
THE SENATE DEBATES

(UNOFFICIAL REPORT)

SECOND SESSION 2008 – 2013

THE SENATE

Wednesday, June 18, 2008

The Senate met in the Senate Chamber, Parliament Buildings, on Wednesday, June 18, 2008, at 11.10 a.m.

PRESENT

His Honour Senator Dr. Branford TAITT, B.A. M.P.A., LL.B. (Hons.), D.H.L. (Hons.), (President)

Her Honour Senator Miss KERRYANN F. IFILL, B.Sc. (Hons.), M.B.A. (Deputy President)

Senator the Hon. Miss M. P. O. McCLEAN, B.Sc., (Hons.), M.A., M.B.A. (Leader of the Senate) (Minister of State in the Prime Minister's Office)

Senator the Hon. H. L. BENN, E.M.B.A. (Marketing), (Minister of Agriculture and Rural Development)

Senator the Hon. A. B. WALTERS, DPSA (Oxford), M.A. (Minister of State, Ministry of Labour and the Civil Service)

Senator the Hon. D. W. BOYCE, B.Sc. (Econ.), M.B.A. (Finance), C.M.A., F.C.A. (Minister of State, Ministry of Finance and Energy)

Senator Mrs. V. I. SANDIFORD-GARNER, CIM, Dip. Mng., M.B.A., (Parliamentary Secretary, Ministry of Community Development and Culture)

Senator Rev. P. A. V. MILLINGTON, M. (Theol.)

Senator P. W. B. Gilkes

Senator Miss P. I. INNISS, B.Sc. (Hons.)

Senator D. K. A. GRIFFITH

Senator Miss H. E. THOMPSON, LL.B.

Senator Sir ROY TROTMAN, K.A., M.A.

Senator the Hon. Mrs. V. E. Newton, S.C.M., B.A. (Spec. Hons.), M.A., LL.B. (Hons.) (U.W.I.), F.L.A. (Gt. Brit.), L.E.C.

Senator the Very Reverend H. E. CRICHLow, G.C.M., B.A. (Hons.) (Dunelm)

Senator Dr. F. L. CHANDLER, Ph.D., B.Sc. (Hons.)

Senator R. O. MARVILLE, B.A. (Hons.), M.A. African Studies, M.B.A.

Senator J. A. C. HUTSON, B.C.H., M.R.A.C.

Prayers were led by Rev. Father Errington Massiah.

MADAM DEPUTY PRESIDENT: The Senate is in session.

ANNOUNCEMENTS BY HER HONOUR THE DEPUTY PRESIDENT

MADAM DEPUTY PRESIDENT: I have received an apology for the absence of Senator Sir John Stanley Goddard, Senator the Hon. A. B. Walters, and Senator D. McD. Alleyne.

PAPERS

Senator the Hon. Miss M. P. O. McCLEAN: Madam Deputy President, I am commanded to lay the following documents.

1. Reports on the Social Investment Fund for the quarters ended June 30, 2007, September 30, 2007 and December 31, 2007.
2. Annual Report of the National Housing Corporation for the financial year 2003-2004.
3. Excise Tax (Rate of Tax) order, 2008.
4. Report on the Audit of the Accounts of the Unemployment Fund for the year ended December 31, 2004.
5. Barbados National HIV Policy - A Framework for Action.
6. National Strategic Plan for HIV Prevention and Control 2008-2013.
7. Reports of the Barbados Accreditation Council for the periods October 1, 2005 to March 31, 2006 and April 1, 2006 to March 31, 2007.

10.20 a.m.

MOTIONS RELATING TO THE BUSINESS OR
SITTINGS OF THE SENATE AND MOVED BY
A MINISTER

SUSPENSION OF STANDING ORDERS

SENATOR the Hon. Miss M. O. P. McCLEAN:
Madam Deputy President, I beg to move that Standing
Order 45(2) be suspended for the rest of today's Sitting.

The question was put to the Senate and agreed to.

INTRODUCTION OF BILLS

SENATOR the Hon. Miss M. O. P. McCLEAN:
Madam Deputy President, I beg to move that the following
Bills be read a first time:

1. Banks (Tax on Assets) (Repeal) Bill, 2008.
2. Civil Aviation (Amendment) Bill, 2008.

The question was put to the Senate and agreed to.

POINT OF PRIVILEGE

Senator Miss H. E. THOMPSON: Madam Deputy
President, I rise on a point of privilege. On arrival this
morning, I learnt that it was the intention of the Leader of
Government Business to have debate on three matters on
the Order Paper, and that of the three matters two of them
should be merged as a single debate.

Madam Deputy President, I am new to this particular
Chamber but I know that there existed before a protocol in
this Honourable Chamber and in the Other Place, which
allowed for notification by the Leader of Government
Business in both Houses, to the Leader of Government
Business for the Opposition, whichever was appropriate in
the circumstances. I know there existed a protocol that
there should be communication when there is an Agenda
that shows several items, where it is the intention of
Government to do part of the Business, a particular part of
the Business, or to organise the debate in a particular way.
Madam, that protocol existed for some communication
between the Leader of Government Business to the Leader
of Government Business for the Opposition, to indicate
what the Business was going to be of the items on the
Order Paper, which are those that would be pursued or
debated by Government on any particular day.

I believe that it is a very good way to organise
Business, because today we are finding ourselves in this
Honourable Chamber, where the Opposition has only two
Honourable Senators, in circumstances where Honourable

Senator is absent and there is proposed to be a multiplicity
of debates on more than one item on the Order Paper.

Madam Deputy President, we have come to do
Business and I have no difficulty with that but at least give
some notice, following good protocol and good manners, of
what is to take place, so that Honourable Senators could
come with notice and could come prepared, if at all
Honourable Senators need to be.

Madam Deputy President, there may be times,
depending on what happens that Government, Business in
the Lower House may end on a Friday and for reasons of
proceeding with Government Business, we may have to
come back the next week in the Upper Chamber, et cetera.
Madam, I have no difficulty in those circumstances but
where we have been adjourned sine die, where Government
must have taken some kind of decision over what it is
going to do, surely we could develop a protocol and could
communicate.

Madam Deputy President, I cannot stop the Leader
of Government Business, if the Honourable Senator is so
minded, from pursuing all that she has intended today but I
believe that we do need to develop a protocol for
communication in respect of what is to happen, so that
people could be prepared, so that we could have notice, so
that we could have some idea.

Madam Deputy President, if the Agenda for Public
Business grows much longer, and it may well do, you
would be in a position where there may be a number of
items on the Agenda and Honourable Senators might have
no idea on any given day which one is going to be
addressed. Therefore, I am not casting it in an adversarial
tone, I believe the life of this Honourable Senate is new.
All I am suggesting, therefore, is that a protocol for
communication could be developed, so that we could have
notice, so that we are aware, so that Honourable Senators
could have an opportunity to come prepared. This would
give us the opportunity to have the best possible debate.

SENATOR the Hon. Miss M. O. P. McCLEAN:
Madam Deputy President, I rise on a point of clarification.
Madam Deputy President, like the Honourable Senator, I
am also new and I am guided by the orientation that we
would have had to this Honourable Chamber. Madam, set
out before us in an Order Paper that was circulated some
time ago, is Public Business. It says: Order Paper,
Wednesday 18th June, 2008, and if we speak of a protocol,
I think this speaks of a protocol.

Madam Deputy President, notification and
communication, as was suggested, to my mind would be
appropriate if we were moving away from the Order Paper
as was set out or if, as the goodly Senator has suggested,
we had an Order Paper with a substantial number of items.

Madam, on the Order Paper are four items, two of which are closely related, and I certainly will speak to that some time today. One of those items is to move a Resolution in relation to the "National Strategic Plan for HIV Prevention and Control, 2008 to 2013"; and a Resolution to take Notice of the Barbados National HIV/AIDS Policy - A Framework for Action.

Madam Deputy President, I therefore believe that all goodly Senators should come to this Honourable Chamber prepared. If we were deviating from the Order Paper, as was sent to us some time ago, I could appreciate the comments and the constellation of the goodly Senator but in this case, I believe we should have all come prepared and therefore I see no difficulty. Madam Deputy President, I propose that we proceed with the debate today as outlined.

Senator Miss H. E. THOMPSON: Madam Deputy President, continuing on a point of privilege. I just want to be sure that the Leader of Government Business is saying that she refuses to develop a protocol, because as I understand what transpired when I was in the Lower House....

SENATOR the Hon. Miss M. O. P. McCLEAN: Madam Deputy President, on a point of clarification. I just want to make it very clear to this Honourable Chamber and to all who would hear my voice, that I am not refusing to establish a protocol. Madam, a protocol has already been established and I just want to reiterate that. I do not want to waste my colleague's time, nor yours.

Madam Deputy President, the protocol again for the record is that we are issued with an Order Paper. It is not an Order Paper that was issued the day after the Sitting of the Lower House. We have had this for some time. It clearly spells out Public Business to be addressed and as I said, if it were as was identified by a possible scenario by the goodly Senator, that there were a substantially longer list of items of Public Business where it would be clear from the nature of the items that we would have to break it down into several segments, as the Leader of Government Business, I certainly would communicate to all Honourable Senators how we would have proposed to do that. Basically, as I said before, receipt of Notice of the Order Paper should trigger preparation on the part of all Honourable Senators.

11.30 a.m.

SENATOR the HON. MISS M.P.A. McCLEAN: Sir, as I said before, receipt of the notice of the Order Paper, should trigger preparation on the part of all Senators.

Hon. Miss H.E. THOMPSON: Madam Deputy President, on a point of privilege.

SENATOR the HON. MISS M.P.A. McCLEAN: Madam Deputy President, I do not know that we need to prolong this discussion. I would just preface what I hope would be my final comment before we begin the discussion with a correction, that is, of the 12 Senators in Government only 5 of us are involved in full time Government business. There may be Senators who are Ministers or Ministers of State but others are employed in their various capacities. Let me indicate now the protocol that I believe we can go forward. The protocol is that there is an expectation that persons would come prepared to be able to debate any matter and I certainly expect this of Government Senators. Sir, as I said before, and I trust the goodly Senator would note this. Where the agenda is longer than we can anticipate a reasonable level of discussion or where the items are substantial in terms of the levels of areas, we will communicate that. Other than that, I would suggest, Madam Deputy President, that we all assume that what is on the Order Paper would constitute a body of work.

Hon. Miss H.E. THOMPSON: Madam Deputy President, on a point of elucidation. (11:35:18)

MADAM DEPUTY PRESIDENT: I thank you for your contributions but I believe the Honourable Leader of Government Business has indicated that she will establish such a protocol when the matter is necessary. I, therefore, will not entertain any debate on this matter because I believe it has been completely ventilated on both sides. We recognise the issues and, therefore, we will now proceed with the business of the day.

SENATOR THE HON. V.E. NEWTON: Madam Deputy President, on a matter of privilege. I have listened very carefully to both sides and what I think Senator Thompson was trying to say this. You can correct me if I am wrong, Senator Thompson. I think on this Bill we have four items. The first two are...

MADAM DEPUTY PRESIDENT: I hesitate to interrupt you but I have said that we have debated it on both sides. Senator McClean has already indicated that when there is a multiplicity, there are four items on the Order Paper, two of which are closely related and will, therefore, be discussed together. Therefore, these matters will be taken...

SENATOR THE HON. V.E. NEWTON: Madam Deputy President, you have ruled on the matter, is that what you are saying, Madam Deputy President.

MADAM DEPUTY PRESIDENT: Unless you are making another point, Senator.

SENATOR THE HON. V.E. NEWTON: I am making another point. The point I was going to make is if you have four items on the agenda two of them that are dealing with HIV/AIDS, which people will have a lot to say about, if you are not going to start with those two items, which may normally take a whole sitting, if you are going to start with two substantially shorter matter at the end of the paper, if advance notice could be given. Madam, that is what I wanted to say.

PUBLIC BUSINESS

ORDER NO. 4 – CIVIL AVIATION (AMENDMENT) BILL, 2008

MADAM DEPUTY PRESIDENT: Order No. 4 is the instant Order of the day.

SENATOR the HON. MISS M.P.A. McCLEAN: Thank you, Madam Deputy President. Madam, I rise to speak to the approval of an amendment to the Civil Aviation Act, 2004-18. and as a background it is necessary to appreciate the need to amend this Civil Aviation Act, Section 5, 2004-18. The amendment is intended to give authority to the Minister to delegate a number of functions to the Director of Civil Aviation and to highlight one important are of delegation of responsibility. It is intended to delegate to the Director of Civil Aviation, the right to address the implementation of obligations under international conventions to which Barbados is party with respect to air transport.

Madam Deputy President, this amendment is necessary for the smooth functioning of our international airport, Grantley Adams International Airport.

11.40 p.m.

SENATOR HON. M.P.O. McCLEAN: Madam, this amendment is necessary for the smooth functioning of Grantley Adams International Airport, which must, at all times, operate in a manner consistent with the provisions of the Chicago Convention. It is important that we address this matter, because it is necessary to ensure that our laws allow for the smooth running of our international airport.

Sir, the amendment is necessary because among other things, we have to ensure that we are operating in a manner consistent with the provisions of the Chicago Convention. Madam, to elaborate, the Chicago Convention is one to which signatories to that Convention, referred to as contracting States, within the wider International Civil Organisation (ICO), can exercise the right of audit and overview of each other's airports. As a contracting State, as a signatory to that Convention, Barbados needs to ensure, and is obligated, to comply with the existing international standards and recommended practices in all aviation

matters. Madam, of course, as part of that compliance there is the need for periodic audits to be undertaken, to ensure compliance for safety and security matters.

Madam, the Convention also does something else. It gives each contracting State, and I think I mentioned briefly before, the right to audit another contracting State. Therefore, we have a situation in Barbados, where the United States of America's Federal Aviation Authority, given, of course, relatively recent events of 9/11, they need to ensure that their craft fly into various jurisdictions, they do so to facilities which are of a suitable standard, and standards which adhere to the same international requirements. As such, it is necessary that we operate within those standards.

Madam, a couple years ago, we had a situation where the Federal Aviation Authority (FAA) of the United States of America undertook an audit, and in that audit they recognised certain limitations including the limitation in relation to our legislation. They identified this area of delegation of authority to your operational management that is away from the ministerial oversight, there needed to be the delegation of responsibility for ensuring that there is proper oversight.

Madam, in terms of the proposed amendment, it seeks to amend Section 5 (a) to remove a number of provisions and replace them with other provisions, which specifically delegate that authority.

Madam, looking at the basic background, we also have to recognise that in doing this, we are seeking to ensure that when we are audited in the future by the FAA and any other authority, which is a party to the Chicago Convention, we are properly equipped and have ongoing oversight of all of the requirements to ensure compliance. It is therefore important that this amendment be made. I see that it is essential and necessary. We are anticipating that we will be audited again in the very near future, and it would not be appropriate for this country, having received the necessary feedback from the previous audit, we have not sought to correct any actual limitations identified by a fellow signatory to the Chicago Convention.

Madam, to further contextualise the importance of the need to amend the legislation, we have to look at the consequences of not amending this piece of legislation and beyond amending this legislation, to operate at a standard required by ICO and other fellow signatories to the Chicago Convention. We have to recognise that failure to meet the audit standards ... I would speak specifically to the USA. Madam, one of the options that the United States of America has, is determining whether they deem it safe for their aircraft to fly into Barbados.

Madam, we have operated over the years a quality airport. In fact, we have seen in recent times substantial expenditure, if I estimate I think a figure of \$150 million would have been identified as the expenditure on that facility. Therefore, it is necessary having invested that substantial amount of money on our single facility, that we have everything in place to ensure that on auditing we are able to achieve a pass mark.

Madam, the quality of that facility in terms of meeting standards move beyond the technical operation and aesthetic. I believe that this matter is one in which there should be little or no difference of opinion. We all recognise the importance of the contribution of tourism and certainly, if we speak of the airport or we speak tourism, or if we turn it around, the role and importance of the Grantley Adams International Airport to the economic and social life of Barbados are critical.

As we know, tourism in Barbados is our largest earner of foreign exchange and it generates significant employment. In times of security, questions being raised heighten security, not only internationally, but certainly regionally, we need to ensure that the quality of operations and the general ambience of our airport is maintained at an internationally accepted level.

Madam, in terms of the need to compete not only in meeting standards but to compete, other destinations will look towards the actions of the United States of America who, as I indicated before, is one of the primary auditors. We also know of the discussion of Category I status. This is one of which the United States of America is an auditor, and they are quite willing to sign off on their carriers coming to this destination. I am happy to say that with the passage of this legislation we can be sure that our Senior Public Official has the authority, along with the support of other regional bodies to ensure proper oversight.

Madam, I will elaborate further as I wrap up. I believe we can speak to this issue in very precise terms because it is one which is necessary to ensure the continued attractiveness of Barbados as a destination, to ensure that as a small developing country, Barbados is able to say to the world we are quite willing and able to operate at levels and standards that are compatible with what is deemed the international standard, and the international best practices.

Madam, on that note, I want to signal my support for the proposed amendment to Section 5 of the Civil Aviation Act. I beg that the Bill be read a second time.

I thank you.

11.50 a.m.

Madam DEPUTY PRESIDENT: Senator Thompson.

Senator Miss H. E. THOMPSON: Thank you very much, Madam Deputy President.

I am going to support the Amendment. There really is nothing in it to which one can possibly object. In fact, as outlined by Senator McClean, it is a necessary amendment. I think that it is necessary to bring us within the full ambit of our international requirements. As I listened to her, it certainly aroused in me one of the concerns that I have as a general rule and being involved on the fringes of policy making in the country. It is that here we are attempting to satisfy requirements placed on us by an international agenda and in pursuit of the objectives of the United States of America.

Asides.

Senator Miss H. E. THOMPSON: Essentially, the 9/11 strike on the United States of America has resulted in an international security agenda that is driving a tremendous amount of expenditure in the developing world, particularly in the Caribbean. In the OECS, for instance, where now in order to meet certain criteria for loans, and in order to get access to certain other things, one has to meet certain security criteria. It really is a matter of grave concern to me, because we do not even know where all of this is going to end up.

When Kensington was constructed, for instance, the kinds of additional monies which had to be spent to make the physical structure appropriately suitable for the degree of risks, which we are carrying in Barbados in these modern times, was astounding. I do not have the figures in the top of my head but I know from memory that was indeed a fact.

Madam Deputy President, in relation to the airport and seaport and even in the drafting of legislation, there is a lot of money which is being consumed, not by the development agenda but by the security agenda, which in many respects is not our own.

I think that at some point when Barbados meets in international fora, we are going to have to start to ask the questions: How far do the security measures go? What more whoops are we going to be required to jump through? Where is the foundation of funding, coming out of international and other organisations, to give support to this security agenda, because a lot of development resources are being diverted or not used for development, because they have to meet these new security measures.

Madam, what we are doing now, is that consistent with this requirement, consistent with the wishes of the United States of America based on their own security risk, and the fact that so many of their tourists come to us, money, effort and time are being expended to deal with

what is, in essence, a security matter. It is a concern which we are going to continue to have. Repeated, travellers now are going to make the point that travelling, in many respects, is becoming an inconvenience, because of the amounts of things you have to take off, put down, open and walk in and out of scanners and so on, when largely, Barbados still remains...

Asides.

Senator Miss H. E. THOMPSON: The most somebody will do is speak to you in highly colourful language when they get angry with you, but still it remains a very...

Asides.

Senator Miss H. E. THOMPSON: I think I was making the point that at some time, we are going to have to look to see what is the total cost to the local economy and at what stage, really, do you start to say; this is too much; enough now; we have gone too far. At what point do you draw the lines?

Madam, even with the moving of people during World Cup, a tremendous amount of effort, time and money was consumed by trying to put appropriate security arrangements in place, and having the technology that allowed you to communicate instantly with the rest of Caribbean, because of the numbers of people who were coming in from other ports and moving around to cricket matches. While it is good to keep up with the technology, and some of these things are perhaps highly desirable, the fact is that a security driven agenda has a high cost. It is not getting any better.

In fact, if one listens to the dialogue coming out of the United States of America in respect of when the war in Iraq is going to end, and with one presidential candidate saying:

“Well, if we have to be there for 100 years, then we have to be there for 100 years.”

All of that is going to continue to fuel a response from the Islamic world and from those who feel that the Islamic culture and value system are under threat and who therefore feels the need to have some kind of jihad to defend it. In consequence, therefore, we continue to feel the results of all that is happening on the international scene, far away from us, but driving our own expenditure and our own bills.

I make that point only in the context of having seen a tremendous amount of change to legislation, to technology, to all other kinds of things and wondering how much more

and how much further we will get caught up in attempting to fix and to maintain these security standards.

Madam, I would like to go to some other points, which were not discussed today. I know that there is going to continue to be expansion of the Grantley Adams International Airport. Between 1976 and 1986 the new airport was put in place. In this period, 1994 to 2008, there was another redevelopment of the airport and there has to be further expansion of the airport, continuing upgrading.

While travelling, I cannot remember a time when airports such as JFK Airport and the Miami Airport have not been under expansion, refurbishment or growth. Every time you go in, some new area is blocked off and some new development is taking place.

I know there had been a plan that the airport should be taken further toward the St. Philip border; that a mezzanine floor should go in; that there should be people movers and jet bridges built to accommodate people coming off aircrafts. Madam, just as a matter of curiosity, I know that these plans had been developed and I think that funding had been identified. I just wondered to what extent it was proposed that there should continue to be further expansion of the airport.

Madam Deputy President, part of the difficulty which we have as a developing country, is that some of our funding comes after we have done very extensive pre qualification, and qualification criteria feasibility studies and so on. Therefore, a lot of the times when the plans are developed, by the time they come to execution, five, seven, ten years hence, you are at the execution point and you find that the project is no longer defined, or can no longer be defined or fit into the original parameters, because life has moved on, times have continued. Sir, that certainly happened with the ABC Highway.

Madam Deputy President, when the ABC Highway was originally proposed, the debate against it was torrid but once it was built, people could not understand why we do not do it ever since. Then, you found that already the traffic was too dense for a road that had been designed many years previously.

12.00 a.m.

SENATOR Miss H. E. THOMPSON: Madam Deputy President, I think we are going to find ourselves in the same situation with the airport. Already, we are seeing the need for expansion, and I am just wondering what kinds of plans are in the mix for it.

Madam Deputy President, it is important that we should continue with the development and expansion of the airport despite the cost of the security and the other issues

with which we are going to have to contend, based on the fact that an airport with modern amenities is critical to your tourism product if in fact you are going to continue to use tourism as a major foreign exchange earner.

Madam Deputy President, if one considers the argument that logistics and logistical arrangements are critical to the management of countries and to doing business and to giving businesses and countries a competitive advantage, getting in and out of a country and being able to get access to an airport which is a hub for either cargo or passengers is critical to how you move around, how you do business, the connections that you make and how quickly things can be done. Madam Deputy President, I would be curious to hear, as the debate unfolds today, what really are the development plans.

Madam Deputy President, I am not going to speak beyond these narrow confines because the Honourable Leader of Government Business has cast it in very narrow terms and stuck in a large measure to the technical parameters of the amendment itself which is very narrow.

Madam Deputy President, there is one final point I would want to make before I sit. There is a sign at the airport, which I imagine must be there for security reasons, which says that cell phones should not be used in the baggage area. Mr. Deputy Speaker, I have noticed that a lot of people are using cell phones in that area. Some passengers, out of ignorance, are doing so because they do not see the signage, and a lot of staff members, because they work in there and everybody knows them and they know each other, are doing so as well.

Madam Deputy President, the modern technology of cell phones has amazing capabilities right down to bombing capacity. Therefore, I believe that there was a very good reason why the sign was placed there and why there was such a restriction. As part of our security measures, it is going to become imperative that we ask people to adhere to those rules.

There are safety implications implicit in saying to people not to use cell phones in sensitive areas because of the capabilities of photograph taking and even to be used as detonators and so on. Madam Deputy President, that is the one point I wish to raise in relation to the operations of the airport as they presently are.

As I indicated at the onset, Madam Deputy President, I had every intention of supporting the amendment, and I resume my seat saying that I support the Resolution.

Senator the Hon. H. L. BENN: Madam Deputy President, I rise to give my support to this Bill to amend the Civil Aviation Act, 2004. It is always good when facilities,

which are strategic to a country's development, can be the focus of attention.

As everybody knows, our airport is an international airport. It is one which hundreds of visitors and locals alike use on a daily basis and one which is very integral to the country's tourism development.

Madam Deputy President, States that are signatories to the Chicago Convention, which make them contacting States within the International Civil Aviation Organisation, have a responsibility to comply with international standards and recommended practices. Barbados, as one of the signatories, would want of course to comply.

These States that are signatories to the Chicago Convention within the International Civil Aviation have a responsibility... International standards and recommended practices in all aviation matters are important. The United States of America categorises these States at two different levels. I suspect that one of the attempts by this Bill is to bring or to ensure that our airport is categorised as category one. A category one rating means that the State has substantially complied with the programme and therefore aircrafts from these States may operate in the United States of America and the United States of America aircraft may operate in these other States.

Madam Deputy President, if we do not comply with these standards and we are categorized as category two, it means that we have not met the international requirements and aircraft may be restricted from operating in the United States of America and other conditions may be placed on the United States of America aircraft operating in these States.

Madam Deputy President, I am very pleased that Barbados is seeking to ensure that the Grantley Adams International Airport is brought up to the required levels because oftentimes we do sign treaties and other acts and then perhaps we might fall behind.

As Senator Thompson has indicated, airport expansion and development are always taking place. If you travel to the CARICOM States, you are seeing efforts to upgrade airports.

Madam Deputy President, one of the things I am concerned about is that when we were at the stage of doing some additions to the airport that the contractors or the persons responsible for civil aviation matters did not actually take the opportunity to do the things that would be of a long-term nature. Therefore, the physical plant at our airport, in my mind, would always seem to be under construction.

Madam Deputy President, at present, if you are attempting to go from Barbados, from the area where the vehicles turn up to where you line up to have your luggage checked in, you are exposed to the rain. I believe that some attempt has to be made to ensure that we do not embarrass ourselves in the face of other international people. I do not think that this sort of situation occurs in many of our international airports. Madam Deputy President, it is a bit embarrassing oftentimes when you go to the airport and see that the entire entrance is extremely wet and slippery. Therefore, I trust that whoever is responsible for the further expansion and development of our facility would take this into consideration.

Madam Deputy President, I also hope that those facilities at the airport that are available for businesses to make money and to be of a service to our people who use the airport would be used in a way that would benefit not only the airport management but the country as a whole.

Madam Deputy President, I am very concerned that as I pass through the airport from time to time I do not see a lot of locally manufactured products in prominent positions displayed or offered for sale.

12.10 p.m.

SENATOR the Hon. H.LaV. BENN: Madam Deputy President, it would have been a good thing if consideration had also been given to a number of our locals entrepreneurs. I noticed, for instance, that the Barbados Agricultural Development and Management Corporation (BADMC) operates a shop at the airport. The Barbados Agricultural Development and Management Corporation (BADMC) is a statutory corporation that ought to have been given - I would not say first choice but - a position of prominence. Madam, my understanding is that there was a kind of last resort that was given to them with regards to selecting a space for them at the airport.

Madam Deputy President, I am hoping that for any future expansion, especially if that expansion take into consideration any further facilities for entrepreneurs and businesses to be present at the airport, that our local manufacturers and local business people would be given prominence in getting their products showcased at the airport. I would like to see when tourists leaving our shores that they could go to a number of local shops at the airport and that they could take back handicraft done in mahogany, coconut shells, et cetera, including locally manufactured sugar or other local products.

Madam Deputy President, I am supporting this amendment and at the same time I am urging this Government to pay very special attention to any further expansion and development at the airport. As Senator Thompson indicated, money has been earmarked for such

future development under the former administration and I can assure you, once that money is earmarked and identified, that this administration would use it rather wisely. I believe that our local people ought to be given a better opportunity and that our engineers, for example, should at least pay a lot more attention to the things that would bring joy and comfort to our locals.

Madam Deputy President, for instance, I would like to see that on arrival to this country, some provision would be made that we could walk directly off the airplane, through to the Arrivals Hall. I have recently travelled to Brazil and Rome, where when disembarking the plane, if the rain is falling I suspect those airports are done like that because there is constant rain or snow and they want to protect their visitors from these elements. Madam, there is nothing wrong with any further development that is to take place to include a facility where aircraft could come right up to an extension, where persons could walk from the aircraft, through to the Customs and Immigration Departments.

Madam Deputy President, I very much support Bill. I am obliged to you.

SENATOR D. GRIFFITH: Madam Deputy President, thank you for the opportunity to speak this morning and specifically I am pleased to lend my support to this Bill because of the general nature of what it seeks to achieve. Madam, we can see this amendment is very necessary for the efficient management of the airport going forward. The changes in legislation are required, and we all must admit are long overdue. Therefore, we must look at how we could continue to use improvements such as these to get to where we want to go.

Madam Deputy President, specifically in reading this Bill, it occurs to me that we now have to look at how our airport functions as a central hub within the CARICOM region. As a central hub in terms of the Caribbean, we can see that with developments happening with our regional air carriers - the demise of BWIA and the advent of Caribbean Airways, the continuous restructuring of Air Jamaica and other airlines - it is necessary for us to have facilities which encourage external carriers to come in and to make it very competitive for them to continue to come into Barbados.

Madam Deputy President, with reference to the rating of the airport, whether it be a category one or two, with category one making it easier for carriers to come in and utilise the airport, is something to which we need to give consideration.

Madam Deputy President, I am well aware that whenever I speak, I speak with the voice of youth and I represent that, and travel within the Caribbean region is something that is going to be very significant, not just to

the general development but to integration as a whole. Madam, as a Caribbean region, until we learn to interact with the world around us more, until we learn to understand the environment in which we are competing, which involves interacting both intra-regionally and extra-regionally, these facilities are going to be necessary. Our neighbours to the west, St. Vincent and Dominica, still lack the facilities of a full international airport and they are busily trying to develop these facilities. Madam, we can see now that Barbados can play a role as a hub in getting airlift capacity coming in and specifically using our hub function to boost both intra-regional and extra-regional travel.

Madam, as it stands now, we noted once again with the demise of BWIA, all flights that would have been directly from England to Trinidad and Tobago, now come through Barbados. Therefore, our having the quality and capacity of an international airport continues to be important to that regional linkage. We have to understand, in our development, that in order to get additional benefit...

Madam Deputy President, I see it as a good thing that so many carriers come into Barbados. I see it then creates opportunities for events and activities to be held here. It creates an opportunity for us to look at ways of expanding our tourism product, for instance, because we do have this peak season, we recognise that travellers who would come here during the winter season, are primarily geared towards getting away from bad weather, that is coming to the Caribbean for sea, sun and sand.

Madam, we also have this capacity during the summer months, where we could be bringing in people, where a lot of our hotels are closed off. Therefore, if we continue to develop the airport, we could expand, we could pull in people, namely travellers from inside the region but we could also use the expanded airlift to bring in people from other areas, maybe from the South American continent and encourage that to be part of our development.

Madam Deputy President, I am pleased to support this Bill because I see it as being one step in the general development that is necessary for our airport to continue to be efficient, functional and beneficial to the people of Barbados.

Madam Deputy President, I thank you.

SENATOR the Hon. Miss M. O. P. McCLEAN: I rise a second time to reiterate the critical nature of the amendment and to endorse much of what would have been said by other Honourable Senators.

Madam, the requirement for the amendment is one that ensures, as was previously said, improved efficiency. The delegation is necessary as we seek to ensure that senior public officials are in a position, on a day-to-day basis, to

exercise oversight and to make critical decisions as we, an international player in civil aviation, function to maintain good status.

12.20 p.m.

Madam, much of the discussion about other areas of operation can be raised at another time. The limitation of what exists in terms of ambience et cetera, should not delay our discussion because, as I have said, those are matters where, as we review the operation, I want to assure fellow Senators that there is a commitment on the part of this Government to continue to enhance the operations of the Grantley Adams International Airport and the necessity to ensure that a diverse mix of merchandise, when we talk about availability because Category 1 speaks to the technical aspects of the operation but also to the other business aspects of the operation.

Mr. President, I assure my colleagues and others that there will be an ongoing commitment to deliver on the promises of a world-class airport and that we will ensure that Barbados meets the standard requirements.

I beg that this Bill be read a second time.

The question was put to the Senate and agreed to.

SENATOR the HON. MISS M.P.A. McCLEAN: Madam Deputy President, I beg to move that Senator Marville be appointed Chairman of Committee to allow the Senate to go into Committee on this Bill.

The question was put to the Senate and agreed to.

On the motion of SENATOR the HON. MISS M.P.A. McCLEAN, the SENATE resolved itself into Committee on the Bill, MADAM DEPUTY PRESIDENT in the Chair.

Mr. CHAIRMAN: The Senate is now in Committee.

Clause 1 was called and passed.

Clause 2 was called and passed.

On the motion of SENATOR the HON. MISS M.P.A. McCLEAN, Madam DEPUTY PRESIDENT reported the passing of one Bill in Committee and Mr. PRESIDENT resumed the Chair and reported accordingly.

On the separate motions of SENATOR the HON. MISS M.P.A. McCLEAN, the Bill was read a third time and passed and cited as Civil Aviation (Amendment) Act, 2008.

12.27 p.m.

SUSPENSION

RESUMPTION

Madam DEPUTY PRESIDENT: This Sitting is resumed.

ORDER NO. 3 – THE BANKS (TAX ON ASSETS)
(REPEAL) BILL, 2008

Madam DEPUTY PRESIDENT: Senator McClean.

SENATOR HON. M.P.O. McCLEAN: Madam, it is my honour to stand this afternoon to propose the repealing of the Banks (Tax on Assets) Act, Chapter 59 (b) consequential on the establishment of a Deposit Insurance Fund of the protection of depositors of funds in commercial banks, which with this Fund being established, would have rendered the levying of taxes under the Act unnecessary.

Madam, this is an important decision, and certainly it serves to make available to the commercial banking sector, additional revenue or income as they no longer have to pay a tax on assets. Let me preface my comments by saying that, I stand here in perhaps a unique position, having been involved in two distinct areas of the financial services sector. Madam, for several years I served as a Director of a commercial bank, and perhaps twice as long as I served as a volunteer and as a member of the Executive in various capacities within the credit union movement. I think that gives me a unique position, perhaps, first of all to draw a significant distinction between the two types of financial service providers.

Madam, a commercial bank is perhaps an institution that falls within the tradition private sector framework. By that I mean that the commercial bank, as a financial institution, perhaps, for some people, and traditionally owe its first allegiance to shareholders. That has significant implications to the operations of the commercial bank. That translates in simple terms is a commitment first and foremost to making profits for the shareholders. The reality is, the shareholder may not necessarily be or on any occasion for the matter be a customer of that financial institutions, and there lies an important distinction between that and other financial institutions, particularly the credit unions. That says from the perspective of doing business is that its commitment is first to make profits to be paid to shareholders in the form of dividends, to be translated into capital appreciation, in terms of share value.

Madam, on the other hand, a credit union, which is a financial cooperative which falls in what we in that sector of the economy call the third sector, is an institution which is first and foremost owned by the members, providing service to the members, and on the basis of that service, the question of a traditional profit is one that is secondary. In

the cooperative movement, and therefore in the credit union subsector of the cooperative movement, the expectation is that focus is placed first on service, and on the consequence of good service, you would anticipate the generation of a surplus. I want to use the word surplus as opposed to...

1.40 p.m.

As a consequence of the delivery of good service, what you would anticipate is the generation of a surplus. I want to use the word, 'surplus', as opposed to the word, 'profit' because, as I said, there is philosophical...and some people do not understand or fail to appreciate the distinction and therein lies the whole issue. Therefore, I believe that when we start to look at that philosophical distinction, it helps us to appreciate why certain practices prevail.

Following the discussion of the proposed repeal of this piece of legislation, there would have been much discussion about an issue which has been very much of concern to the average citizens and that is in the area of bank charges. Madam Deputy President, I can say that in this marketplace, you would have seen some entities accruing significant sums because of differentials in bank charges.

I want to suggest Madam Deputy President, that when we talk about the repealing of tax on assets, it has to be seen in the context of what does that repealing of the tax do to the financial resources available to the banking entity. What it really says is that if we look at the structure of how profits are realised that it translates into a greater net profit for that institution.

There have been concerns expressed by various individuals in our society about the impact of business practices of the commercial banks on their performance, as far as the consumer or the customer is concerned. It is anticipated therefore, Madam, that with the repealing of the tax on assets legislation, we will see a corresponding positive response of the commercial banking sector to that initiative on the part of Government. It is a situation therefore where there must be seen the need to give and take. The commercial banks have received in the repealing of this legislation, a reduction in the tax demands of the regulator, that is Government, and therefore, they need to revisit what has happened.

In fact, when we look at the Caribbean, some of our international banking institutions - and I stress "international banking institutions" - have perhaps been most guilty and like some other service providers, the Caribbean region and Barbados being a key player in the region, find themselves contributing disproportionately to the net revenues of some of these institutions. Therefore, I

would want to make the case, and to implore the commercial banking sector to revisit those charges.

Of course, if I put my other hat on where, as a Barbadian I see that I am part of a very powerful movement which is perhaps the only indigenous financial institution of its kind on the island - and certainly the trend as we would see across the Caribbean - the credit union as a financial institution is the alternative. I would certainly caution my fellow cooperators to pay heed to their fundamental, philosophical underpinning, that is, service to members, ownership of members. In doing so, they stand to benefit significantly.

Madam Deputy President, again I believe that this is an issue on which there should be certainly, if not a consensus, general common agreement that there is the need to repeal the Bank Tax on Assets Act.

Madam Deputy President, before I sit, I want to speak very briefly on the establishment of a Deposit Insurance Fund for the protection of depositors. I would want to look at the importance of that within the context of the very definition that I propose, or the very distinction which I drew, between a commercial bank and a cooperative credit union - cooperative in the form of financial services.

The Deposit Insurance Fund, as it says is intended to protect depositors. Remember that I drew a distinction between our depositors and shareholders in the commercial bank because of that relationship, I think, the use of deposit insurance is very important, in the context of financial institutions. If we go back some years in this country, we would have seen the demise of commercial banks. Certainly the one that comes to mind is the Bank of Credit of Commerce (BCC). It has been several decades now that the BCC, it was, and it was an international banking institution which fell on hard times and saw its demise largely because of certain practices.

I would want to say that certainly in the Credit Union Movement, where there is a double relationship of members and customers, and there is a coincidence of members of customers that there is opportunity - and certainly as the practices go - for the credit unions and the members to play a critical role in policing what has been an institution, which has done much to significantly change the financial landscape and other aspects of the business landscape of this country.

Madam Deputy President, I believe that the protection of deposits through the introduction of deposit insurance is important. I must laud the Credit Union Movement, on the other hand, several decades ago for exploring and implementing mechanisms, not only in Barbados and regionally but as part of the international

movement to protect depositors. They have had schemes in place to protect depositors. Certainly, within the Credit Union Movement, it provides a platform on which to further protect members. I like to use the appropriate technology because in the Credit Union Movement, we are not only depositors and users of the service. We are members and that membership creates, if I may reemphasize, a very special relationship.

Therefore, I believe that the repeal of the Bank Tax on Assets Act offers the several banking institutions and several brands of commercial banks in the country, an opportunity to look at a number of their practices and to revisit some of their approaches to doing business in this country.

While I am on my feet, Madam, I want to make a special appeal to the financial services sector. I can speak about the institution that I knew, because as I indicated earlier, I was a director of a bank. I can speak more strongly about the performance of the Credit Union Movement because of the nature of those institutions, where we have had a history of publicly sharing information. In fact, any Barbadian because we are required in the Credit Union Movement to file a range of financial information, to follow very easily on what is happening in those sectors.

Of course, commercial banks are required by law to publish statements in the press, but not the level of detail and analysis, and so, it is not the same. I would want to suggest as I started, or at least to implore the banking sector to revisit some of their practices.

There are two general areas, which are linked, that I would want to implore the banking sector to look at. One is the question of e-commerce. We have moved as a society, as a region, as a world to the business of marketing in a global context. In Barbados, we have many young individuals who are gifted in many ways, in their traditional professions, people in the creative economy, as we would want to describe it now, who are able to sell their services internationally, to whom express is proffered by prospective clients. One area of weakness, of course, is the settlement of payments because of the lack of e-commerce facilities. A critical player in that process, would be the commercial banks.

1.50 p.m.

Senator the Hon. Miss M. P. O. McCLEAN: Madam Deputy President, in the banking sector where there is increase risk, there is also a risk premium charge in the form of higher interest rates. Therefore, I would want to implore the commercial banks to set aside some part of their lending portfolio to support entrepreneurial initiatives

in sectors where traditionally individuals have been unable to source financing.

Mr. President, I would also want to suggest the same to the credit unions. Madam Deputy President, if we revisit the portfolios of credit unions, because that information is more readily available, you would see in the analysis that several of those credit unions support their members who are involved in micro businesses, small businesses and generally larger businesses.

Madam Deputy President, I believe that with the revocation of this piece of legislation, we are in a position to call on the commercial banking sector to look at their practices and their social responsibility.

Madam Deputy President, I would want to emphasise that, because at the end of the day I would argue that where we focus on long-term profitability and performance, that if we really want to engender a level of customer goodwill in the long-term and at the end of the day translate that into basic dollars and cents in the long term, that any institution, financial or otherwise, would be advised to take advantage of the opportunities for that organisation to demonstrate good corporate social responsibility. Madam Deputy President, good corporate social responsibility would translate into long-term profitability as I would have seen in at least one commercial bank which was able to convert that into business.

Madam Deputy President, on that note, because I cannot anticipate that there is any major opposition to this particular Bill, I would want to support the repealing of the Banks (Tax on Assets) Act, Cap. 59B.

I thank you, Madam Deputy President.

Madam Deputy President vacated the Chair and Mr. President assumed the Chair.

SENATOR Miss H. E. THOMPSON: Mr. President, the note on which the Honourable Leader of Government Business ended is in fact the note on which I would want to start because it is in that direction that I believe I have the most concern with the banking sector in Barbados.

Mr. President, I think it is known to the Chamber that I come out of an entrepreneurial family. Listening to Senator McClean just now really took me back to some anecdotal history from my parents, which I would like to share with the Chamber because it represented the approach of the banking sector at a particular point in our history. Mr. President, when we look at what is happening in the banking sector now, unfortunately, we see a lot of the same parallels.

Mr. President, my parents returned to Barbados from the United Kingdom in the 1960s. They wanted to set up a laundry business. They approached the banking sector, run then as it was by a white colonial class, for a loan which they were not able to get. Eventually, my parents, after many years working two jobs in England and were able to buy a house in England, had to sell their property and used that money to set up their business. As a result, they had to go and live with relatives. Mr. President, if that business failed, every single cent that both of them had earned working two jobs over many years would have gone down Maxwell Pond with that investment and their dream.

Mr. President, I am doing it in a very deliberate way and I will explain why later. At that time, when my father showed an interest in dry cleaning, having seen a dry-cleaning plant on display in the United Kingdom, and approached the place where it was, he was essentially told, this is not something for you. He persevered, brought a dry-cleaning plant and came home to establish a dry-cleaning business, but once he got here, he could not find loan financing.

Eventually, using all the resources available to them and going to live with families, they were able to put their money into this business which, through their perseverance, God blessed them both, is today over 50 years old and is still a viable business in Barbados.

Mr. President, when we see businesses that have survived, we really do not know what are the stories behind them or the degree of challenge the people encountered in establishing their businesses and fighting to keep them afloat. It pains me therefore to see so many years later that the stories about the risk aversion in the banking sector to provide venture capital and to give support to businesses is still being repeated. Mr. President, at this time, we do not have a colonial class to blame for it because the management of the banking sector is no longer imported management, but local management.

Mr. President, if you look at what is happening in the United States of America for instance, you would find that small and medium enterprises are the major drivers of the economy. A lot of innovation, tremendous technology advancement and significant employment is coming out of them.

Mr. President, a lot of these businesses are led by women. In fact, you could point to businesses like e-Bay, now a multibillion dollar international business, as one of these small family businesses. E-Bay was started by a man and his partner. There are others that one could point to, Yahoo, Amazon and so on, as being examples of businesses which grew from small businesses into businesses of international repute and international standing. In fact, they are multinational corporations in

some sense of the word. Certainly, they are doing multinational exportation of technology, hardware and software, and products of various types, because e-Bay's business scope would be much wider.

Mr. President, despite the evidence of the tremendous success generated by SMEs, you find that it is very difficult to get venture capital in Barbados and that several small businessmen who need working capital to help to carry their businesses in period of short-term stricture in the economy is unable to access it. Sometimes the challenge for them is accessing resources, where they are reliant on the importation of particular equipment or resources or materials and for some reason it is always difficult depending on the nature of the material to source materials coming to Barbados. Mr. President, because the orders tend to be small, micro orders by comparison with even Trinidad and Tobago, the United States of America, Latin American and so on, it is very difficult for a lot of these businesses to access the financing that is necessary.

2.00 p.m.

Senator Miss H. E. THOMPSON: Madam Deputy President, I would agree strongly with Senator McClean that if, in fact, this "concession" is being made to the banks, which would allow them to have a far more healthy bottom line, then some part of it needs to be specifically set aside, to give support to that degree of risk within their operation and to support small and medium-sized enterprises in a way that they do not now do.

Madam Deputy President, far too often persons with good ideas go to the banks and are turned down; persons whose businesses could be safe are - to use a Barbadian expression - carried to the bone or carried to the wire to get financing. Madam, I am not talking about small businessmen, I know there is a rule against calling names and I am going to go very cautiously but I remember very well when that place was opened, which used to be the old Harbour Police Headquarters, that the original investors in that project, who are not small businessmen by Barbadian standard, who are very well-known and very well-respected, complained at the date of the opening how difficult it was for them, even as established businessmen with excellent reputations in their respective businesses, to have to access financing, even in a situation where they had some capital and certainly the assets to be used to secure the necessary loans and funding.

Madam Deputy President, there are people in this country who have had to lose their properties because they used their homes as collateral against securing loans for businesses, sometimes the sums were not even large. People have had to put up their homes as collateral because they had no other asset base to secure a sum perhaps as small as \$20 000, \$25 000 or \$50 000. These are not big

sums in the business world. Therefore, it is important that the mind set of the banking sector changes.

Madam Deputy President, I know all businesses are in the business to make a profit and that banks are also businesses and are there to make profits, but if you would look at the Annual Reports of banks in Barbados, you would see that banks have not been losing money, instead they have been doing extremely well. Therefore, there is absolutely no reason why a part of their portfolio cannot be constituted as risk capital or venture capital for small and medium-size enterprises and to give support to black businesses.

Madam Deputy President, part of the difficulty that black people in particular face in attempting to do business, is that very often they have not had the benefit of an uncle, grandfather or somebody in business prior to them, who could have given them some degree of guidance. Madam, one of the mechanisms that was deliberately used by the Youth Entrepreneurship Scheme, by the Rural Development Commission and the Urban Development Commission, which I hope would continued, was that there was an insistence when people wanted to access loans, that prior to accessing those loans some degree of management was given.

Madam, part of the challenge which small businesses encountered was that the father or originator of the business often does everything himself. The father or motivator of the business, the person whose ideas it was, may have great skills as to the core function of the business but that person may not be good at phoning up people. Sometimes these persons are so busy with their core function that they do not even have the time to be calling up customers and reminding them of the fact that these customers need to repay on their loan or credit.

Madam Deputy President, furthermore, they would extend credit to everybody, not recognising that extending credit has a price because they would be paying for goods received, which have to be paid for within 30 day and 60 days, but they would have extended a credit line of 120 days to somebody else. Therefore, to do so, they are losing money on their profits because they would be financing the very good or service that they would have supplied to that customer.

Madam Deputy President, furthermore, a lot of these business persons have not sat down and worked out the aspect of the business and so trying to carry the myriad functions of the business themselves, sometimes causes collapse. Madam, there are many reasons why businesses fail. I certainly would have to concede in this regard, and I am very wary of saying what I am about to say because I do not know there is a lot of empirical data to support it but certainly from anecdotal commentary, when you speak to

business people, financing and access to financing are far too difficult, in a country where the business sector is now involved; where you have very sophisticated businesses exporting; where businesses are being set up in other countries and are doing so successfully. Madam, financing and access to financing become far too difficult, even for the most simple of operation, for example, where people may be selling sweets and soft drinks through the side window of the house or the garage.

Madam Deputy President, I am saying all of this because I believe if the bank puts up money for venture capital, it has a responsibility not only to the customer but to itself to set up within it a unit to help and to give support in relation to the management of the businesses themselves.

Madam Deputy President, one of the grave difficulties that many businesses in Barbados encounter is the absence of proper accounting practices and account-keeping, so that when you go to get a loan - and it happens to attorneys because I have been in that position - the bank asks you how much money are you making and you tell them. When they ask you to support that loan by reference to your business plan or by reference to your accounting books, you would have a crude accounting system that tells you what is in and what is out. For instance, you know that Mary, Jane and Peter owe you, and the truth is that if you were to die tomorrow, your estate does not know who owes you but you have no way of satisfying the criteria that the bank is asking you to satisfy, before they may extend a small sum, for example, \$5 000, for you to do an extension to your garage, so that you could have some cover there for your business. Madam, it is as simple as that.

Madam Deputy President, I believe the banks have to see themselves as generating business - and I am adopting the language of Senator McClean - through good corporate social responsibility. Madam, I am one who strongly believe that the greater the level of practice of corporate social responsibility, whether it comes to responsibility to the broader society, responsibility to the client to ensure that you help to save their business and make it viable, or responsibility to the environment, that corporate social responsibility results in competitive advantage, and that it could earn significant profits for the bank. Madam, ultimately what these banks would be generating, would be a level of customer loyalty that endures for generations within a family. In many instances, a lot of small and medium-size enterprises are, in fact, family businesses.

Madam Deputy President, over time we have seen the way business ownership has changed in Barbados. We have moved from a time back in the 1950s, where a lot of Swan Street, Milk Market, the lower part of Tudor Street, et cetera, were places where black businesses, some being very successful, for example, the Rollocks and Maxwells,

where you have seen another set of black entrepreneurs emerged.

2.10 p.m.

You have seen another set of black entrepreneurs emerging. Sir, I do not want it to be felt that I am limiting my comments only to black entrepreneurs, I am talking about financing for society but I think that black entrepreneurs do have a particular level of difficulty and need support. The woman who determines that she needs to make extra money and, therefore, sells sugar cakes to everybody that she meets as she walks her child to school is as much an entrepreneur as the man who decides he is going to buy a truck to do freighting and when the construction sector slows down, he moves pigs in it, rather than bricks. We have a way of looking at people and not thinking of their efforts as being equivalent to that of entrepreneurs but sometimes great businesses are formed with these small basic ideas.

Mr. President, the man who developed Amazon said he had no idea he was going to take off in the way that it did. What he was doing was tapping into what he thought was an opportunity that a few people like schools and so on might be interested in for convenience but what he did, in fact, was start a business that now has customers worldwide. Sir, perhaps, it is in there that is the greatest lesson for why banks need to give more support to entrepreneurs.

Mr. President, with the technology it is possible that a person from Haynesville, St. James or Belleplaine, St. Andrew or anywhere in Barbados who has and entrepreneurial idea and access to modern technology can start a business that takes off at the international level. It would be sad if that business were to collapse or were to be unable to find its winds to soar because of an absence of entrepreneurial or venture capital in the economy. Sir, Government has set up a mechanism through the Venture Capital Fund. We can discuss whether we think it is successful or not and the extent to which we think it should be structured differently. Sir, money was given to the Small Business Association to give support to that organisation for exactly the same reason and I believe that, over time, a new Government would also evolve new mechanisms that they believe would give similar impetus to the small business sector but we cannot have an established banking sector that is highly profitable and allow it to get away without giving support to Barbadians entrepreneurs and without providing any kind of venture capital.

Mr. President, it is amazing the level of risk and the obdurate approach that you can find when you approach banks with ideas and so on even when you put up business plans. Sir, that is the thing about first mover enterprises. You only know that you have first mover advantage, when

business becomes successful but prior to that all you are doing, at that time, is generate a novel idea. If the person sitting in the chair at the bank feels that he is not bothering with it, that it does not sound like something he wants to support or that the bank should not risk its money in that way, your idea has collapsed. We can go back, for instance, to the story of the people who started McDonalds or Colonel Saunders, who started Kentucky and the myriads refusals that they encountered before they found somebody who was able to say that they were willing to put up some funding. In fact, a lot of venture capital seems to come from family and friends but that causes a tremendous amount on conflict when the business is successful or when it fails because people then want unreasonable returns on capital.

Mr. President, I believe that Barbadians are naturally entrepreneurial and I see it in so many ways. Therefore, the banking system that is supported so well by Barbadians has to become responsive to that part of the culture. Sir, in that regard I would also want to go on to make a few other comments before my time is up on the matter of fees. When I was Minister of Housing, for instance, I sat down once, having approached the bank for a mortgage to work what it was going to cost of service this mortgage and, quite frankly, I became alarm because it was the first time I had sat down, even as a lawyer, and crunch the numbers.

Mr. President, the average low-income house in Barbados or what is called a low-income house will cost about \$100 000. A person who is building a house anticipates that he has to find a certain amount of money to lay out but the banks do not disclose this upfront. Sir, to finance \$100 000 you probably have to find between \$10 000 and \$30 000 in cash to pay various fees and charges to the bank.

Mr. Speaker, people talk about lawyers but the interesting think about that is that legal fees are sometimes the lowest of the fees that are paid and yet you are securing tenure on the property but the legal fees turn out to be the lowest. If a real estate person is involved, the real estate agent gets five per cent of the property plus VAT if he is registered but not all are registered and the lawyers get two percent but, Sir, I stand correct because there is a sliding scale of fees so at the upper end it might be two per cent but at the lower end it is not near two per cent and, Sir, these are things that we have to look.

Mr. President, the reality is that the banking system really exacts a high penalty from people for aspiring to own property. Sir, that is the reality so as poor person you cannot come up with \$20 000 in cash to finance a house. In fact, the problem is exacerbated by the presence of the 100 per cent mortgage which the former administration put in place because you have to get mortgage indemnity insurance and all kinds of things because you are not

paying 10 per cent or more deposit out of your own income and, Sir, it becomes a hardship.

Mr. President, this is a matter on which I have spoken on more than one occasion. I have spoken to the banking sector and, when we discussed and planned for the Primary Homes Programme, we met with the credit union movement and the banking sector and this whole matter of fees were discussed. If you compare the fees that Barbadians pay across other jurisdictions, you will see that our fee level, in terms of the absolute numbers of types of fees, quantum and percentages, is higher and I think that has got to change. Sir, maybe part of the challenge we now have is that the banking sector, which has emerged is very different from the banking sector of 20 years ago.

Mr. President, if my memory serves me correctly and I hope I am not wrong. Sir, if I am wrong, I apologise but nearly all the banks we are seeing now are as a result of mergers and acquisition, so there is little competition in the sector and, therefore, a lot of their fees are being driven, not by what is suitable or beneficial to the customer but what suits their bottom line.

Mr. President, my mother, is in her mid eighties. Sir, I am using my parents because they are typical of the salt of the earth ordinary Barbadian and she called me one day, told me to come and go with her and she was determined because the bank was no longer issuing status statements of the accounts, which came out every month. Sir, they are issued online and the young lady at the desk at the bank was extremely unhelpful and dismissive. Mr. President, here is a woman who had all

2.20 p.m.

of the cash that she owned in a single account, received no statement, walked into the bank and said, could you please explain to me why I did not receive last month's statement. She wants to see her money on paper. That is the generation she belongs to. There is this young lady, being very dismissive, saying the information is all online. You only have to go online and get it. My mother, who is 85 years is not going on any line unless there are clothes. I know that there are 85 year-old persons who are on the internet and are computer literate. The reality is, there are a lot of people, for whatever reason, including educated people, are not surfing to extract that kind of information. Some of the processes are complex. You can no longer call the bank for information, because you are transferred so many times by automated systems that very often you cannot connect with that which you most want. At the end of the day the bank is selling a service, which has to be responsive to the client, and driven by client needs and not only by profit considerations. Sir, I am seeing far too much of that in the banking system, to the alienation and discomfort of those who have to pay very high fees for the

services, and when there are abuses or errors in the system, they are very unapologetic.

Sir, I know a lady who was really distraught. It is against the law to bounce a cheque. She received information from someone to whom she had made a payment, I am sorry Madam, your cheque has been returned, can you come and see about it. She said, I am sorry, you have the wrong person. The person then became, as we would say, 'horse stylish'. They asked her if she was so and so from such and such address, and was this not her phone number. She said yes. The caller said, I tell you your cheque bounced, come and see about it. She was very distraught to make enquiries. In fact the cheque did say "Return to Drawer". She went to the bank to find out what had happened. The bank had made an error, pure and simple. The bank had made an error.

Sir, the woman was deeply humiliated, embarrassed and fearful, because she could not reconcile this with the way she had lived all her life. The bank did not apologise or compensate her. Of course, she now had to pay a fee to the people who received the cheque that bounced. The bank did not even pay that fee, which is totally ridiculous, and they are unapologetic about a woman who has lived into her 60s, living all the time by the rule that she paid her bills, to be called down and be humiliated, standing in a line. That is how she felt. It was a major problem for her with people who did not honour their debts. Sir, she could not get the bank. Sir, I do not think she wanted money. Just something saying that an error had taken place and they were apologetic would have satisfied her. That story is not unique. She is not alone, because banking systems are not infallible. They are human beings and errors take place.

In fact, HSBC, which prides itself as being one of the best brands in the world, had a terrible scandal where a tremendous amount of customers lost very small sums, so it was difficult to pick it up in the banking system, but there were so many people, that a lot of money was lost in the end, because they were operating on their telecom reconciliations out of India. At a branch, I think in Scotland or somewhere, there was a scam going on between some of the staff members in Scotland and some of these people in India. They were taking money out of people's accounts, very small sums, but over the course of a day when you are dealing with hundreds of thousands of accounts it adds up. I do not know how HSBC behaved, if they issued any letters of apology, or how they sought to redress the challenge the customers encountered. Clearly, they had to be compensated, but there is so much hurt that accompanies these things, and what makes it very difficult is, in a society like Barbados - I do not want to say you, Mr. President, but if you would forgive me for saying you, if anything like that were to happen to you, you could go down town and say to somebody, this is absolute rubbish. This is foolishness.

Mr. PRESIDENT: You might wish to know that it did happen to me and I went down town, and they nearly called the police.

Asides.

SENATOR Miss H.E. THOMPSON: Sir, you would be believed if you went and said it was an error. Sir, picture yourself now, as a black person in a white country where there are all kinds of intrinsic prejudices, it can be a major problem. It can become a major problem. It is a very dangerous thing because these days, even in Barbados, we have gone to this whole thing of credit reporting, so that somebody bounces a cheque on you, you go to pay for something in Washington and they start asking you about your credit history, what is the problem with this and what is the problem with that, nothing to do with any error you have made. No wrong doing at all on your part, but because of the way in which information flows across the globe, you now find yourself on some black list.

Sir, the other issue in relation to customer service, and there are a couple I want to speak about, having known people who have fallen victim to all kinds of things.

Sir, I have a credit card with a small sum for internet purchases, so that if I ever get hit, to use the Bajan expression, not a large sum of money is at risk. I attempted to buy two books from Amazon and the card was declined. I thought it odd. I paid it no attention. I used my other card and got the book. About two weeks later I again tried and the card was declined. I phoned the bank and said, I am sorry, there seems to be a problem here. I have attempted to use this card twice it has been declined, can you tell me what the problem is? Just making small purchases on the internet, and the lady at the bank said, that credit card got canceled. I said, what? She said, we have about a thousand of them that were compromised in some scam they had in the United States so we canceled them. I said, excuse me, I am the holder of the credit card. You do not think that you should have told me this. I could have been outside of Barbados. What happened to Barbadians who were traveling at the time this scam took place, and you took this decision to cancel their credit cards? They would have gone to pay for their hotel accommodation or gone to pay for goods, and found themselves suddenly without a cent in credit, and nobody would have given them the benefit of doubt that they were decent honourable people in those countries, because invariably that is how they operate. They said, well, Miss Thompson, we thought it best to protect the customers by canceling the cards.

Sir, I said to them that there is no problem with that but you have people's phone numbers, could you not have picked up the telephone or send a letter the next day by express delivery informing the customer of what had expired? There was no answer, because that level of

customer service is not something that they are doing. Of course, you have to pay all the interest and other charges that are attendant with having their card.

Sir, there are customer challenges in other areas, but today we are talking about banking. I see a lot of very poor customer service coming out of the banking system. I would also say that I have had some very good experiences from very helpful people, but generally there seems now to be a lack of sensitivity to customer needs, viz a viz, how the bank makes profits. Some of the charges are simple transactions, like getting a cheque or reconciling accounts. They charge for all kinds of things and some of the charges are really very high. Sir, the danger of that, if you are a person on a very tight budget where you have a salary and all your expenditure is allocated, you could find that monies are allocated to banking charges that you had not factored in. If they take out the money, again, you could be put in a position where one of your cheques bounces, because there are inadequate funds in the account to deal with it.

Sir, some of the errors come from automation of the system, so that if your account...

2.30 p.m.

Some of the errors come from automation of the system, so that if you owe the bank 15 cents, you will now get a letter with a 50 cents stamp telling you that you owe the bank 15 cents at the end of the month, because the automated system is churning out that information. There is no human eye with a thinking brain looking at the nonsense of the cost of sending out a letter saying that you owe 15 cents and spending a sheet of paper, ink, the time of stamping it up and signing and putting it in the envelope and the 50 cents for postage or whatever the postage cost is, if they have a franking system that is keyed into the post office and they do not have to put a stamp on everyone.

Sometimes, it really calls for an improvement in the management systems within the banking systems, so that they can save money without causing prejudice or harm to the customer. I really believe that more now needs to be done to give customers a higher quality of service and to revisit the issue of the charges within the banking system, which are too onerous, not only for average Barbadians or people of low income status, but particularly for the middle class who are always living on very tight budgets.

Equally, I return to the point that I was making about the mortgage payment and the cost of having and servicing mortgages. Sir, the concern about it is that the default rate on mortgages within the low income sector, is only 3 per cent to 4 per cent no higher than that, which is really very low. Therefore, there is no degree in risk of giving people in that sector mortgages. In fact, most Barbadians, once

they make up their minds that they want a roof over their heads, will fight to, and do whatever it takes to hold on to their property.

In fact, the majority of properties that are lost - and I think you understand the context within which I use the word lost - are lost as a result of the brake down of relationships - marriages and common law unions - as opposed to reckless default on the loans. Occasionally, you may find one or two people with a gambling problem, but in Barbados, houses that are being lost for those kinds of reasons, really are very rare.

What then is the responsibility of a bank within a modern commercial sector and in a modern society. I think that they do have a responsibility to their shareholders to make money but they have a broader social responsibility that requires of them a sense duty, fiduciary and otherwise, to their customers. And in that, includes a sense of communication with the customer, without making charges that marginalises the customer, and establishing a relationship of trust between the customer and the service provider.

I believe that a lot of what we have seen in the modern banking system, moves away from those sorts of precepts and we need now to start to go back to it. Barbadians have tended on the whole to manage their businesses and their affairs well, conscientiously. I would urge the banking system to look at ways of developing fairer systems for extending mortgages to the public, particularly in the low income sector at a lower cost.

Equally, to improve aspects of their customer service but most of all, as a result of what we are doing today, to ensure that greater levels of venture capital are made available to persons who are of entrepreneurial inclination, and that greater support is given to them. This way they can help to be a driver of the Barbadian economy, an employer of people and the entrepreneurs can give support to their families and realise their dreams.

Invariably, every new business venture represents the dream of somebody, an idea that they had that they nurtured and they want to see take off, whether it is in agriculture, laundering or education, it is somebody's dream. If we finance these dreams we may well develop our own e-bay or our own Yahoo. I do not know what they are going to be, but our version of them, some Barbadian business that will be iconic. The banking sector has a responsibility to operate within that way.

I am much obliged to you, Mr. President, and I support the Bill before the Senate.

Mr. PRESIDENT: Senator Chandler.

Senator Dr. F.L. CHANDLER: Mr. President, I would like to make a few comments on the Tax on Assets Repeal Bill, 2008. I was pleased to note in a report in the media that the Government will take action with the benefits to banks, resulting from this reduction in taxes that is not passed on to the customers.

In spite of what banks would want you to believe, they make enormous profits. I am reliably informed by people who have been directors of banks and also those who have held high positions in banks that this is so. I have also been informed that numerous fees that are charged, which are non interest income cover the administrative cost of the bank, and that the revenue from interest goes straight to the bottom line.

In these times of rising cost of living, it seems as if the food sector is always targeted but it is time that other sectors are targeted, including the banks. Mr. President, I would not be surprised if banks soon start charging for the oxygen that you breathe, while you are in the bank. It seems to me as if they act as a cartel and obviously in recent times, we have seen mergers so this exacerbates the situation. Therefore, customers really have little choice.

I have spoken before, many times about the unfair practices of most banks, in calculating interest on savings, on the minimum quarterly balance. Sir, most people do not seem to understand the negative impact of this, on their earnings from savings accounts. When I mention it, I just get a blank stare from most, if not all people.

I understand that the Consumer Research Organisation has just got a grant to carry out consumer education, among other things. I believe it is about \$½ million. I trust that Mr. Malcolm Taitt would include this type of consumer education in his programme.

Mr. President, I would go further to say that I think the Fair Trading Commission should be monitoring these types of situations and intervening where necessary. Since I said in the past that whenever I say it, I get a blank stare, perhaps an example might serve to help the public to understand.

If the banks quarter is January to March and you have \$1 000 on the bank on January 1, and you deposit nothing on this account for the entire quarter, with an interest rate of 4.5 per cent, at the end of that quarter, your interest would amount to \$11. But if you deposit in addition to this \$1 000, a further \$10 000 on the January 2, another \$10 000 in February and another \$10 000 in March, at the end of that quarter, your interest would still be \$11. Therefore, the bank is using \$30 000 of your money for free. You are just getting interest on that \$1 000 on the 1st January. In other words, \$11 on \$31 000 over three months. Can that be fair?

2.40 p.m.

To add insult to injury, some banks calculate this interest at the end of the quarter, but they do not add it to your principal so that the new principal in the second quarter would have the interest added to it and would be larger. They just calculate it and keep it for another three months and pay you the interest at the end of six months, so you have earned no interest on that interest. I understand that there is even one bank that calculates it on the minimum half-yearly balance which to me is even more of a disgrace.

Mr. President, I think that the only fair way of calculating interest is on a daily balance. I have only found two cases of this among all the banks in Barbados. Mr. President, when you calculate it, the difference is amazing. If you added the three deposits of \$10 000 to the original \$1 000 that you had on the bank on January 1st, the interest, using the daily balance, would be \$236 versus \$11. Why would a commercial bank offer the customer a savings plan based on interest calculated on the minimum quarterly balance if they claim that they are focussed on customer satisfaction?

Mr. President, as Senator McClean mentioned, their first allegiance is to the shareholder, but I really do not think that it should be to the detriment of the customer. I do not know if this is parliamentary language, but I think it is equivalent to stealing. When you approached the banks about this, they tell you that this is balanced by various services.

Mr. President, I have not seen a bank yet with good service. Some have just adequate service, most have bad service and some have worse. How many times have you walked into a bank and been served in a reasonable time? I cannot remember any. The banks cut back on their cost at the expense of the customer's time. Everybody knows that time is money.

Mr. President, we have the perennial problem of banks not assisting with the development of businesses and by extension the development of the nation. Both Senators McClean and Thompson spoke about this. Entrepreneurs who need loans for businesses must give their heart and soul to get a loan which means that their businesses seldom get off the ground. Mr. President, I agree too that guidance should be given along with venture capital. The business should not just be left to flounder, it should be given guidance. I think the term used now is *shepherding*. I think this is most necessary for success. Mr. President, many people have turned to credit unions, but I doubt whether the credit unions could handle all of the business done by banks in Barbados. Some people make deposits on companies. Sir, one has to be very careful with this especially at this time. You have to choose your company

carefully, because these deposits are not covered by insurance.

Mr. President, what is clear is that customers must organise themselves. I think that the consumer organisation should be organising the consumers to speak out against these practices. I believe that they should also be supported by Government.

Mr. President, I think that at this time we must all play a part, not only the Government or the supermarkets but also the banks, to control the cost of living. Of course, we must play our part as individuals in making wise choices and living within our means.

Mr. President, I support the Bill. I trust that Government would stick to what it has said and control these banks if they do not pass on these savings to the customers and also treat the customer fairly.

I thank you very much.

SENATOR Sir ROY TROTMAN: Mr. President, I rise to say that I have noted that this instrument before us represents a plan to repeal the Banks (Tax on Assets) Act. I suppose that this must be a decision taken by the current Government after very careful consideration. However, I must make it very clear, Mr. President, that I am to be persuaded that this tax should be repealed. There may be good and sufficient reasons why it is before us, but I could think of the repealing of several other matters or several other pieces of impositions in several other areas where in my view there would be an immediate salutary effect on the recipients of the benefit.

Mr. President, I have questions like: Why is it necessary to repeal a tax on an institution or a body of institutions, that even with the tax, are making extraordinary profits in the nation? I would think that if you repeal something that is an imposition on a body of persons that the repeal would be because the people who are suffering the imposition are undergoing some measure of suffering, some measure of loss, or in any other way having a hardship imposed upon them which is having consequential pass on effects on the public at large.

Mr. President, nothing I have heard during the course of this discussion and nothing I have seen in my own professional experience causes me to believe that any bank in Barbados is suffering any hardship, so the question must be for me, why the repeal.

I have heard the Senator who spoke immediately before me make reference to an article in the newspaper that says that the Government, I suppose in another place, has said that if there is not evidence of a pass on consequence, that then other actions would be taken. I am

not aware of that myself. If that were discussed and if in fact it is a position, then the public at large would need to understand it. I do not understand it, and therefore I am still not convinced.

My questions would also go to: What are the benefits to the Barbadian public in an effort at this repeal of this Bank (Tax on Assets) Act? Mr. President, until somebody shows me what are the benefit, not to the banks because the benefit to the bank is a reduction in the amount of expenditure it has statutorily and therefore an increase in the bottom line to that particular bank...

Mr. President, if that is going to translate into wages or into benefits for people who have deposits especially those who have small deposits that are being adversely impacted upon in a manner that I would speak to in a minute or so, then perhaps there may be something I could see and something I could relate to that would cause me to have a different approach to the piece of legislation.

Mr. President, what is a give back, if we do not see the benefit, that is supposed to come from the banks? I have heard nothing of it and I know nothing of it. Have the banks make a declaration to the public of Barbados that if this thing is done, then I give you a banking commitment? Sir, if you have a banking commitment, I understand that is supposed to be bankable. Have they given us a commitment that the people at large would have something which becomes theirs as a result of this generosity of a tax man?

2.50 p.m.

Senator Sir ROY TROTMAN: Will banks use what appears to me is an unwritten and possibly even unspoken commitment between themselves and the Ministry of Finance? Will they use that unwritten commitment for the mutuality of interest that we are looking for, along the lines which I believe Senator Thompson addressed in very lucid terms. I think that family notwithstanding, the references which she drew are some which would make us very alarmed at some of the goings-on in those institutions.

Mr. President, I do not support the view of anyone that the service by those persons who work in the bank is not good service. Occasionally, there might be an instance where the service might not be good but I think that the service is under significant pressure because the bank is endeavouring to reduce the people in the service. They are endeavouring to reducing giving people that personal touch, in an effort to automate the service, to make it as cheap to them as possible, whereby removing the personal touch. That is why we get the impression of lack of good service. Therefore, if anyone, including Parliamentarians, is put into a position where the pressure is too great, in the circumstances we are describing, then obviously the level

of satisfaction to be passed on then becomes unsatisfactory. Sir, banks do that in a very cynical manner, knowing quite frankly that you would be moving from Caesar to Caesar, if you move from bank to bank. It is unfortunate in this country.

Mr. President, the reality is that commercial banks have no social conscience, or if somebody prefers, commercial banks have no soul. That is the reality. I would go further to say that though that is so, I would accept that some bankers do have souls or do have a social conscience. Sir, I wish to draw a distinction between the bank that has no soul and the banker who may be a very good, compassionate citizen, who may be willing to play his role, but being unable to play his or her role in a society where the shareholders and stockholders very often are non people in that community, where somebody in some stock exchange gives instruction to invest in "X" institution or in "Y" institution. Therefore, we would have a faceless master of our economy that has no interest in whether or not we are undergoing problem "X" or problem "Y". Instead, these persons only problem is how much return there is of that investment at point "X" or "Y" in time. Mr. President, I know that would be a very difficult problem for anybody who is responsible for handling the finances of a country and therefore I would be tended to having a certain sympathy for persons who have to deal with soulless institutions, particularly those like commercial banks.

Mr. President, if we want to have a reasonable mix between the soullessness of a lack of social responsibility by commercial banks and the banks commitment that it is sometimes expressed for commercial purposes, then we have to ask the managers to bring to bear a balance between their desire to maximise their profits and their awareness that as managers and directors living in our country, they have a responsibility to make this country "live in able." Mr. President, I have to explain what that is, I am not going to let you have to tell me is it not Parliamentary language.

Mr. PRESIDENT: Honourable Senator, I merely draw to your attention that the Standing Orders call for the language used in this Honourable Senate to be the English language.

Senator Sir ROY TROTMAN: Mr. President, I understand that, when I explain how "live in able" is constructed, I am sure you would accept that it is Parliamentary language. Sir, "live" is one word; "in" another, and "able" another; a country in which you are able to live, hence a perfectly legal, acceptable English term, which you would find in books by McColley, Jane Austin and other older writers, which unfortunately our people do not use anymore.

Mr. PRESIDENT: Senator, you point has been made.

Senator Sir ROY TROTMAN: Thank you, Mr. President, I know you would see it. Sir, once upon a time, when we were younger, people like us used to see banks in a completely different light from the way we see them now. Sir, a bank was a safe place in which to keep our money. If we did not use the banks, we had to dig a hole in the cellar, put the money in a 'tot' and keep it there. In those old days, sometimes it would be there when we went back to find it, but knowing that times have changed and that we would not find it when we go back, we thought the bank was a place where we could keep our money for safe-keeping, knowing that the return the bank got on our money was more than it paid us in interest and therefore the bank would get something for keeping our money.

Mr. President, the bank was also seen as an institution by which to have incremental adjustments through the interest payments. Therefore, we had some money, we did not know too much about investment opportunities and so what we thought was that if we put our money in the bank, we would get a little interest, so that over time we would have something to leave for our families as we passed on.

Thirdly, we saw the bank as a place where we would put our money, secured in our own knowledge that it would cause too much trouble for us to go down to that bank every day or every week and make incursions into our little savings. Therefore, it was seen as a form of protecting ourselves against ourselves, as the bank helped us to save.

Mr. President, today, however, those very banks that have invited us to save with them for that reason - and not possibly to save with a credit union - find themselves in a position where, although they invest our money, every month some of those banks make deductions from those savings, for some excuse they call transaction cost. Sir, whereas we thought banks were a haven, that view has been shattered.

Sir, you might think that transactions cost - a nice phrase that it is - would have something to do with your lending, borrowing, writing cheques or conducting business but imagine my poor brother having an account, having a little piece of money, he leaves it in the bank say \$2 000, thinking that over time it would generate interest. Sir, in some banks, by the end of the first year, he would no longer have \$2 000, he have \$1 800 and change. Furthermore, if he keeps that \$2 000 he thought he had in that bank, after 10 years he would find that he no longer would have that money, yet he was not doing any transactions. Sir, that person loses that \$2 000 in transactions cost because even though the banks are making extraordinary profits, they believe that your

\$2 000 is fair game.

Mr. President, I ask the question, why is it necessary to take the poor, the vulnerable and those who are unable to help themselves and deny them their opportunity to have that little nest of eggs, when they are most in need of it?. Sir, nobody could tell me that this helps them to make a greater profit, it cannot be. Therefore, if banks think that they should do transactions cost, why not go for transactions in a month that run beyond the limit of approximately five or six transactions and then charge those who are actually making those transactions. That might have some logic to it and the public might be able to understand it.

3.00 p.m.

The public might be able to understand it but if you pick the poor old man or the poor old woman down in the village in St. Andrew and you think of that individual as having the thought that they could put aside that money and one day later on, and you fall into a piece of change like somebody gives you a hand shake and you would add bit by bit incrementally, you would be benefitting because not everybody gets a statement and many people do not read it. You think you get \$2 000 in the bank and you know it is safe because it is in the bank. Sir, that is what we use to think when you were younger but now, Mr. President, it is in the bank but it is not safe because the transaction cost over time removes it and reduces it to nothing and, Sir, I ask why this is so. Why it is that those who have believe that we should take literally the bible's words that those who have must have more and those who have not should have taken away from them even the little that they have. Why must that be followed slavishly. Sir, somebody will have to tell me because I do not find this is the way to build a society. The leader in our society who do not understand that behaviour is the kind that deepens the gap between the haves and the have-nots, that builds up a case for violence, that makes those people who are marginalised by that kind of behaviour which I cannot describe because, Sir, you would accuse me of not using parliamentary language, that because is one of the major causes for having the fallout in the society that is existing again. Why all the fancy language, why all the great talk that is directed to telling those who need most that they must be content with the little they have and some times they must be content with it because somebody tells them that you can be satisfy with your cottage below because you have a mansion somewhere else.

Mr. President, if we do not provide for part of that mansion experience now, when we get to the mansion over the hill top we are not going to know how to live in that mansion, so we will still have problems. Sir, I have said before that banks have no social conscience and the banks can prove me wrong. I would like them to use this occasion

of the economic crisis that Barbados is experiencing to come forward and prove cynics like myself to be wrong.

The Prime Minister of this country and his Cabinet and the trade unions within this country, we have committed to a position where we want to work towards the national interest. The employers are meeting and they are going to work towards it and I want to know what the sectors will do. What will the banking community do about making life more livable; by treating those issues well within their competence in a manner that could win public confidence; in a manner that could win public confidence; in a manner that could give easement to the people who live in this country and in a manner that would help with the investment opportunities, which the Government and we should be working toward having, in a manner that we can say that this country truly is being seen as belonging to all of us.

Mr. President, if we begin to see that and if the banks begin to help us in that way then, perhaps, they will also understand that Barbados is a community, which still believe in a little bit of rusticity, a word that an Honourable Senator and I were treating to earlier today. Sir, what do I mean by this rusticity because it has nothing to do with old tots or old cans. It has to do with our belief as a people that those old habits and practices which related to villages in the countryside and to the place of life of the rustics, we still believe in that so that when a person who has a little piece of change in the bank leaves home, goes into town to the bank and is part of rusticity of the individual to want to go to the bank to meet, to greet and to be satisfied that the money which was bankable is still in the community of the bank. Sir, to reduce that person to less than a human being from the country side to ask the individual to relate to a machine for all his or her transactions is, in my view, a sign that we do not realise what is the nature, character and culture of what we call Barbados. Sir, somebody would say you are old fashion, that you have to get with it and I will accept that I may be old fashioned. I know, Mr. President, that you will not deny that you are also old fashioned but I think you would also accept that we do not apologise to anybody for being old-fashioned in that regard. If the banking community and those others who believe that the inhumanity of present day living surpasses the rusticity of the old day living, then we have a problem in our country.

Mr. President, I say no more except to appeal to all communities but especially to the banking community to understand that they have to put soul back into banking. The management has an opportunity to do this even though they may be managing the money of people they do not even know. The banks must be able to reverse what is, in fact, an inhuman position and bring back humanity to the service industry of this country.

Mr. President, I thank you.

MR. PRESIDENT: Senator Marville.

SENATOR R.O. MARVILLE: Mr. President, I wish to thank the Minister for a very clear explanation of the Bill and for the comments she made on banks and credit union. I wish to add to her analysis that although cost is a factor and I notice an apologist from the bank has said their cost are increasing too but, Sir, banks have a way of using fees to match cost rather than revisiting cost and how they occur.

Mr. President, in these times of very high cost I find that banks in general are the biggest price-gougers. My experience with banks in Barbados has not been too good. The first bank I was at, I was there since I was a boy and then 20 years later, I went in to ask for a loan to buy some land and confusing me with a radical because I have a beard, as I do now, they said "Mr. So-and-so, we are sorry, we cannot lend you the money because et cetera, et cetera and it went on like that. Sir, I got so fed up, I just took what money I had on the bank and went to another one and, Sir, that was not a good experience either because they promptly took some money from me, kept it in a bound account and it took me six months to get it back. I left them as well and went to a third bank, which bounced a cheque of mine without telling me although there were monies to cover it in another account and I also had to leave them. Mr. President, I must say that my fourth bank has brought me a measure of satisfaction, I do not need to call names, Sir.

Mr. President, I think that banks are not very good corporate citizens. The Minister's remark about their concern being their shareholders seems all too perfectly accurate since the question of the customer comes very low down the line. You just have to go into any bank, even my own bank, which I consider appropriate and see the length of the lines.

3.10 p.m.

It is not the fault of the Tellers who are, in some cases, extremely polite and try to move the lines along, but they do not bother to hire enough people or put enough people in place. I think banks like to see a lot of people hanging around in lines.

Additionally, the fees that they charge are sometimes quite absolutely ridiculous. If they have neglected to send you a statement of your account and you ask for it, you pay \$10 for a bit of paper generated by a single touch of a computer, which they happen to be looking at, because you are making a deposit or a withdrawal. Sir, fees of this sort are numerous and there are for all sort of things.

In fact, I once tried to help somebody open an account with a bank, but when it was realised that the fees

charged would in no way be able to make up for any interest that the bank offered, the effort was canceled. It was really quite unbelievable, the number of fees charged just to open an account.

Sir, I think we are in a situation where, although Government has said that they would relieve the tax on assets in the hope that banks will become more socially-minded, and therefore, perhaps, lower the fees and have a positive effect on the cost of living, I am afraid I am as cynical as any of the other speakers who spoke on the likelihood of banks doing this. Sir, you will find the banks still tend to lend you money for consumer things, cars. A car depreciates by 25 per cent when you drive it out of the garage. They would lend you money to buy furniture, but if it comes to money for serious investment like in land, house, or a small business, they require all sorts of collateral. I have come to the conclusion that the banks in general in Barbados are certainly not interested in the development of Barbados or in the development of the ordinary Barbadian entrepreneur. I think they are happy keeping the status quo, because that they have been known, that they have managed very much to their advantage.

I cannot hope that the banking system will lower their fees, these fees, after all, go to support the lavish living of some of their executives who are here and who are not necessarily the best executives some of these banks own. I am really pleased that the Government in this particular piece of legislation has followed up the carrot of the removal of the tax on the assets, with a stick that threatens higher fees if they do not perform.

Sir, I am prepared to support this Bill.

MR. PRESIDENT: Senator Boyce.

SENATOR Hon. D.W. BOYCE: Mr. President, I rise to support the Bill, the Banks (Tax and Repeal) Act. Before I go further, let me just give a background to this particular Bill. May be 3 or 4 years ago, maybe a little longer, the Central Bank of Barbados tried into discussion with the commercial banking system, in order to come up with a scheme that would protect the smaller depositors in the banking system, in the event that any of the commercial banks run into financial problems. At the time the bank was very conscious that we had in Barbados, earlier, one such occurrence, not with a commercial bank, but with another financial institution. Part of the negotiations to bring this deposit insurance scheme into place centered on how one would pay the premiums for that deposit insurance. Sir, coming out of those negotiations it was agreed by the then administration, the scheme would not be set up in a way that would cost the commercial banks anything more, so it was agreed that this tax on the bank assets would be repealed so that there would be sufficient resources available to start the Deposit Insurance Scheme. Sir, that

scheme started a year ago, and the banks have proceeded on the basis of the then arrangements that had been made, and we are bringing this repeal to Parliament to complete what essentially was an arrangement, that had been entered into for the Deposit Insurance Scheme.

Sir, the Deposit Insurance Scheme was set up largely to protect the smaller depositors, those with deposits under \$25 000. Sir, whether you had 5 or 6 deposits in your name in a given bank, you would not be able to get more than \$25 000 of insurance coverage on your deposits. It was done really to protect the smaller depositors. I think we all have to support that protection afforded to the smaller depositors.

Sir, notwithstanding the support for that protection, we all have been very cognizant of the behaviours that the commercial banking system exhibits. I note the calls by all of you, for ways in which the commercial banks ought to use this benefit, which they got in order to help this country, particularly in this difficult time. I believe that there are sufficient institutions in Barbados with the adequate teeth to look into the various charges that the banks are making, and to make judgements to whether those charges are reasonable. In the context of what is happening elsewhere in the world and in this region. I hope that those institutions will shortly do that particular research so that we know how our banks are behaving in comparison with the rest of the world, both in respect of charges and with respect of return that they make on their investment.

Sir, whether those institutions do that research, in the Ministry of Finance we will do some research, and will find ways to make sure that the benefits which they got, because we want to make sure that the Deposit Insurance Corporation goes, we will make sure that those benefits are passed on, and there are many ways in which the cat may be skinned.

Sir, let me support Senator McClean on this matter of e-commerce, because for too long I heard the commercial banks say that it is too expensive to put in place the infrastructure for e-commerce. It is as if they assume that technology has not moved in the last 5 or 15 years. We know it has moved. We know that their Head Offices and branches in other countries have been able to put in place e-commerce, and e-commerce for small businesses as well. I would think that the savings they get from this repeal would be enough for them to give us a decent e-commerce platform for real e-commerce in this country. I look forward to seeing that happen and very shortly.

Sir, we also have in place in this country, in our Income Tax legislation, arrangements where people can make contribution to Venture Capital Companies that are

registered. We can expand that to include Seed Capital for very new businesses.

3.20 p.m.

We can expand that to include Sea Capital for very new businesses. We can look at that, and we will look at those areas which would provide opportunities for persons to contribute to those funds, either Venture Capital Funds or Sea Capital Funds in ways to allow them to help the small businesses to develop, by providing what Senator Chandler refers to as some "shepherding assistance."

I expect that the benefits the banks have brought will be ample for them to contribute to these Venture Capital Funds, the Sea Capital Funds and to the Shepherding exercises that have to happen and they ought not to be making any fuss about it. I expect them very shortly to cough up some of that loose change that has been returned to them, and put them back into some of those funds to help the young people.

We have a particular need in this country to help our young entrepreneurs to go forward. Obviously, first-time borrowers have it more difficult than existing customers. I expect that the banks social conscience, whether it is voluntary social conscience or volunteered socially conscious will be adequate to make sure that the Sea Capital Funds and Venture Capital Funds are available.

Mr. President, we also wish the banks to look very seriously at ways in which they can structure financial instruments to help the young people and the poorest among us to acquire their own homes. They will not be able to use the traditionally available mortgage loans to be able to deal with those situations. They will have to be innovative. They will have to show a little entrepreneurship themselves in crafting the appropriate financial instruments that can help our young people and our poor people to acquire their own homes. I have entered into discussions with them already, on the ways in which they should look at, to help us to provide for our people.

I believe that the commercial banks in Barbados with the appropriate nudging will rise to the occasion and that they will not see that this repeal of the Banks Tax on Assets Act as an opportunity for them to increase their bottom lines, but as an obligation on them to show the social conscience that they ought to have and to contribute to the development of this country.

They operate here. Their success is dependent upon the success of this economy. Their success is dependent upon the generation of new entrepreneurs and if they are interested in the long term viability of their businesses, they will make sure that the little money they will save from this repeal, is invested in the social infrastructure of this

country to make sure that our youngsters, underprivileged and poor have a chance to experience a life better than what they now experience with the commercial banks.

Mr. President, on that note, I wish to give my support to this Bill.

Asides.

Mr. PRESIDENT: Senator Sandiford-Garner:

Senator Mrs. I. SANDIFORD-GARNER: Mr. President, I rise in support of this Bill. Sir, much has been said in this Chamber and in the Other Place about the business practices of banks, and much that was said is indeed true. Banks are established to make a profit. They are responsible to their shareholders. I am not convinced that any amount of rhetoric or dialogue, or even moral suasion will change the business practices of banks.

I am in support of Government's suggestion that if banks do not fall in line and pass on some of these profits that they make and benefits that they gain, to the customer, that the Government would step in and take whatever action is necessary to ensure that Barbadian consumers have equity.

Sir, much has been also said about credit unions. As most of you know, I am a member of a credit union and I have been an officer in a credit union for more than a decade. Like Minister McClean, I am very passionate about the movement and I have convinced that the Credit Union Movement will be the entity which will force banks into being competitive or more competitive.

Sir, there has been much debate regarding the fact that the banks receive this incentive, yet, only recently credit unions received some regulations, or was the subject of much debate, where they were further regulated, which in fact, made them less competitive in the marketplace. Some of the legislation has actually inhibited the growth of the credit unions.

Mr. President, what concerns me today is the complacency which has set in among credit union members who are charged with the responsibility of their own regulation, with self regulation. This debate is timely because many credit unions are now in the process of their Annual General Meetings. The concern I have here is that at some of these meetings we are going to be seeing officers from these organisations coming back for the 12th year. This is notwithstanding the fact that you step off for a year, but to have directorships becoming a game of musical chairs, amongst a core group of Barbadians in financial institutions is cause for concern. It is not healthy and it is an undesirable trend in the movement.

There are even credit unions which pay their directors more than some regional conglomerates pay their directors. These developments have taken place because of the complacency of the members, who are supposed to be committed to seeing that these institutions are regulated.

It is incumbent on credit union members to attend their Annual General Meeting and see and observe what is happening in their institutions, otherwise Government will always be charged with the responsibility of regulating them. They will be further disadvantaged when it comes to competing with the banks.

We already recognise the business model with the banks follow and we already understand the role and the vital importance of the credit unions in this community. Therefore, the 130 000-plus Barbadians who are credit unionists, have to get to their meetings to jolt their leadership out of their complacency because they are the ones who would have to put pressure to bear to force banks to make their service offerings more competitive to Barbadians. They have done it before.

Credit unions were the institutions which force banks to examine their interest rates in the 1980s and early 1990s. Credit unions introduced the share secure loan, or the precept where you could borrow from yourself and force the banks to fall in line, so they have the power and the membership body to do so. It can be done today, and now is the time to do it. It is timely that we are having this debate as I said, because I would wish that Barbadians understand what is happening in the financial marketplace. Sir, 130 000 Barbadians generate a lot of money. They have the power to force the banks to do the right thing.

Mr. President, I thank you.

Asides.

Mr. PRESIDENT: Senator Benn.

3.30 p.m.

Senator the Hon. H. L. BENN: Mr. President, I rise to make a very brief comment in support of this Bill before us. I too have had some experiences with the bank, but mine have been more good than bad.

Mr. President, I would like to urge the banking institutions in Barbados that once they are benefitting from these measures that are provided that they should come on board at this time when we are going through what we are going through in terms of food security and food sovereignty and our urge to make food available to our people in an effort to increase production of food in Barbados. I would like to challenge the banks to provide a

window of funds at softer interest rates for farmers in this country.

Mr. President, I do not know how many of the various banks have an agricultural component attached to their loan portfolio. I would like, as they benefit, that they would make available a window of opportunity that farmers can come and borrow money for irrigation purposes, for tractor purchases and for other things, and have these funds available at softer interest rates.

Mr. President, I would also throw out a challenge to the commercial banks to make funds available to support projects through the 4H Movement and the Young Farmers Group. I believe that if they do that, they would have answered the call of the Prime Minister to get on board. Already, one bank, I would not call the name, has provided an amount of funds to the 4H Movement to assist in its development. Mr. President, I would like to think that the other banking institutions in Barbados would want to get jealous of this offer by this bank and would want to say that they too had a hand in the future progress of the 4H Movement.

Mr. President, I have an application from a young talented lady who is very much involved in production through greenhouses in Barbados who has been made an offer to go to Israel to do some studies for a short term in greenhouse production. She would like to get an opportunity in the amount of over \$20 000. I believe that the banks, if they want to get on board with us, could think seriously about having a scholarship fund for young persons who wish to find sponsorship and who are unable to do so through their own pocketbooks.

Sir, I believe that the banking institutions in Barbados have an excellent opportunity to redeem themselves. I am sure that all of the hardship experienced by the various Senators who have spoken would be forgiven if they do come on board at this time in our development to be a vehicle through which we can enhance our food production; secure our food; enhance our food sovereignty programme; help the 4H Movement; provide a window of opportunity for our farmers; help the young farmers in Barbados; and most important, provide a little scholarship fund for these young people who are willing and able and who have opportunities to go overseas and study.

I thank you, Mr. President. I therefore support this Bill.

Senator the Hon. Miss M. P. O. McCLEAN: Mr. President, I rise to wrap up the discussion on the proposed repeal of the Banks (Tax on Assets) Act.

Sir, as you would have heard, there are many convincing arguments for commercial banks to play a more significant role within the financial services sector. In the presentations, we would have gotten a better understanding of the rationale for the repeal of this legislation as a previous administration would have put in place provision for deposit insurance on savings. I am happy to see that it offers a measure of protection for small savers in this country as would have been articulated by my colleague, the Minister of State in the Ministry of Finance.

Mr. President, I am also happy to support the caution, I think it is a very important caution, by my honourable colleague, not only in the Senate but in the credit union and the wider cooperative movement, for credit unions to take time, especially as we undertake the annual exercise of meeting with our members...

Mr. President, I believe that I drew a very clear distinction and definition of what are some of the fundamental differences of the two financial institutions, the commercial bank and the credit union movement. I want to emphasise that the credit union movement is the only indigenous financial institution in the country to have made a significant impact.

Mr. Speaker, as I wind up, I believe that I should also speak to an issue which was out there some years ago. Mr. President, some years ago when one of our commercial banks was sold, there was a hue and cry after the fact as to why it could not have been acquired by the credit union movement. I would want for the record to state that at that time the offer to buy in would have been constrained by some unacceptable restrictions in the initial overtures to the credit unions to participate in the privatisation of what was then a national bank. At that time then, and certainly now, we would not, within the cooperative credit union movement, be taken for granted. Mr. President, in order not to be taken for granted by the competition, we ourselves cannot take ourselves for granted.

Mr. President, the differentials between what would traditionally be a tax on assets and now premiums on deposits, give these banks the opportunity to do a number of the things that would have been articulated here, for example, the creation of investment mechanisms or loan portfolio mechanisms to finance youth entrepreneurs particularly in several sectors.

Mr. President, I presumed that the last Speaker is drawing on some very recent information that would have been shared and which would have really enlightened some of us as to what our young people are doing and what desires they have, not to be given hands-out but to be given hands-up or leg-ups so to speak, in exploring and contributing in a very entrepreneurial way to this country.

On that note, Sir, I want to support again the repeal of the Banks (Tax on Assets) Act and therefore beg to move that this Bill be read a second time.

The question was put to the Senate and agreed to.

3.40 p.m.

On the motion of SENATOR the Hon. Miss M. O. P. McCLEAN, the Senate resolved itself into Committee on the Bill. Madam DEPUTY PRESIDENT in the Chair.

COMMITTEE

Madam DEPUTY PRESIDENT: This Senate is now in Committee.

Clauses 1 - 2, inclusive, were called and passed.

On the motion of SENATOR the Hon. Miss M. O. P. McCLEAN, Madam DEPUTY PRESIDENT reported to His HONOUR the PRESIDENT, the passing of one Bill in Committee and Mr. PRESIDENT resumed the Chair and reported accordingly.

On the separate motions of SENATOR the Hon. Miss M. O. P. McCLEAN, the Bill was read a third time and passed and cited as the Banks (Taxes on Assets) (Repeal) Act, 2008.

SUSPENSION OF SITTING

Senator the Hon. Miss SENATOR the Hon. Miss M. O. P. McCLEAN: . . .

Mr. President, I beg to move that this Sitting be now suspended for 20 minutes, to be resumed 4.10 p.m.

The question that the Sitting be suspended until 4.10 p.m. was put and resolved in the affirmative, without division and Mr. PRESIDENT suspended the Sitting accordingly.

3.45 p.m.

RESUMPTION

MR. PRESIDENT: This Senate is resumed.

ORDER NO. 2 – RESOLUTION TO TAKE NOTE OF AND APPROVE THE BARBADOS NATIONAL HIV/AIDS POLICY – A FRAMEWORK FOR ACTION.

SENATOR the HON. MISS M.P.A. McCLEAN: Mr. President, before I commence my discussion on Order No. 2 I beg that Order No. 2 be taken together with the second Resolution as one debate.

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

SENATOR the HON. MISS M.P.A. McCLEAN: Mr. President, I rise to speak as I indicated on two Resolutions before this Honourable Senate. The first is a Resolution to move the passing of a Resolution to take note and approve the National Strategic Plan for HIV Prevention and Control 2008 to 2013 and secondly to move the passing of a Resolution to note and approve the Barbados National HIV Policy - a Frame work for Action.

Mr. President, I think it is only fitting that commence by saying something about the rationale for the linking of the two Resolutions. Sir, among other things, that rationale is put forward in terms of the relationship that exists between a strategic plan and a policy. Sir, a strategic plan as in the case of one found in a private entity for running that business or as part of Government's agencies effort to address a pandemic such as HIV is a broad plan of action, setting out over the short and medium term the approaches to addressing the matter at hand and the various ways in which the scourge of HIV can be addressed.

Mr. President, the policy is a broad statement of intention, which is really a fleshing-out of the guiding principles, which would inform the broader plan or the overall approach. The intention is to provide some oversight of the plan and the implementation of the plan. I want to say up front that a decision was taken by this new administration to local the oversight and the implementation of HIV policy and the broader HIV Strategic Plan to locate that within the Ministry of Family Youth Affairs, Sports and the Environment. Sir, in another place and at another time, I heard much effort made to minimise that decision and to suggest that because in a previous administration this was located in the office of the then Prime Minister that there seemed to have been reduction in the seriousness to which this matter of addressing the scourge of HIV be treated and I want to say, Sir, on the contrary.

The location of the oversight and implementation of this policy and related strategic plan, the location recognises that in structuring a Ministry such as the Ministry of Family Youth Affairs, Sports and the Environment, we on this side are, in fact, recognising that there needs to be holistic approach in managing a number of issues, social and economic.

Mr. President, the family is the bedrock of the society and when we talk about issues of HIV or even if we are talking about issues of savings and entrepreneurship, as we spoke about in earlier discussions in this Chamber, we would recognise that it is at the level of the family that much is done to support or perhaps minimise efforts at the national and public policy level.

While we look at the family as a unit, we also have to recognise that in any society, within that family unit, careful attention has to be paid to components of that family whether it be the elderly or the youth; the youth being the future of this family will pretty much have the burden of carrying the fight against AIDS from HIV and persons who are survivors and who may find themselves full-blown AIDS. They also have to carry the message of all that is required to ensure that we minimise the spread of this serious scourge that is really devastating the world, certainly, if we look through the continent of Africa. Sir, when I think of the continent of Africa, I have found memories of spending a month in Lusaka, Zambia and when I think of HIV, that country, for me, epitomises the damage that can be done. When we talk about youth, for example, in a country like Zambia, where the population, unlike Barbados was in 1981, when I visited there was a population of eight persons per square mile, you can imagine what devastation this has had.

4.20 p.m.

Sir, as you would imagine, HIV will have far-reaching consequences, economic, social, issues of moral, religious and other implications. It also has implication for cultural practices et cetera. It is therefore important that this Government, and certainly the previous Governments, that Barbados is actually seen in the world as a leader in several instances, in terms of how we address the matter of HIV as it impacts on our society.

Sir, it is necessary to recognise that as we focus on battling this scourge, we address the impact on all sectors of the society. Sir, workers, many of them who are in their earlier youth, unfortunately, as we track the spread of this HIV monster, I do not think that it is an easy word to use, when we track this we recognise that we are now seeing the manifestations of the impact among our older population as well. I am sure others will touch on that.

I believe that as we focus on the social implications of this, it is something that we carefully have to monitor. We have spent substantial amounts of money in this country, and I know some persons will argue that we have other lifestyle chronic diseases which plague this country, hypertension, diabetes, et cetera, which make significant demands on our health care services et cetera.

Sir, the nature of this illness is such, that while individuals are expected to continue a reasonable lifestyle expectancy, the quality of life can be very much affected. The stigma that is attached still, after several years of its existence not only in Barbados, but around the world, is something which poses significant challenges to the various institutions that seek to focus on bringing some measure of control, and certainly try to influence a decline in the incidence among our population.

Sir, I want to support these two Resolutions. As we in a small society like Barbados look around at what is happening, we are told we cannot by looking at anybody determine his or her HIV status. We do know that in the absence of support, in the absence of a studied and well-executed campaign to manage the situation in Barbados, we will find ourselves extremely challenged. If we look at the statistics, I do not believe I need to spend much time spelling out the statistics, in terms of those persons who have become so unfortunate, to have found themselves living with HIV.

Sir, we recognise that it is truly a threat to significant portions of our population. Gone are the days when we could presume that it was confined to small categories of our population. We are now seeing younger Barbadians being affected. We are seeing older members of the population equally affected. Therefore, I believe we all have to work very hard, not only to put policies in place, but certainly this Government is committed to executing those policies in a way that we encourage Barbadians to really take this seriously.

Sir, I say take it seriously, because one may wonder, in the context of a campaign, where we have seen very highly visible marketing promotional campaigns on the radio, television, billboards, et cetera, there seems to be a disconnect between what we understand at an intellectual level, and what happens at an emotional level. Therefore, the struggle is to find a way to bridge the gap between what we understand intellectually, and how we translate that understanding to a level of action on the part of each and every one of us, that we will spend time exhibiting behaviours that really demonstrate our recognition of the need to pay serious attention. Therein lies the challenge.

Sir, how do we ensure that while we are articulating a policy that is comprehensive in nature; where we seek to educate to change behaviours through various methods of communication, et cetera; where we seek to break down the barriers of discrimination and stigma; where we seek to provide support for persons who find themselves living with HIV, we have to find creative ways to do so.

Sir, if we talk to young people, and I certainly would not do a poll in this room, I am not sure there are many young people in this room.

Asides.

SENATOR HON. M.P.O. McCLEAN: Sir, there are several things. They hear the messages but I am not sure they absorb or act on those messages. That applies not only to young people, it applies to many of us who are in our middle years. The question is, what are the strategies we will use as we seek to execute these policies. The strategies therefore will be driven by this Government, and certainly

the Government will play its part in ensuring that the necessary resources, financial, human resources and others will continue to be available. However, civil society, that is the various NGO organisations, particularly NGOs, churches and other organisations that impact on the day to day life of citizens, will have to play their part.

Sir, the issue of the management of HIV is one that is complex. As a small society, I must say that Barbados has been successful over several decades, and certainly this Government has played a very critical role in ensuring that our social services are perhaps the best in the CARICOM region, and I say that without hesitation. Therein lies some difficulties for us.

Sir, in a recent interaction with representatives of our medical communication, some concerns have been raised about our ability to continue to service the demands, that are placed on our health care services, for example, not by Barbadians, but moreso by persons who perhaps are attracted to Barbados, because of the very benefits that we offer in our health care services. This Government therefore recognises that challenge, and is working towards addressing it. Sir, one of the approaches is, of course, the strategy to better manage migration, to better understand what is the true population of persons in Barbados who are not ordinary residents, or who is not born and bred in Barbados, as we like to say. It is therefore critical that we recognise that in any effort to make the benefits of our National Strategic Plan and the Policy real, it has to be not only twined, but has to be looked at and executed within the context of our national policy, economic, social and cultural, et cetera.

Sir, it is therefore critical that as we adopt this policy and strategic plan, we all commit ourselves to making it work, by doing all that we can at the personal, family, immediate community, and national level to ensure that we go as far as necessary to have persons examine themselves, their values, practises and actions, because at the end of the day if we are only paying lip service to the matter of tackling...

4.30 p.m.

Sir, at the end of the day, if we are only paying lip service to the matter of tackling the scourge of HIV/AIDS, we run the risk of not only fooling ourselves, because I do not know that we can fool ourselves for too long, but certainly seeing all our efforts in vein.

At this point, Sir, I believe that I have attempted to set the stage for the exploration of the many complex issues relating to the execution of the contents of this strategic plan and the realisation of the intentions of the policy. Sir, at this time I state clearly that I support the Resolution and I therefore beg to move that this Resolution do now pass.

Mr. PRESIDENT: Senator Thompson.

Senator Miss H. E. THOMPSON: Mr. President, thank you very much. As in the case of other Resolutions and matters before the Chamber today, I am going to support this. I know the genesis of these matters and having served as a Minister of Health, I believe that I also have some degree of information and knowledge on the matter.

I believe this is an issue about which we can speak in a highly non partisan way. It is an important national challenge that we, like the rest of the Caribbean and the world have to confront. Some in the Chamber have come more recently than others, but if I could take Members back to 1994. Mr. President, I know you cannot do that from the Chair, but prior to 1994 Barbados was one of the first countries, if not the first to set up a National HIV/AIDS Commission, after which other Caribbean islands then modeled their own Commissions. Sir, I know you like to say to leave you out of the debate but it was under your leadership that this happened, in fact, the whole mobilisation and sensitisation of the community as to the challenge of HIV/AIDS and the implications.

Mr. President, although people heard about HIV/AIDS it was very much at that time identified as a gay-disease. I remember that anybody who was then suspected of having HIV/AIDS, droves of people used to go to the hospital to peep at them. In fact, even within the health care system, protocols had to be developed for the health care staff: How do you deal with these people? What are the correct handling practices? How do you protect yourself? Sir, families of health care workers and health care workers themselves, became very concerned about the degree of risk, so a lot of work had to happen at that level and then you had to move from the institutional information and sensitisation to the wider society. A tremendous amount of work was done.

Sir, by the time I became Health Minister in 1994, a problem resulted that though, perhaps, in my innocence - and I say, "innocence" and not "madness", and it was genuine innocence - I would have blamed you for, but I think that I now better understand.

Mr. President, by the time I came in 1994, the HIV/AIDS Commission had collapsed, and I use the word, "collapsed" advisably. It had not met for, maybe, a year or two, and: What emerged? I want therefore to caution members here today, was really a very interesting thing. When one sees very sophisticated diseases, persons in the health care sector want to claim them and the solutions to dealing with them. You can get some very strong personalities leading various aspects of the charge for solution and wanting to claim ownership of it; quarreling with anybody else who appears to be getting attention; disagreeing with the Minister and the other leaders.

Sir, all kinds of confusion can result, as people seek to carve out a space where something is new, where they have a view about the policy direction that should be adopted and embraced. Therefore, you had a Commission which really had a lot of work to do. It was busy in a form of self-cannibalization, and that must have been - looking back in retrospect - a matter of grave concern to the Minister at the time.

Then in 1994, if one thinks of Government as a continuum, the question therefore fell to me was: How do you address it? How does one move forward to effect change and to build on what had transpired up to that time?

I took the deliberate decision, to chagrin of some of the personalities involved, that what we needed was a fresh start, to start with a new Commission where it did not have the history of conflict and strong personalities quarreling with each other for turf and territory, a new Commission was set up.

I believe that eventually I was able to persuade Dr. Carol Jacobs, and with great reluctance, she accepted and I was able to prevail upon her to take the leadership of the Programme. Dr. Jacobs has now been recognised internationally for her work on HIV/AIDS, not only in Barbados but in the world, as a world leader.

Mr. President, at that time, we did a number of very interesting things. Prior to that time, a lot of research-based information had to be developed, because that had to constitute the basis for planning, for policy decisions, for your structuring of programmes to address the issue. Since we had the data, we then determined the ways to move forward. We developed what we called then as "As Man Programme".

Sir, as I said, men do not go to health care systems and health care professional easily. They have to be at the point of crisis when they take that decision to go for care. Sir, I went back to this report to see that the same thing exists.

Hence, there was a level of "ignorance" - and I use that word in its proper English context - and the absence of information and understanding within the male population, whereas the female population was more sensitised. We started an "As Man Programme", where we actually went into communities and worked with men who were in the high-risk and target groups to get them more sensitized, give them more information, and to increase condom use.

In fact, Sir, I remember it caused quite a stir, and I actually went to Collins Pharmacy in Bridgetown, after coming out of the discussions with men-on-the-block, men in the As Man Programme, and men in communities, over the issue of condom size. They said that there were no

condoms that could fit them and that is why they did not use them.

Sir, I went personally to Collins Pharmacy to buy condoms and to see what brands were available and to engage with the people in Collins Pharmacy to persuade them to bring in large-sized condoms. Sir, people were standing with their hands to their mouths, embarrassed and shocked but it resulted in the pharmacy stocking a wider variety of brands and larger condoms for consumers. I would like to think that it always does the consumers good to have a variety of options.

Sir, that was part of the engagement that had to take place; simple things like that because there were stigmatisation and resistance; things that people did want to discuss. Therefore, we had to do some personal engagement. We had to walk and talk to people and persuade them to come on board.

Then, we started a programme with sex workers, for obvious reasons. I think that had a tremendous amount of success, trying to persuade them to get their customers to use condoms, giving them condoms, encouraging them to have regular health checks and so on.

Then, we had some community-based Fairs that targeted people in communities, where we found that the level of information and knowledge were not as high as at other communities. This started the sensitization at another level.

Mr. President, there were advertisements and promotions on TV. Of course, many of them had been started by you, but we added to the variety and the nature of the marketing as so on.

Then in 1995 Barbados had another first. At that time, Sir, we had an institution in the health care system that had three of the residual patients with Hansoms Disease. Sir, for Members who are not familiar, Hansoms Disease is leprosy. They had been cured but they were there from a time when there was high stigmatisation of people with leprosy and their families did not want to re embrace them.

4.40 p.m.

Mr. President, since you had a whole institution dedicated to their care, I took the opportunity that we would move these three people who were then advanced in their years into the wider geriatric service and establish...

Asides.

SENATOR Miss H. E. THOMPSON: It worked very well. We did not put them all together. We chose the

institutions. We called the staff before hand, indicated to them that these people are cured but their families no longer want them, and explained what the handling practices and protocols would be. At first, people were a little nervous, but then we sent some of the staff who had been accustomed caring for them with them so that they would have familiar faces and that those persons could then work with the staff and the institution to which they were going.

Mr. President, in the end, it worked very well. They were very well absorbed into the system. We used that facility then to establish the first AIDS hostel not only in Barbados but in the whole of the Caribbean. It is still open. That was a very important initiative because at that time many of the people who were HIV positive or who had full-blown AIDS were not cared for by their families.

Mr. President, the level of terror was such, we were finding people in the backhouse and in pig pens where food was just being pushed at them. Family members would not let them use the bathrooms, so they were using buckets and outhouses. They were living in very insanitary conditions. Mr. President, they of course were very embarrassed. They were not working. Therefore, it was critical that we had a facility where people could be cared for properly.

Mr. President, that was not only a very important step. What we found was that by just putting them in an institution where they could get care, they physically improve and some were able then to go back out to work and take on various social activities and again feel like part of the society.

Mr. President, at the time it was set it, I was very careful that we did not disclose to the public the location of it. That was so because we did not want people turning up and peeping and saying they do not want them in their community and so on.

Mr. President, we never made public the location. We asked journalists to keep it secret if they found out and there has been cooperation because though I think people know the name of the facility, to this day not a lot of people could tell you it is here or there. That was one of the things we did.

Mr. President, we kept building on that and in 1998/99, I do not remember exactly when, I took another decision then of which I am very proud, like I am of establishing the hostel, that we would start to give anti-retroviral drugs to all HIV positive pregnant women. That initiative reduced the mother to child transmission and the incidence of orphaning of children by 95 per cent. That is a significant statistic for Barbados because it remains one of the highest success statistics not just in the Caribbean but in the world. Sir, that is something that we need to be

proud of. It is a decision which to this day makes me very happy because I believe that it was the right thing.

Mr. President, here I where I would want to start in relation to going forward. Part of the difficulty, even in the implementation of that policy and why we cannot get 100 per cent result, is because the majority of the women who have HIV/AIDS and are caught at the stage and are therefore given the anti-retroviral treatment during the pregnancies and the birthing process so that it is not passed on, are people who come through the public health care system. The people who come through the private health care system, because they are not screened in the same way, are not always caught. Mr. President, that is where you have the slippage of the ones who come through the net without getting the treatment.

Mr. President, the word protocol has been used so much today I shudder to use it again, but I will. There has to be some sort of protocol developed that requires people who practice in obstetrics and gynaecology to allow their patients to have that specific screening so that if in fact they are HIV positive they can get the anti-retroviral treatment during the pregnancies to stop the mother to child transmission and this whole thing of developing AIDS orphans.

In Africa, that is one of the biggest tragedies of the pandemic. There are so many children orphaned from AIDS, you do not have people to take care of them. Both parents died and in some cases grandparents died. When you go to villages you may have a teenager who is raising all of these orphaned children. Mr. President, because people are fearful that these children are carrying the disease - the disease normally presents itself by the time the child is five years old if they contracted it at birth - nobody adopts them, people do not care for them and they certainly do not get hugs and attention and affection.

Mr. President, in some countries, one or two orphanages were established exclusively for children orphaned by AIDS. Such is the degree of the problem. Sir, these institutions are full. However, like I said, there is no hope of adoption, no visitors and no hope of coming in to mainstream society. This is a major problem that we in Barbados were able to avoid by that policy intervention.

Mr. President, I believe that at the level of the private sector where the problem remains that we do need to develop a protocol. I am not presumed to advise the Government. Clearly, it is up to the Government to make a policy decision, but an intervention needs to be developed to catch that small percentage that we are now missing, because I think that we can get a 100 per cent success in this matter. Mr. President, I would hope that we would want to press for it because it would be unprecedented in the world. It is something that is, in my view, within our

grasp especially because our health care system is so good. That is an issue that continues to need addressing.

Mr. President, I think that the AIDS hostel is at the stage where it does need some expansion because of the numbers. I do not know at the moment what kind of waiting list there is, but I know that there is a waiting list. Mr. President, a determination has to be made about how you expand, what kind of care you are going to give, whether you are going to hospice care or hostel care and those kinds of decisions. A determination has to be made about what kind of framework must be developed for people living with AIDS and people who are HIV positive at the stage before death who need that care, who are not yet ready for hospitalisation and whose families cannot cope with them. Some expansion of the institutional care and service needs to be given to them. Mr. President, I am not supporting, as has been muted in other places, not necessarily in the Other Place, that persons who are HIV positive should be identified and persons should know who they are. I think that matters of illness have always been matters of privacy and confidentiality, equally so it is with HIV. As Minister of Health, I met many people who were HIV positive who, with the drug and the support that we were able to give them, are today still alive and still looking healthy. One would never guess, if one did not know, that they are Persons Living With AIDS (PWLAs), to use the language that is used.

Mr. President, I would wish that the privacy that has been part of our policy approach be continued. However, in this regard, I have wondered whether or not we are able to gauge the number of people who really have HIV/AIDS in Barbados because we do not do random testing. Therefore, when people start to develop meningitis symptoms, terrible oral thrushes or very bad rashes, which are sometimes the early warning symptoms that HIV is transitioning from HIV to full-blown AIDS, it is at that stage that a lot of people are picked up.

Mr. President, if we could encourage more people to be tested and set up random screening at open sites in the way we do blood pressure testing and diabetes testing at health fairs and so on, with the appropriate counselling and so we may be able to catch a larger number of people before they become HIV positive.

4.50 p.m.

Senator Miss H. E. THOMPSON: The truth is that our system has now developed to the stage where we are able to care for people and to keep them in their HIV status for a considerably longer time, before they become full-blown AIDS. It is, in my view, desirable that we keep them in that stage, especially when we look at what is happening in Africa, we would not that part of their challenge or difficulty is that a lot of the working population has died

and are dying. Therefore, labour and a labour pool is a critical problem.

Mr. President, in Barbados we already have problems in our labour pool and consequentially for the NIS system, with reference to old age pension, et cetera, because of the number of chronic non-communicable diseases with which people are being afflicted. If, therefore, there are persons being taken out of the system during their productive years as a result of HIV/AIDS, it further compounds the problem.

Mr. President, if we could stop people from becoming full-blown HIV/AIDS and start early interventions, then we would be able to save a lot more of the community and allow people to have productive lives, which they can. Sir, as I have already said, I have seen many persons suffering from HIV/AIDS, where having the proper prevention early, they were lucky enough to do particularly well.

Mr. President, I am not going to comment particularly on the fact that the AIDS programme was moved from the Office of the Prime Minister to the Ministry of Family, Youth Affairs, Sports and the Environment. Sir, I would say this, I was highly conflicted when the decision was taken to move it. I felt then and feel now that the appropriate place for it for linkages and synergies is Ministry of Health. I feel that moving it to the Office of the Prime Minister allowed the profile to be lifted and resources to be mobilised.

Mr. President, you would that as Ministers, over time there are things that businessmen and others may not pay you any attention with but that if the Prime Minister were to call and say that he needed them to call a committee that supports this, these people would offer their support. Therefore, moving it to the Office of the Prime Minister helped to mobilise resources, attention, et cetera.

Sir, I believe that all Governments have a right to make their policy decision and if that policy decision is that it should be located within the Ministry of Family, Youth Affairs, Sports and the Environment, though I do not think it is the ideal location, then I accept the right of Government to make that particular decision. I heard the rationale explained but I do not understand that rationale.

Mr. President, there are a number of questions I want to ask. There was a time, and I am sure you would recall, when a doctor called Albert Slosburg precipitated great controversy by making projections about the AIDS figures. There were times when it looked as if Slosburg was more correct than incorrect, even though our officials in the Ministry of Health were saying they did not agree. Sir, I was trying to look through the documentation given to us, to make a determination as to what the statistics are

showing over all, vis-a'-vis, the early or the mid-term projections that had been made.

Mr. President, if we would go back to 1986 - I do not recall when you would have become Minister of Health but that is when an AIDS programme came. I do not think there was a specific AIDS programme before that. Sir, the first recorded AIDS death took place in 1987. I remember it because I was at Law School at the time and it was such a big thing, people were calling each other about it. Sir, that was when an AIDS programme was developed. At that stage, based on information and data, there may have been projections about how we expected the numbers to grow. Between 1994 and 1999, while as Minister of Health, I know that based on what was presenting at that time, we were having an AIDS death every three days. That is Barbados' statistics, and I do not think that has changed.

Mr. President, therefore, my question is, where are we now? I could not get that when I read this information. I just got a statement which shows where we were over time, where we are now, and what is our objective in terms of the broad numbers. I see the strategy laid out and I cannot disagree with it. I think there are things that are more innovative and more aggressive that could have been tried, but I have no understanding of where we are in relation to the macro picture of our total numbers and therefore I would wish to know that. Mr. President, I am not trying to put this Government on the spot, I am simply making a statement that I would like to know and to understand where we are with the numbers.

Mr. President, another concern I have is the fact that a policy decision was taken at the time that the individual Ministry should each have HIV/AIDS sensitisation programmes. Sir, monies were allocated to support this but across the Civil Service we could not get a majority of Permanent Secretaries and Officers charged with the responsibility to carry out their sensitisation programmes for their staff. Therefore, if you would consider the number of persons who work in the Civil Service, you would understand the number of persons you could be reaching with this information if, in fact, these programmes were carried out.

Mr. President, I do not know if it is part of the policy approach to continue with them or to take a different direction but in the event that Government is continuing, I would hope that in this regard, through their Permanent Secretaries, Government would be more aggressive than we have been, in trying to get individual Ministries to carry out the programmes. Some Permanent Secretaries did not want to talk about it, some did not think it was important, and there are Ministries that handed back in their votes untouched. Sir, for instance, if some people got \$60 000 or \$100 000, they would have only spent \$2 500. Therefore, you could see there was really no serious effort to treat the

programme with any degree of seriousness and to get it mobilised.

Mr. President, there are a number of things to which I would wish to speak. The statistics are again showing a phenomenon that emerged or that we first picked up, possibly about 1997 or 1998. Sir, initially the number of persons who were frequently affected were in the 20 to 30 age group. We then saw a terrible spike in the 30 to 39 age group, between both men and woman. Sir, the shift has moved from the 30 to 39 age cohort to the 40 to 49 age cohort but the documentation does not suggest why. Therefore, I would be curious to know why it is that the age groups appear to be changing. I do not think it is necessarily that those people who had AIDS are getting older because a lot of them are not surviving beyond 10 years. It is a fact then that you have seen a definite change in the behaviour of the age cohorts.

Mr. President, what also presents from the statistics, if one would review them, is that a lot of men in their 60s and onwards are developing AIDS. Asides.

Senator Miss H. E. THOMPSON: Mr. President, that tells me that a number of men in their 60s are sexually active with women who are considerably younger than themselves. That is a deduction that emerges from the figures.

Asides.

Senator Miss H. E. THOMPSON: I am not saying that it should or should not happen, I would want to share with this Honourable Senate some of what we found for that.

5.00 p.m.

Senator Miss H.E. THOMPSON: I am saying that it should or should not happen. I could, perhaps, share with the House some of what we found for that. When we started to do the examination, it was largely economic but I am speaking from a historical perspective because I do not know what the recent trends and recent surveys would show. If you are to keep ahead of the language used in the document in the changing face of the disease then you have to understand what are trends but you have to understand why the trends exist otherwise you cannot deal with it and I would be curious about some of those.

Mr. President, one of the clear trends emerging in this report remains one of the problems of the disease particularly in the United States of America and Europe. In the United States of America the practice or the phenomenon is called men living on the down low. Here in Barbados, for some reason, we have chosen the clumsy

expression, men having sex with men but it essentially means the same thing.

Mr. President, what is encouraging is that the statistics show that group, the men who have sex with men, are now tending to use condoms more regularly when they have sex with women, so clearly some good is coming out of the work that was done. There appears from the statistics to be high incidences of men who are engaged in sexual relationships both with women and with men and that is where a tremendous danger to the society lies. These are men who are married and have children whose activities are perverted. There is a famous book now called "Living on the Down Low" but I do not recall the exact title of the book, written by a man called King, who was married, whose wife went to a house and actually caught him having sex with a man. They had children and up to that point, she thought they had a perfectly, happy, normal marriage. She had absolutely no idea that this very masculine looking man had another life. As a matter of fact, Sir, it became very interesting to me and some of you would recall that there was a story which gained a lot of prominence late last year or early this year of an American Senator, who I think ended up having to resign because there was a question as to whether he was making a sign in the bathroom to suggest that he wanted to engage in sexual activity with an undercover policeman. When you read the book about being on the down low a whole thing emerges about a language and the use of signs and so on by members of the community. You would be somewhere with your husband and he is using the sign but because you do not know what it is, you would never pick up what is going on. It was fascinating to read the book and really horrifying. Sir, I was frightened as a woman when I read it. I think we need to recognise that we have that kind of problem in Barbados and people who are homosexual, when you talk to them tell you that we do have a lot of men in Barbados who are living on the down low, family men, mature men, respected men and nice looking young boys and so on and we have to target that group.

Asides.

Senator Miss H.E. THOMPSON: No, Senators. Sir, I have not done any surveys or asked any questions so I am going to make an assumption that we are like the rest of the population. Sir, on a more serious note, we really need to do specific work within that group because it appears to me that unless we admit that is where the problem is and unless we make some type of attempt to address then part of the major source or mechanism for the spread of the disease is not being targeted. Sir, that is my concern, how do you capture that group; how do you get them to be truthful and honest with you; how do you get them to change their practices or to use condoms? If it is a marriage man, how does he suddenly starts using condoms with his

wife. These are not easy issue, they really are very difficult but the society has to deal with them.

Mr. President, also recently in that same note, there is a movie called "Cover", which deals with the problem. I really would, if you do not want to read the book, I really would recommend the movie to members because it really awakes you to another world that you do not even really exists, subsists, coexists along with the world in which you live and in which you feel you may be secure.

Mr. President, there are a couple of further issues. The issue of prison because that is where a lot of men having sex with men (MFM) happen. A lot of people, who go to prison who may have had heterosexual relationships all their lives, put in an environment where they are only other males and no access to females, whether they do it voluntarily or whether they are coerced, it seems that there is a high degree of MFM activity within the context of prison. We have always been reluctant as a society and as a Government, I use Government here in the broadest sense, as a continuum, to deal with that issue. Repeatedly, the question of should you put condoms in prison or not, should families be allowed to bring them in, should you have condom machines, should you acknowledge that it exists at all because when these women leave the prison, they are then going back to heterosexual activity whereas they have been affected, at risk and so on. It is an issue that at some point we have to confront.

Mr. President, I make no particular pronouncement on it myself except to say, though I know people will disagree with me, that I think because we know it happens that condoms should be made available so that we protect the wider society. I know my pastor is not going to agree with me or my mother but I strongly believe that at some point Government has to bite the bullet. It is not an easy decision to take, it is something for which you are going to get a lot of blows but sometimes Governments have to take these decisions. Sir, I am going to suggest that if the Government has harsh decisions to take, the time to take them is earlier. You are at the height of your popularity and people are likely to be more forgiving; more open to listen more readily but if you wait until later on, it is far more difficult to do it.

Mr. President, I would support it. I am saying it now that I intend to be somebody, who is a person of my word, who is consistent in the way that I operate and, therefore, if something came to this Chamber in that vein, even though I understand the terrible resistance there would be, I would be compelled to support it because, having been a health Minister, I know the statistics are; I know the information coming out the prison and I know the statistics and information we have.

Mr. President, many men have admitted that they did have voluntarily sexual relationships with other men and then resumed normal relations with their wives, girlfriends and women once they left prison and, Sir, that is a source of spread and we have to confront it.

Mr. President, I want to make three more quick points. I note that the report speaks to the issue of the provision of housing for HIV/AIDS; people who lose their homes and so on. When I was Minister of Health and Minister of Housing, that was something that we did very quietly. I would suggest that again it is the right thing to do but that you must do it quietly. What we found is that wherever we placed such people, as soon as neighbours found out, it was hell in the community; people had their houses stoned; people were abused and so on. Sir, insofar as you carry out a programme of that sort, it has to be a very clandestine type of operation,

5.10 p.m.

sometimes without even the Ministry of Housing knowing all of the details. You have to develop a mechanism for feeding the request for housing accommodation and housing shelter into the system, so that people's privacy and well-being are maintained. As I indicated, wherever it was found out there were problems.

Secondly, I notice from this report, yet, another set of information that first came to me, which I had been part of when I was Minister. Many of our young people start to have sex very early, at ages like 9 and 10, by age 12, far more girls, than you think, are sexually active. I am not just talking about boys. I mean girls, young girls. So that prior to even reaching their teenage years, there is a core of our young people who are sexually active. Once they start having sex, you cannot tell them to stop. That does not work.

Asides.

SENATOR Miss H.E. THOMPSON: Sir, you can tell them, but you would be exercising your vocal cords. They would not pay you any attention.

Sir, I do not think, quite frankly, that over time any clear strategy was evolved of how you deal with teenagers. Most schools now have sex education programmes, but I do not think it is enough to sit a class down, set up the Biology charts and teach them in that way. I think you have to find a creative way of capturing the imagination of young people, especially young people in a society, who have access to all kinds of information on the internet, who live in a society that is far more permissive, where sex is open in a way that - when I was growing up and indeed when Honourable Members in here, except perhaps one Honourable Member, would have been growing up, sex

was not talked about in the same way, you did not have the same access to information, you did not see sexuality in quite the same way. You turn on the TV now you see people in bed naked and so on. So children are sexually aware at a far more early age.

Sir, I remember my hormone charging like crazy at that time, but I do not - Sir, you appear to be getting a little excited in the Chair.

Mr. PRESIDENT: I am trying to help you not to go down some roads.

SENATOR Miss H.E. THOMPSON: Sir, I am sure that you would join me on this road.

Asides.

SENATOR Miss H.E. THOMPSON: At that time it would not have occurred to me to explore my sexuality. Therefore, what makes the difference between young people now and then - what happened in our society that you have that kind of behavioural change being effected, and how do you address it. Right now, at one of the island's top secondary schools, and I am not going to say which one, there are three twelve-year-olds pregnant. That is only one school that I happen to know about. So that is a problem. Sir, if girls are sexually active from that age, and some are active with adult men, they are at risk. We do need to have an intervention programme with teenagers and pre teens. I do not know how you do it.

Sir, Senator McClean raised a very interesting point. She made the point that though there is information, she is not persuaded that the behavioural adjustment with that information has taken place. If Senator McClean finds the answer to that question, she must patent it. She would make a lot of money. It is not only in relation to HIV/AIDS. You see it in the chronic non-communicable diseases. People know that if you eat a preponderance of certain types of food, and you do not exercise, you are likely to end up, especially if you have a genetic predisposition with diabetes, hypertension, et cetera, it still does not stop them from sitting down every day, and eating a large plate of rice with two pig tails, a lot of gravy and meat, and then say not to worry with the vegetables, because they are not a rabbit.

Sir, we hear and we are informed. This is highly informed society. People have information, but how do you move information, from information to behavioural change is really a major problem, and has always been. I would like to see Senator McClean get the money, because I would like to see the solution for the problem.

My final point is one about which I have spoken many times, but thankfully only the Clerks have heard me

on this point before, and therefore I repeat it and will repeat it again until it happens. There are a number of things to which I have spoken over time, and over time I have seen them come to past through legislation or policy decision. Sir, that, as you know, brings a tremendous amount of satisfaction.

Sir, I believe strongly that if a person who knows himself to be HIV positive, to have full-blown AIDS and knowingly have sex with another person without a condom, he is deliberately pronouncing a sentence of death on that other person. I believe strongly that the Criminal Law Act needs to be amended to include a specific provision that addresses that particular problem. Sir, they are persons discovering themselves as HIV positive or who have full-blown AIDS - I saw it as Minister of Health. People said somebody gave it to them, and they are going to give it to as many people as possible. They have that attitude and deliberately set about with malice. We have to address that. A person who does that is using their genitals as a lethal weapon. You can craft the legislation appropriately. They make a conscious decision to cause somebody grievous bodily harm, at least, or to take action which could result in their death, and they did that knowingly. At some point the criminal law has to catch up with that type of activity, because it is reckless in the same way you would define recklessness for murder.

Asides.

SENATOR Miss H.E. THOMPSON: Sir, I accept your communication that it is part of the Common Law. In other jurisdictions, it has been addressed either by specific legislative amendment, or by interpretation of the law that facilitates it. Here in Barbados we have not dealt with it, and I think it is full time that we address it. Once again, if such an amendment were to come to the Chamber, I would be happy to support it, because it is something that I have been calling for at least 10 years.

Sir, those are my comments. I have ranged wide, but I tried to cover a number of issues as I see them, and to make comments that I hope generally the Chamber would have found to be helpful. I also tried to share, because sometimes we come to Government and we do not know what the history of any matter has been. We only know the point at which we start. Therefore, I tried to share fairly the whole development of an HIV/AIDS policy in Barbados and some of the decisions that were taken by both administrations, that have made Barbados stand out in the Caribbean and the world as very progressive in its policy approach.

Sir, a previous Democratic Labour Party administration took progressive initiatives, and I am pleased to say that as Minister I took initiatives that were also seen as progressive, and changed the whole

management of HIV/AIDS in Barbados. I really hope now that further initiatives, whether they come out of The Ministry of Family or the Ministry of Health, wherever they come, I am no longer thinking about HIV/AIDS in the way I would have been, when I was Minister engaging my mind with what the solutions are and how you create policy frameworks. Those of you who are, can develop some new initiatives that can again

5.20 p.m.

Sir, those of you who can develop some new initiatives that will cause Barbados to stand out. Again, not just cause us to stand out, but will really make a significant difference to the quality of peoples lives, by the value of the policy intervention.

With those words, Sir, I reiterate that I support the Resolutions that we are debating.

Mr. PRESIDENT: Senator Millington.

Senator Rev. P. MILLINGTON: Thank you very much.

Mr. President, I have followed this debate with some interest. Sir, it continues to amaze me that while God has laid down certain laws for mankind, we want to flout the laws and yet still get Godly results. This can be seen in the raising of children or the training of children, where the word of God says that if we neglect the rod...but yet still the modern psychologists tell us that if we punish children, we will destroy something in their psyche, and we trigger off something that causes negative behaviour; yet, still problems are full of admonition to discipline the children; train up a child in the way he should go.

Sir, dealing with this whole subject of HIV/AIDS, I find the same in our society. We would like to see the reduction in HIV/AIDS. We would like to see behavioural modification but yet still we do not want to apply any Godly principles, which have already laid the foundation for the change in behaviour.

As a professional musician having been in entertainment in the hotel circuit for Crop Over from 1968, I have seen many things as they relate to the whole sexual pattern and behaviour. I want to be very graphic but Parliamentary, in other words, come away from the theory and to say some of the things that I have observed.

I remember about two years ago, it was after a Fore Day Morning Jam, somewhere near Chapman Lane. I witnessed two young men propping up a young lady, who was totally out of it. I do not know if he knew where she was located. One was on the left and one was on the right.

And as shock my head, I said I wondered if she realised what happened the night before.

This type of thing where people are totally oblivious to what is taking place either through alcohol, deliberate drugging or self-induced drugging, is one of my major concerns. We also have the thinking in our society today where people say that this is my body and I can do what I want with it; I live my life. As a matter of fact I had one well-known entertainer - I will not call the name now on television - and she said that men have to learn to be able to see us, even if we are walking down Barbados naked, they must be able to control their emotions, and we should dress how we want.

Therefore, our society is saying that I would do what I want, behave how I want, have as many sexual partners as I want. The frightening thing is that we pass the billboard saying we cannot tell by looking. I believe that Senator Thompson alluded to the fact that with all the retroviral drugs now, people are looking very well, but it is no comfort to the fact that the person sitting beside you on the bus or in the taxi or at the concert, could be HIV positive and you could not tell by looking. This fact seems to be lost on our society.

I really want to deal with the men in our society. There are men who work on the beach right now, who have calling cards, and they say:

“Tell Lucy you had a good time, when you go back to London, and tell Mary about it. This is one of my cards.”

Sir, many of these guys who work on the beach have, what you would call steady partners here, in Barbados, yet still many of the guys who operate on the beaches do that. I want to make very clear right now that I am not saying they are like that. It is common for a person to have a different sexual partner every night. There are cases where they have one and meet another, two hours later at another apartment. This goes on.

Therefore, I was never fully confident of the statistics that are presented to us by the medical fraternity. I believe they could only give us what they have but I believe that it is the promiscuous lifestyle. I spoke to one guy in the constituency of St. Michael North West, with whom I am very familiar, who said that every Friday evening he pays for it. I asked him why and he said: “Because I do not have to buy any birthday present or any anniversary present or any Christmas present, so that is why I do that.” Then, I tried to convert him. We talked for two hours. We are still good friends. He said that he would stop his habit since then, which I am very glad to hear.

I want to get onto to something which sort of scares me. Only 16.5 per cent of the males have doctors that they

see on a regular basis, while 68.5 per cent only go when it is perceived that they have a serious problem, and 15 per cent never see a doctor. Therefore, a lot of these males who are involved in promiscuous sexual activity, do not even know if they are sick or not and this is frightening, Sir.

I am not one of those Ministers who only speak of abstinence, which I tell people would be our first line of attack, but there are people who will not abstain or may not abstain, therefore I would think that protection is better than the undertaker. Sir, I am not going about wholesaling the advocacy of alternative methods to abstinence. It seems to me that wherever you have a serious concerted effort for behavioural modification, you are going to have a drop in the incidence of HIV.

There are young men whom I know insist on not using a condom during sexual intercourse. They insist that the experience is not the same if they are wearing a condom. Despite the fact that all the statistics show that the risk is higher, these men insist that they do not use one and telling the young lady, if you love me, you would allow me to... Sir, this goes on every day. These are things that I know about, talking the victims and the persons who are perpetrators of this ungodly, licentious, promiscuous behaviour.

Barbados is a receiving country for sex workers from Guyana, Dominican Republic, Antigua and Barbuda, Belize, Haiti, Grenada, St. Lucia, St. Vincent and the Grenadines and Trinidad and Tobago and Europe, because in the past, the range of sex workers was very limited, but right now the tastes of Barbadians seem to have widened and it is like the more they have the more they want. Barbados, I am sad to say, is becoming noted as a capital or headquarters for sexual fantasies.

There are many places in Barbados where you can have all male clubs, and what we would call MSM, male-to-male sex, different social groups; different age groups and they see nothing wrong in it. I am saying that we departed from the biblical concept of male to female. We have departed from what God has laid down and anything we have a departure from the principles of God, we will have a problem. We are trying our best. We are trying through education. We are trying in the primary schools. I know for a fact because I come from a family of teachers, that right now, we have primary school students that are seven years old that are sexually active.

Therefore, as Senator Thompson said, the education of today's youth start at a much earlier age. They have the Internet. They have cell phones. There are pictures of oral sex on cell phones that they pass to one another. Therefore, the things that your grandchildren and my grandchildren - those of us who have - have to face now today, we never had to put up with. In the old time days, there was a little

magazine and somebody gives you a little peep or something like that but right now there is explicit graphic material. I am saying is very difficult for the young people today to get away from the word called, sex.

Then you have the additional problem of the parents not talking about it. Parent do not want to talk about it.

5.30 p.m.

Mr. President, you then have the additional problem of the parents not talking about it. Therefore, they go and sit down at the corner and get together in a little huddle, and their friends, I have seen it, tell them this is what we do, and if you want to do this, this is what you use and so on. Therefore, the sex education is coming from 'the block' rather than from the parents. Very few parents today sit their children down and tell them this is right or this is wrong or if you do this, this could happen or if you do that, that would happen. Mr. President, I am blaming the adults as you could see this evening because a lot of adults have pornographic material at home. They leave it on the wardrobe and they go to work. The children peep. They take it down, they push it in the VCR or DVD player and they call their friends from next door. Sir, all along, the adults are setting a very poor example and the children are just following what they see their parents doing. Very rarely would you find a parent setting a good example and the child following.

Mr. President, I would use an example. My father had six boys. None of my brothers smoke. I do not smoke because when I was four years old I saw a tin of DuMauriers, I took up one, went behind the house and was coughing and sputtering. My father caught me and flogged me and that was the end of my smoking. We were socialised that the cigarettes were just there for the guests who smoke, not for us.

Mr. President, I am saying that in many cases these children see their mothers and their fathers with multiple partners, and therefore they think it is normal. George comes Tuesday night. Friday night is David. Sunday night is Thomas. I am saying that we the adults are setting a very bad example to the children. Therefore, it is no wonder that the HIV problem has been exacerbated.

Mr. President, I do not know what we are going to do besides pray and let the people see the seriousness of the situation. There is an AIDS centre named after Mr. Phillip. I used to visit him in the hospital. I saw him died. I do not know if anyone here has seen a person died of HIV. It is a very painful, very slow death. I saw the agony he went through day by day. I do not mean visiting once when he was sick and then going back at the funeral home. I am talking about going on a daily basis and seeing the progressive step. I think that when people see the reality of

a death by HIV, it would bring a lot of people to what, the Bajans would call, Christian reality.

Mr. President, a lot of young people believe it cannot happen to them, they cannot get it. There is this aura of invincibility, my friend would get it but not me. It is really amazing that people could be so intelligent, educated in French, Spanish, computer science and linguistics, yet still so stupid. I am seeing it all over. Mr. President, despite the information, people are still determined to throw their lives away.

Mr. President, the HIV policy document states that social traditions have encouraged men to pursue high-risk sexual choices including multiple partners, unprotected sex and sexual dominance. Mr. President, there was a survey done in the evangelical churches, I have the document at home, and about 60 to 65 per cent of the young people in church, because the church likes to pretend that there is a pinnacle up here and the other people are down here, have had more than one sexual partner. They are very sexually active in the church.

Sir, even in the church it is a national problem. It is not like them and us. It is not like the heathen and the church people. This whole area of sex is a national problem. Therefore, part of my thrust is to have the Bureau of Gender Affairs come over to the church and really talk to the young people. Of course, we are going to talk about abstinence. However, for those who insist or who may insist on going beyond the pails of abstinence, it is better for them to be protected than to bring an unwanted child into the world.

Mr. President, I have always stated to the young women in the church that any woman who should become pregnant, even though we from the church would say they should not have done that, I am not going to put them to sit in the back or put them out, I would put them to sit at the front of the church until that baby is born because there are people who go and have an abortion and if they are brave enough to bring that child, they are brave enough to sit in the front of the church, but that is another situation altogether.

Mr. President, behavioural modification is the only way it is going to change. The older people are setting bad examples. There are 50-year-old men who are 'pssting' at primary school students, I have seen it. They stand at a bus stop and when a little school girl gets off the bus, she may be very developed or mature for her age, these big men call at these young girls. It is amazing. The men are behaving as if they are dogs in heat.

Mr. President, I am a big man. I do not think that there is a shortage of females in Barbados or that the ratio is so bad that a man cannot find a female companion, so

why would a 48-year-old man be calling at a 11-year-old girl. There is a perversion in the male population and there is a need for behavioural change.

Mr. President, the advertisements, the literature, the movies, the blue movies, everything in Barbados is geared towards sex. The younger ladies who come here come here for sex. I happen to know of group sex. As I said, I am very familiar with the guys out there on 'the block' and I have heard of cases on three occasions where there would be a particular woman and 19 different male partners and she would see one after the other. This is happening in Barbados. This is told to me by reliable people.

Mr. President, somebody even said to me, Pastor, you need to have a reality check and you need to see what really goes on out there, we are going to take you so that you could go back and tell people about the dangers. Mr. President, I told them that I do not want them to take me anywhere. They were serious. They said, Pastor, we are going to take you so that you could see for yourself. I do not want to see for myself. I was living in Grajettes for 30 years. I am always in Deacons Farm and the Black Rock area. They know me very well.

Mr. President, this is happening in Barbados. Many people out there are naive. They go from church to home and from work to home, they have no idea what is happening out there. Many mothers would say not my daughter, my daughter would never do that or my son would never do that. Mr. President, it amazes me that when they are caught or something happens, the parents are in total shock. They cannot believe that their cute little girl that just pass for a good secondary school would do such and such a thing.

Mr. President, we have to encourage our young people to go back to the biblical principles. "Righteousness exalteth a nation; but sin is a reproach to any people". Mr. President, people must understand that there is something called abstinence and it can work. If people start having sex early, the reality is that they can end up with cervical cancer. People must understand that there is a price to pay for slack living, they can lose their life.

Mr. President, we need to be more graphic because before we were painting it over with a brush by saying you cannot tell by looking. Sir, people then say, man, I do not mind you and that foolishness. People need to be able to see the reality of what happens when a person...

Mr. President, I saw a man moved from 215 lbs to 108 lbs, like a skeleton. We need to understand the reality of what happens and what can happen. The people say man this is my life and I can do what I want, but at the end of the day when they get sick, their mother has to care for them. She has to come off half day. Their father or their

half father also has to care for them and the State has to pay for the anti-retroviral drug, so at the end of the day it is not their life, they cannot do what they want with it. We have to do something about it because they become a burden to other people.

Mr. President, people have to be told this. It could only start by people going back to God and believing in godly principles. I am not saying that if you go back to God, that would solve all your problems because the reality is that the Bible says that you can be in the world but not of the world. In other words, you still have to deal with things around you. It does not stop you from seeing and hearing certain things, but at least if you make up your mind that you would want to live this type of life with the help of the word of God and the help of God, I believe that a lot of these problems would be solved.

Mr. President, our society cannot solve the HIV problem by just distributing condoms. It is not going to work. I am not against condoms. I am saying that just to say hand a condom to everybody and a little pamphlet is not going to work. People's mind-set must be changed. They must understand that basically God did not designed man to function this way. If we function in the way that God wants us to function, I do believe that we would see a change in the incidence of HIV.

Mr. President, I want to wholeheartedly support what the Government is attempting to do. I pray that God would help them that they would have the strength and that people would take a serious note of their lifestyles because their lifestyles have consequences.

Mr. President, I would like to support the modification to this Bill.

5.40 p.m.

SENATOR Mrs. P. INNIS: Mr. President, I rise to support the Resolution to take note of and approve the "National Strategic Plan for HIV Prevention and Control 2008-2013" and the Resolution to approve the "Barbados National HIV Policy - A Framework of Action.

Mr. President, this discourse has been going on for some time. I listened quite intently to the debates in the Other Place some weeks back and I actually smiled, as I saw a document here which speaks about history being created; the fact that we now have a non-partisan approach to the need to address the problem of HIV/AIDS.

Mr. President, to my mind, this is the only approach because the HIV virus has no political persuasion and therefore the approach to HIV/AIDS has to be a direct one.

Mr. President, I listened very carefully to other speakers and also to the goodly Senator Thompson, who spoke very glowingly of what the HIV Commission has been trying to do. Sir, I appreciate the history of it considerably, but I listened most acutely to the words of Senator Thompson and to the words of many others as to what then is the answer. Where do we go from here? How do we deal with the issue of HIV?

Mr. President, these Resolutions, to my mind, therefore, will indeed show us a way to go because we are in a situation in Barbados. The statistics have been speaking about that situation. I agree with Senator Thompson that some of those statistics are not quite clear and that it would be nice to have more specifics. Sir, what has been very clear in the statistics is that the incidences of HIV, regardless of whatever attempts, have been increasing over the years. Sir, despite the work that has been done by the Commission, the figures have been growing exponentially.

Sir, when look at log curves and log graphs and we see that log growth, we have a reason for concern. Sir, regardless of all the discourse and all the work that is being done, this is still the concern that faces us all. Mr. President, I am not necessarily going into much figures, only to say that this is the underlying and concerning problem.

Mr. President, I listened to the comments in the Other Place and heard such statements as: "...the fearless commitment to the investment in the preventative strategies towards HIV/AIDS." Sir, these are excellent glowing words. Mr. President, I have listened to Senator Thompson and those in here. I have heard in the Other Place, let us join hands, let us offer support, let us have a national pledge to deal with HIV/AIDS - and I would concur with Senator Millington - but then I have the reality of speaking to the young men in St. Michael North East and hearing them say, over and over again: "someting gotta tek me." Sir, that is their underlying, unequivocal approach towards their concern of HIV.

Mr. President, since the debate started in the Other Place, I have gone about systematically during the last two weeks asking everybody whom I met, trying to get a personal survey. Sir, I try to be as unbiased as I possibly could have been when I asked persons what they thought about the HIV/AIDS campaign. Sir, I could not even get a margin of error, not even a .001 per cent, but everyone whom I asked either 'stupsed', rolled their eyes or said that the campaign was not going anywhere. This is the reality that we face.

Mr. President, therefore in my support of the Strategic Plan it must look at the way forward. It must deal with the underlying, underpinning fact that HIV/AIDS

cases are still increasing. It does not matter the colour nor the sizes of the condoms. Those things have not affected the increase of HIV/AIDS.

Mr. President, I am sometimes concerned that all we are doing is simply talking. What can we gain from a Parliamentary procedure which seems to me to be a lot of talk? I also looked at the 2005 KA PB Survey, I think it is in the National HIV Policy, which states.... Sir, again I am not sure about the representative sampling of it, I will speak to persons in the Commission, as I am very interested in following up on the sampling size, but I have a problem when that survey is going to tell me that 24 per cent of young persons who engaged in vaginal sex, alarmingly are not concerned about contracting HIV/AIDS, regardless of the HIV/AIDS advertisement, "Live Up."

Sir, I personally do not like that advertisement but those young persons are not concerned about contracting HIV/AIDS. Therefore, however we position it, however we frame it, however we look at it, however we put in policies, how beautiful the document is and how nice the red bow is, the word on the street, as far as young people are concerned, is "someting gotta tek yuh."

Mr. President, my daughter is convinced the reason a lot of young people are not concerned is that, from a philosophical concept, it gives them an illusion of having control. The point is, there is no control with HIV/AIDS. Mr. President, we are now at this juncture and the last thing I need to do is to add to that discourse and add more talk. I actually spoke to a former Prime Minister of this country a few days back about the whole nature of Parliament and he proceeded to tell me it comes from the French word *parole*, to speak. Sir, I asked, what is the sense and he said it is a better way to conduct your business than to have actions without talking at all.

Mr. President, this is my discourse as to what do we do to change the concept of HIV/AIDS in my support of these Resolutions. The Resolutions speak to widespread mobilisation and to continuous - and in red print - sustainable behavioral changes. This can only be the way to dealing with the scourge of HIV/AIDS. Sir, this report speaks to 244 orphans and vulnerable children who are now present in Barbados as a result of HIV/AIDS. Sir, I suspect that number is more.

5.50 p.m.

Mr. President, I have another concern and it is another personal point. All of the acronyms, symbols and abbreviations in these documents make very hard reading. I have learnt what PHHIV means, MSM but a number of other acronyms, to my mind, make the document difficult, and on a personal level, I would prefer that you go back to just writing the word and that it has to be one which is

friendly, not only for me but for the society that we intend to change. It is my own personal belief that I need less acronyms and just tell me the words and the meanings. It is like reading two documents at the same time and for those of us who intend to go through and digest it, it makes it difficult reading.

Mr. President, for persons living with HIV, I have to comment the Commission for what has been done. Sir, anti-retroviral drugs have increased life expectancy so that we are faced with a situation with increasing numbers of persons contracting HIV yearly but a reduction in the number of deaths. Mr. President, heaven help us, if this continues because it means finding ways to subsidise extremely expensive anti-retroviral drugs; finding a way quickly to change behavioural patterns or some other middle ground. It is a drain on the resources of the country, obviously, and if you consider it, it means there are that many more persons who can spread the disease to others. This is the reality and we have to deal with the reality of HIV. Sir, in 2004, where we had \$10 million going to HIV, some 3.8 of the GDP and we have the present proposal of increasing amounts of money but the Government can ill-afford to continue to invest such enormous amounts of money into an illness which is caused because of an unwillingness for persons to change a lifestyle that predisposes them to this risk. Sir, of course, it is something we have to do because I have seen a few persons with HIV/AIDS and it is a horribly debilitating disease and I would want for no one to have to experience such but the question is, what do we do. Do we continue to dish out condoms? Do we continue to say safe sex? Do we continue to see the incidences increasing? Do we continue to have higher cases of HIV/AIDS or do we continue to flood money into a system for a society to have the weight of such a dangerous disease? Sir, something has to break and the break has to be behavioural change.

Mr. President, how do we go about a campaign that will make such. While I would hope to offer one or two suggestions they are subject to person interpretation but my question and my attempt in Parliament, as I do at the University of the West Indies, where I speak on such a topic and student have said "Senator Inniss, I have to think about this again," and I am by no way an excellent teacher. Sir, the way must be to educate and we now have to take a second step in the area of education. This has not been addressed sufficiently, to my mind and Sir,

Mr. President, I continue on with your permission about the failings as it related to the increasing incidences but the Commission must be commended on more than one scale because there are a number of people who would speak and go home and they are not involved in the fight against HIV. Sir, those in the Commission and others, I applaud them tremendously because the Commission has stuck to the task and still there are things lacking. They

have looked at the elimination of transmission from mother to child, anti-retroviral drugs; they have introduced data collection which is terribly important in monitoring and changing. The Commission has been an advocate for change, speaking about anti-discrimination. Sir, all of these things have to be commended; change in the workplace, change to stigmatisms and all these things, Mr. President, I support it.

Mr. President, the persons right to privacy; the concept of poverty, unemployment and gender equality have to be addressed but here is where I stop because poverty, unemployment, gender equality do not predispose you to HIV. It is behavioural practices, which expose you to another person, that exposes you to such. Sir, you could be the poorest person in the world and not be exposed and not have the inkling of interest to being exposed. You could be the most unemployable man on 'the block' but this does not mean that you are more susceptible to HIV.

Mr. President, at any rate, what I support most wholeheartedly in the National Strategic Plan is the Recognition of a paradigm shift. When I saw that word on the pages, it jumped out at me, because a paradigm shift is what is needed for dealing with HIV in Barbados. Sir, if we use a scientific approach, the first historian who dealt with that term, Thomas Kuhn, speaks of a paradigm. He understood the concept and Senator McClean would also know of such. Sir, a paradigm is a fundamental belief, a premise on which you gauge other concepts. A paradigm shift does not occur instantaneously, that is the first point but a paradigm shift make a revolutionary change and, Mr. President, make no bones about it, in all of the discourses that I have heard about HIV, we have to address it in a paradigm shift. We can share out condoms in prison, out of prison and we can do all things with 12-year-old children, 6-year-old children and the sort but we must have a behavioural change. Now, is this possible, this is the question. We have to grapple with that because I see no other alternative. I am not sure that people have really grappled with the concept of a paradigm shift because it is the concept of continents that were first not moving, and then they were continental shifts, that is what a paradigm shift is about. Sir, a paradigm shift is Darwin's concept of evolution and the concept that things can just change; that is a paradigm shift. A paradigm shift occurred when we no longer believed that the earth was flat and those who introduced such and brought evidence and worked at such were cast aside and were spoken at in the worst of words but those were the paradigm shifts that propelled the nation. Sir, where it comes to HIV and the simple little virus, we need a paradigm shift. I am purporting, Mr. President, that the paradigm shift can start in Barbados because I do not believe that the young people in this country; those who are promiscuous understand what they are dealing with in the concept of the little virus called HIV. Sir, they do not understand the sickness and what

they are dealing with and, clearly, this is where the education comes. They do not understand the micro world and how we wage a battle with it.

Mr. President, I am not at all suggesting that we have a national education programme and throw everybody into a science class.

6.00 p.m.

They do not understand the micro world and how the battle is waged. I am not at all suggesting a national education programme, where we throw everybody in a Science class, but there are ways in which we can introduce more self worth in Barbadians. We have to let people understand that their structure, the one they are walking with is a massive heap of miracles, an unbelievable function operating at the same time. This is the paradigm shift. We have to let our young people know that they have more worth than they realise.

Sir, let me give you one or two facts, if I can be a little scientific, where a small world attacks the bodies of persons, while the HIV virus kills our people. Let us start with a big organism like a bacterium. In one gram of fertile soil there are approximately one hundred million bacteria. Mr. President, in a glass of milk, that you will drink at home, afternoon, there are approximately thirty thousand million bacteria.

Asides.

SENATOR Miss P. INNISS: Sir, you have no bacteria? You would be surprise.

Sir, we are exposed to them in every area. Every aspect of our body is filled with organisms, sore throat, strep throat, salmonella, typhoid, clostridium and gangrene. There are of such magnitude and dangerous that even the virus is not an organism. It is a genetic material wrapped in a protein, which invades the cells and destroys us. Such concepts have to be brought to bear, and children have to understand what we are dealing with.

Sir, within the human body over three pounds of bacteria live daily. We would not measure the amount that is in the faeces and excretes. These are commensal organisms and only commensal, as the word indicates, organisms which can become pathogens. So the world of danger is not on the outside. We are a huge organism of a microcosm of many organisms. Our bodies fight on a daily basis. We have to let young people understand the differences. The fight that an ordinary body experiences on a daily basis is unbelievable. Sir, from going into the sun, the UV mutations which your body has to fight, from blood clotting. Sir, even from the changing of a PH balance within your body by breathing oxygen, the breathing of air

changes the PH balance in your blood, and your body is in a constant fight to maintain a regulation. Sir, we have to introduce and explain to our young people the many changes and the way in which our bodies are miracle fighting. Sir, where we as an organism or as bodies are not making the fight against HIV, every organism is at a war. This is what must be told and explained to our young people in the simplest of forms because there are many invaders.

Sir, Scientists believe that if it was not HIV it would be something else, because of the war that is going on. Can you imagine that in every person you meet, material is transferred, while your body is maintaining a record of everything. How much more dangerous it is for the concept of promiscuity, to destroy our bodies for the concept of casual sex, that is being propagated. We have to teach our young people that this practice cannot continue. Such activities are waging war against the body, that is clear. That is what we have to teach our young people.

Sir, very often you speak to young children, in particular, advising them not to do X or Y, and they ask, why not, because they do not grapple with the realities of which you speak. The whole concept of HIV, the attitude Barbadians have towards HIV reminds me of young children, because they do not see the underlying, the impinging dangers of HIV, but there are many and it has to be echoed.

Sir, I listened, again, in the Lower House, where they spoke of the fact, that we will not find a cure for HIV because we can find no solution on the basis of ethics, since there are no international agreements on ethics. It seems to me that the only creatures in this world who cannot have a concerted effort to the fight against HIV are those creatures of the high intelligence, human beings. The bacterial world, the viral world which is invading us, have definite attacks on the body, but with the higher intelligence, cannot find a solution. Sir, because we have no homogeneous approach to ethics, we are saying that we cannot have an approach to HIV, but those religious fundamentals, and I am talking about the Christians, say clearly that an approach is abstinence.

Mr. President, as I read the HIV Policy document, on Page 9 it speaks of its intentions to have the support of the religious fundamentalists, about Barbadian culture being greatly influence by religious traditions and faith communities, and the policy seeks to promote a partnership of compassion and democratic tolerance. I was not quite sure what that meant. It continued to say that it hoped for fundamental established social norms and that such should be reinforced by human dignity, community service, respect for the individual choices, and reduce the contradiction between State, social norms and actual practices. It called on the church to have a humane

response to HIV, to strengthen family units and to encourage information and education. Sir, what surprises me about the document is, it emphasises the need to live a wholesome life in which abstinence is a viable option. Sir, to my mind viable means doable. It continues, however, to say, but not the only choice that individuals will make.

Sir, we are a Christian society. We said Prayers before we came in here and we ask God our Christ to help us and guide us, but still we have a society that wants to eliminate the concept of God and Christ when dealing with the problem of HIV/AIDS. Those of use whose ethical norms are deontological, who speak of a Christian faith, we need to use the approach of such religious fundamentals to deal with the issue of HIV. In other words, Christian churches must speak out loud and hear and must not be silent when they are saying to deal with HIV/AIDS is an act of abstinence. Sir, abstinence, as this document says, is a viable option.

6.10 p.m.

They are saying that to deal with HIV/AIDS is a case of abstinence. Abstinence, as this document says, a viable option. Viable means that it is doable. If the churches are running this concept, do not falter from it. If we are a Christian society and this is the concept, run with the concept. Christians are advocating and what we can do and what needs to be done more, are for Christian persons to stand up and say that abstinence has been and is a viable option for me. It can be done for us, and for young people to see as role models, Christians who have lived a life and who are saying that this is a viable option. I am not speaking or having an alternative as it relates to that, Sir.

There are those persons of ethical norms, who are more consequential and logic positives, who speak of other norms. So we have persons who are not Christians. Fine. We have a multi pronged attack where we are talking about persons who believe that their moral persuasions are guided by the concepts of right or wrong or by only what feels good. For those persons, the message is: "Aids is going to kill you."

Mr. PRESIDENT: Senator, you have another two minutes.

Senator Mrs. P. INNIS: Thank you, Sir.

Therefore, this is the position that we have. The HIV/AIDS is attacking vulnerable groups and as they attempt to deal with the problem of the paradigm shift, all aspects must come into educating, and to conforming, and to changing our young people and our older persons concepts of right and wrong.

We have laws and we have concepts which remain the same. It is not to say that there are not mitigating factors, but right and wrong remain the same. If you are exposed to HIV/AIDS with another person, the chances are, you are going to get AIDS. There is no middle ground as it relates to that, Mr. President, so I support any attempts by the Commission and by all Barbadians who are going to deal with such. I support any efforts by the media which work and look at the issue of promiscuity and easy sex on our televisions.

More important, Mr. President, I call on our leaders, because it is one thing to be speaking of uniting in a fight against HIV and another thing to speak to those men on the block, and our young girls who hear rumours, who hear biting issues, who are concerned about what they believe as wrong or not so wrong of our leaders. I pray that it is only rumour, but if it is not rumour, for them to be doing one thing and then saying another, sends the message to all of us in this behavioural change that we are not sincere about what we are doing, and that is my great concern. Mr. President, all has to be borne in mind.

We have youth leaders, church leaders, those young men who do the football and the basketball in the community groups, who want assistance. The HIV/AIDS Programme must address and attack the efforts that they are making within the schools. A reverend came to me yesterday and showed me a cell phone with the most horrendous situations, and asked me how to deal with them. Therefore, we have to address the problem of HIV and we have to help those who have already started campaigns, and all of those youth groups who just want the assistance.

Mr. President, I support such a change where it speaks about preventive education, sustainable behavioural change, research as it relates to the vulnerability and reaching those vulnerable groups, church groups, community teachers who inject a change in consciousness in our young people, and who teach them that there are ways to avoid the scourge of HIV and any attack that are going to change the behaviours and cause a paradigm shift. Sir, the concept is: "safe sex, love life," but I think that we must have: "safe sex and love life," because that is the problem in our society, and then we can see a change.

Thank you, Sir.

Mr. PRESIDENT: Senator Crichlow.

Senator the Very Rev. H. E. CRICHLLOW: Thank you, Mr. President. I am sure that most of us are tired now. We really had a long session. We have been grappling with some of the most difficult problems in the last two to three hours. I am tired but since we cannot leave it to another day, I would like just to say a few things.

I would like to compliment all those who have spoken on the subject. The last speaker, Senator Inniss impressed me most I think, except for the last few minutes of her speech when, I believe that she thought of Christian as perfect. Some people make that mistake. They think that to be Christian is to be perfect. We are not going to find any perfect people around, and so, we have to deal with the persons that we are whom we meet. Jesus said, "I came not to call the righteous but sinners....," so we are all sinners. I know that some Christians say that they can count the numbers of times they sinned on one hand.

Asides.

Senator the Very Rev. H. E. CRICHLLOW: I am telling you what I have heard. I heard people say that. It is that their idea of sin is very small, just as their idea of God is very, very small. As you grow, you see sin to be much bigger and you see that 'your' God is too small, as one writer puts it.

The thing that I like most about what Senator Inniss said was how she opened up the subject, and how she said that we are battling with problems that are deep.

The last couple of months, I have been attending a course in HIV/AIDS education and counselling, conducted by Dr. Ellis, and I am finding it very fascinating indeed. The approach that he takes is very much the same that Senator Inniss spoke of, where he gives us lessons in biochemistry, starting with the cells and how HIV is caused.

He said it is as though you have a band, you have the orchestra, the conductor and various parts, and if there is a conductor, then the band play together and there will be harmony. The virus attacks the conductor and knocks him out and so the trouble starts.

6.20 p.m.

The virus attacks the conductor and knocks him out and so the trouble starts. In biochemistry, the conductor was supposed to give the orders. If you could eliminate the conductor, then you have a good chance of destroying the band.

Mr. President, most people do not know very much about their bodies. We know a lot about other things. We may be very skilled in many fields, but we know very little about our bodies. If people knew more about their bodies, I think they would treat them better.

Mr. President, when I was about 13 years old, my mathematics teacher, the late Mr. Cleophas Drakes took a period off and talked to us about "All that glitters is not gold". He told us that when we grow up we would meet a

lot of pretty girls, but we must not think that everything would be alright because we could contract diseases like Syphilis and Gonorrhoea. He told us what those diseases did and how they turn you blind or deaf and in the end they kill you.

Mr. President, I am sure that a lot of pupils who heard that lesson would have forgotten much of the maths he taught, but they certainly would not have forgotten about the lesson in growing up. Therefore, I believe, like Senator Inniss, that education ought to play a very important part in this process. If young people knew the dangers with the body that we get from drugs, so many of them would not throw away their very young and beautiful life. In this issue, many lives are going to be lost. Many lives have been lost already and many more will be lost.

Mr. President, we all heard about the Sub-Saharan Africa tragedy. That could happen anywhere. The business of the African green monkey origin of HIV/AIDS has been disputed. Many would say that the 60s and the 70s were decades of revolutionary change all over the world. During that time I spent a few years as Chaplain to the University at Mona and many of the girls there thought they were just naked apes and so they could do what they like and they gave themselves to the men. Many got qualified and have very good professions, but many of them would like to be married but they cannot get husbands. Mr. President, they do not now think as themselves as naked apes but that is a stage in youth.

The lessons about HIV/AIDS have to be taught. The French Philosopher, Renee Descartes, I am sure some of you would remember, told us: "Doubt everything", and Dr. Carol Jacobs, in a speech that she gave to the clergy some years ago said: "Suspect everybody". Those two bits of advice are very powerful. They will certainly make a change. They certainly have made a change and will continue to do so.

Mr. President, I used to think, as I said in conducting one of the early funerals from AIDS, that everybody should be tested. I think that the recent practice of testing first of all those who are in the risk groups is better. This is what I am being taught now too. Those in the risk groups should be tested first and you should spread out from there. In other words, I do not think we need wholesale testing, not that I do not suspect that is not good advice, but it is a massive job to test everybody. In any case, our personal liberty which we have in a society like Barbados does not allow everybody to be tested. Except they approve, no Government can compel all the citizens of Barbados to be tested.

Mr. President, a lot of work has been done already, but I think there should be far more testing than we have

now so that we could try to contain further the number of people that are exposed to HIV/AIDS.

Mr. President, no one has an answer. AIDS has been the worse disease from which mankind has suffered. Mr. President, if the immune system is healthy, the body is able to repair all the damage that could be done to it. If the immune system is attacked and wiped out, we have left ourselves open to all the illnesses that pass us. That was the point in the early days about having to put on gloves and suits and special clothing to go in to visit those with AIDS. That was not really to protect the visitors, it was to protect the patients because they were opened to all the diseases.

6.30 p.m.

I do not think many people understood that at the time. Sir, this is the terrible thing about AIDS, we hardly hear people dying of AIDS today. I think part of the reason people are not afraid of AIDS today as they were in the 1980s, is that nowadays people know that nobody dies from AIDS but from a related infection like as pneumonia or some other related disease.

Mr. President, all that has been said this afternoon about the terrible damage AIDS does, ought to help people to become more careful with their health, but we could only try. We could educate people as much as we could but the transference of knowledge into action is the most difficult of process. We all know a lot of things and many of us are not able to do them.

Sir, sex is one of the most powerful urges in people and we are not going to get rid of it by worrying or by working ourselves into a panic. We have to fight against the disease as much as we can. The antiretroviral drugs have helped a lot of people to live longer but though the antiretroviral drug will add a few more years onto their lives, people are still dying from other AIDS-related diseases. Sir, a cure has not been found for AIDS and some say it would be a very long time, if at all, that we could find an answer to this problem of HIV/AIDS.

Mr. President, all that Governments are doing in this regard is good. It helps people to come to grips with the disease. It teaches us to be more compassionate. It can strike in any family regardless of the income bracket and all our differences. We have to stop pointing fingers at other people. We have to learn to place ourselves in the position of those who have AIDS, and do unto them as we would like others to do unto us, if we were in their position.

Mr. President, I do not think we ought to adopt a hopeless attitude, we should all live one day at a time. We do not know what would happen to any of us tomorrow, next year, next 10 years or next 20 years. We must be

careful with our bodies and must thank God for the mysterious bodies we have because as someone put it, we are wonderfully and faithfully made and miracles are taking place almost every second in our bodies that we are not aware of.

Mr. President, I do not think we ought to make people panic, we are not going to achieve much by doing that. We must read as much as we could about HIV/AIDS, and this is to the general public. There are people who are being trained to be educators and counsellors of AIDS, we should try to get help from them. The Church is beginning to take the matter very seriously and to help in any way it could. I think that if the more responsible of us in the community would join these groups that are learning to be counsellors, it would help the situation and we would avoid a panic.

Mr. President, I have with me an HIV/AIDS Educational and Counselling notebook, which sets out many of the issues raised. Sir, for instance, the HIV statistics are included here. There is a diagram, for example, of the cell and the deoxyribonucleic acid (DNA) and ribonucleic acid (RNA), how the RNA attacks the cells and replaces the DNA. It is a very exciting book and therefore I would simply advise people to learn as much as possible about the illness.

I know, of course, the religious views of many of our people but God has given us minds to think and we must not leave everything up to God. Sir, some people leave everything up to God and that is not right, we ought to learn more about our bodies and more about the things around us because we believe that God is the Creator. Sir, if we do not care, if we do not accept the stewardship of nature that God has given us and the stewardship of nature in our own bodies, we cannot expect God to do everything for us.

I think that many people have a magical conception of God and so they are apt to think that all they have to do is pray and that pray would answer to everything. I think we ought to serve God with our hearts and minds as well. The Bible says: "Thou shall love the Lord thy God with all thy heart, with all thou soul, with all thy strength and with all thy mind", and part of loving God with our minds is that we learn as much as we could about ourselves and the world.

Mr. President, it is said that God looks after everything, but Heaven helps those who helps themselves. Sir, for example, every year we should not be panicking about hurricanes, we should learn more about them. We should build houses that could withstand winds up to a certain strength. That is intelligent belief, but I hear too much of this magical God, which is not good for our people because in the end it could be very destructive of the soul.

Sir, as an example, I went to a hospital bed in another country. There was an 18-year-old girl, who was a nurse. She was just snatched from death. Sir, ten seconds more she would have died.

6.40 p.m.

Sir, an 18-year-old girl, she was a girl and she was just snatched from death; ten seconds more and she would have died. She did not talk and I spent a few minutes in silence with her and told her I would say a prayer before I go but she said she did not want any prayers. I said it was strange because sick people always like prayers. She said she did not believe in prayer, God or anything and I asked her why. She said she had prayed morning, noon and night for God to do a certain thing for her. She prayed that God would keep a certain girl in another country because she knew if that girl came back to the country her boyfriend would run off with her and she would not be able to cope. She prayed morning, noon and night "Dear God, keep this girl in the country, through Jesus Christ Our Lord." The girl came back, the boy ran off, she took an overdose of sleeping tablets and ten minutes more she would have died. I had to point out to her that it was not prayer, that it was wishful thinking and too many people engage in wishful thinking and call it prayer.

Mr. President, I thank you. I support the Resolution, Mr. President.

MR. PRESIDENT: Senator Hutson.

SENATOR J.A.C. HUTSON: Mr. President, just a few words. First to begin I would like to congratulate Doctor Jacobs and her team for the excellent work that she and the others are doing. For her to be recognised worldwide is certainly a 'feather in her cap' and a 'feather in our cap'.

Mr. President, I think we have to keep up with education on HIV. From the beginning to the end, through University of the West Indies right through. Maybe it is being done but I would like to know because we used to have a Mobile Cinema that films could be taken out to various areas on a continuous basis so that people could see what happened if they get HIV/AIDS. This boastful talk about something will 'tek me', I have heard it too but I think it boastful, it really does not mean a lot and it is ignorance too. I would also like to know that schools could take students to the hospital to see patients dying from HIV/AIDS. The reason why I say that is because I took my two children to the mental asylum in various stages of their development and they saw friends behind bars like monkeys all because of drugs. My son went back a second time when he was playing cricket for Lodge School and saw school friends and elderly people who he knew and it has made a tremendous impression on both of them and I

must say, touch wood, that I never had a day's problem with either one of them through drugs. I have told this to many parents but no one listens to me anyhow, so I do not know if they have ever done it. I think this is the way to go, take them and let them see people dying from it, I know it is going to be a terrible shock but they will take that information back into their homes and tell their parents what they have seen, and I believe it can happen.

Mr. President, I thank you.

MR. PRESIDENT: Senator Benn.

Hon. H.LaV. BENN: Thank you, Mr. President, I rise to support the Resolution; a Resolution which takes note of and approves the National Strategic Plan for HIV prevention and control and the Barbados National HIV policy - A Framework for Action.

Mr. President, as Senator Hutson said, commend the people who have been involved, Dr. Jacobs and her team. Sir, one of the things I would to say is that too much is said and written but, when all is said and done, more is said than done. I believe we do too much talking and not enough action. This initiative was started and developed by the former administration and the seriousness of the programme was demonstrated by the attention given, the funds provided, the leadership and directorate chosen to take the process forward. The programme was brought under the Ministry of the former Prime Minister for a particular reason; to achieve the objective of the national AIDS programme, passed successes must be maintained and improvements have to be made, if the desired results are to be made.

Mr. President, I want to applaud the efforts made by the former Minister of Health, Senator Elizabeth Thompson and I wish she was in the Chamber at this time. I want to say to her that her presentation this evening caused me to change my whole attitude toward her, it was one of maturity, the history was great and I want to let her know that she has set a pace that I hope from this day onward that Senator Thompson would take her debate to this level and beyond. It was a great presentation, I learnt much from the history and I hope that her presentation of today, she would borrow from the top draw in every presentation that she makes from this day onwards.

Mr. President, we have come a long way in creating an awareness of AIDS in Barbados and I wish as ladies become tested for breast cancer, have pap smear tests and men are encouraged to have prostate test that we would create a programme where we get things going in the community and in the schools so as to create an awareness to the national HIV programme. Senator Inniss made a wonderful presentation as well but I got lost. Sir, as she

gained height, I had to dig a little deep because she was very scientific.

Sir, I am happy that this programme has been moved under the Ministry of Family Youth Affairs, Sports and the Environment because there are number of advantages that can be gained there and it makes it easier to educate our people about the disease. Sir, I have spoken to a number of people on sex and I teach a Sunday School class of 13 year-old to 18-year-old students and we discuss matters of sex as well. It is a strange thing to know that a lot of parents do not talk to their children about sex and sexual activity in the way they ought to, so they learn it at school. I know a parent who has a child that is 13 years old. The mother called me one day and told me that she was going to kill the girl when she got home. I asked her why she was going to kill the girl and she told me she was in the company of a man one day, she told her she did not like that company and that the following morning she would take her to the doctor to see if she was still a virgin. The daughter said "Mom, do not waste your money, I am no virgin at 13 years old. I then had to talk to the parent educate her because I suspect that she ought to have been educating her daughter earlier. Sir, it is under that Ministry because it will not longer be simply policy implementation but also about getting people to change their risky behaviour.

Mr. President, behavioural change has to be the next step in this country's response to HIV/AIDS. I heard Senator Millington spoke about the things he comes across. I met a lot of people as well and some of them I label as "sexual psychopaths". Sir, a sexual psychopath is someone who is unable to control the distorted urges of his perverted emotions and we have a lot of these people running around in this country. Sir, every effort must be made by all to work together if this country is going to successfully get people to change their lifestyle.

Mr. President, we have to have a lot of public discussion on this matter.

6.50 p.m.

I believe it should be done in churches as well. I find that the churches have been unwilling to talk to its young people, in particular, about sex and the dangers of that kind of lifestyle, they have been living, especially the very young. I hope that we can mount programmes in schools, community centres, et cetera. In addition, having the Commission under the Ministry of Family, Youth, Sports and the Environment would allow that Ministry to target the entire family, with special emphasis on the youth.

Sir, I remember a discussion in the Other Place about lowering the age of medical consent. That would also be a benefit, because it would encourage young people who are presently engaged in this behaviour, an opportunity to seek

medical counsel on their own. I have not read the book nor seen the film as described and recommended by Senator Thompson, but I have read the Bible. I came across a passage in the Bible which speaks about Jacob, Samson, David and Solomon. These are fellows after God's heart. I guess they had a lot of women in their time. Sir, when people read these scripts, they come up with their own thinking.

Senator Crichlow, I also followed your presentation. You recommended that everybody should be tested. I am not sure if in your Biblical delivery, I understand you mean that everybody should be tested, perhaps? I believe that serious attempts must be made by all to address this matter of HIV/AIDS. As I said earlier, too much is being said and not enough action being done. In the final analysis there is too much talk and very little action.

Senator Thompson, I am not sure if you heard what I said.

Mr. PRESIDENT: I am sure that you would want to address the Chair.

SENATOR the Hon. H.L. BENN: Mr. President, I close by saying to Senator Thompson that I sat and listened to her presentation. It was one I believe from what I call the top drawer. It was full of history and it was full of some compassion as well. I believe that you have set the standard, where you as a politician, having served in the Other Place, with your seniority among all of us in this area, who are very young with our first experience in either side of the Parliament, and I am expecting that Senator Thompson would continue to set that flowing example. In any debate, from today onward, you must promise us that, because you set an example for all of us today. I will remind you if you do not. I believe that if we continue to address these issues in a non partisan way with support - I know there will be times when you will have to take the political slant, but at the same time the country, I am sure, will come first and issues will be paramount.

Asides.

Hon. H. LaV. BENN: I am hoping so, because the very first statement that you made in Parliament still reminds me, I will never forget it.

Asides.

Hon. H. LaV. BENN: Thank you very much, Mr. President.

I trust that whole issue of HIV/AIDS will be taken very seriously by all and a programme would be mounted in all schools, from primary through to the secondary,

tertiary and beyond, that we can address and find solutions to this issue of HIV/AIDS.

I support the initiative and Resolution and trust that in the near future, we would all be able to say we have made the effort and we are seeing results.

Thank you, Mr. President.

Mr. PRESIDENT: Senator Ifill.

SENATOR Miss K.F. IFILL: Mr. President, I rise to support these two Resolutions before us, on the Barbados National HIV Policy and the National Strategic Plan. As the hour is far advanced I do not intend to prolong these proceedings. My colleagues have spoken quite eloquently on the matters relating to HIV scientifically and medically, and therefore I do not propose to touch on such subjects. I support these two Resolutions and these two documents today because there are comprehensive and inclusive in their approach to the HIV/AIDS epidemic.

Sir, we must recognise that HIV/AIDS represent the single most challenged difficulty globally, not to Barbados, our community or region, but to the entire world. We have had many challenges over time. We have had long discourses on nuclear power. We do little nuclear activity here, so we do not think it matters much to some of us. The World War touched us but we do not react to that anymore, but HIV/AIDS is not like that. It is something that can and has touched all of us, our countries and our lives. Sir, what pleases me most with these two documents today is, there are recognising the importance to shift not from just supporting it, not from just the preventative measure, not from just providing medical assistance, but recognising that it is the behaviour and attitude that also represent a major challenge to removing the scourge of HIV/AIDS in our country.

Sir, it is inclusive because it recognises that there are some persons within our society who are vulnerable to HIV/AIDS, not because they choose so to be, they are some of us believe that something is going to take them, so they are doing as they wish. Others feel this is their right and they can do as they pleased, but they are some members of our society who do not know better, who by virtue of their vulnerability have no option. I am speaking about those children who are sexually abused; those women who experience physical abuse, emotional abuse and think themselves of little worth, and whatever is doled to them is just their desserts in life. I speak of persons with disabilities, to whom the message of HIV/AIDS often does not reach for many different reasons. Sir, the messages do not reach many communities, because it is not provided in a medium that they can understand. The message does not reach them because they are excluded. So this National Strategic Plan for HIV/AIDS speaks to such issues and it

recognises that in any approach to removing or reducing the scourge of HIV/AIDS in our country, it must approach all sectors of the community.

Sir, it is a good thing that we have moved away the location of HIV/AIDS Programme from the Prime Minister's Office. At the time it was necessary for the Project to receive the financial and serious backing that it did. It has now been placed in a secure position, and it has to be returned to the sectors of the community, family, youth and sports, those people are out there living it and dealing with it. These are the people to which this policy speaks. This is why I support these Resolutions.

Sir, as I close, I would like to caution all of citizens of Barbados to recognise that HIV/AIDS will impact on your life in some way at some time. In recognising this, recognise that you have a responsibility just as we do. It is our responsibility to put this policy and plan in place to address your needs, and it is your responsibility to accept the education to understand we are not trying to withhold from you those pleasures that you often seek your pleasures...

7.00 p.m.

It is your responsibility to accept the education and to understand that we are not trying to withhold from you those pleasure which you often seek. We are asking you to accept your pleasures, responsibility.

Mr. President, I am obliged to you.

Asides.

Mr. PRESIDENT: I thank you, Madam Deputy President, for your usual presentation.

Senator Griffith.

Senator D. GRIFFITH: Good evening, Mr. President. These two documents provide a wealth of information and guidance for our country going forward from today.

I believe that the approaches we now have to implement and the behavioural change that we have heard so much about today especially, are going to be well guided, but in their implementation, we must seek to be tolerant. We must seek to be understanding of the underlying causes of the problems that we face. For many, I guess it is a very broad general concept of what young people face, of what people in general face, in terms of the risky behaviors that we have heard so much about today.

Sir, when we look at our society, we see young people who are falling through the cracks because they do

not have the framework of family, they do not understand what healthy relationships are and therefore, we are seeing the underlying problems that are coming out and causing the spread of HIV/AIDS.

Therefore, when we speak of behavioral modification, we must clearly understand that we are going out there, not to be pious but to help to bring back a sense of normalcy to relationships. Sir, sex and relationships education must become a core part of this policy, developing relationships that are healthy, getting passed the situation, where we now see many relationships being linked to financial need or just the need for attention. Sir, in the case of youth, we can always see among teenagers, the linkages between relationships and the concept of needing attention and love. These are the things that you continuously need when you hear of people who fall into this: At Risk 15-25 Age Group. Therefore, the policy must take this into heart: Why do these people feel so left out? Why do they feel like if they have been separated from the rest of the community? As such, the policy needs to consider that in the behavioral change.

I believe the instant we start getting back to healthier relationships, caring relationships, as opposed to some of the warp and sexually predicated relationships that exist currently, we will be able to see a significant change and a more significant willingness to not commit risky sexual practices.

My other point goes to the continuous monitoring and evaluation of what we are doing. I believe this needs to be of a serious focus. We keep seeing changing results from the programmes we have had in the past and going forward. I think the area of monitoring and evaluation has been lacking and it needs to be seriously addressed. It needs to be one where we work out clear guidelines for how we are going to access the efforts we are putting forward because sometimes it seems very anecdotal. We see that there is a decreasing prevalence in the infection of people with HIV. We see that there are higher numbers of people living with HIV but we need now to get stronger. Look at the programmes, because accessing and benchmarking are what we seem not to be strongest at. I think this policy speaks to it significantly, but we need to make sure that it is implemented now that we have outlined it. Therefore, those are the two areas that I am primarily focussed upon; the healthy sexual relationships and getting to a point where we benchmark, efficiently.

I thank you for the time, Mr. President.

Asides.

Mr. PRESIDENT: Senator Boyce.

Senator the Hon. D. W. BOYCE: Mr. President, I rise to give my support as well to these two Resolutions to adopt the National HIV Policy and the National Plan on HIV Prevention and Control. I am very pleased that there is this bipartisan support for the investment that we are going to be making in our country, for indeed, this policy and this plan represent for us an investment in the future sustainability of the place that we love so much.

We must at this time recognise that this policy and this plan for five years, would only be the first five years, because I believe that the effort we have to make would be a generational effort or at least half a generation. We are looking to get people to change behaviours; behaviours to sex, behaviours to the use of drugs and so on. It is not going to be done in five years. It is going to take us much longer than that but I am happy that we are prepared. We have been prepared in the past and we continue to be prepared to make the effort to take one step at a time and to proceed with the adopting of this policy and of this strategy.

I believe that the policy and framework we have for strategy that they are the best we can do at this time. I also believe that as we proceed, we are going to learn more and more from the monitoring and evaluation, which is a major plank of the policy and of the framework. As we learn more and more of the policies that we adopt, the changes that we make to our strategy will come. Indeed, they have to come, if we are going to make sure that we are making the right interventions to prevent the HIV from getting a stronger hold of our society.

What we must not change, what we will not change is our commitment to keep the effort going. This country and no country can afford to slacken off in its commitment to dealing with this problem. Even if we were not to know a single person who had HIV, even if we were not to know a single person who was behaving recklessly - and we all know people like that - the impact of HIV/AIDS if it were allowed to go on a path without control, we could not begin to imagine what it would do to our economy, what it would do to our society.

The problem is not as many in here and elsewhere have intimated among the youth alone. There is an alarming statistic that in some people more than fifty, the problem is not getting any better; it is perhaps getting worse. Therefore, we have to deal with all age groups in this effort and seek to get all of the age groups to change their style.

The cost to the economy and the society of letting the HIV/AIDS continue, not only speaks to the direct cost of treating people who are ill. It speaks to the cost of the stress that it imposes on other people who have to look after them and their family members. It speaks to the early

loss of people from working and therefore it increases dependency on those of us who remain in the workforce. It speaks of all the loss time in the economy. It speaks of an economy and a society without the most vibrant people in that society and in that economy. Therefore, we will make sure that we do all that we can to keep up this investment in our future.

Mr. President, I just want to say one thing more. We all are being called upon to be counsellors, one for the other. The efforts that we change cannot only be formal efforts. They have to be the informal one-on-one efforts to persuade each other of the ways that will protect us from the continuation of this scourge. Therefore, I call upon all of us here and, indeed, upon every one of us in the country.

7.10 p.m.

Therefore, I call upon all of us here, upon indeed every one of us in the country, to do our little part, unheralded though it may be, to encourage the other person to do the right thing if we are going to get through this crisis of the HIVAIDS pandemic.

I thank you, Mr. President. I support the Resolution.

Senator Mrs. V. I. SANDIFORD-GARNER: Mr. President, as I rise to support the Strategic Plan and the HIVAIDS Policy, I would first wish to commend my colleagues in this Chamber for the rich contributions which we have had this evening. I would wish to say, like Senator Benn, that I was very appreciative of the comments of my colleague on the other side. This is maybe one of the few times that she has said anything that I may have agreed with in the Chamber but we shall see if this portends in the future. When I heard her speak, I wonder if she had seen my script.

Mr. President, I know that it has been a long evening and I would not prolong it, but there are some things which I still think we still need to look at. I would also wish to compliment Dr. Jacobs and her team, Alies Jordan and others. I know that the team work extremely hard. They are committed to what they do. They are passionate about the job at hand.

Mr. President, there is still a lot to be done. I read recently that only two per cent of the adult population in Barbados has been tested. We are looking at a situation here where we have had numerous attempts made at public education.

There are ten HIVAIDS committees in the constituencies in this country. Only St. Joseph, I understand, does not have one. They have tried at every level but there seems to be a high level of ignorance within the society. There is also a widespread perception that

ignorance is restricted to a certain level of persons in our community, which is not necessarily true.

Mr. President, I remember reading last year of a Minister on the other side actually calling AIDS a communicable disease. I could not understand where he would have had his information. This is an attorney-at-law, someone whom you think would have been well-read. Sir, we see and we know that AIDS is an infectious disease, it is not communicable. We are speaking about the level of ignorance at all levels.

That same person would have stood up and spoken about having information on HIV positive persons given to employers when we know that the Barbados Employers Confederation has been very clear that and they went back to as far as 2001 when they said that - that disclosure of a member's HIV status could lead to claims of invasion of privacy, defamation and emotional distress.

To further highlight the ignorance that persists there is a book which was made reference to in the Other Place written by the wife of the late Professor Carl Stone. It is her biography, where she tells her story of living with AIDS because as we know as Professor Stone was HIV positive and he died. She said that to this day she is reluctant to hug and kiss babies because she is still psychologically traumatised and obviously also at a level where she feels that her disease can be passed from person to person. This is a woman who is highly educated, highly qualified, but she would not hug and kiss babies because she is HIV positive.

Mr. President, I also have heard a very intelligent person recently saying that they put the virus in your blood in the lab and he would not go and get tested for AIDS. Again, this is a university graduate who should know better, so there are still challenges ahead.

Mr. President, this AIDS fight would not be a sprint, it is a marathon. I am pleased to hear the Senator who spoke earlier speaking about the fact that Government has determined that it would be a generational battle. It tells us that Barbados still has a long way to go.

Mr. President, I am not in anyway trying to impose my personal morality on Government policy. I believe that whatever is done by individuals in the privacy of their bedrooms remains their business. I am also not here to be judgmental because sometimes when we speak on these issues we become very pious and judgmental and we stand on our soap boxes and speak about issues or at levels when we know that only God can judge.

Mr. President, I remember a late Pan Africanist saying in an article that the Barbadian society is masquerading as a Christian society, but there is a lot of

kinkiness going on which is covered up. We seem unable or reluctant to speak about these things because of the innate conservatism in our society as well as the hypocrisy. The Senator spoke to that when she spoke about the down-low behaviour. We seem unable to address or speak about things that we know exist.

Mr. President, we have to stop pretending that our men come out of jail and revert to their heterosexual relationships with their ever willing partners knowing that they have engaged in homosexual acts that could put women at risk. We have to stop pretending that we do not know of men who claim they are not gay but are sleeping with other men and women. That happens in Barbados every day. We have to stop pretending that we do not know that our young beautiful Barbadian men sleep with older men for a price.

We spoke earlier about the transmission now of HIV to older men and we spoke about the economic transactions which occur. It does not only occur with younger women. It occurs with younger men. Sometimes these younger men are the loudest in vilifying openly gay Barbadians. That is our society.

Mr. President, the document shows that the disease is most prevalent among heterosexual couples. How is this so? We have to ask ourselves these questions, and the research has to tell us why it is so.

Mr. President, the self-righteous grandstanding is not going to stop the spread of AIDS. At some point also, this country would have to decide whether it is going to allow conjugal visits in Her Majesty's Prison or whether or not they would supply condoms to prisoners. They are decisions that are not popular but they are decisions that have to be made by any Government serious about addressing this pandemic. Even the Catholic Church has approved the use of condoms under certain circumstances.

Mr. President, in 1983, Government enacted a Pregnancy Act which caused a furore in this country. We have the legislation here today. Mr. President, if we are serious, we have to move one step further and make tough decisions. I am saying again that I do not wish to impose my personal morality on the Government. I understand the constraints within which we work and the society in which we work. I am also saying that our society has to stop being hypocritical and judgmental and, as the young people say, get real. If we really mean to have some effect on the pandemic and be effective in what we are doing, we need to make tough decisions.

I thank you, Sir.

7.20 p.m.

Mr. President, I rise at this late hour to wrap up what I believe to have been a very important and comprehensive discussion, of an equally complex and complicated psychologically, financially and otherwise issue of HIV. I want to thank those who recognised the pioneering work of a number of persons, including Professor "Mickey" Walrond and your, Sir, in a former life as Minister of Health. I want to thank those unnamed individuals who would have started on a very voluntary manner and at great sacrifice to themselves to make a difference.

I believe that in all of these discussions the focus of this Government, and certainly what must be the focus of the people of Barbados and the people of the world, is sustainable behavioural change. We must tackle this issue as a society together and as we do that, Government has continued to provide the necessary financial support and other infrastructural arrangements. Sir, I believe it is also essential that all Social Partners undertake the commitment at the level of institution and certainly at the level of the individual, to make a personal commitment to foster behavioural change. I think it is literally and figuratively a cradle to the grave fight.

Our children at the earliest stages must be socialised to understand the value of their health and their bodies. They need, of course, to be exposed to positive role model, and I appreciate the comments of the immediate past speaker. As one of my Honourable Senator has suggested, there is a popular theme of an advertisement that talks about safe sex, love life. I believe that advertisement is also about safe sex, love self, because at the heart of a lot of what we see manifested in promiscuous behaviour is an unhealthy hate ourselves attitude. We have, in many instances, been battered emotionally in all spheres and many of our males and females think little of themselves.

I believe we all have to start, and I am happy to say that while I do not necessarily believe there should be compulsory testing, we have to make it compulsory for ourselves. Sir, if I could share my personal situation, I have made it a part of my routine health care to be tested every few years, and I have no fear. I no longer worry between having the test done and getting the results.

Asides.

SENATOR the Hon. Miss M. O. P. McCLEAN: Mr. Speaker, in all seriousness, I believe we have to make a personal commitment. We have to take time to take personal responsibility. We have to take time to speak to our children, our children's children, to our friends and to our neighbours for them to get involved.

Mr. President, before wrapping up, I want to go back to the point of the location. Sir, as this Government moves to engage in greater citizen dialogue to implement its

Community Councils, I want to put the whole matter of HIV on the agenda for those councils. We have talked about matters that are of importance to the community. Sir, I listened to Senator Inniss's comment about young people in Barbados making brash statements. Sir, I was once a teenager, I also happen to have a son who is going to be 17 years old this year. In the discussion in the Lower Chamber, as they were talking about the reduction in the age of medical consent, I called my son and asked him his thoughts on that. Sir, the mere discussion of the possibility of him going to the doctor to hear that he would have been identified with HIV, he said he has never thought about it, that it is a major issue and that he cannot even contemplate it.

Sir, therefore, while we talk about these things in the abstract, we have to think about how we deal with our children. I think in talking to him, it made me sensitive and appreciative to the fact that I could sit my son down and talk to him about those things. Therefore, it becomes important that we as parents do this. If we do not do these things, we would lose sight. As was said, we would sit here and debate, we would pronounce but the nature of HIV and persons living with AIDS or even persons who would have died from HIV/AIDS, make us realise that this is a condition that could be applied to any one of us. Sir, in the same way it could do that, we have a moral and all kinds of responsibility to treat this matter with the utmost seriousness and commitment. It has to be buy- in and through demonstration.

Mr. President, I would concur with my fellow Senator Sandiford-Garner that there is a lot of hypocrisy in this society. I heard one of my spiritual leaders, so to speak, in the Anglican Church, making a call on a call-in programme. He asked a number of questions which spoke to fidelity and to the ability of people to speak with a commitment to those kinds of things. This is an issue where we cannot talk it away, we have to live it or we certainly will die. I believe that the financial impact of an unchecked spread of HIV and the emotional damage it would do is significant.

Mr. President, I made reference to my experience of observing what has happened across the continent of Africa. I believe very firmly that when we sit down and look at the statistics of the Caribbean, most specifically Barbados, we would recognise that as a people in this region, we share an almost similar situation in terms of prevalence. Sir, fortunately in some countries, Kenya, Uganda, there have been experiments done and efforts made to slow down the spread but of course, unfortunately, much of the damage has already been done. Almost a significant percentage of the generation at its most productive years has been wiped out.

Sir, I would share an experience because I think these things bring home to us. In the early 1980s, I was a graduate student in Ohio and I was trying to connect with a former colleague. When I called the University of Zambia, I was told that person had died of pneumonia. I did not have to ask anything else because what that said was that person had succumbed to a condition precipitated by HIV. Sir, this was unfortunate because this was a young person in whom the Government of Zambia had expended substantial sums, to train from a first degree, second degree and PhD. level. Therefore, due to the death of that person, that country could not realise the benefits of that educational investment.

Mr. President, I believe that as we move to support the passing of a Resolution to take note and to approve the "National Strategic Plan for HIV Prevention and Control, 2008-2013, I want to ask that we all make a pledge to work hard, to ensure that we do our part to help contain the spread of HIV.

Mr. President, I thank you.

The question was put to the Senate and agreed to.

7.30 p.m.

ORDER NO. 2 – RESOLUTION TO TAKE NOTE AND APPROVE THE BARBADOS NATIONAL HIV/AIDS POLICY – A FRAMEWORK FOR ACTION.

SENATOR the HON. MISS M.P.A. McCLEAN: Mr. President, as I previously indicated, the second Resolution to take note and approve the Barbados National HIV policy - A framework for action was closely related the previous Resolution, I have asked that it be debated as one and it was so done.

I beg to move that the second Resolution to Take Note and Approve the Barbados National HIV Policy - A framework for action do now pass.

The question was put to the Senate and agreed to.

ADJOURNMENT

SENATOR the HON. MISS M.P.A. McCLEAN: Mr. President, I beg to move that this Sitting be adjourned sine die.

MR. PRESIDENT: The question is that this Senate be now adjourned sine die and in so doing I wish to congratulate Senators for the work which was done today. I was quite pleased with the level of debate which we have had during the course of this day and I congratulate all of you and thank you very much.

The question that the Senate do now adjourn sine die was put to the SENATE and agreed to and Mr. PRESIDENT adjourned the Senate accordingly.

7.31 p.m.

CONTENTS

ANNOUNCEMENTS BY HER HONOUR THE DEPUTY
PRESIDENT

PAPERS

SENATOR the HON. MISS M.P.A. McCLEAN.....1

1. Reports on the Social Investment Fund for the quarters ended June 30, 2007, September 30, 2007 and December 31, 2007.
2. Annual Report of the National Housing Corporation for the financial year 2003-2004.
3. Excise Tax (Rate of Tax) order, 2008.
4. Report on the Audit of the Accounts of the Unemployment Fund for the year ended December 31, 2004.
5. Barbados National HIV Policy - A Framework for Action.
6. National Strategic Plan for HIV Prevention and Control 2008-2013.
7. Reports of the Barbados Accreditation Council for the periods October 1, 2005 to March 31, 2006 and April 1, 2006 to March 31, 2007.

MOTIONS RELATING TO THE BUSINESS OR
SITTINGS OF THE SENATE AND MOVED BY
A MINISTER

SUSPENSION OF STANDING ORDERS

SENATOR the HON. MISS M.P.A. McCLEAN.....2

INTRODUCTION OF BILLS

SENATOR the HON. MISS M.P.A. McCLEAN.....2

1. Banks (Tax on Assets) (Repeal) Bill, 2008.
2. Civil Aviation (Amendment) Bill, 2008.

POINT OF PRIVILEGE

Senator Miss H. E. THOMPSON.....2

Senator the Hon. Miss M.P.A. McCLEAN, 2, 3; Senator The Hon. V.E. Newton, 3, 4.

PUBLIC BUSINESS

**ORDER NO. 4 – CIVIL AVIATION (AMENDMENT)
BILL, 2008.....4**

Senator the Hon. Miss M.P.A. McCLEAN, 4, 9; Senator Miss H. E. Thompson, 5, 6; Senator the Hon. H. L. Benn, 7, 8; Senator D. Griffith, 8.

RESUMPTION

ORDER NO. 4 (resumed)**ORDER NO. 3 – THE BANKS (TAX ON ASSETS)**

(REPEAL) BILL, 2008.....10

Senator the Hon. Miss M.P.A. McCLEAN, 10, 11, 25; Senator Miss H. E. Thompson, 12, 13, 16; Senator Dr. F.L. Chandler, 18; Senator Sir Roy Trotman, 19, 20; Senator R.O. Marville, 22; Senator Hon. D.W. Boyce, 22; Senator Mrs. I. Sandiford-Garner, 24; Senator the Hon. H. L. Benn, 24.

RESUMPTION

ORDER NO. 3 (resumed)**ORDER NO. 2 – RESOLUTION TO TAKE NOTE OF****AND APPROVE THE BARBADOS NATIONAL
HIV/AIDS POLICY – A FRAMEWORK FOR**

ACTION.....26

Senator the Hon. Miss M.P.A. McCLEAN, 26, 27, 50; Senator Miss H. E. Thompson, 28, 29, 31, 32, 33, 34, 35; Senator Rev. P. Millington, 35; Senator Mrs. P. Inniss, 38, 41, 42; Senator the Very Rev. H. E. Crichlow, 42, 43; Senator J.A.C. Hutson, 45; Senator the Hon. H. L. Benn, 45, 46; Senator Miss K.F. Ifill, 47; Senator D. Griffith, 47; Senator Hon. D.W. Boyce, 48; Senator Mrs. V. I. Sandiford-Garner, 49.

ORDER NO. 2 – RESOLUTION TO TAKE NOTE AND**APPROVE THE BARBADOS NATIONAL
HIV/AIDS POLICY – A FRAMEWORK FOR**

ACTION.....51

Senator the Hon. Miss M.P.A. McCLEAN, 51.

SUSPENSIONS.....10, 26.

ADJOURNMENT.....51

Senator the Hon. Miss M.P.A. McCLEAN, 51.

SPEAKERS IN THIS ISSUE

BENN, Senator the Hon. H. L.

BOYCE, Senator Hon. D.W.

CHANDLER, Senator Dr. F.L.

CRICHLLOW, Senator the Very Rev. H. E.

GRIFFITH, Senator D.

HUTSON, Senator J.A.C.

IFILL, Senator Miss K.F.

INNISS, Senator Mrs. P.

MARVILLE, Senator R.O.

McCLEAN, Senator the HON. MISS M.P.A.

MILLINGTON, Senator Rev. P.

NEWTON, Senator the Hon. V.E.

SANDIFORD-GARNER, Senator Mrs. I.

SANDIFORD-GARNER, Senator Mrs. V. I.

THOMPSON, Senator Miss H. E.

TROTMAN, Senator Sir ROY

DISCLAIMER. *This transcript was prepared with the assistance of artificial intelligence tools and is provided for reference only. It has not been reviewed, verified or approved by the Hansard Department of the Parliament of Barbados and does not constitute an official parliamentary record. It may contain errors or omissions, including inaccuracies in wording or speaker identification. For authoritative quotations or confirmation of proceedings, consult the official Hansard record when available.*

EDITORIAL NOTES — NOT PART OF THE REPORT

Prepared with the transcript; for checking against the recording and the Minutes.

EDITORIAL QUERIES

Points noted while preparing this report from the edited transcript. The text has not been altered except where stated.

Q1. Order No. 3, Senator the Hon. H. L. Benn. The opening sentence of Senator Benn's speech ('Mr. President, I rise to make a very brief comment in support of this Bill before us.') appears twice in the source, either side of the take-slip at 3.30 p.m. The first copy (about 17 words) has been left out. Please confirm.

Q2. Order No. 2, Resolutions on HIV. Both Resolutions are headed 'ORDER No. 2' and both headings give the title of the Barbados National HIV/AIDS Policy, although the first Resolution debated and agreed to was the one approving the National Strategic Plan for HIV Prevention and Control 2008-2013. The Papers list the document as the 'Barbados National HIV Policy - A Framework for Action'. Printed as in the source.

Q3. Order No. 4, Committee. Senator Marville was appointed Chairman of Committee, but the source then records 'MADAM DEPUTY PRESIDENT in the Chair', a speech by 'Mr. CHAIRMAN', and 'Mr. PRESIDENT' resuming the Chair, although the Deputy President was presiding at that time. Printed as in the source.

Q4. Suspension, about 3.45 p.m.. The speech heading for the motion to suspend reads 'Senator the Hon. Miss SENATOR the Hon. Miss M. O. P. McCLEAN' and is followed by '...'. Printed as in the source.

Q5. Speech headings, Leader of the Senate. The Leader's initials appear as 'M. P. O.', 'M. O. P.' and 'M.P.A.' in different speech headings; Senator Benn appears as 'H. L.' and 'H. LaV.', and Senator Inniss as both 'Mrs.' and 'Miss'. Printed as in the source.

Q6. Papers. A take-slip reading '10.20 a.m.' appears after the Papers, although the Senate met at 11.10 a.m. Printed as in the source.

Q7. Order No. 3, third reading. The Bill is cited on third reading as the 'Banks (Taxes on Assets) (Repeal) Act, 2008'; the Bill is elsewhere the Banks (Tax on Assets) (Repeal) Bill, 2008. Printed as in the source.

DEBATE SUMMARY

(Editorial summary — not part of the record.)

The Senate met on Wednesday, 18th June, 2008 at 11.10 a.m., with the Deputy President, Senator Miss K. F. Ifill, presiding at the opening; prayers were led by Rev. Father Errington Massiah. Apologies were received from Senator Sir John Stanley Goddard, Senator the Hon. A. B. Walters and Senator D. McD. Alleyne. The Leader of the Senate, Senator the Hon. Miss M. P. O. McClean, laid seven papers, among them the Excise Tax (Rate of Tax) Order, 2008, the Barbados National HIV Policy - A Framework for Action and the National Strategic Plan for HIV Prevention and Control 2008-2013. Standing Order 45(2) was suspended, and the Banks (Tax on Assets) (Repeal) Bill, 2008 and the Civil Aviation (Amendment) Bill, 2008 were read a first time.

Senator Miss H. E. Thompson rose on a point of privilege to object that the Opposition, with only two Senators present, had learned only on arrival which items would be debated, and called for a protocol of advance notice between the Leaders of Government and Opposition Business. Senator McClean replied that the Order Paper had been circulated and that a protocol already existed; Senator the Hon. V. E. Newton added that the two HIV/AIDS items would take a whole sitting. The Deputy President ruled that the matter had been fully ventilated and proceeded with business.

Under Order No. 4, Senator McClean moved the second reading of the Civil Aviation (Amendment) Bill, 2008, which allows the Minister to delegate functions to the Director of Civil Aviation so that Grantley Adams International Airport operates in line with the Chicago Convention and audits such as those of the United States Federal Aviation Authority. Senator Thompson supported it but questioned the cost to the region of the security agenda that followed 9/11; Senator the Hon. H. L. Benn and Senator D. Griffith also supported it. The Bill passed all its stages.

After a suspension, Senator McClean moved the second reading of the Banks (Tax on Assets) (Repeal) Bill, 2008 (Order No. 3), explaining that the tax was no longer needed now that a Deposit Insurance Fund protected depositors, and contrasting commercial banks with credit unions. Senator Thompson said that part of the banks' gain should support small and medium-sized enterprises; Senator Dr. F. L. Chandler welcomed the Government's stated intention to act on benefits not passed on to customers; Senator Sir Roy Trotman said he was yet to be persuaded that the tax should be repealed and was reminded by the President of the Standing Orders on language; Senator R. O. Marville said banks used fees to match costs. Senator the Hon. D. W. Boyce explained that the Deposit Insurance Scheme covered deposits up to \$25

000, and Senator Mrs. V. I. Sandiford-Garner and Senator Benn supported the Bill, which passed all its stages.

Under Order No. 2, the two Resolutions to take note of and approve the National Strategic Plan for HIV Prevention and Control 2008-2013 and the Barbados National HIV Policy were debated together on Senator McClean's motion; she explained that oversight had been placed in the Ministry of Family, Youth Affairs, Sports and the Environment and stressed the role of the family. Senator Thompson recalled her own decision in 1998-99 to give anti-retroviral drugs to all HIV-positive pregnant women and called for a protocol in the private sector and amendment of the law on a matter she had raised for ten years. Senator Rev. P. Millington spoke of God's laws;

Senator Miss P. Inniss cited figures that only 16.5 per cent of males saw a doctor regularly; Senator the Very Rev. H. E. Crichlow, Senator J. A. C. Hutson, who congratulated Dr. Jacobs and her team, Senator Benn, Senator Ifill, Senator Griffith, Senator Boyce and Senator Sandiford-Garner, who noted that only two per cent of adults had been tested, also spoke.

Senator McClean replied, asking all to pledge to help contain the spread of HIV, and the Resolution on the National Strategic Plan was agreed to; the second Resolution, on the National HIV Policy, was then moved without further debate and agreed to. On her motion the Senate was adjourned sine die, the President congratulating Senators on the level of the day's debate.