

LEGISLATIVE COUNCIL

FRIDAY, 23RD NOVEMBER, 1951

The Council met at 2 p.m., His Excellency the Governor, Sir Charles Woolley, K.C.M.G., O.B.E., M.C., President, in the Chair.

PRESENT :

The President, His Excellency the Governor, Sir Charles Campbell Woolley, K.C.M.G., O.B.E., M.C.

The Hon. the Colonial Secretary, Mr. J. Gutch, O.B.E.

The Hon. the Attorney-General, Mr. A. C. Brazao (Acting).

The Hon. the Financial Secretary and Treasurer, Mr. W. O. Fraser (Acting).

The Hon. C. V. Wight, C.B.E. (Western Essequibo).

The Hon. Dr. J. B. Singh, O.B.E. (Demerara-Essequibo).

The Hon. Dr. J. A. Nicholson (Georgetown North).

The Hon. W. J. Raatgever (Nominated).

The Hon. V. Roth, O.B.E. (Nominated).

The Hon. C. P. Ferreira (Berbice River).

The Hon. T. T. Thompson (Nominated).

The Hon. G. A. C. Farnum, O.B.E. (Nominated).

The Hon. D. P. Debidin (Eastern Demerara).

The Hon. J. Fernandes (Georgetown Central).

The Hon. W. O. R. Kendall (New Amsterdam).

The Hon. A. T. Peters (Western Berbice).

The Hon. W. A. Phang (North Western District).

The Hon. G. H. Smellie (Nominated).

The Hon. J. Carter (Georgetown South).

The Hon. L. A. Luckhoo (Nominated).

The Hon. W. A. Macnie, C.M.G., O.B.E. (Nominated).

The Clerk read prayers.

The minutes of the meeting of the Council held on Friday, the 16th of November, 1951, as printed and circulated, were taken as read and confirmed.

ANNOUNCEMENTS

SELECT COMMITTEE TO CONSIDER SUMMARY JURISDICTION (OFFENCES) BILL

The President: Hon. Members, in pursuance of the suggestion made during the Committee stage at a recent meeting of the Council on the subject of the control of loudspeakers at public meetings, I have appointed the following Select Committee of the Council to report on the matter:—

The Attorney-General (Acting) Chairman,
The Hon. D. P. Debidin,
The Hon. John Fernandes,
The Hon. G. H. Smellie, and
The Hon. John Carter,

BUDGET STATEMENT, 1952

The Financial Secretary & Treasurer: With your permission, Sir, I desire to inform the Council that I propose to present the Budget Statement and the draft Estimates of Expenditure for the year 1952 at the next meeting of the Council to be held on Wednesday, 28th November.

PRESENTATION OF REPORTS AND DOCUMENTS

The Colonial Secretary laid on the table the following documents:—

The Parcel Postage Surface Rates (Great Britain, Northern Ireland and beyond and H. M. Forces) Regulations, No 31 of 1951.

GOVERNMENT NOTICE

INTRODUCTION OF BILL

The Attorney-General: I beg to give notice of the introduction and first reading of a Bill intituled—

“An Ordinance to validate the filling of returns by certain Life Assurance Companies, and further to amend the Life Assurance Companies Ordinance, 1930, by enabling the Registrar to extend the time within which returns may be filed by Life Assurance Companies.”

UNOFFICIAL NOTICES

SALE OF DRUGS AND POISONS

Mr. Farnum gave notice of the following motion:—

“WHEREAS Ordinance No. 30 of 1951 being “An Ordinance further to amend the Tax Ordinance, 1939” was passed in the Legislative Council on the 15th of June, 1951, making provision for the granting upon application of licences for selling drugs and poisons under the Pharmacy and Poisons Ordinance, Chapter No. 103;

And Whereas during the debate on the said Ordinance there were expressions of deep concern and sympathy for a number of persons in a particular category; to wit, those having had over 20 years experience, either as Sicknurse and Dispenser

attached to estate Hospitals or who have been practising under qualified druggists and medical practitioners continuously for over 20 years; since such persons might be refused a licence to sell drugs and poisons;

And Whereas this class of persons number about 12 and in charge of and or are proprietors of drug stores in various parts of the Colony and have been rendering humanitarian service to the community where their drug stores are situated;

Be It Resolved that this Honourable Council recommend to Government the early introduction of such legislative measures as would permit the aforesaid class of persons to sell drugs and poisons under all of the schedules to the Pharmacy and Poisons Ordinance, Chapter 103.”

ORDER OF THE DAY

TRAINING MIDWIVES FOR RURAL AREAS

Mr. Debidin: I beg to move the following motion standing in my name on the Order Paper:—

“BE IT RESOLVED that this Honourable Council recommend to Government the very early establishment of facilities for the training of a sufficient number of women drawn from the rural areas of the Colony, particularly of the remote districts, in a course of midwifery, practical and theoretical, with a view to their being registered as midwives;

“And be it further resolved that this Council recommend the appointment of a Select Committee to consider all the details involved by the aforesaid recommendation, and report thereon to this Honourable Council as early as possible.”

I should like to point out that the necessity for this motion arose about a year ago when I discovered, as a result of a case I had in the Mahaicony Magistrate's Court, that there was a considerable practice for midwives in the Mahaicony Creek district where there is a large resident population. I found that there were no certified midwives to give attention to expectant mothers and so on. An old lady or “grannie,” as they are sometimes called, was prosecuted by the Police, but no evidence was led

against her. It was clearly a case of doing something against medical legislation, but when the facts were related, the Magistrate took a humane view of the matter and expressed the opinion that her actions were rendered necessary because of the absence of midwifery attention in that district. Since then I have made extensive enquiries not only around the Creek areas in Demerara but in other districts of the Colony, and have discovered that there is a serious dearth of midwives in some of these areas.

I have also learnt from the Medical Department that there are about 800 midwives in the Colony, and that nearly 75 per cent of them are in Georgetown and New Amsterdam. Taking the figure of 800 with the Colony's population of 425,000 people, regarding one-third of the population as young people and children and, 50 per cent of the female adults as possible maternal cases, we would have one midwife for every 230 persons. This position becomes all the more acute when it is realised that, in accordance with the reports of the Medical Department, nine-tenths of the Colony's population reside in the rural districts.

The President: Is the hon. Member correct?

Mr. Debidin: I think I am wrong; I think the figure is four-fifths. That is how they have it here, but I fell into an error. About four-fifths of the population live in the rural areas, and we have just about 200 midwives in those areas. It will therefore be seen that the number of persons to each midwife is considerably higher than the 230 mentioned before. In the creek areas of which I have particular knowledge, there are about five nurse-midwives, three of whom are being subsidised by the Infant Welfare and Maternity League. The population of these creek areas is something like 20,000 people, and one can appreciate how inadequate these five midwives are. Apart from this insufficiency in number, unless an expectant mother is within easy reach of

a midwife or is hospitalised, there are sometimes fatal consequences before she receives proper attention.

The vital statistics for these areas show that in 1950 there were 16,985 births as against 6,239 deaths. In the preceding four years the births were 17,137; 16,612; 15,209 and 13,430—going backwards. One sees at a glance that there has been a steady increase in the birth-rate, except for last year when it went down—by a few hundred. I mention these figures because they do show that with an increase in the birth-rate there is need for an increase in the service by midwives.

There is one last thing I wish to mention and that is the falling mortality rate which is, no doubt, due to the services given by the Medical Department. The rate has been falling steadily, and at present the average is about 10 per thousand. In 1946 alone it was reduced from 130 to 82 per thousand. Nevertheless, the mortality rate in maternity cases is still considerable in these areas.

There are, in this Colony, 37 nurse-midwives who are being subsidised, and in this respect I desire to read a passage from the Report on the Medical Department for the year 1946. I think this is the only extended report given by this Department within the last few years, and I should like to quote the following from page 7 of this document:—

".....The policy of the Infant Welfare and Maternity League has always been to subsidise midwives only in districts in which the births are considered too few to maintain independent private midwives, and to withdraw them from districts to which health visitors have been appointed. It is impracticable for the League to subsidise midwives to many areas with very small scattered populations, where there is insufficient work to justify such subsidies. A state domiciliary nursing and midwifery service conterminous with the field of operation of the Medical Service is an ideal not yet realised."

The remote districts in the Colony—like the upper reaches of the Mahaica

and the Abary Creeks, the North West District, the Demerara River district and so on—are areas in which the Government would hardly want to post midwives and pay a subsidy to them under that policy, I have, therefore, considered how this difficulty can best be overcome, and in discussion with many persons established in these areas the suggestion has been put forward that if Government is prepared to undertake the necessary expenditure for a period of about two years, we would find female members of prominent families in these areas willing to come to Georgetown and undergo the necessary training as midwives, in order to return to their people and render continuous service. That would obviate all the difficulty in having to send outsiders who are often unwilling to serve in those remote areas. While the residents of the areas are not anxious to make a living from midwifery they would be willing to study it as a social welfare service and to assist mothers in both the ante-natal and post-natal periods.

We have had teachers coming into Georgetown for short periods in order to receive special training in one subject or another, and I think arrangements could be made in a similar way to bring a certain number of female residents from the areas in question and give them the necessary training in midwifery. I feel that too much cannot be done to provide such a service for the women-folk of these rural areas, and the suggestion I have made would, in other words, provide a service for these areas by their own people. Further, it is understood that at the Public Hospital, Georgetown, there are not sufficient midwives in the maternity wards, and I wonder whether that is due to a shortage of midwives. While there are 800 registered midwives, some are absent from the Colony while others are, perhaps, not in active practice. I do ask that a Committee be appointed to examine the various aspects of the motion and

to go into the possibility of having these particular people trained in order to provide a more adequate service for the remote areas of the Colony in particular.

Mr. Phang : I desire to second the motion and to mention that the North West District is one of the remote areas which should be given consideration in this respect. The district has a small population, and we need some people there with a knowledge of midwifery. There are lots of women in the district who would be very glad to come to Georgetown for instructions in midwifery so as to be able to go back and serve their people.

Mr. Farnum : I recollect that the same difficulty arose some time ago in the remote district known as Santa Rosa Mission where there is a large settlement of Amerindians and half-breeds, and Government overcame the difficulty by getting a woman in the area who had a primary education, to come to Georgetown for training as a midwife. She afterwards returned to the district and gave very satisfactory service. Perhaps Government will investigate that aspect and adopt a similar course.

The Colonial Secretary : I had hoped that some of the hon. Members who are doctors, and also members of the Medical Advisory Committee, would have been here today. I observe that one has just come in. First of all I would like to say that the Administration is entirely in sympathy with the spirit of the motion proposed by the hon. Member, in that he is anxious that there should be qualified midwives available to all sections of the population everywhere. I should like in the first place to correct a few of the hon. Member's figures which did not seem to tally with those given to me by the Medical Department. I daresay that his figures were obtained some days prior to mine, but if I may refer to the figures given to me in the Schedule here it seems that the total number of

practising midwives on the register in 1951 for the whole Colony was 755. Of this total 317 were working outside of Georgetown and New Amsterdam. I think also that in the preamble to his motion and also in his remarks the hon. Member has tended to underestimate the service of midwives available to the population in remote areas.

The figures given to me for the Mahaica district show a total of 11 midwives, 8 of whom are in private practice. One is a Health Visitor and two are subsidized by the Infant Welfare and Maternity League. In the Mahaicony district there are 10, five of whom are in private practice; one is a Health Visitor and four subsidized by the League. So that there is a certain number (one would like it to be greater) of qualified midwives practising in those areas. There are also midwives practising in other river and creek districts. I do not want to read out the whole list of numbers but I am told there are qualified midwives stationed at Mahaica, Charity, Morawhanna, Mabaruma, Bartica, Parika, Potaro, Christianburg, Wismar, Ida Sabina, Orealla, Crabwood creek, Cane Grove, Tumatumari and Mackenzie.

The hon. Member's suggestion is that women resident in those remote districts should be brought down to the training hospitals, of which there are three—one in New Amsterdam, the Georgetown Public Hospital, and the Mercy Hospital in Georgetown — for training in midwifery. The view of the Government medical authorities is that that would in a sense be a retrograde step in that it would mean reducing the quality of the training given, and hence the quality of the midwives who may subsequently be made available for service in the districts. The present system is that women are trained both to be nurses and midwives. They are given the full nursing training and then go on to the section of training dealing specifically with midwifery. To give a certain number of women from the districts training in midwifery only

would mean that they would go back to those remote districts not qualified in the basic training as nurses, hence the people in those remote districts would be exposed to the danger of treatment by women who were not really fully qualified. So there would be the real danger that instead of reducing the incidence of death in maternity cases there might even be some increase.

The present system adopted by the Medical Department, which I hope hon. Members will agree with me is the right one, is that both nursing and midwifery are taught over a total course lasting four years. That system has turned out a steady stream of midwives, and I feel sure that if it is pursued as it is being pursued now, there will be at no very distant date an adequate number of midwives available for the whole Colony, provided they are willing to go and work in those areas. I should like to quote a few figures. Of the three hospitals I have mentioned, which are the only training hospitals available, the Mercy Hospital and the New Amsterdam Hospital together turned out 27 midwives in 1949 and a further 36 in 1950. At the present moment there are 30 midwife trainees at the Public Hospital, Georgetown, alone. Of these 14 are non-hospital employees qualified to practise in the districts, and will presumably go to those districts where they will probably be joined by other hospital trainees who marry and go out to live outside the main towns.

I should like to mention that an attempt has been made to bring more trainees from outside in the hope that they will go back, as the hon. Member has suggested, and work in the districts, but I am afraid that experience has shown that the great majority of the trainees do not go back but prefer to remain in the big towns. If the hon. Member's suggestion were accepted and places were reserved for specific teaching in midwifery for trainees in the districts, to the exclusion of teaching

in nursing, I am afraid that the training capacity of the hospital cannot be enlarged, and it would mean that the places available to persons already qualified in nursing and who would have to take midwifery to complete their course, would have to be cut down, and they would be denied the special training in midwifery which, in the present circumstances, they would go on to take.

There is one other point which I think I should mention, and that is the wider question of reciprocal recognition of standards in medical nursing and midwifery training in the various West Indian Colonies. If this reduced standard of training in midwifery without a general nursing course were introduced here it would mean a reduction in our general standard, and I am afraid it would mean that we would be less likely to have our qualification accorded reciprocal recognition. I mention that for what it is worth. It has been put to me by the medical authorities. I think, therefore, that the policy that has been adopted is the correct one—to give the full four-year course of training in general nursing and midwifery. I feel sure that if this is continued with the efficiency which undoubtedly exists, an adequate service in this most important branch would be provided for the whole Colony. If it is thought that further examination of this matter is required I would suggest that it is not appropriate that it should be made by a Select Committee of this Council, but that it should be dealt with by the Medical Advisory Committee which already exists, and which could go into any suggestions which were made in the course of this debate and pronounce on their practicability.

Dr. Nicholson: The hon. the Colonial Secretary has given a very true picture of the state of affairs as it exists. There is an old adage which says "Things done by halves are never done well." A good midwife must necessarily have a course of training

in general nursing. She should have some knowledge of the faculty of the human body, and anatomy, and she must know something about aseptic and antiseptic methods. I have met some of those old midwives in the days when the medical profession thought that some of them should be trained in midwifery in order to get rid of the "grannies". I met some of them who did not know much about aseptic and antiseptic methods. Some of them used old bits of rags in the place of cotton-wool, and if we were to revert to that old system it would be a retrograde step. Things cannot be done that way, by giving persons from the country districts spasmodic training in midwifery. The result would be that we would be increasing the chances of puerperal sepsis in the rural areas. I think it would be the best thing to encourage qualified nurse-midwives to go into the country districts by increasing their subsidy. I think I am right in saying that for a long time the subsidy has been merely \$15 per month. Government might increase that amount in order to encourage nurse-midwives to go into the remote areas of the country, for I am afraid we cannot entrust our obstetrics to women who are only partially qualified.

Dr. Singh: In order to ease the mind of the hon. Mover of the motion I wish to say that everything possible is being done to appoint nurses to areas where there are none. It must be remembered that a midwife must first be trained as a nurse. Such training does not take a few months, as was the case years ago when a woman could qualify as a nurse-midwife in three months. Today it takes over three years. But the snag is that when these nurse-midwives qualify the subsidy offered to them is so small that they hesitate to accept appointments to outlying districts where they find there is either no private practice or very little. I think the matter should be taken up by the Medical Advisory Committee, and we should also see what can be done to encourage midwives to take up appoint-

ments in remote areas more readily than they do at present. There is a shortage of midwives, but it takes some time to train them. With some encouragement we may get them to take up appointments in remote areas.

The President: One thing this debate has shown is the remarkable progress we have made in this Colony in the provision of midwives. The hon. Mover of the motion has said that there were 15,000 births in the Colony per annum. As a matter of fact the latest figure for 1950 was 18,500 births, and as the Colonial Secretary has told us, there are 755 practising midwives in the Colony. It works out at an average of one midwife to every 23 or 24 births per annum. So that I do not think it can be said that we have not done an appreciable lot to improve this vitally important service. Most of the obstacles in the way of more rapid provision of midwives are, of course, the facilities available. As the Colonial Secretary has said, we have three training hospitals for midwives in British Guiana, two in Georgetown—the Public Hospital and the Mercy Hospital—and one in New Amsterdam, but the number of trainees of course must depend to some extent on the number of births that occur at the hospitals, because if one thing is required more than anything else it is practice, and they must have practice. So that I think it is clear that the hospitals cannot take in any number of women to learn midwifery. They are restricted in a way by the facilities available at the hospitals to train them, and particularly in regard to the practical work.

The other point is that it is vitally important, I agree, that a midwife should also be trained in nursing. That, of course, is all the more important in the rural areas than in Georgetown. We have complaints that in the rural areas there are no doctors, and we want to give dispensers more power, and other people more power. Well that applies very much to midwives. In the rural areas where there are no doctors it is very necessary that they should be fully

trained, not only in midwifery but in nursing. So that I think that any system which did not give them full training, both in midwifery and general nursing, would be retrograde. As the Colonial Secretary pointed out, we are now turning out fully qualified midwives, fully trained as nurses, at the rate of 30 a year, and I suggest to hon. Members that we should not depart from that course, and that if we persist it would not be so very long before we have a fully adequate midwifery service throughout the Colony.

There are certain practical difficulties. One of them is that the qualified midwives who live in the towns will not go into the country districts. I remember discussing this very question at one of our mining centres in the Potaro. In fact the people there complained to me about the absence of qualified midwives in the centre, and I looked into it and found that there had been half a dozen up there from Georgetown, but none of them liked it. The place was strange to them and they were not prepared to stay. I suggested that surely the best thing would be to get one or two of their own people to come to Georgetown to be trained, and that they would go back and set up practice among their own people, but, strangely enough, in that particular case one or two did come down and were trained, but they did not want to go back. They preferred to remain in Georgetown. Those, of course, are little practical difficulties which we have to solve. I do not know if the solution is, as has been suggested by one hon. Member, that we should subsidize midwives rather more heavily to go into the rural areas, and whether that would work. In the case of the Amerindians I think we have three under training, which is a good thing. I am quite sure they will stay in their villages, which will make a big difference. I do not know what ways and means there are to speed up what we all wish to see, but as has been suggested, I think that in the light of this debate, and subject to what the hon. Member will say in reply, the matter

might be referred to the Medical Advisory Committee to consider and report whether anything more can be done than is being done at present.

Mr. Debidin: I do appreciate the suggestion to refer this matter to the Medical Advisory Committee, but I was wondering whether it would not be a case of appealing from Caesar to Caesar. It seems to me that the Medical Advisory Committee considered this matter, and that the views expressed by the hon. the Colonial Secretary are the result of the advice of the Committee.

The Colonial Secretary: That is not the case. This matter has not yet been referred to the Medical Advisory Committee. Perhaps it should have been, but it has not yet been.

Mr. Debidin: I am glad to hear that. I would just like to remark, however, that much as I like the saying that "half a loaf is better than no loaf at all," or "things done by halves are never done well," I would like to mention that in the case of the remote areas I am thinking of, it is not a question of halves at all, but of nothing being done, and that is why I regret very much Government's opposition to the motion. It seemed at first that it was a suggestion to which Government would have lent the greatest amount of co-operation, because it is clear that during all these years the districts to which I have referred have not had the benefit of any midwifery service at all. I am referring to the Mahaica and Mahaicony creeks. It is four hours' travelling from the roadway to central Mahaicony where there is a nurse-midwife stationed, and it is impossible to get her when an emergency arises. The "grannies" have been operating successfully up to now, in spite of what has been said about the use of rags. I do not think that in these enlightened days they would use rags. Nevertheless the "grannies" are operating, and I would expect that Government would try to eliminate that practice as not being in keeping with the true standard referred to

by the hon. the Colonial Secretary. Even though he feels that the standard might be lowered by the fact that midwives would not have nursing qualifications, I feel that we could get over that by awarding a lower certificate in midwifery for partial training.

The real point which has been overlooked is that at this moment we are finding that, as a result of the D.D.T. campaign and other medical aids, the Colony's birth-rate has increased so considerably that the midwifery service must be commensurately increased in order to provide an adequate service for the remote areas. I think that in the case of those districts it would be better to have half a loaf than no bread at all. Let the Committee go into the whole matter and see what arrangements can be made to train young women in those areas in midwifery. Two of these persons can come to Georgetown and then arrangement can be made for giving them a full course of training in midwifery. After all, at the Queen Charlotte Hospital, today, that is only a six-month course. There are several young women residing in the river districts of this Colony who have Junior and Senior Cambridge certificates, and if they can come forward they would be able to get through the training in midwifery within a normal time. On the other hand we may get some of them who are prepared to take the full course in both nursing and midwifery. We are spending a considerable amount of money on scholarships for people to go out of the Colony and study agriculture and other things, but what better expenditure can be made by this Colony than one which will provide a valuable service to the womanhood of the country and also tend to reduce our infantile mortality?

I am sorry the figures I quoted have not been accepted, but I lay them over to show how the 37 midwives referred to are distributed. They were given to me by the very Medical Department concerned. It has been also shown that these midwives

are all residing at the top of the districts—by the roadway and far from the remote parts. A launch takes four hours to get to the upper reaches of a creek and four hours to get back, so that if a nurse is wanted during the night it would be a catastrophe for her to leave a central area and travel to the remote parts. The nurse-midwives who go from Georgetown to these areas have to be subsidised not only because they sometimes have to travel by night, but because they have to hire houses and servants, and so on. They are also unwilling to serve in these remote areas because they lose the various attractions of the City and have to encounter mosquitoes and other disadvantages in the country. I am trying to avoid illegal practice by "grannies" in these areas and to give the people there adequate and up-to-date service.

If the Advisory Committee to the Medical Department would go into this matter I would have no objection at all. I would ask, however, that the discussion of the motion be resumed when the report is made. I have here a telegram which was sent to me yesterday by S. A. Joseph, a resident of the Mahaicony Creek area, pointing out that the residents there are clamouring for relief in this matter. It is an unsolicited telegram and shows exactly how the people feel. It has resulted from the fact that the motion was published in the newspaper last Thursday, and I can do no better than to hand it to the Council. As I have already stated, I have no objection to this motion being referred to the Medical Advisory Committee, and would ask that the discussion be resumed when the Committee's report is received.

The President: Very well; the motion will be referred to the Medical Advisory Committee of this Council.

MORE LORRY LICENCES FOR DEMERARA-BERBICE AREA

Mr. Fernandes: I rise to move the motion which appears under my

name on the Order Paper and which reads as follows:—

"WHEREAS there is considerable increase in the production of rice in the area between the Demerara and the Berbice Rivers;

"Be it resolved that this Council recommend to Government the early increase in the number of lorry licences issued in this area."

I would just like to say a few words in support of the motion, since it is unnecessary, I think, for me to say very much on it. The situation on the East Coast—between Georgetown and Rosignol—as regards road transport and, as a matter of fact, transport generally, has been deteriorating continuously within the last few years. More and more land is being brought into production in this area, and there is every likelihood that we would have serious congestion if early steps are not taken to provide for the licensing of more lorries in the area. I think it is well known to everybody that the East Coast railway, run by the Transport and Harbours Department, is unable to cope with the traffic we have at present. As Chairman of the Rice Marketing Board I am pestered each year during the rice season by persons who find it difficult to get their rice and padi transported. I think every Member of this Council will agree that we should not do anything that would tend to hinder production in this Colony.

The law, as it exists at present, permits the licensing of only four lorries in the area, but there is a proviso in the Ordinance which, if I interpret it rightly—I am not a lawyer—permits the Governor in Council to grant further licences if it seems fit. I am not sure whether that is the correct interpretation, but if it is, then the case for this motion has been largely answered. But, it is because of the fact that there has been a very strong adherence to the law, so far as I know, as regards the issuing of licences in this area, that I have been prompted to bring this motion. I think it is a very simple motion. The relevant facts

are well known to every Member of this Council, and therefore I am not going to take up any more time in moving it. I shall just move, formally, that the motion be adopted.

Mr. Luckhoo: I desire to second this motion which has been so very ably moved by the hon. Member for Georgetown Central. The facts he has stated are, I believe, correct. It is within my own knowledge that an application was recently made to the Transport and Harbours Department for facilities to carry wood along the East Coast for the purpose of burning bricks, and also for the building of houses on several estates where housing schemes are in being. In spite of the fact that every assistance was offered by the Managers of the estates concerned, the Transport and Harbours Department admitted that it could not carry out its obligation for transporting the materials. I therefore think this motion should commend itself to hon. Members of this Council, because it seeks to obtain an increase in the number of lorry licences for the area, such as the Governor in Council may deem fit, and because the justice of the case demands that there should be an increase within this particular area.

Mr. Peters: I also join in commending to this Council the wisdom of accepting this motion. I represent the people who reside between the Abary and the Berbice rivers, and I know of the very urgent clamour that the people in those parts are making for quick transportation of their rice before the rainy season comes upon us. In these past few weeks we have been having very fair weather, but we are aware of the fact that within the last few days the rain has been playing an overture and reminding us that very soon it would play a symphony. Therefore, the padi to be removed from the fields might be flooded if it is not quickly removed. It is no use our speaking from time to time about increased production when, as a body, we are not prepared to do what is necessary in the face of an emergency.

I join very heartily in commending the motion.

Mr. Debidin: This question of increase in lorry licences was the subject of discussion by the Transport and Harbours Department Advisory Committee with the Prescribed Authority roughly a month ago. I should like to point out what the legal position is without having the Ordinance before me—and I must complain that as one of the legal Members of this Council I am not properly treated by not having all the Ordinances and so on put before me, and therefore I have to bother other Members in order to get what I want. The 1946 Ordinances are not here, and I feel that Members of this Council ought to be given every facility in order that they can fulfil their duties properly. Under the 1946 Ordinance—No. 21 of 1946—there must be fixed legislation as regards the number of vehicles allowed to operate in every area in which there is a railway service. In the case of the East Coast, Demerara, the number of goods transportation licences for vehicles has been limited to four, and the Prescribed Authority has been issuing this number within recent years.

This motion refers to the area between the Demerara and the Berbice rivers, so that I need not worry with the other districts in Berbice. In so far as the need for providing more transportation facilities for the rice industry is concerned, there has been accepted the principle of granting zonal licences which at one time were thought not to be included in the four licences which the Ordinance limits the power of the Prescribed Authority to grant. It has been found in the Schedule to the Ordinance, however, that the definition of "licence" to be granted to goods transportation vehicles is so wide that it includes any part of the area between Georgetown and Rosignol. The result is that the many zonal licences granted are now deemed to be in excess of what the Ordinance provides for. It seems to me that since power has been given

to the Governor in Council to grant any number of licences in excess of what the Ordinance provides for, the Governor in Council would have to regularize that aspect of the matter.

At the last meeting of the Advisory Committee held recently, however, one of the Members—the Mayor of Georgetown then acting for the hon. Nominated Member, Mr. Smellie—moved a motion, which was carried by the majority, that the number of goods transportation licences be increased to ten so far as this particular area is concerned, because there are more than ten applicants for licences at various points. So far as the Crabwood Creek area is concerned, the policy has been accepted for granting licences only for that part in which the road has been made up. That being so, it seems to me that all applications must be taken on their merits, since in the case of the area between Georgetown and Rosignol the question of the transportation of goods by railway must be taken into account. That is why the Director of Public Works, who is a member of the Advisory Committee to the Transport and Harbours Department, has to have his say, and each application is taken on its merits. So far as this motion is concerned, the position seems to be that if it is carried, the Governor in Council must give its sanction also because only the Governor in Council can implement it.

The Advisory Committee of the Department would have to be consulted, but the matter would still have to be dealt with on its merits. In view of the fact that there has been an increase in the number of vehicles between Georgetown and Rosignol, I see no objection to the motion, because it is not asking for any definite number or place in the area between the Demerara and the Berbice rivers. Government must take into consideration the necessity for providing proper transportation facilities for the rice producers within the area, and I know that Government will give full consideration to that aspect of the matter.

Mr. Smellie: I think the hon. Member for Eastern Demerara has set out the position clearly and accurately. I would like to say, however, that I do not think we can go on indefinitely cramping the expansion of the rice industry in order to bolster up the traffic of the Transport and Harbours Department, or to safeguard the roads which should be in much better repair. I think it is a case where two horses are operating in opposite directions. The Director of Public Works is opposed to the granting of additional licences on account of the deteriorating effect they would have on the East Coast roads, and the General Manager of the Transport and Harbours Department is opposed to their being granted owing to the adverse effect they would have on the revenue of the Department. I do not think we can go on cramping the development of industry for these two reasons. There are solutions which should be considered, and perhaps we can grant temporary licences during the peak period of the rice crops for a certain number of additional lorries.

The Colonial Secretary: As the last two hon. Members have pointed out, there are really two aspects to this question. One is the question of granting licences for operation over the whole stretch of road between Georgetown and Rosignol, and I will deal with that aspect first. As the hon. the Fifth Nominated Member has said, there are, of course, two factors which do weigh with the Administration in this matter. One is the question of taking traffic away from the railway which we know only too well has a deficit which hardly bears contemplation. The question of increasing the fares hardly bears contemplation either. The other question is the question of the roads which, having been built of burnt earth, cannot stand up to lorry traffic without getting in a very much worse condition than they are at present. On the other hand, as the hon. Mover of the motion rightly mentioned, I think we all agree that nothing must be done that would cramp or hinder the increased production of rice and other

commodities which we have so often said are vital to the country. What we have been doubtful about is whether in order to get the rice and padi away from the area mentioned, it is really necessary to grant more licences for lorries to operate between Georgetown and Rosignol. That is the question we do not feel quite convinced about. The General Manager of the railways maintains that his service can get the rice away from the rice-growing areas. As a matter of fact, he maintained in a discussion last Friday that there were areas which were only served by his lines.

Hon. Members have mentioned another aspect of the matter—the question of area or zonal licences. We are certainly convinced that during the rice harvesting season particularly—and the hon. Member's motion does specifically mention the rice industry although it is not confined to any particular period—there is a case for the granting of additional lorry licences to enable padi to be got away from the fields to the mills, and for that reason instructions have already been given as a result of the motion, that licences should be freely issued for that purpose during the last quarter of the year when the main harvesting season takes place. That ruling will apply not only to lorries which operate under licences to ply for hire between Georgetown and Rosignol and in other parts of the Colony, but also to lorries which have been licensed for the owners own business in these areas. We do want to meet the need for getting padi away from the fields. As regards the other question of additional general operating licences, I am afraid that we are not altogether convinced that we would be justified in the present circumstances in granting them.

Mr. Wight: It would appear on reference to section 71K of the Motor Vehicles and Road Traffic Ordinance, No. 21 of 1946, that the additional licences being requested might be granted without reference to the

principle, or to the Governor in Council as provided in section 71H. The duration of licences, is dealt with in section 71K. of the Principal Ordinance: which states:

71K. (1) The period for which a goods transportation licence may be granted shall be for such period, not exceeding two years, as may be stated in the licence.

(2) With a view to enabling goods vehicles to be used temporarily—

- (a) for the purposes of a seasonal business, or
- (b) for the purposes of the execution of a particular piece of work, or
- (c) for any other purpose of limited duration, a goods transportation licence may be granted for a period less than a year.

It seems that a seasonal or regional licence for particular purposes may be granted under this section without reference to the Governor in Council.

Mr. Debidin: To a point of correction! The whole effect of that section is limited by another section which specifically provides that not more than four goods traffic licences shall be issued for the year with which the hon. Member's motion deals.

Mr. Wight: I do not know about being corrected, but I will read the section referred to by the hon. Member. It is section 71H which states:

71H. (1) The Prescribed Authority under this Part of this Ordinance shall have power and be charged with the duty of granting goods transportation licences in respect of goods vehicles used for the purposes referred to in sub-section (1) of section seventy-one G of this Ordinance.

(2) Subject to the provisions of sub-section (2) of section seventy-one K of this Ordinance, goods transportation licences shall not, except with the prior approval in writing of the Governor in Council, be issued for the carriage of goods for hire or reward—

- (a) in respect of more than four goods vehicles in the area between Georgetown and Rosignol, or
- (b) in respect of more than three goods vehicles in the area between Vreed-en-Hoop and Parika.

Paragraph (a) of this section limits the number of vehicles to four, but that number may be increased with the approval of the Governor in Council.

The President: I think the point is rather academic.

Mr. Fernandes: The law is there, and the hon. Member for Western Essequibo is perfectly correct. It will be noted that my motion is peculiarly worded. It does not ask for an amendment of the law; all it asks is for an amendment of the administration of the law. It does not say so directly but it is obvious that that is what it means. What is in the law, or what is possible under the law, is an entirely different thing from what is possible in the administration of that law. In this case there is a Committee which administers the law. We have heard from members of that Committee that they are largely influenced in their determination to keep the number of those licences down by two circumstances. First of all the Director of Public Works is a member of the Committee, and I daresay he goes there and says definitely that he will not recommend any more licences, and he will oppose it bitterly. That is nothing new to me because, when I was a member of the Public Works Advisory Committee, a similar situation arose on the Courtyne Coast, and the Committee decided to recommend that the number of licences should be increased. In that case the vehicles were not for hire but were required by the owners for the transportation of their own produce. The attitude of the Director of Public Works on that occasion was that the Committee's decision was quite all right, but he would inform Government

that he was definitely opposed to the issuing of those licences.

We find the same situation today as regards the licensing of vehicles on the East Coast. In this case we have the General Manager of the Transport Department who fears a drop in the amount of freight carried by the railways. I do not wish to go into details because I am satisfied that the need for an increase of these licences is well known to everybody, as it is becoming increasingly difficult to get the Transport Department to handle, not only rice but any produce at all. There are certain items which are imported into the Colony for undertakings along the East Coast railway line, and when those articles arrive it takes a number of days to have them discharged. It is no secret that coal brought to the Colony for sugar estates on the East Coast has remained in lighters for over a month on some occasions. Today the position has become very serious because demurrage on those lighters is so heavy that by the time the Transport and Harbours Department is able to discharge the lighters the amount of demurrage is almost equal to the value of the coal.

Some time ago I had some stuff placed on lighters for carriage to the East Coast, and an undertaking was given that if it was got there at the prescribed time it would be removed in two days. It was got there a day ahead of time, but instead of two days it actually took 11 or 12 days to get the stuff out of the lighter. There is general congestion in the handling of cargo by the Transport and Harbours Department on the East Coast railway. The hon. the Sixth Nominated Member (Mr. Luckhoo) has just given me some information. He says he approached the General Manager of the Transport Department about the transportation of some wood for the building of houses on the estate, I believe, and he has it in writing from the General Manager that he was sorry he could not provide the necessary trucks.

The hon. the Colonial Secretary says that there are two aspects of this matter—the aspect of the road and the aspect of the revenue of the Transport Department. As I see it there is only one aspect—the aspect of crippling increased production. People who have gone to the trouble of producing more now find that the more they produce the greater their difficulties become; the more difficult it is for them to have their padi transported to the mills and their rice transported to Georgetown. The Colonial Secretary has pointed out that the General Manager of the Transport Department was at pains to show that some of these areas are served only by the railway. There are no roads, therefore I take it that the people bring their padi out by water and put it alongside the railway line. That statement by the General Manager supports my motion because, by relieving the pressure on the Transport and Harbours Department from areas which are served by roads, it enables the Department to serve those people who, because of the lack of roads, are entirely dependent on the railway service.

As long as we fail to relieve the pressure where it is possible to do so in areas served by roads, those people who have no other means of transport than that provided by the Transport Department, will continue to suffer as they are doing now. I wonder if the hon. the Colonial Secretary would like me to send over to him every person who walks into my office and takes up my time with complaints of damage to produce because it cannot be removed. I recall that when I was a member of the Transport Department Advisory Council someone brought a claim for damages for the loss of padi destroyed by fire while lying alongside the railway line awaiting transportation. That was a long time ago when production was not anything like what it is today.

The situation is becoming increasingly worse, and I consider* the time

opportune for me, as a Member of this Council, and one who would like to see the rice industry progress unhindered, to impress upon Government that it should no longer continue its policy of protecting the Transport Department to such an extent as to cause unnecessary hardship to the people who are producing rice and other articles on which the economic life of British Guiana depends. We must do nothing to hinder production. These are the little things that irritate those who produce, and hinder progress along that line. I do not think I need say much more, because the motion speaks for itself.

The question of a temporary licence is one which I think I should say something about, because it seems that Government expects a person to purchase a lorry to be used only three months in a year. It sounds quite nice, but in practice it just does not work. The last point made by the hon. the Colonial Secretary was that the General Manager of the Transport and Harbours Department said he could handle the traffic up to a point and that all that was required were zonal licences. I suppose that if Government issued a zonal licence to a person to transport rice as far as Kitty the Transport Department would be happy to run a train to Kitty to bring that rice into Georgetown, or perhaps it might run a train as far as Plaisance to fetch the rice, but that would mean double handling and increased cost. There is absolutely no reason why any article produced in British Guiana should be handled more often than is absolutely necessary to transport it from the point of production to the point of shipment. I can imagine what the position would be with the issue of zonal licences, say from Rosignol to Abary, from Abary to Mahaica, Mahaica to Enmore, and from Enmore to Georgetown. That would mean that one could get a bag of rice through from Rosignol to Georgetown by changing into four trucks.

I know that the question of the road is an important one, and that if 50 more lorries were licensed the road would be hard hit, but we must not lose sight of the fact that these lorries pay a heavy licence, and that the revenue derived from the gasoline consumed and Customs duties paid on the lorries, tyres and other parts would more than repair the extra damage those lorries are likely to do to the road. I leave the motion in the hands of Members of the Council.

The President: I think the hon. Member might amend his motion to read:

"Be it resolved that this Council recommend to Government the early increase in the number of lorry licences in the area between the Demerara and Berbice rivers."

Mr. Fernandes: I agree with that, Sir.

Motion put and agreed to.

CONTRIBUTORY PENSION SCHEME

Dr. Nicholson: Sir, I beg to move the following motion standing in my name:-

"Be it resolved that this Honourable Council recommends to Government the appointment of a Select Committee to examine the question of the institution of a Contributory Pension Scheme for the workers of this country and to make recommendations."

When on April 4 of this year the Council was debating the recommendations of the Venn Commission regarding the sugar industry, and the item of a contributory pension scheme for the workers in that industry was reached, the hon. Member for Central Demerara (Dr. Jagan) and the hon. Member for Eastern Demerara (Mr. Debidin) felt that that recommendation was the most important of all. I endorsed those hon. Members' views, and at the time I felt that to compel commercial and industrial enterprises to make provision by way of a con-

tributory pension scheme for their employees Government would in fact be introducing sectional legislation which was not desirable. Government's responsibility is to all the people in all the country. This is the observation I made on the occasion of that debate. With your permission, Sir, I quote from the *Hansard* report of the debate in this Council on April 4, 1951. I said then:

"I consider a contributory pension scheme a very fair proposition for workers everywhere. Indeed I am actually preparing data for the introduction of a motion in this Council for the application of the principle to the whole country. It is only fair that the workers in any industry, who have worked hard to provide the profits of that industry, should share in their old age some of those profits. I give notice right now that I am preparing data for the introduction of such a motion in this Council."

I went on to say:

"A contributory pension scheme would be a very good thing for the workers of this Colony because they would learn the value of thrift. They would learn that they have to put aside something from their earnings for their old age, and it would relieve Government of the heavy old age pension commitments year after year."

In keeping with the statement I made in Council on that occasion I have prepared a memorandum on the subject, and I have much satisfaction in moving this motion to give Members of this Council the benefit of my observations. What is a contributory pension scheme? A contributory pension scheme is a social insurance which provides a system of monthly payments for the benefit of the wage-earner and his family when he grows old or ceases to work, or if he dies. The principle is really to provide a monthly payment on a more economically secure basis, rather than by way of charity or public assistance. Under a compulsory pension scheme the individual himself makes contributions. It is exactly what he puts into the scheme and what his employer puts into it for his benefit,

and by so relating his earnings and his contributions, whether in commerce, industry or in domestic service, the individual's incentive to work and his self-respect are preserved. In other words a contributory pension scheme fosters a spirit of self-help and self-reliance, because at the age of 65 years a worker would be able to enjoy the benefits of his own savings and not have to rely upon private or public charity. That is the meaning of a contributory pension scheme.

Social insurance enables a man to live his life without fear of poverty. It is an incentive to him to strive to put into his work his very best, because what he is going to get in his old age is the sum total of his own savings. It is an incentive to him to work hard to earn more money, because his contributions are going to be taken into account in assessing what pension he is to receive. His contributions will be fixed on a percentage of his salary, and his pension will be calculated on the amount of his contributions and what his employer has contributed to the fund. So there is an incentive to work and to produce.

A contributory pension scheme is not an unemployment scheme, but if a man becomes ill and cannot work he gets his pay. It may be asked: what would be the position of a man who, after a number of years, leaves one firm to work with another, or works 10 years with a firm, leaves and works somewhere else for three years, then returns to the previous firm and works for say seven years; leaves again and after another three years returns to his original employers and works again for five years? Well, the advantage in a compulsory pension scheme in which Government becomes the central organization is that a man may work for a number of employers. He may work at the same occupation or at different occupations, but so long as he pays his contributions into the central fund he would be protected. I

know of persons who are working with firms which have established contributory pension schemes. Under those schemes, if a man ceased to work with a firm after contributing for five years he would be paid what he had contributed, with perhaps what the firm had put into the scheme on his behalf. If such a man resumed employment with that firm he would have to start at the very beginning of the pension scheme, whereas if Government became the central organization the worker's contributions would be protected. It may also be asked: what would be the position of a man who was unable to work for three years? He would make no contributions during those three years, but his previous savings would be protected in the central fund by Government. At the end of his active working period at the age of 65 years the central organization would assess the number of years he contributed. He would then get what he had put into the scheme and his pension would be calculated according to the amount of his contributions. That is where a central organization has an advantage over a private or commercial pension scheme.

Another advantage in a central organization is that in the case of a commercial pension scheme the funds are turned back into the firm's business, whereas in the case of a central organization the contributions are paid into Government. In countries like Europe, the U.S.A. and Canada big investment pools are created and the money is used for financing new industries, for development undertakings like housing, and things of that kind. The money involved in a contributory pension scheme is never controlled money, but a certain portion of it is always invested. In the U.S.A., Europe and Canada 25 per cent. of that money is used for financing industrial organisations, while another 15 or 20 per cent. is used for other purposes, but the money is never idle.

There are no insuperable difficulties locally so far as the institution of a contributory pension scheme by Government is concerned, because we have the necessary machinery already in our Social Welfare Department. There are no insuperable difficulties in the way at all, so far as I can see. I have been told that we might have some opposition coming from life insurance companies, but the fact that contributory pension schemes do not offer any serious competition against life insurance companies is illustrated abundantly in the U.S.A., because in a life insurance company an injured person gets a lump-sum of money at some given time. He does not get what he pays into the scheme, but if he were to die he would get the total amount of money he contracted for, and he might leave that money to build a house, perhaps. A life insurance policy is a very excellent collateral security in cases of business and so on. We know that it plays a very important part locally in assisting people to secure their own homes, to go into business, to educate their children, and things of that kind, apart from enabling a man to leave some security for his family, if he dies.

There are certain firms which are operating contributory pension schemes in this Colony, but those schemes apply only to the higher-paid employees, and do not bring in all the workers right down to the lowest. Then it has to be remembered that firms go through, internally and externally, the violent changes of industry — the violent changes of business cycles—but the insurance scheme has to adapt itself to the accompanying changes in national income. The Government can better take care of that and not leave it to individuals, because under no system can an individual provide himself with good food, housing, clothing, Police protection, sanitation, public health and things of that kind. Government has to come in as a centralised organisation to provide all these things — social

services, education and so on. It cannot be left to individuals, so that it seems to me it would be bad to have a contributory pension scheme entirely with a commercial firm. It is a duty which Government should take on in the interest of all the people in all the country.

It is necessary to bear in mind also that the real burden of old age, represented by the goods and services which the non-producing-age persons consume, cannot be shifted from decade to decade by any long-term arrangement, so that the people who, in the next 30, 40, or 50 years, would be drawing contributory pension, would now be providing for their old age themselves. That would relieve Government of the high incidence of old age pensions which are really totally inadequate at present. For quite a long time in British Guiana a few persons have contributed within their means a great part of what should go to the workers.

If a man begins life, say with \$100,000, and he goes into business and retires when he is about 65 years of age with a capital of \$500,000, it means that while he can sit back and enjoy the pleasure and the delight of living on what we would call his income from his business that has grown immensely, he has forgotten all the people who came along and laboured with him for the accumulation of that \$500,000. Isn't it only fair that the workers who came along and helped him to amass that capital should also share in a measure in those profits? That was the pattern in years gone by, so that however much certain people concentrated on the development of other people's property and other people's money they did not get anything to provide for old age. Those people have all been frustrated and, as a result, Government had to come to their aid in some small measure.

One of the purposes of this scheme is to improve the lot of

these men and women whose voices have not always been heard. I am proposing, sir, a greater security for the average man than he has ever had or known in the history of this country. I am proposing a contributory pension scheme whereby he himself would make contributions and his employer would make also.

I am not a businessman, but I have servants, and I feel it is only right that a man or a woman who has served me all the years should get some provision from me with respect to their old age. If we take domestic servants we would find that there is no stability as regards their employment, but certain persons have moved around on their behalf, and we are trying to get their conditions more stabled. We are giving them holidays with pay; the report dealing with the matter is soon to be tabled and it is all cut and dried. We are also asking for a contributory pension scheme for them, so as to bring some sort of stability—some sort of regularity and responsibility—on the part of those who serve. If they keep wandering from place to place it would be difficult to assess their earnings and contributions. Even if a domestic servant works anywhere for three years and her employer pays her wages and her contribution as well, at the end of that period she would have three years of pensionable service to her credit. If she goes somewhere else and works for four years and also makes her contribution while her employer makes his, she would then have seven years to her credit, and if she knows that her remuneration in the end is going to depend upon how much she herself puts into the scheme she is going to be very much alive to what she does. Therefore, a contributory pension scheme holds out a good deal to persons everywhere.

One might ask what is the contribution going to be? I would say that if any contributory pension scheme is to be worth its salt it must provide adequate benefit for good food, rent and sufficient clothing and household neces-

sities. I am not going through the memorandum because, if we accept the motion before the Council, all these details can be considered by a Select Committee. I have done a considerable amount of work in the matter, and the various details are all here, ready—cut and dried. I would, however, like to say this much: The contributions are related to the proposed benefits, and there are two types of benefit—one for old age workers or survivors until death. It is provided, among other things, that if a male worker dies at any age, his widow or his parents or his children will receive the benefit to which he would have been entitled.

Generally speaking, it may be said that old age benefit amounts to one-half of the average monthly earnings of the worker during the period he was covered by the scheme. I have the table here and it shows that if a man's average monthly salary was \$50 from a single business and he contributes to the scheme for 10 years, his monthly payment would be \$22. If he contributed for 20 years it would be \$24; while for 30 years it would be \$26; and for 40 years, \$28. It will be seen that the people who begin to contribute to the scheme early will benefit most. If a married person with an average monthly wage of \$50 contributes to it, for 10 years he would get \$23 a month; for 20 years, \$26; for 30 years, \$29; and for 40 years, \$32. If the man drops out after 10 years, his widow would get \$16.50 per month; but if he contributed for 20 years she would get \$18.50; for 30 years, \$20.50; and for 40 years \$22.50.

As I have already stated, all these details can be considered by a Select Committee and further recommendations made, because a contributory pension scheme is a necessity, and there are no insuperable difficulties against its operation in this Colony. I feel that it is the duty of the Central Government to undertake a scheme of this kind and not to leave it to the commercial community to administer. The Central

Government would be able to produce much better results than any other organisation, through such things as centralised buying, centralised selling, centralised health schemes and things of that kind. With all these facilities there is no reason why we should not have a centralised contributory pension scheme successfully established.

Mr. Debidin: I take pleasure in seconding this motion. Like the motion standing in my name (recommending the establishment of a Colony-wide Pension Scheme), this motion emphasizes one of the great freedoms of the present day—freedom from want. I have seconded it because, if it is adopted by this Council, all I would do is to ask that the same Select Committee appointed to deal with it be appointed to deal with my motion which follows, and in that case I need not take the trouble to enter into any debate on it. It has to do with what I have been insisting upon in social welfare work. As far back as 1943 I was interested in a report by Sir William Beveridge, which was published in November, 1942, on Social Work and Allied Services, and I read most of what was contained therein. It dealt with conditions and services "from the cradle to the grave", as they were referred to.

During my visit to London in 1939 I had the privilege of seeing some of those recommendations being put into practice as regards health services, contributory pension schemes, family allowances and so on. I went around in order to see how those things were being done, and I was also given much literature dealing with them. Further, when the Report of the Venn Commission was being debated in this Council I expressed the view that there could be no better recommendation in it than the one dealing with a contributory pension scheme. I have made representations to the sugar industry and would be supporting the hon. Mover of the motion when I say that it is not sufficient to employ the

physical resources of individuals and then just relegate them as derelicts to a dump heap of broken humanity. To my mind that is the position with regard to the sugar industry, and that is why Government is asked to provide the necessary machinery to supervise conditions of work—some of which, like "cut and load", are very oppressive—and other social services.

It was made perfectly clear to me, not only during that debate but from my examination of conditions on the estates, that the workers engaged in these services became prematurely old, apart from getting very little opportunity to earn wages which could help to secure their families in old age. It seems to me, therefore, that there must be a very firm solution of this whole question of what is to be done with these broken down or prematurely old people. I see nothing that can serve to compensate for this lapse in human relationship except the implementation of the recommendations in the report of the Venn Commission. In the report of the Beveridge Commission the ages of 60 and 65 years are given as those to which pension relief should be applied, but I do not think those ages should be taken for the purpose of this scheme. We should use the ages of 55 and 60 years instead. These workers engage in kitchen gardening or some other form of light work when they reach these ages, in order that their families might make two ends meet, but they are not able to do any strenuous work.

I do not intend to add much more to what the hon. Mover of the motion has said, but I desire to draw attention to the fact that the Government of British Guiana is paying a considerable sum of money each year as pension to civil servants. There has also been an increase of those pensions recently, as well as of those being given to teachers and other employees. We do not complain about this, but we ask: where is the equity when we know that these

workers are contributing to the pensions of the civil servants, teachers and others, yet when they become old they do not get similar treatment from anyone. I think that should provide a very strong appeal for the consideration of these workers, and wherever there is the relationship of employer and employee in this Colony. Another important point mentioned by the hon. Mover of the motion is that it would not cost Government anything to put this scheme into operation, since it has the machinery already to do so. The scheme will be made up of contributions from both sides and, as stated in the report of the Venn Commission, the contribution by the employer would be slightly more than that made by the employee. It would cost Government nothing.

I will now deal with that aspect of my motion which shows how and why it is not related to the hon. Member's motion, and why, not being conscious of the fact that he had tabled his motion, I framed mine. Why I say it would not cost Government anything is because I conceive that it could be of double-barrelled benefit to the people and the Government of the Colony. The benefit to the people would be twofold. They would get their pensions and they would have the satisfaction of knowing that the fund would be used for the development of the country. The funds contributed by employees and employers would be recorded in the books of the employers and handed over to Government. Those funds would accumulate just as perhaps the Post Office Savings Bank funds accumulate, and Government could utilize those funds as it utilizes other funds, for making loans. For instance, Government lends the Co-operative Credit Banks money from the Treasury at 3 per cent. interest. The funds of those Banks are protected by Ordinance which gives them security in respect of the investment of their funds.

It is not necessary for me to go into details if a Select Committee is

to be appointed to go into this matter. I support the motion because I am strongly in favour of a pension scheme which would embrace sugar estate workers in the rice industry and various other sources of employment in the Colony. It is very heartening to see that many of the firms in Georgetown have already embarked upon contributory pension schemes which are operating successfully. All that is required is Government control with regard to these various pension schemes so as to make them uniform and provide sick benefits, etc. It would provide an opportunity for Government to plough in the sums of money contributed to the fund for the general advancement of the people of the Colony. I have great pleasure in seconding the motion.

The President: Will the hon. Member tell us where the rice farmers would come in?

Mr. Debidin: A contributory pension scheme can only operate between employer and employee. The rice farmer would come in where there are concerns like the Mahaicony-Abary Rice Expansion Scheme, where there are definite relations of employers and employees; where there is a system of mechanized cultivation with a permanent staff of employees. In such cases the rice farmer would gradually come into the scheme. Perhaps a lawyer has to come in where his clerks are concerned. I think that about 80 per cent. of the workers of the Colony would come well within a contributory pension scheme if it is accepted.

Mr. Fernandes: There is no question about it that the principle of a contributory pension scheme is an excellent one. It encourages thrift, and there is protection against serious want in one's old age. In every progressive country in the world I venture to say that there will be found a contributory pension scheme. There should be no difficulty in operating such a scheme in British Guiana, because we could easily get a blueprint from countries which have had

contributory pension schemes in operation for perhaps 30 or 40 years, and operating successfully. The question is whether a contributory pension scheme should be introduced in British Guiana—one in which every person who is employed should be made to contribute as well as every employer who employs him.

As a commercial man, however, I could not follow the figures given by the hon. Member, because they appeared absolutely wrong in their relationship to the number of years a person worked and the pension he would enjoy, but this is not the time to question those figures. If the matter is referred to a Committee I have no doubt that a scheme could be put up which would work in British Guiana, and work successfully. Of course the hon. Member for Eastern Demerara (Mr. Debidin) suggested that with such a scheme in operation Government would have a lot of money to lend to the Loan Banks for the purpose of making loans to farmers. There is no one who would like to see more money provided for the Loan Banks than I do, but one cannot eat his cake and have it too. If contributions are made to a pension fund I think it should be invested in safer security than loans to farmers. We all know that whenever there is a flood and farmers' crops are ruined, an appeal is made to Government to waive sums of money which may be due on outstanding loans to the farmers. I am afraid that if any appreciable sum of money from a pension fund were used for the purpose of making loans to farmers, Government might find itself in the position of having to pay pensions without funds in the scheme to meet the obligation.

Mr. Wight: The principle underlying a contributory pension scheme is one on which I do not think there will be any disagreement in this Council. This is not the first time this subject has been brought before this Legislative Council. In the previous Council Mr. Critchlow, then a Member of the Council, and now Secretary of the B. G. Labour Union, and I tabled

similar motions which were passed unanimously by the Council, recommending the appointment of a Committee to inquire into the possibility of establishing a contributory pension scheme in this Colony. I was appointed Chairman of the Committee which included Col. Haywood. I have mentioned him because, after we had held a few meetings and obtained a copy of the National Insurance Act in England, the Beveridge Report and other information from abroad, Col. Haywood quite candidly admitted that the task was beyond him, and tendered his resignation as a member of the Committee. Other members of the Committee struggled on with a few more meetings but we eventually followed suit. I have no hesitation in saying that I am absolutely incompetent and ignorant of the subject, and I would be unable to embark upon such an investigation.

The Committee suggested to Government that the only solution we could foresee would be to request the Colonial Office to second an officer to this Colony with experience in the subject, to investigate the possibility of the introduction of a contributory pension scheme in this Colony. No doubt Your Excellency will be able to appoint a Select Committee to investigate the matter, but I repeat that it would be useless to attempt to consider such a proposal without the guidance of an expert from England. One hon. Member remarked that such a scheme would cost Government nothing. Well, if it is going to cost Government nothing I would say "Go ahead and embark upon it at once, or whenever a blueprint is placed on the table. Government need not be concerned about the financial aspect." But it is difficult to subscribe to that view—that it is going to cost Government nothing. We know of the enormous cost to the United Kingdom of the National Health Insurance Scheme. Do we propose to introduce such a scheme here? It is the ideal scheme, the objective of every progressive country. If it is going to cost Government nothing let us go ahead and introduce a National Health Scheme in this Colony. Can the Colony afford it?

It can hardly be said that in this Colony we are doing nothing. We made a step forward some years ago when we introduced old age pensions. It was then suggested that the scheme would cost Government \$126,000 per annum, but very shortly it went up to a quarter of a million dollars, and it is now nearly three-quarters of a million dollars, apart from the cost of other social assistance which is being given. Although the amount paid as old age pension is very small Government is finding it a burden which is increasing every year. Matters of this kind have to be considered very carefully. It seems to me that a Select Committee would have a difficult task, and with all due respect to the members who may be appointed, I say it for the purpose of record that they will be unable to recommend any scheme to this Council without the assistance of somebody from abroad, somebody who has had experience of such schemes. For centuries the United Kingdom had no such scheme. They gradually evolved themselves until comparatively recently the National Health Insurance Scheme was introduced. In our present economic state we would undoubtedly find ourselves in severe straits were we to attempt, without the most careful scrutiny, and without expert advice, to embark upon a scheme of this nature.

There can be no doubt that the principle of a contributory pension scheme, the principle of providing some comfort for people at the end of their working days, is a good one. We have been told that the pensions which are granted to civil servants are not adequate; that they are to be increased. Yet the hon. Mover has suggested that people would benefit to the extent of the very large sum of \$16.50 per month. I wonder whether a man who has contributed to a pension scheme from his youth, or for 25 or 30 years would expect at the end of his period of service to get the paltry pension of \$16 or \$18 per month?

Dr. Nicholson: I never suggested that. The pension of \$16.50 is for his widow.

The President: The hon. Member mentioned that after 30 years' service a person would get a pension of \$20 per month, but he did not mention what contribution would be made to the scheme from the salary or wage of the individual. A contributory pension scheme of the kind suggested is going to be an extremely complicated business. For instance the Demerara Bauxite Co., may be able to have a compulsory contributory pension scheme. They can afford to have one of their own, but if we are to put the same burden on the coconut industry, or on a small shop with two or three employees, and say that the employer shall contribute to the scheme at the same rate as his employees we are going to run up against great difficulties at once. The rate of contribution and such things must be worked out actuarially, which none of us can do. With all due respect to the Financial Secretary I say he cannot do it. We would have to get an actuarial expert, and there is a lot in what the last speaker said. If we are to make any progress in this matter the very best thing would be to get someone who is an expert and authority on schemes of this kind. I think we must envisage a lot of practical difficulties that are going to arise. We need not go into that in detail in this debate, but it is one of the first things that a Select Committee ought to go into. As the last speaker said, we are going to find a tremendous number of practical difficulties in making such a scheme work with varying types of employment and so on.

When we talk about using the funds of a contributory pension scheme we must remember that it would not be Government's money. It would be money which belongs to the pensioners, and Government just could not distribute it in the form of loans without security, neither could it be temporarily appropriated for Government purposes. All we could do with it, if Government has control of the scheme, would be to put it somewhere where it would be absolutely safe, where, as in

the case of the Post Office Savings Bank, we could be sure it is invested in what is called, gilt-edged security. If Government is to take over a liability like that it is going to be a very big question, but I do not propose to mention the hundred and one difficulties that occur to me, because that would be the job of the Committee who would have to go into the matter very carefully before they could put up any scheme which would be practical.

One of the big questions is how far is Government to control a scheme of this kind which does not apply to everyone? That is why I asked the hon. Member for Eastern Demerara (Mr. Debidin) whether the rice farmer would come into the scheme; the rice farmer and cultivators generally who are not employees. Where does his social insurance come in? Is Government going to be liable to contribute in any way in respect to those who are employed, and equally liable to those who are not employed, such as farmers and cultivators generally who work for themselves? There are hundreds of such people in this Colony.

Then there is the question of Government's liability in respect of its own employees. Government's pension bill for people whom it employed is something like three-quarters of a million dollars a year, and in respect of people it has never employed it is also three-quarters of a million dollars a year at present, as the last speaker has just pointed out. That is a total of \$1½ million in pensions. Those and other points are matters which will have to be considered by the Select Committee, much as we would all like to see a contributory pension scheme.

Another point will be the existing contributory pension schemes, of which there are many, and they are all different. I do not think there is any uniformity in them, and I believe they are all backed by insurance companies, which is a necessary element in that

form of contributory pension. The Select Committee will have to go into all that. It is a contract and I think they are bound to pay. Are we going to say that they would have to come into a compulsory Government scheme? We will find that a very big problem.

Those are some of the points that occur to me in connection with this motion, but I have only mentioned them because they would be points which any Select Committee would have to go into most carefully. It is a big question.

Mr. Wight: The hon. Mover has suggested that he really referred to widows getting \$16.50 per month. If a widow is going to get \$16.50, I have not heard what the husband is going to get if he is alive. I do not think \$16.50 per month would be sufficient for a widow to live on. As a matter of fact what would be the use of a contributory pension scheme which would only provide a pension of \$16.50 per month, which we all know is not enough for a person to exist on? If that is what we are going to aim at our labours will prove of no avail. I think it was rather meant as a sort of sop when the hon. Member suggested that even lawyers and clerks might be brought into such a scheme. At the time he mentioned it I wondered whether lawyers and their clerks really contribute to the income of the community as they should do, because if they do and they are paying income tax, it should be quite easy for a lawyer to provide a pension for his clerks without seeking aid from Government. I also think that the hon. Member could easily provide pensions for his servants without the aid of Government.

You, Sir, made an important point in the course of your remarks, and I intended to ask the hon. Mover how, on a salary of \$50 per month, a man with a

family (and some men have large families) would be able to contribute so much to a pension scheme that at the end of 30 years he would be able to get a pension of \$25 per month? I do not know where his contributions would come from, and how much he

would be expected to contribute out of his salary of \$50 per month.

The President: I now adjourn Council until 2 o'clock on Wednesday next, November 28, when the Financial Secretary will introduce the Budget.