handed back over so that the Church will be in a position to use them for greater community use, and a more modern educational plant is being provided. At the same time provision is being made to deal with the dislocation resulting from the siting of the pulverisation plant at Free Hill, and further, the need for a new school meals centre is also being met, and so although this is a Resolution looking just like any other acquisition Resolution, we find that it does have extremely important components.

I think, Sir, that except to mention that the school being built here is part of the World Bank Project, there is little further information really that can be given at this stage.

I move that the Senate do now concur in this Resolution.

The question was put to the Senate and agreed to.

THE BARBADOS DEVELOPMENT BANK (AMENDMENT AND VALIDATION) ACT, 1980

SENATOR THE HON. N. A. BARROW: Mr. President, as I intimated earlier in the day, I move that Standing Order 45(2) be suspended to facilitate taking this matter and Order No. 5 through their remaining stages.

The question was put to the Senate and agreed to.

SENATOR THE HON. N. A. BARROW: This legislation Mr. President, has two objectives: One, to increase the size of the Board of Directors of the Barbados Development Bank and secondly to validate certain loans which the Development Bank made.

Let me deal with the second objective first. The question of validation arises because it is necessary from time to time for the limits imposed on the Bank's lending to small business and small manufacturing businesses to be increased. The situation that gives rise to this legislation is one which the Board agreed to seek a Ministerial

order which will increase the Bank's limits from those set in 1975 which permitted a ceiling of \$50,000 for small manufacturing business and \$20,000 for other small businesses; and in between the seeking of that approval and the formal publication of the order there were a few loans made, and although the order would have dealt with all applications subsequent to its publication it became a necessary matter for Parliament to validate such loans as had been made in the interim period.

The Order which was published subsequently made provision for limits of \$50,000 for small businesses and \$100,000 for small manufacturing businesses.

As to the first part of the legislation, the Bill as it comes to us provides for a change made in the Other Place to increase the Board of Directors to seven. At the appropriate time this evening I shall move an amendment to make that number nine, not seven. It has become necessary to increase the Board of Directors and in the first instance the number was fixed at seven. But the Government has decided to increase its equity by a further million dollars and to vest that equity in the Barbados National Bank. The Barbados National Bank therefore should have representation on the Board of Directors. But since that time, resulting from negotiations for new loan monies, the lender has asked that the Board be increased to permit a greater representation by manufacturers, and for this reason it is now necessary to increase the number to nine directors.

The Barbados Development Bank has been making significant progress in terms of its direct impact on the economic development of this country. As a result, in order that the law should not be violated it will become necessary from time to time, if the debt equity ratio that is required is to be maintained, for there to be injections of this nature such as the million dollars the government is now putting in and projections by the bank for some equity requirements — as I recall — of the nature of some \$40 million by the end of the 1980s. The Bank's moneys after all come either from the Government or from loan moneys provided by the international agencies. The Bank has been able to attract some European Investment Banks moneys and I believe that they stand alone in terms of institutions in this area in being able to attract such moneys. And in addition, of course, they also have local borrowing. The ease with which this bank is able to attract money from reputable lending agencies is a testimony to the direction and management of the bank and I believe it is at least reasonable that we recognize at this point the excellent job the staff at the Barbados Development Bank has been doing, because it is only because they are able to produce such outstanding results that they are able to continue attracting money for on-lending to people in tourism and other areas of business activity. The Bank's loan portfolio will reveal not only loans for hotels, apartments and guest houses and other tourist

purposes, not only manufacturing industries and other industries; even though the Barbados Development Bank is no longer carrying an agricultural portfolio we can see fairly clearly the sort of small business activity that is going on. And it is that that I am particularly interested in, because statements are made every other day that the Barbados Development Bank ought to do more for small business. Now it is very easy to keep making that kind of statement and anybody who says you ought to be doing more can hardly ever be put down, because you can't accuse them for saying that. But it is that kind of statement that needs to be analysed.

The range of activities you will find in the loan portfolio for small business is meat shops, retail shops, variety stores, mini-marts, first aid stores, restaurants, canteens and bars, mobile canteens, discos, musical bands, snow cone vendors, jewellery repairs, interior decorators, hairdressers, dressmakers, boutiques, photography, printers and typesetters, landscaping, electronic repairs, freighting, concrete block manufacturing, wrought iron manufacturing, welders, well-diggers and sanitation services.

I have called out the list in detail because when it is suggested that the Bank is not covering a sufficiently wide area I believe the only true answer is to say exactly what the areas are that the Bank is covering and it seems from that list that while we can always find a new business activity and therefore it is possible for the Bank to cover a even wider area, that list is as wide as most of us can comprehend, the area of small business.

The other thing that people do quite freely is that they look at the whole business of loans and say, 'ah but you lent \$17 million to the Tourist Industry, you only lent \$2 million for small business' or something of this sort and that is the argument which I am surprised people make because it is so easy to see through.

A loan of \$2,000, \$3,000, \$5,000 or \$10,000 may make a tremendous impact on a particular small business activity and have significant economic and social benefits for the society whereas we may need 50 times that size for a single hotel project and therefore when we talk about small business loans it is important that we recognise that when we look at the total sum because the amounts are small it would reflect a large number of persons being serviced by that area of the Bank's activities.

Now, I believe, Sir, that when we recognise that, it stops us at times from being a little too harsh in our judgments when we are attempting to agree with those who say that people have to have too much security or that they have to do this or do that in order to get a loan. The fact of the matter is, as I said on an earlier matter, the project always has to be viable whether it is a small business project or a big business project but where we are talking about people who have to meet the follow-

ing criteria of total capital not exceeding \$100,000, or less than \$100,000, only as long as it is less than \$½ million a number of employers will employ a number of persons. It is obvious that the amounts disbursed are not going to be large amounts and therefore to the extent that the amounts disbursed are usually enjoyed by millions, it would mean that this area of the Bank's activities will have to be reaching a great number of persons.

It is, Sir, in this area that one ought to pay really close attention to the activities of the Development Bank because if we take an area like furniture manufacturing, for years the high standard of furniture manufacturing in Barbados would seem to be falling and a lot of people throw out furniture of excellent quality and replaced it with successful marketing junk which sold on easy credit terms and among the people who benefit most by the activities of the Development Bank are the furniture manufacturers.

That is why we may be able to go and get a 3 foot mahogany door for less than \$600.00 and even now we find in terms of design people are beginning to work mahogany again and trying to recapture some of that old skill which used to be common place in Barbados and in which most of us grew up but which until a few years ago we conceded to be a skill lost to us.

I do not wish, Mr. President, to speak at further length. I have spoken longer indeed than I intended to and may be if I could have found my notes I would have finished and sat down ever since. Such are the ways of man.

Mr. President, I believe that the Barbados Development Bank is fully deserving of our support and I have great pleasure in moving that this Bill be now read a second time.

SENATOR COLIN DEANE: Mr. President, Sir, I have very little to say on this. The Barbados Development Bank, the Managing Directors did me the honour of inviting me to their Annual General Meeting.

I had got their Report but when I heard the Report given verbatim there at the Meeting, what Mr. Seale had to say first and then what the Honourable Minister, Mr. St. John, had to say and the brilliant remark of Mr. Leslie in the end, all I could say is that I have nothing but the highest appreciation and respect for the work being done by the Barbados Development Bank.

I was delighted, Sir, and I have as much pleasure in supporting this Bill as the Leader had in moving this Bill. Thank you.

SENATOR A. TRUSS: Mr. President, I rise in support of this Bill but as usual I think that perhaps

certain things must be said. It is important to note that the Barbados Development Bank has multiplied since its existence in 1969 its portfolio by more than 20 times but this was not always the case.

I think it is important to remember from where we have come, history is important and it is important to remember that in 1976, prior to the Barbados Labour Party taking over the reins of Government in this country that the Barbados Development Bank was hamstrung for funds. International lending agencies such as the Inter American Development Bank refused at that time, to lend any money, or any financial assistance to the Barbados Development Bank because at that time, there were several loans on the books particularly, the Bath Plantation loan which stopped the Inter American Development Bank from further lending any funds. That is a fact.

Tourism and manufacturing are the major contributing sectors to the expansion of the economy and again, Mr. President, this has not always been so. If I may quote from the Barbados Labour Party's Manifesto of 1976 under the heading Tourism and Mr. President, I do hope you will give me some latitude. The methodology which I may use in supporting this Bill may perhaps be unorthodox but nevertheless at the end, I am sure that you will agree that it is important in the light of what would have to be said. On page 4 of that document to which the Senator always refers it states:

"The recent decline in the tourist industry has highlighted the chronic imbalance in the shape of Barbados' tourism. For too great a part of the year there are too few tourists to make it worthwhile to run hotels and the big, mainly foreign owned institutions are better able to weather the storm than the small Barbadian owned hotels and guest houses which cannot afford to drop their prices to rock bottom levels. The B.L.P. intends to put Barbados first in tourism. The B.L.P. will therefore direct the tourist construction thrusts towards labour intensive tourist facilities, to improve tourist research so that Tourist Board promotional expenditure can be properly directed and regulate the activities of tour operators to ensure that more of the tourists dollar reaches Barbados."

Such was the state of tourism up and until September 1976. With reference to manufacturing, Mr. President, page 3 of that document states:

"The Barbadian economy is today in a sadly depressed state. Unemployment has reached an all time high of over 25% of the true labour force. Tourism has been experiencing serious difficulty and in the construction industry things have almost

been at a standstill. The B.L.P. believes that there must be immediate measures taken to restore health to the economy and is convinced that this will be done only by a Government that recognises that creating jobs for people is more important than fancy rhetoric about the gross domestic product and that the industrial and tourists sectors should be complementary and not competitive. The B.L.P.'s policy will be employed to encourage economic development particularly of labour intensive enterprises. There will be a category of preferred industry which would include clothing, furniture, handicraft and construction, which would include construction of public buildings, housing programmes and road construction."

That was the state of things in those areas as it were. Today we are dealing with a different situation. In 1980, if I may quote from the review of the Barbados Development Bank, The Decade 1969 to 1979 you will see the difference, Mr. President, that the B.L.P.'s Government has made in changing the country from a bankrupt country into a vibrant country and I quote, Sir:

"By far the largest investment has been in tourism representing 60% and more, of the bank's commitments in virtually every year of the decade. The investment decision to inject the relatively large residual capital investment in tourism has been justified."

It goes on to say, Mr. President, how in 1978 there were in excess of 320,000 tourists in Barbados and we know that the projects in 1979 I believe, we have actually passed that.

SENATOR J. A. CONNELL: On a point of order. Mr. President, is the Senator prepared to make the document from which he is reading a document of the House? I understand him to be saying that the document is saying that Barbados was a bankrupt country.

Mr. PRESIDENT: It was my impression that you yourself quoted from that document some time earlier.

SENATOR J. A. CONNELL: He does not identify the document. He is reading from two documents. I do not know which document is referring to Barbados as a bankrupt country before 1976.

Mr. PRESIDENT: My impression was that that was a comment of the hon. member himself. He said he was quoting from the review of the Barbados Development Bank which is a document that I seem to remember you quoted from earlier today.

SENATOR J. A. CONNELL: I thought he was suggesting that the document from which he was reading was saying that Barbados was bankrupt before 1976.

Mr. PRESIDENT: That was his own observation. Proceed.

SENATOR A. TRUSS: Yes, Mr. President, I am quoting from page 4 of the decade 1969 to 1979 which I am sure the hon. member is aware of. In tourism between 1975 and 1979, 480 direct jobs were created as a result of the Barbados Development Bank's investment in tourism. Two hundred and forty indirect jobs and hundreds of other more jobs as the result of the construction of these tourist centres.

In manufacturing, its contribution to direct employment is 425 jobs for the same period. Every year, tourism has shown a marked increase over and above all the other sectors. The year under review 1979, there is some 60% but I am sure when the 1979-80 annual report is published, it will indicate that there is now a 50 - 50 split between tourism and manufacturing in effect, we are now spending as much money in the manufacturing as we are in the tourist industry. One thing to note on that the ratio of capital employed to direct employment generated, is higher in the industry of tourism than it is in manufacturing. In other words, we are getting more jobs in manufacturing for the money which we are spending through the Development Bank, than we are through tourism. That is an important factor.

Another interesting point, Sir, is that when the Minister introduced the Bill he talked of the small business loans and he defined those loans by saying that it was the hope of the Government to increase the small business loans from \$20,000 to \$50,000 and the small manufacturing loans from \$50,000 to \$100,000.

SENATOR THE HON. N. A. BARROW: On a point of elucidation, Sir. I did not say it is the hope of the Government, there is an order in existence to that effect.

SENATOR A. TRUSS: I beg your pardon, Sir, wrong choice of words. You are correct.

Now the Honourable Senator on the other side always talks as though he represents the small business and the small man's interest in this country. Again, Mr. President, it is important to bring to the public the facts and the public for themselves will decide. Now small loans are categorised as those loans that are under \$50,000. In the eight years that the Democratic Labour Party has been in power since the inception of the Barbados Development Bank in 1969, from 1969 to 1976, in eight years, Mr. President, 202 loans have been issued to small businessmen. Since assuming power and the Government and the administration by the Barbados Labour Party on September 2, 1976, since 1976 to December 79 the BDB under the Barbados Labour Party's administration, in 3½ years has issued 307 loans

compared to their 202 loans in eight years. The facts speak for themselves. Mr. President, who represents the small man?

Now a small business as has been pointed out by the Minister introducing the Bill, because of the nature of their small business cannot represent a large portion of the dollar value, and in actual fact it represents only 4% of the actual dollar value that is loaned out by the BDB, but it constitutes 31.2% of the total number of loans which is made, which is relevant. Mr. President, a comparison because the facts speak for themselves, is important, a factual, actual comparison in order to prove to the Honourable Senator, to hon. members of this Chamber and to the public who is in actual fact the people that promote small business and small businessmen.

Between 1969 and 1976, the eight year period under the Democratic Labour Party, in tourism the BDB made sixty loans totalling \$6 044 395. Between 1976 and 1979, three and a half years under the Barbados Labour Party's administration, we are comparing 3½ years of BLP and eight years of Democratic Labour Party administration, they loaned 60 loans, we gave 90 loans. They gave \$6 million in tourism, we gave \$17 361 985. The increase is 30 loans over and above what they gave and \$10 917 000. In industry the BDB under the DLP, for eight years gave 44 loans totalling \$2 788 000; the BLP for 3½ years gave 60 loans totalling \$9 252 000, an increase of 16 loans and \$6 465 000. In agriculture, the DLP for eight years gave 31 loans totalling \$716 700; the BLP for 3½ year period gave 38 loans compared to their 31, totalling \$1 403 810, a total of 7 loans more and \$687 110 more. In Fisheries, Mr. President, the DLP gave 13 loans totalling \$304 500, the BLP gave 43 loans totalling \$644 450, an increase of 30 loans and \$339 950.

Small business, Mr. President, the small man that the DLP claims to be talking so much about; in small business in eight years the BDB gave 84 loans totalling \$294 800 and in 3½ years the Barbados Labour Party gave 139 loans totalling \$1 892 190, an increase of 55 loans and \$1 597 390. Small business, Mr. President. The facts speak for themselves. Small manufacture, the DLP in eight years gave 32 loans totalling \$266 600 and the Barbados Labour Party in 3½ years gave 34 loans totalling \$614 600, an increase in two loans and \$348 000. Those are the facts, Mr. President, contrary to what the Honourable Senator may from time to time try to give the impression.

The maximum loan, we have just heard about the minimum loan; the minimum loan has been increased from \$20 000 to \$50 000 for small business and from \$50 000 to \$100 000 to small manufacture. The maximum loan has been increased to \$1 million. We now

have a proper Development Bank, Mr. President. And during the fiscal year under review the BDB created another record. The Bank made 109 loans in one year, a record. That is a total of four years' work with the DLP regime between 1969 and 1973.

Another important aspect, Mr. President, with which the Barbados Development Bank has made some impact is with small enterprise as I have mentioned, and during this period under review they created 114 direct job opportunities by being involved in 54 small projects. Now based on all that I have said, I must commend the Bank, the Directors, the General Manager, the employees for the hard work which they have done over the last three years; which brings me to the point, Mr. President, of asking that the Minister responsible for introducing the Bill at Cabinet direct to the attention of his Cabinet colleagues that the BDB not only needs an increase in Directors but also an increase in its staff. They need more staff. Right now, Sir, they have three analysts, one for small loans, one for tourism and one for industry. Each one of the analysts are entitled to six weeks' vacation, so when they go on vacation, the other two have to cover for that one that is on vacation, so it is obvious that the loans that are being processed will be delayed, and if by chance someone is sick, again loans are delayed. In spite of all these odds they have broken every record in the book; but if we are to expect or if we are to achieve greater efficiency within that organisation because it is a developmental organisation, I believe the BDB must have a certain amount of autonomy; it must be placed in or must have a certain amount of autonomy in the same way the Central Bank operates or the Barbados National Bank operates.

If for example the BDB would like to hire someone in that position which is in excess of \$1 000 a month, they have to go to the Minister to create the position first of all, they have to go to the Minister to ratify the amount of money to be paid, that is bureaucracy, and in the interest of seeing the Barbados Development Bank go forth to break new records in 1980 and 1981, it is important that the Minister responsible recognise that a certain amount of autonomy is necessary; it must be in a position to function like any other commercial bank in Barbados. Now the General Manager's salary is presumably fixed at a level, the highest level within the bank; so when one talks of controls, the Minister can very easily say that would be the highest salary paid and anyone that is taken on or hired would have to fall beneath that salary and you have a scale for the job.

The Minister can control the Barbados Development Bank by the very budget which the BDB has to put up to the Ministry, and under that budget there is a column "Salaries and Wages" so the Minister can control how much money the General Manager or the Board of Directors would have to spend and allow them to spend it

in the way that they think is best in the interest of the BDB, because they are working there, they understand the day to day operations. I am not inferring that the Minister does not know what is going on, but I am saying that when you have to go to a Minister to clarify a position and then go to a Minister to satisfy the amount that is to be paid for this position, I am saying you are wasting time.

In as much as the BDB has proven conclusively over the last three years that even though one hand may be tied behind their backs they can break every record in the book, if you release them to do the job they will do a better job.

I also know that the Ministry has a representative on the Board, so in a way that is also a control. The Minutes of all Board meetings are submitted to the Ministry. The Minister again can read what is happening, he has some measure of control, but autonomy is extremely important, Mr. President, and I am appealing to the Minister who introduced the Bill to appeal to his colleagues at Cabinet level, because the BDB if they are to be the best or one of the best developmental agencies in the Caribbean, they must compete for senior staff, they must compete for staff from the USAID, Caribbean Development Bank, Barbados National Bank, and even Central Bank. They must not be restricted, they must be given a free hand. Autonomy is extremely important in order to achieve greater efficiency.

In conclusion, Mr. President, the point which I would like to mention to the Minister, which I think is important, is that a co-ordination for the small businessman of the following things are important. If a small businessman wants to open an industry, he must first approach the Industrial Development Corporation jointly with the Ministry of Trade, Industry and Commerce; then he must approach the Barbados Development Bank, and then perhaps a financial institution — the Barbados National Bank or some such institution — and then perhaps if he does not have the necessary expertise he will try to find it or he might even pay to learn it, which is expensive and which might cause him to lose money, and then he may even have problems with the Barbados Workers' Union because he is not *au fait* with what the industrial legislation is all about.

I think it is time that the Government consider setting up a small businessman's industrial co-ordinating Committee, and such a committee would have on it a member of the Industrial Development Corporation and a representative of the Ministry of Trade, Industry and Commerce. They would be able to advise that individual about the physical plant and make the necessary recommendations in terms of square footage, what is available, what is not available and if any is available how much it would cost. At that same sitting you will have a member

of the Barbados Development Bank who will be able to tell the person how much money the Barbados Development Bank will be prepared to give, whether they will require a first debenture on the machinery and equipment or not, and how far they would be prepared to go to support this young entrepreneur who wants to become involved in industry. And on that Board would be a member of the Barbados National Bank who would deal with the person's overdraft facilities and operating accounts, and then you will have a member from the Barbados Institute of Management and Productivity sitting on the same Board, and he will simultaneously be able to advise the young entrepreneur, the young businessman on management and systems, and costing of products, and marketing and advertising, and things of this nature, and on the very same Board a member of the Barbados Workers' Union who will be able to advise him on industrial relations, wages, employee-employer relationships, etc.

The question you must ask yourself is what makes a young entrepreneur, and we, the Government, have to consider how to make it as easy as possible for the young Barbadian to become involved in business, so if he comes to one body — call it what you may, the Small Businessman's Industrial Co-ordinating Committee or some such like name, the name is irrelevant at this stage — and he can get at the same time in one meeting all of the information that is co-ordinated from all of these different people and at the same time an analyst working of projections for him, telling him exactly how to go about putting his entire proposal together, he makes one application and the application is simultaneously with — IDC, BDB, BNB, BIMAP, BWU — so that when he is ready to move he gets a factory, he gets a loan from the Barbados Development Bank, he gets operating facilities from the Barbados National Bank, he gets some instruction from BIMAP, and he knows exactly what to do with industrial relations.

In more developed countries this is the way that it is done. You do not have to go to the IDC, and then to the BNB, and then to the BDB, and then to BIMAP to get special courses, all of this is co-ordinated in an effort to encourage young people to go out there and to make the plunge and to get involved in business.

Finally, Mr. President, I would like to reiterate my congratulations to all the officers, the Director, the General Manager and staff of the Barbados Development Bank for a job well done.

SENATOR J. A. CONNELL: Mr. President, I had not intended to speak on this matter, but in view of the statements made by the speaker who has just sat down, I feel constrained to make a few observations. After all, what is said in here is a matter of public record.

The speaker who has just sat down seems to be better informed on questions of Government policy than

the Hon. Leader of the Senate himself. He has enlightened us on projections in relation to the staff, and indeed on something that he calls a Small Industrial Co-ordinating Committee. He has even gone the length of indicating what is the proposed composition of this committee. I read some surprise playing over the face of the Leader of the House as he heard the policies of Government.....

Mr. PRESIDENT: Just a minute, Senator Connell. I think, just to keep the record straight, the impression I got from the hon. member was that he was making a suggestion and that this suggestion would be made following those particular lines, not that he was telling us what Government policy was as if it were a decision that he has access to, so let us just keep the record straight.

SENATOR J. A. CONNELL: Sir, the record cannot disclose that I said it was a decision he had access to, the record cannot disclose that, because I did not say it.

When therefore a person who speaks with such authority on the Party's policy makes a statement in this Chamber about the bankruptcy of Barbados under the previous administration I think I must rebut it. I would like to ask the hon. member through you, Sir, what does he mean by Barbados being bankrupt before 1976. Is he using the term bankruptcy in a literal connotation? Is he indicating that Barbados was unable to pay its debts before 1976? Is he using it metaphorically that the country was not on a sound financial basis? I think if he is doing this that the facts give the lie to this. Not only was Barbados not bankrupt, but its financial position was so sound as to enable it to witness the remarkable situation where certain families could wax wealthy. It was not only sound financially but it was an open society that allowed families to do this and to reprobate on the one hand and approbate on the other. It was even more tolerant; it tolerated to a remarkable degree — and still tolerates to a remarkable degree — a patience and equanimity in the face of a certain convenient amnesia among the members of those families who are able to forget that one branch of the family was responsible for some of the same financial shortcomings that are being belaboured in this honourable Chamber.

The Senator who just sat down referred to Bath plantation. I laboured under the impression that that was inquired into by a Commission which found that there was no corruption and that none of the allegations levelled against the previous administration by the present one was justified.

SENATOR A. TRUSS: On a point of order, Sir. I never said anything about corruption; I said it was hamstrung and the IADB refused to give them money so long as Bath was on the books.

Mr. PRESIDENT: I myself did not hear the remark. Are you allowing the hon. Senator to elucidate the point?

SENATOR J. A. CONNELL: He said point of order, not elucidation.

Mr. PRESIDENT: That happens at times; a member rises on a point of order when it should be a point of elucidation.

SENATOR J. A. CONNELL: I thought that Bath Plantation and the Commission which reviewed it were now consigned to the limbo of forgotten things and that another Commission now occupied our attention. Instead, I would like the hon. Senator who has just sat down to explain how it is that loans are being made to purchase luxury boats. Can he tell us how luxury boats come under the eligibility for loans from the Barbados Development Bank.

SENATOR D. MACKENZIE: Mr. President, as an independent Senator I would like to make a few comments although I do not wish to get caught in the business of political points. And there are three points I would like to make. Firstly, this Bill would validate any loans that may have been made in excess of the amount at the time prescribed in the Act. In introducing this Bill the Minister explained that the Board of Directors had approved the necessary legislation to change the limits of loans that might be allowed to small businesses and small manufacturing businesses and I understand that they went ahead and made the loans expecting perhaps more expeditious handling of the matter. But I would like to point out that it is somewhat irresponsible and also illegal to have made these loans — although I understand how it came about. I would hope that in future the Board of Directors of this Bank will, if they again want to change the limits, deal with the matter in sufficient time that they will not advance loans in excess of the amount stipulated by the law. I think it is wrong and illegal, and although I understand the reasoning on this occasion, I would not like to see this type of Bill come before this Chamber again.

As regards increasing the number of directors of the Bank, I understand that we were not to be asked to increase the number from five to seven but to nine, and the reason that the hon. Minister gave for increasing the number of directors was because the Barbados National Bank was going to put a further million dollars into the share equity of the Bank, and as such they felt it would be only fair and reasonable that they should have representation at the Board of Directors level. I agree that if someone is putting that kind of money into the equity of the Bank that it is only reasonable that they should have a director or two on the Board. The Minister also said the number of directors was going to be increased because they wanted a greater number representing manufacturing industry. In relation to this I was wondering, since going by the report of the Bank and looking at the accumulative sectorial distribution up to 1979 and seeing

that 62% of their loans have gone into the tourist industry, I was wondering whether one of the four directors would represent tourism, because this is by far the largest sector to which the bank has made loans and I did not hear the Minister mention anything about tourism being represented.

SENATOR THE HON. N. A. BARROW: Mr. President, if the hon. member would give way for a moment, I would point out that the number is not to be increased to nine but to not more than ten, and then we will not only have enough directors to satisfy the World Bank and the Barbados National Bank but would give us room for the appointment of other directors as the hon. Senator is advancing.

SENATOR D. S. MACKENZIE: I thank the hon. Minister for his information. The other thing I would like to ask is whether the Minister could indicate to us if it is the intention to increase the complement to the full number of members of the Board of Directors all at one time, because it occurred to me that if we increase the complement all at one time, when another substantial shareholder contributes equity you would not have room to allow the appointment of a director to represent that interest.

Now the only last comments I will like to make is that Senator Truss made comparisons in relation to the number of loans that were made under the Barbados Labour Party Administration as opposed to the Democratic Labour Party Administration and also the sums that were made at the time and quite frankly, Mr. President, comparisons like these, to put it mildly, frighten the daylight out of me because I feel that it leads on to severe problems in the future because as we go along, Governments will come and Governments will go but it is likely that the Barbados Development Bank will continue throughout several Administrations throughout the years and if we make comparisons as Senator Truss did to support and give political points for his side, if he makes these comparisons what will eventually happen is that each Government will look at the Bank and more and more pressure will be brought to bear on the staff of that Bank to make more loans and, to make larger loans than were made under their Administration than was made under their Administration and Mr. President, that is what frightens me tremendously.

It would put the staff under tremendous pressure and I would hate to think that this is one of the criteria for the gauging of one's function as good within their term of Administration as against another.

I think it is highly dangerous to draw these comparisons. I am very glad that the Barbados Development Bank is doing as well as it has and the economic climate of the country is such that we are in a position

that we can borrow the money and that we can lend the money at this moment in time but we are a small country and we are influenced to a large extent by what happens around us with regard to inflation, with regard to movement of people, with regard to the cost of goods which we have to import and as a result of this there will be times that a Bank will have access to funds for lending and development at a greater time than at another period of time when the economic and investment climate would not be as good.

Whether there was one Government or two there will be fluctuation in the rate of lending, the ability to lend and in the number of loans and the whole economic climate will determine whether people want to borrow.

I appreciate what he has said and I understood what he said but I would like to caution him and others who use Institutions that are in existence and will continue to be in existence irrespective of whether they continue or they do not continue to use these Institutions to make political points in the way in which they were made because it can be very misleading and can cause great harm and damage both, as I said, to the Officers and the people who work within the Organisation as well as it can cause, if they are under that kind of pressure, economic disaster to the community because the funds they are using are funds that the Government has put into it and that the Government gets back when loans have been made.

The Government of the country is backing the loans and so if anything goes wrong because of these pressures, it will cause economic disaster for the whole country and I will like to think that politics should not enter into these particular types of discussions. Thank you, Sir.

SENATOR THE HON. N. A. BARROW: Mr. President, Sir, it is very interesting to listen to Senator MacKenzie but when an Institution has had the history that the Barbados Development Bank has had, it is extremely difficult not to recognise the new political direction which has made a tremendous difference to that Institution.

I do not want to go into any of the details. I do not think it is necessary but it is idle for us to sit down in here or anywhere else and play on the fact that economic climates are not just created by some stroke of the Almighty but men fashion their own disaster and men fashion to a great extent every aspect of their future.

It is a fact, Sir, that competent Governmental Administration has made a great deal of difference to the economic directions than this has been able to do in the last three years.

It is a fact which so much cannot be denied that Senator Connell tried to explain it by referring to certain families destroying the political parties of this country. (ASIDES.) I trust Senator Connell's hope that they were so manifestly visiting disasters in the country prior to 1976 that they would be seen to be visiting the disasters after 1976. I am sure, Sir, that he would not be pathetic.

I am only, Sir, dealing with that one point in relation to Senator MacKenzie's point. I understand his concern that we do not see the role of these Institutions in narrow political terms and if that is what he is saying, that is fine, we have no argument but it would be idle to suggest that political direction is not important in the creation of an economic climate.

I understand his criticism of the need to have a Validation Bill but in that respect, Sir, let me say that what happens is that the limits are changed by Ministerial Order and that what we must not forget is that there is always consultation going on.

After all, as Senator Truss pointed out, the Minister does have some representation on the Board. You will find that a senior member of his Department is on the Board and therefore the Board at the time knows, and is in a position to know informally that an Order will be approved and in those circumstances we must see the oversight that results in a few allegations before, as it were jumping the gun, as really a technical irregularity rather than one of the proportions to which I am sure Senator MacKenzie would object to and all of us would.

I just wanted to make that point, Sir, because if the Senator understood it was that type of comment, merely a technical breach, then he would understand that we are not merely encouraging people to break the law and then come to Parliament and say it is alright Jack.

The total loans approved during the period and the category which we are dealing with, where validations applied, between July, 1978 and November, 1979.

There was 154 loans with a dollar value of \$11,379,025, that is the small business generally and only 14 of these loans with a dollar value of \$503,650 as it were jumped the gun. They knew they were going to get the upping of the ceiling and these things could happen.

In relation, Sir, to the increase in the membership, I believe again I took the opportunity to do this before we got out on a very extended trip. As I said, I do apologise to the Senate, I must be more careful in my notes. The proposal is that there should be not more than 10 and while I cannot give an undertaking that all would not be appointed at one time, the present intention is not to

appoint all at one time. The present intention is to fill the one being the Barbados National Bank and I think either one or two would be left vacant for the present moment. When the debate tended to get a little bit partisan, there was a point made which I really do not want to be left in people's minds as a point of any substance.

I am referring to one or two questions Senator Connell left with us. The question was whether we can explain, I am not sure whether he was asking Senator Truss or whether he was asking me to explain, about loans being made to purchase luxury boats. To the best of my knowledge, belief, research and information, the attempt, Sir, by a former friend, or present friend, to the former Prime Minister to purchase what I understand to be a luxury boat by using Barbados Development Bank funds did not succeed. As far as I know, Sir, there has not been any other similar attempt. I believe that Senator Connell's reply to that one is that that is another case of a fellow who would ride both horses, so therefore, let us deal with it as known personal contact rather than what might be presumed about politics. It really doesn't matter, that is why I replied to it in those terms. Anybody can apply about anything, but it is what criteria the Bank uses and what decision the Bank comes to. I am saying as a fact, the Bank has not lent money for luxury boats. That is all that I am prepared to entertain at this stage. If the Bank had lent any money for luxury boats, I would state it as a fact and I am sure the Bank would have had good reason. Unless they had a good reason and saw it as a viable part of the tourism portfolio, I am sure they would not finance any such thing. We know that they lent money for things like the kind of boats like the Jolly Roger. Obviously, loans for anybody who is investing in tourism and ancillary service. I do not wish hon. Senators to be left with the impression that by some means or other, if you have a luxury boat to finance you can go to the Barbados Development Bank and have a loan. I believe, Sir, that if the Senator looks at some of the richer doctors within his party he would have a much better chance of having things like that financed. It is a funny thing when people find themselves on a Wednesday sitting down at this Table, after spending the weekend running around the country with people who are buying up all of Rockley in the names of other people. We come in here mid-week and start talking as if we are still in that money company so let us get back down to it. The people inside the Senate do not have that kind of money to toss around like some of the people who I see the Senator associating with sometimes, people, Sir, that I did not think he would associate with. Long were the days of the Black Star.

Senator Connell, in the course of his comments, and I want to make a point, Sir, because Senator Connell

made a statement that the speaker seems to be better informed of Government's policy than the Leader of the Senate. Obviously, that is not something that I would wish to admit for the simple reason that it would be a reflection of myself if I did not also seek to be properly informed, but I believe that Senator Truss would be making a serious mistake if he allowed Senator Connell by such snide remarks to prevent him from doing his study and his research and coming in here and standing up and talking because that is what Parliament is about because I do not care how many snide remarks are made and I do not mind who snares at who. The only way we are going to learn to deal with difficult and serious situations is if we adopt the approach that we are going to do our research, to come, stand up and take our licks. You do not start at the top. People who are practising law in the Courts every day know that. I do not think you should be allowed to use jury tactics in order to drive a man out of the fight and I am very glad, Sir, that I can stand up and at least one man who is not on the front Bench is going to show the time which he obviously took to prepare himself and to get up and to speak at some length on matters which are, after all, important matters. It does not matter how often it is suggested that he is better informed as to Government's policy than I am because I take such remarks precisely for what they are worth and I hope Senator Truss is not going to allow his enthusiasm to be blunted because such tactics are going to be used to try and drive him out of the battle. I think he has got to be prepared to stand up in here and fight and go out there also and stand up and fight. That is what we are all into.

Mr. President, I believe that in so far as there are points which could have been termed critical, I think that members generally seem to favour the Bill and I am very happy to have heard the expressions of confidence in the Barbados Development Bank, the way it is run and the directions it is taking. I believe, Sir, that it is important that we put on record such expressions, because the people who have the work to do are never out there in the limelight.

As a matter of fact when Senator Connell made a earlier remark there was something else that went through my mind and there are reasons why I will not make any reference to it right now. I just want to make it clear, Sir, that we all have to understand that the country does not go forward and institutions do not develop unless we can have confidence in the calibre of the people whose hands are to the plough.

The question that the Bill be read a second time was put to the Senate and agreed to.

Mr. PRESIDENT: Before the Minister gets to the next stage of the Bill, I have to point out to the Senate that the Deputy President is absent and it is necessary to appoint a temporary Chairman of Committees for the

remainder of the sitting. Senator Cox who usually performs this function is not eligible now as he is a Minister.

SENATOR THE HON. N. A. BARROW: Mr. President, I move that Senator Wickham be appointed to perform the function of Deputy President for the remainder of the sitting.

Mr. PRESIDENT: Are there any other nominations? If there are no other nominations, I therefore declare Senator Wickham appointed as Deputy President for the remainder of the sitting.

On motion of Senator the Hon. N. A. BARROW, Mr. PRESIDENT left the Chair and the Senate resolved itself into Committee on the Bill, Senator J. WICKHAM in the Chair.

On motion of Senator K. HINDS, the Bill was taken as read.

Clause 1 was called and passed.

Clause 2 was called.

SENATOR THE HON. N. A. BARROW: Mr. Chairman, as I intimated earlier, at this stage it is my intention to propose the following amendment to Clause 2. The Clause at present reads: "Paragraph 1 of the Schedule to the Barbados Development Bank Act is amended by deleting the word "five" appearing therein and substituting therefor the word "seven". I wish to move the following amendment, that the word "seven" be struck out and the words "not more than ten" be substituted therefor. The paragraph should then read "Paragraph 1 of the Schedule to the Barbados Development Bank Act is amended by deleting the word "five" appearing therein and substituting therefor the words "not more than ten".

I beg to move that Clause 2 as amended stand part.

The question was put to the Senate and agreed to.

Clause 3 was called and passed.

On motion of Senator the Hon. N. A. BARROW, the Senate reported the Bill as having passed the Committee with one amendment, and Mr. PRESIDENT resumed the Chair and reported accordingly.

On separate motions of Senator the Hon. N. A. BARROW, the Bill as amended was read a third time forthwith and passed.

THE MEDICAL REGISTRATION (AMENDMENT) ACT, 1980

The Fifth Order of the day was called — to move the second reading of a Bill to amend the Medical Registration Act, Cap. 371.

SENATOR THE HON. N. A. BARROW: Mr. President, this is a rather simple and straightforward piece of legislation. The United Kingdom Parliament has passed a new Medical Act in which the automatic right of persons qualified at the University of the West Indies to study medicine in that country has been removed. It was necessary for that Act to be changed to provide for a new Medical Council which will be elected and to provide for a number of other things because of the changing associations. In Britain, for example, the need because of the EEC to have a language test and so on and so on. If we do not now amend our legislation, it will continue to be obligatory on us to permit persons qualified in the United Kingdom to practise medicine in this country, and therefore persons qualified in that country would have a right which is no longer reciprocated. So that everybody should therefore be on the same footing, the Medical Registration Act is therefore to be amended by the deletion of the words "or from a medical school in the United Kingdom approved by the General Medical Council". It does not mean that persons suitably qualified will not be able to practise medicine if they happen to be qualified in the United Kingdom. It merely means that just like people come from, say, the United States or Canada, the institutions from which they came would have to be deemed a suitable institution by the local Medical Council. That's all it means. In other words we do not give to people a right greater than the right they give us.

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

SENATOR J. A. CONNELL: Mr. President, I wish to take the opportunity in this Second Reading to ask a question as to the Government's policy on the matter I shall raise. I do not regard it as being controversial, it relates to the power of ministerial appointment in respect of the disciplinary body of the medical profession.

There is a view with which you, Sir, will be more familiar than I am, among certain doctors that their position should be brought in line with that of attorneys at law. Under the Medical Registration Act, as under the Dental Registration, the Land Surveyors and the

Veterinary Surgeons Act, the Minister has the power to appoint the members of Council or Committee or Board or Assessors as they are variously called. In the case of the Legal Profession Act, however, two members of the Disciplinary Committee are appointed by the profession itself. There is a view among a section of the medical profession that the time has come to equate their position with that of the lawyers. The feeling is, if the lawyers have the right to appoint the members of their disciplinary body, equally doctors should have the same right.

My contribution is really a question to the Leader of the Senate as to whether the Government has a special position on this, indeed whether it has adverted to it at all. Secondly, this school of doctors point to the fact that in the constitution of the Disciplinary Committee of the Bar Association provision is made for attorneys-at-law, as they are now called, who are senior in terms of call and experience to be represented on this Committee. It is specifically provided that members of the Committee shall be seven attorneys-at-law, of whom at least three shall not be of less than ten years' standing in the legal profession. Here it is spelt out that a certain seniority is necessary for a number of the persons serving on this Committee, and the question has been asked by a number of doctors as to whether we could not incorporate similar provisions in relation to the Medical Council.

SENATOR THE HON. N. A. BARROW: Mr. President, I have not been made aware of any representations having been made by the profession as a profession or by individuals within the profession, and therefore I am not aware that there has been any need for the matter to be adverted to, so that I am really unable at this stage to satisfy Senator Connell on the point.

The question that the Bill be read a second time was put to the Senate and agreed to.

On the motion of SENATOR THE HON. N. A. BARROW the Senate resolved itself into a Committee on the Bill, SENATOR J. WICKHAM in the Chair.

SENATOR K. E. HINDS: Mr. Chairman, I beg to move that the Bill be taken as read.

The question was put to the Senate and agreed to.

The clauses of the Bill were called and passed.

On the motion of SENATOR THE HON. N. A. BARROW the Senate was resumed and the Bill reported as having passed.

SENATOR THE HON. N. A. BARROW: Mr. President, I beg to report the Bill as having passed the Committee without amendment and move that it be read a third time forthwith.

The question was put to the Senate and agreed to.

SENATOR THE HON. N. A. BARROW: Mr. President, I beg to move that this Bill do now pass.

The question was put to the Senate and agreed to.

PRIVATE MEMBERS' BUSINESS

SENATOR D. S. MacKENZIE: Mr. President, I beg to introduce the following Bill: A Bill entitled an Act to repeal and replace the Barbados Chamber of Commerce (Incorporated) Act, 1868.

Mr. PRESIDENT: I direct the Clerk to have the Bill printed. There are two Items on the Order Paper that have been there for some time under the name of Senator Connell. It is my understanding, Senator Connell, that you wish to seek leave to have them removed from the Order Paper.

SENATOR J. A. CONNELL: Yes, Mr. President, that is correct, though I reserve the right to bring a similar Resolution in the future should the circumstances warrant it.

Mr. PRESIDENT: I will direct the Clerk to have these Items removed from the Order Paper.

SENATOR THE HON. N. A. BARROW: Mr. President, it is my information that the Appropriation Bill and the Estimates for the financial year 1980-81 will be introduced into the Other Place on Tuesday, 11th March and debate thereon will proceed from 17th March for perhaps five consecutive days. This means that by Wednesday 26th March the Estimates will be available for our consideration in this Chamber. It is our intention Sir, to break the previous practice which was to meet at the usual time on the Wednesday and then go to the Thursday at the usual time if necessary; but on this occasion what we will be presenting is reflected in my motion to meet at 10 o'clock on Wednesday 26th March, and should debate not be concluded by the end of that day — which I believe would have to be about 8 o'clock or 9 o'clock — then to go on to Friday. Depending on how much of the debate is completed we can determine on the Wednesday what time on Friday we would meet.

ADJOURNMENT

SENATOR THE HON. N. A. BARROW: Accordingly, Mr. President I move that this Senate do now adjourn until Wednesday March 26, at 10 a.m.

The question that the Senate do now adjourn until Wednesday, 26th March, 1980 was put to the Senate and agreed to.
7.30 p.m.