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ANNOUNCEMENTS

Members Welcomed

Mr. Speaker: Hon. Members, I want to take this opportunity to welcome back to this hon. House, Mr. Stephen Maharaj and Mr. Cecil Alexander. They have done their best in contributing towards the new nation that we are going to enter. In Mr. Stephen Maharaj we will expect a more mature parliamentarian, and in the case of Mr. Cecil Alexander somebody who will have the honour to succeed the speaker.

Hon. Members: "Hear, Hear".

Trinidad and Tobago Society For Rehabilitation Of The Disabled Bill

Select Committee Report

Mr. J. A. Jamadar: Mr. Speaker, I have the honour to present the Report of the Select Committee of this House appointed to consider and report on a private Bill entitled "An Act for the incorporation of the Trinidad and Tobago Society for the Rehabilitation of the Disabled" and to move that it be printed as a House Paper.

Question put and agreed to.

BILLS PRESENTED

Savings Bonds Bill

Bill to authorise the issue of Saving Bonds and to declare the terms and conditions applicable thereto and to provide for the rights and securities of the holders hereof, presented by the Minister of Finance; read the First time.

HOUSING BILL

Order for Second reading read.

Mr. Granado: Mr. Speaker, I beg to move.

That a Bill entitle An Act to create a National Housing Authority to replace existing statutory bodies dealing with housing, and to revise, consolidate and extend the laws relating to the encouragement of construction of dwelling houses, and home ownership and for matters incidental thereto, be now read a Second time.

The bringing of this Bill to this House for Second reading marks the culmination of efforts ever since 1956 to give effect to a promise which was made by the Party to which I have the honour to belong, in the Election of 1956. The purpose of this Bill, Mr. Speaker, is to bring under one administration all the various functions of existing housing authorities, to establish a housing authority to deal more effectively with the many phases of housing and to provide new forms of encouragement for the construction and repair of houses, the construction of rental projects and low-rental accommodation as may be required in the Territory. In these respects, the provisions are taken from existing legislation and from legislation elsewhere. The slum clearance provisions which were administered by the Planning and Housing Commission will be placed under the administration of the National Housing Authority responsible to the Minister of Housing.

At present, Mr. Speaker, there are three separate authorities dealing with housing. First of all, we have the Planning and

Housing Commission which operates the Slum Clearance and Housing Ordinance Ch. 27, No. 2, the Slum Clearance and Housing Temporary Provisions Ch. 2, No. 59. There is the Public Housing Loans Board which operates under the Public Housing Loans Ordinance, Ch. 30, No. 55. There is the Government Housing Loans Board operating under the Government Housing Loans Ordinance Ch. 9, No. 11. Then there is the Dwelling House Encouragement of Construction Ordinance, Ch. 17, No. 58 as amended by Ordinance No. 23 of 1960. There is also, Mr. Speaker, the Ribbon Development Ordinance, Ch. 60, No. 2 which is administered by the Planning and Housing Commission. It has been told to me by the legal authorities that in accordance with the Interpretation Act, the question of the Ribbon Development Ordinance will be fully taken care of under the new authority. The functions of the Planning and Housing Commission, Mr. Speaker, are adequately stated in the Slum Clearance and Housing Ordinance at page 803, Section 3, which reads as follows:

"The duty of carrying out the provisions of this Ordinance, including the housing of persons of the working classes, the acquisition, reconstruction and management of slum clearance areas and redevelopment areas, the improvement of unhealthy areas, the repair or demolition of insanitary dwellings, the due execution and enforcement of any scheme in accordance with this Ordinance and for other purposes connected with the matters aforesaid as provided by this Ordinance, shall

(subject to the limitations and conditions hereinafter contained) be vested in the Planning and Housing Commission of Trinidad and Tobago".

The Planning and Housing Commission, Mr. Speaker, is constituted of a Chairman and ten other members. This is found at page 804, section 5 of the Slum Clearance and Housing Ordinance.

The Public Housing Loans Board functions under the Public Housing Loans Ordinance and its functions are seen at page 5, section 15, subsection (1) which reads as follows:

"Subject to the provisions of this Ordinance and of any regulations thereunder the Board may, in its absolute discretion, make a loan to any person for all or any of the following objects—

- (a) The acquisition of a house and land for use by him as a residence for himself and his family.
- (b) The acquisition of land and the erection thereon by him of a house for use as aforesaid.
- (c) The erection on land held by him of a house for use as aforesaid.
- (d) Structural repairs to or improvement of a house used as aforesaid.

Thirdly, there is the Government Housing Loans Board functioning as I indicated before, under the Government's Housing Loans Ordinance, Ch. 30, No. 55 at page 121, section 12, Part IV. It will be seen that the objects of this Board are

generally similar to those of the Public Housing Loans Board and therefore it is not necessary for me to recite them here. The constitution of the Public Housing Loans Board is that of a Chairman and not less than seven members, while the Government Housing Loans Board provides for a Chairman and not less than five. It will be seen, therefore, Mr. Speaker, that the three Boards necessitate something like 23 persons to operate them which in the opinion of all interested persons is a considerable waste. It is to be noted in the Bill before this House today, all the provisions that are contained in the Public Housing Loans Board and in the Government Housing Loans Board are taken care of and are in fact incorporated in the new policy, except that there are a few minor changes made here and there chiefly for the purpose of clarity and also for tidying up the language and so on.

There will be seen on page 11 of the Public Housing Loans Board Ordinance, section 23, one of the minor changes which I just indicated: section 28 states—"Any sale by the Board of land or building on which there is a charge in favour of the Board may be by public auction conducted by the Crown Solicitor." The new Bill, Mr. Speaker, makes it possible for disposal of those houses by other means consistent with, or warranted by, the circumstances obtaining at the time.

It will be observed also that in the new Bill the functions of the Authority are going to be similar to those obtaining at present; and all that has happened is that the words "for himself and family," have

been added, making it quite clear that Government's incentives in regard to Government's projects in the field of housing are intended to assist those persons who do not intend to build houses with Government aid on the pretext that they are for themselves and then speculate on them.

It will also be noted, Mr. Speaker, that in the new Bill there is no special provision for Government officers, as such, as we have now in the Government Housing Loans Ordinance. The intention is not to place Government officers in an invidious position, or to throw them to the wolves; the intention is—and we have been told that this is the more expeditious way of doing it—to deal with the question under the regulations which are going to be made after the promulgation of this particular Act.

Then we have the new parts of this Bill—Parts IV, V and VI. As I skip to Parts IV, V and VI, you will gather that Parts I, II and III deal specifically with the incorporation of the existing legislation and, as indicated before, with the amendments, changes, and tidying up, as indicated. If we look at Part IV, for instance, on page 15, we will see that this Part provides an additional incentive to attract large scale investment in multiple rental accommodation that would be privately owned and managed.

This Part deals with houses for rental purposes which are not now covered by any existing ordinance. As it is felt to be unlikely that Part II provides sufficient incentives for this purpose, this Part would give an incentive by way of

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guarantee of rental revenues for a fixed period upon payment of an insurance fee. This provision is complementary to the guarantee of the invested mortgage funds under Part II and is intended to give some protection to the rental operation against fluctuations in the economy or in rental demand. To illustrate the point, Mr. Speaker, you will observe at section 35 (1) (2), it is stated as follows:—

“Subject to this Part, the Minister may enter into any contracts with builders to guarantee, in consideration of the payment specified in section 37, an annual return of rentals from rental housing projects after completion thereof of an amount to be determined by the Minister, for a total period not exceeding thirty years.”

And as we go over to the other page, subsection (2) says:—

“The Minister may give to a builder an undertaking that the Minister will enter into a contract with the builder under subsection (1) if the builder builds a rental housing project in accordance with this Part.”

It will be seen however, Mr. Speaker, that there are certain safeguards introduced in section 37 as follows:—

“The terms of the contract entered into under section 35 shall provide...” and the safeguards are indicated there.

In the first three years after construction of a multiple rental project, it would be intended that the guaranteed rentals be fixed by agreement between the Minister and the owner. Thereafter, the rent should be free to follow market

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trends. The fixing of rents for three years is a means of transition from low rents to economic rents. This Part, Mr. Speaker, is intended to attract investors to invest in rental houses by private capital in the medium and low upper income groups.

I refer you now to Part V of the Bill on page 17: Part V deals with low rental housing projects. This Part is complementary to Part III and will provide authority for direct loans for the construction of low rental housing projects. The Minister would be empowered to lend up to 90 per cent. of the value of a low rental housing project at a favourable—note the word, Mr. Speaker, “favourable”—rate of interest to achieve lower rentals. In return, the entrepreneur would require to hold and manage the rental properties, with earnings and dividends limited to a percentage of returns that are lower than the rate obtainable from free market operations. The combination of low interest rates and low returns on investments, with excess revenues being used for the purpose of further reducing rents, is intended to produce a much lower rental range than would otherwise be possible, and thus meet the needs of a much lower income group.

This is illustrated, Mr. Speaker, on pages 17 and 18, sections 40 and 41, which read as follows:—

“40. For the purposes of this Part the Minister may approve as an approved housing company any company incorporated to construct, hold and manage a low-rental housing project if the dividends payable by the company are limited

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by the terms of an agreement with the Minister to an annual percentage not in excess of an annual percentage prescribed by the Minister.”

And over the page, Section 41:—

“41. (1) The Minister may make a loan to an approved housing company for the purpose of assisting in the construction of a low-rental housing project, or in the purchase of existing buildings and the land upon which they are situated and their conversion into a low-rental housing project.

“(2) A loan made under the authority of this section shall bear interest at a rate prescribed by the Minister, shall not exceed ninety per cent. of the lending value of the project, shall be for a term not exceeding the useful life of the project to be fixed by the Minister and in any case not exceeding fifty years from the date of completion of the project and shall be secured by a first charge upon the project in favour of the Minister.

220 p.m.

It is not anticipated that this Part will have much appeal to the average speculative builder or investor. It may prove here, as it has elsewhere, to be useful in attracting special groups of citizens to enter the housing fields, for instance, the trade unions, that are now speaking about building houses or embarking on housing projects for their members and possibly local firms that intend to build houses for rental for their employees. In one country, at least, legislation of this

type has resulted in achieving considerable low rental housing for the elderly citizen and other special classes.

Part VI, on page 21 of the Bill, deals with Home Improvement Loans. It will be seen on a perusal of this Part, what the intention is. The present legislation in this Territory authorises the granting of loans from the Government for the repair and modernisation of existing houses. The intention is that the Government should withdraw from this field and encourage lending institutions to fill the need for Home Improvement available for the construction of houses. The upkeep, improvement and repair of a home is a short term problem, and it is considered that normally it should be financed out of income or from personal resources. Lending institutions are generally over-cautious in the matter of short term loans for these purposes, since the amounts usually exceed the normal limits from personal accommodation loans and the security offered, usually a second mortgage charge, is unsatisfactory. This is illustrated at section 43 on page 21 of the Bill. Section 43 states as follows:

“The Minister shall, subject to this section, and sections 46 and 47 pay to a bank or to an approved credit agency the amount of loss sustained by it as a result of a home improvement loan, if

- (a) the loan was made pursuant to an application in the form prescribed, signed by the borrower, stating the purpose for which the proceeds of the loan were to be expended;

(b) the application stated that the borrower was the owner of the home in respect of which the loan was to be expended;

This Part would provide encouragement for banks and other approved lenders to make loans to home owners for home improvements in return for a Government guarantee against default. A normal premium will be payable by the home owner at his convenience. This, therefore, takes account of the new provisions of this Bill, in so far as Parts IV, V and VI are concerned.

It will be observed that Part VII on page 27 is entitled "Transitional and General Provisions." I do not intend to waste the time of the House in going through the merits or demerits of this particular Part, because I am quite sure that is so very self-evident.

I refer the House, however, to page 33 which deals with the First Schedule. It will be noted that the First Schedule purports to deal with the income tax exemptions, and as we read further, other tax exemptions. Lest there be any query as to the reason for this type of drafting, let me make it clear right at this juncture that this was put here as a schedule for the purposes of convenience. It is intended to amend the existing Income Tax Ordinance which I think is now called the Income Tax Act, and rather than bring this as an amendment to the Income Tax Law, at this time, which would savour of piece-meal amendments, this was put here as a schedule intending that when the comprehensive revision of the Income Tax laws are brought to this House, this Schedule will be incorporated

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as part of that law. At the same time it would make quite convenient for persons perusing this Housing Act when it is so enacted, because they would have this Schedule as a ready source of reference instead of having to go to some other volume for it.

It will be observed, also, that there is a Second Schedule on page 37. This is intended to take care of those aspects of the Slum Clearance and Housing Act which are now administered by the Planning and Housing Commission, but which will be administered by the National Housing Authority when it is formed.

The Third Schedule is quite self-explanatory. I do not have to go into that Mr. Speaker.

I should just like to mention at this juncture that we had received a series of representations on this Bill from a number of persons and organisations, which I do not intend to identify at this stage, all with the view to taking special care of particular aspects which the individual or the firm thought would affect that individual or that firm and also with a view to—especially in the First Schedule—making amending procedures less cumbersome and less onerous. The representations received, have received at our hands—the hands of the Ministry and of the Cabinet—the closest scrutiny and the minutest consideration and I am very happy at this stage to say that all parties, all persons, and groups of persons who made representations on this Bill, have in some way or the other expressed satisfaction with what is now before this House. I have pleasure in moving it.

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Question proposed.

Mr. P. Farquhar: Mr. Speaker, I want to congratulate the Minister of Health and Housing for bringing this very comprehensive and powerful piece of legislation before us, and I also want to congratulate him for his admirable presentation of the main provisions of the Bill, although I had hoped that I would have heard some explanation of what is contained in the First Schedule. I shall say something about that later, and no doubt the Minister will be helpful in giving us the explanation when he replies to the debate.

This Bill is doing something which we on this side of the House consider to be absolutely necessary; it is consolidating the various housing authorities into one authority, and we hope that with this consolidation some coherent housing policy may emerge. But more than co-ordinating the various housing authorities, this Bill is also in line with the incentive legislation in other fields which is intended to stimulate the economic development of the Territory in particular areas, and there is no doubt that the field of housing is one where there is great need for some type of incentive.

The Bill, as it stands, gives the Minister and the Housing Authority considerable powers; powers which if effectively used may, we hope, lead to a stimulation in the building of low rental houses; something which I think is absolutely necessary if our housing problem is to be solved. The Bill provides the Housing Authority with the necessary machinery; it gives the Minister the necessary powers, but we want to point out from this side of the

House that while we are in entire agreement with the powers that are granted to Ministers under this incentive legislation, similar to the powers which are granted in other fields under the Aid-to-Pioneer Industries Ordinance—we are in agreement with the general objects of these—nevertheless, we are not in agreement with the application of these Acts.

As a matter of fact, from our observation of the application of the Aid-to-Pioneer Industries Ordinance, we find that it is not in fact fulfilling the functions for which it was intended. The object, as I understand it, of the Aid-to-Pioneer Industries Ordinance is to provide incentives for local industry to develop on the lines which the Government think are necessary and desirable for the general economic development of the country. You want to stimulate local industry so that the economy of Trinidad and Tobago may thenceforth move forward under its own steam.

You do not expect that this type of legislation is going to be a permanent feature of your economic policy. You hope that, after the necessary incentives have been given to local industry, within a period of years local industry will have developed to the point where such incentive legislation will not be necessary. But what has happened in the application of this Aid-to-Pioneer Industries Ordinance? You will find that the majority of the firms which have benefited from this pioneer status are not local firms at all, but foreign firms, and I have already suggested on another occasion that in many cases they are foreign firms which neither deserve nor need this type of in-

centive. On the other hand the local industries which should be getting assistance from this type of legislation are not getting it, so that the object of the legislation is not being achieved.

We are not building up in this country local enterprise eventually to take over and provide for this country all the industries and projects which it requires. We, apparently if this type of policy is continued, shall have to look forward forever to our local industries languishing, as they are languishing now, while big foreign concerns come in here and get a lot of benefits under our pioneer legislation, which they do not need.

This I fear is what is likely to happen when this incentive legislation with regard to housing comes into force. Already we are able to see the trend of Government policy in this matter of housing. What are the projects that they are interested in supporting? They are the big multi-million dollar projects. What are the firms that they are interested in helping? They are the big multi-million dollar organisations.

This Bill, Mr. Speaker, gives the Minister considerable powers by which he can assist those companies, those firms whom he wants to assist. Look at clause 40 of the Bill on page 17:—

"For the purposes of this Part the Minister may approve as an approved housing company any company incorporated to construct, hold and manage a low-rental housing project if the dividends payable by the company are limited by the terms of an agreement with

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the Minister to an annual percentage not in excess of an annual percentage prescribed by the Minister."

The Minister may also, under Clause 41, make loans to approved housing companies. What are the companies that are likely to benefit from this type of legislation? What are the companies that the Minister is likely to approve as housing companies for the purposes of this Bill? What are the companies that the Minister is likely to undertake to lend money to?

In every case, if the present policy is pursued, the Minister will be coddling the large foreign housing companies who come here because they see the possibility of making some money. The Government is prepared to take a great deal of the trouble off their shoulders; the Government is prepared to give them guarantees; the Government is prepared to give them loans. In other words, the Government is putting forward all its incentive legislation for the benefit of these large multi-million dollar companies who are going to come here and are going to be allowed to make such dividends as the Minister may prescribe.

Now, how do we know what profits these companies may or may not make? How do we know what profits, what level of profits the Minister may or may not prescribe? The whole question of the housing industry here, the building industry on the whole, is one which is showing a very dangerous trend. With in recent times we find that, not only with our housing companies, but that large

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construction jobs are being undertaken by foreign concerns when there are local concerns which are quite capable of carrying out the job.

Not only are building contracts given to incompetent—and this has been proved, it is not necessary to quote cases—foreign companies in preference to local companies, but the same preference has been given with the architects.

Let us look at some of the big projects of this present Government, and let us look at the architects that have been responsible for them. The Maternity Central Block; Architects, Devereux & Davies, foreign. Nurses Hostel, General Hospital, San Fernando; Architects, Devereux & Davies, foreign. Maternity Unit, District Hospital, Couva; Architects, Devereux & Davies, foreign. Mental Hospital, St. Ann's; Architects, Devereux & Davies, foreign. Maternity Unit, District Hospital, Arima; Devereux & Davies, foreign.

Of course, the simple answer, Messrs. Devereux & Davies are experts in this particular type of construction; fair enough. But, if every job of any size that the Government has to offer is given to Messrs. Devereux & Davies, how are we ever in this country to develop experts of our own in this field? Does the Government intend that Messrs. Devereux & Davies are to have permanent monopoly over the construction of hospitals in this country? How do you know that there are no local architects competent to design local hospitals? How do you know if you do not give them an opportunity?

This is a country which is supposed to be moving into independence. We say that we cannot give our important hospital projects to local architects because these local architects are untried; we must therefore go to foreign specialists.

Mr. Speaker, in 1956, the people of Trinidad and Tobago elected a Government of this country, and as far as I am aware the people who were then elected had never had the opportunity of showing any expertise in ministerial matters and in governmental matters. They had never demonstrated to anybody that they were experts but this country thought fit—and evidently the Government of this country, the present Government, agrees with them,—that these people should be given the opportunity to prove to us that they were experts in this field. In other words, you are prepared to give the Government of the country to people who are untried, but you cannot allow an architect to build a hospital because he has never apparently built a big hospital before.

May I ask how does an architect get his first job unless somebody is prepared to give him a try, and how are our local architects going to get that try if our own Government is not prepared to do anything for them? May I say it goes even further. When we got to the University College of the West Indies building a Faculty of Engineering up the road there, whom do they get? Messrs. Norman and Dawbarn. There are no

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architects in the entire West Indies considered good enough to do anything in the building of a Faculty of Engineering—their own University. The contract has to go to Norman and Dawbarn.

Mr. Speaker, this, may I say, is an indication of a trend, a type of thinking, and if you look at it you will see that it enters into every facet of Government policy. If you look, Mr. Speaker, at the junketing tours that were taken after the Independence Conference to various countries of the world the implication is, that if we are going to learn anything in Trinidad, if we are to do anything, we have got to go to Germany to get advice; we have got to go to Israel; we have got to go to Switzerland. I do not know what the Swiss are going to teach us, Mr. Speaker. We have got to go to France to get advice. This is a country which is supposed to become independent, and yet still a Government can come back and say that it has travelled all over the world to get advice. They went to India some time ago and they have not even told us what advice they got there, and whether they are going to follow the advice or not. In other words, there are experts in every country in the world except Trinidad and Tobago. Well, Mr. Speaker, if the Government believes that, I do not believe it myself. If there are no experts apparently the only expertise that we have in this country are expertise in Government displayed by the Gentlemen opposite. In every other field this Government finds it necessary to seek foreign assistance and foreign technical help, when it is obvious to anybody that

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foreigners really do not give a damn of what is going on in Trinidad and Tobago. If you have got a foreign company to come here to take part in housing, why do they come here? Simply because they see an opportunity for making money. They do not give a damn what is to happen to Trinidad and Tobago, but, Mr. Speaker, if you have got a local company here—people concerned in a Housing company—not only do they want to make money but they have got to live here. In other words, the environment that is created in Trinidad and Tobago means something to them. Whether Trinidad and Tobago goes up or down means something to them because this is their home. The type of buildings that we have in this country means something to the people who have to live here, who have to look at the buildings and who have to use the buildings, but you bring a bunch of foreigners to put up buildings here; they do not have to live in them nor do they have to look at them. They can put up the biggest horrors, and as long as they make money that is quite all right as far as they are concerned. Those are the people, Mr. Speaker, that this Government is interested in assisting.

Now, Mr. Speaker, let me turn to the provisions of the First Schedule of this Bill which the Minister passed over without any explanation. There are some provisions here on which I should like to have some explanation. If we look at 18B, subsection (2) paragraph (b), we find:

“Premium and rents derived from the letting of any newly constructed houses of the class specified in section

18C by any person registered in the prescribed manner as a trader in houses of that class.”

These are the people who are going to qualify for exemption.

“...any person registered in the prescribed manner as a trader in houses of that class.”

And in (c) you find also:

“...Any person registered in the prescribed manner as a trader in such houses” may also be exempted from tax on the “gains or profits derived from the initial sale of newly constructed houses.”

If we look at 18D (1) we find:

“Nothing in section 18B creates any exemption from liability to income tax in respect of income derived from the exercise of the trade or profession of a builder; and if a question arises under that section as to whether any amount ought properly to be regarded as profit derived from a transaction of sale or as being wholly or in part attributable to the exercise of the trade or profession of a builder, the question shall be determined by the Commissioner.”

Mr. Speaker, when you go to the next page and look at 18D, subsection (1), we find that builders are excluded from tax exemptions:

“In this section ‘builder’ means a person who builds houses for sale or for rent.”

Now, I understand what a builder is, Mr. Speaker, and the Schedule goes out of its way to tell us what a builder is.

It means a person who builds houses for sale or rent. Very good. It describes people who will not derive any benefit from this legislation; but when we come to the traders, the people who are going to derive some benefit, the traders are not described at all. They do not say what the term trader means. I do not know who these traders are or what the Minister has in mind when he intends to exempt these traders as distinct from builders. I do not know again what is the prescribed manner in which these traders are to be registered in order to qualify for these exemptions.

First of all, Mr. Speaker, I should be grateful if the Minister in the course of his reply would explain to me why traders should be given exemptions and builders not. I heard the Minister say some time ago that it was not the intention of the Government to assist people who merely speculate in housing; they were interested in people who were building houses to live in themselves. He suggested that he was not in favour of speculators. May I ask, Mr. Speaker, whether speculators might not fall into the class of traders who are exempt from tax? As I say, I do not know what the intention is, but I should like that to be explained.

2.50 p.m.

Then again 18E: exemption is going to be given to approved mortgage company, and we see again that in the case of companies the tax exemption policy is going to extend to 12 years instead of the normal ten. Again, Mr. Speaker, I should like to know the types of companies who are likely to be approved mortgage companies and, also, I should

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like to know why it is necessary in the case of companies to extend the tax exemption policy to 12 years instead of ten. There must be some explanation for it and I should like to have it. But if we look at this first Schedule, Amendment to The Income Tax Ordinance, we find that, with respect to the people who are going to benefit by it, that is, apart from the persons described in 18B (2) (a), that is the owner who lives in his own house, the other people, the traders, the approved companies who are going to benefit from this type of legislation, in every case it is the Minister to determine whether the company is approved or not; it is the Minister to determine whether the trader should be exempt or not.

Now, this is very wide power and discretion that we are giving to the Minister and, as I have pointed out earlier in the course of my remarks, the Government of this country shows a great deal of tenderness for the people who come from outside of this country, and are not inclined whatsoever to help the people within this country. I rather suspect again that local people who may have interest in this housing development may find themselves not registered in the prescribed manner as traders in houses of that class, and therefore not qualified for such exemption. The result may be that all the approved mortgage companies which will be exempted, may be companies coming from outside of this country.

In short, Mr. Speaker, our attitude towards this Bill is this; the Bill itself is an excellent document; it provides the Minister with very wide powers, and if

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those wide powers are very wisely used, it is very likely that this Bill will achieve some importance in the general housing situation. But we are fearful, Mr. Speaker, that the wide powers that are going to be given under the provisions of this Bill are not in fact going to be wisely used; that they are in fact going to be used in a way which will allow foreign companies to make more profits in this country than they have any right to make, and on the other hand, it would inhibit the development of local people in this very same industry, because it is obvious the more business that goes to foreign companies, the less business there is for those of us who have been unfortunate enough to be born and to reside here. I say unfortunate because we do not seem to be given any regard at all. When there are bonuses to be handed out and exemptions to be given, it is always people like Texaco and Tate and Lyle and Thompson and all the rest of them. But never any of the names that we associate with Trinidad and Tobago. The people of Trinidad and Tobago are not good enough, apparently, to qualify for the beneficence of this Government of Trinidad and Tobago.

I hope that the Minister in his reply will explain to me what is contained in this First Schedule, and I hope that, in his own application of this piece of legislation, he will remove the fears which unfortunately we now entertain.

Thank you very much, Mr. Speaker.

Mr. Seukeran: I want to congratulate with all my heart the Minister of Health and Housing, who has brought perhaps

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one of the most progressive Bills to come to this House for a very long time. I commend it as a very desirable and very progressive measure, as a piece of legislation that is a prerequisite to any solution of the housing problem of Trinidad and Tobago. And while paying tribute to him for the introduction of this Bill, I am cognizant and very mindful of the efforts of his predecessor in office, the last Minister of Housing, who has been indefatigable in his energies, and who has time and again given expression to the desirability of this self-same legislation, and who has time and again given notice that at some short time he would introduce such measures. Today, I remember those instances, Mr. Speaker, and I want to say that my congratulations go out to him also for the good work that he did in that Ministry and for the groundwork that he must have done in the preparation of this self-same Bill which is before the House today for discussion.

Mr. Speaker, it is a good thing to bring together the several now existing housing authorities under one national housing authority. It is an unfortunate thing at this particular period of our history to have several statutory bodies each with its own rules and regulations, each governing and controlling its own finances, each having its own policy, each moving in a different direction and not related to a common whole. I believe, Sir, that this Bill is somewhat overdue. It should have come to this House some 3 or 4 years ago; but even though it has come in this year of independence, we on this side of the House will lend it our wholehearted support,

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because we believe it is a national venture and is calculated to work for the national good of the country.

Mr. Speaker, I am very pleased to see Planning and Housing brought in the fold of this organisation to be controlled by the National Housing Authority. While I am very cognizant of the tremendous good that institution has done to the country, I am not unmindful, Sir, that it has outlived its usefulness, and it is about time that we had one central body determining the needs for housing and the law that will govern that concern and how best we can solve the problem as a whole and not in part. I know that some of the men of Planning and Housing are people of very high integrity, and I have profound respect for the services they have rendered to this country. But, Sir, I am not satisfied that the purpose for which that particular body was created has been fulfilled, because as we look around we see slums and slums, and more slums and we ask ourselves, what have they really been doing to help eradicate them, and what measures did they propose to Government, how did they help the Trinidad Government, what suggestions did they put to this Government asking for some measure of support to assist them in the proper functioning of their body?

3.00 p.m.

I am hoping, Sir, that the Government would see its way to find some of those gentlemen now in Planning and Housing to serve on this body so that they could bring their experience, along with that of other people equally well motivated, to work for a national group.

Mr. Speaker, I am not now satisfied that this is the solution to the problem. While it is desirable, and while it receives our support, I believe that the Minister will have to direct his attention to problems other than the ones he has taken notice of in the Bill. For instance, what has the Minister told us today in respect of bringing the old, archaic, outworn, outmoded laws and regulations in relation to buildings up to date? What are his plans to improve them? For instance, lands are very valuable in this country today; agricultural lands are still more valuable if we are going to become a self-sufficient country tomorrow; and today you have regulations that forbid a man putting up a house on a parcel of land that is slightly less than 5,000 square feet, when in reality what is required is a decent little home on, perhaps, three-quarters of a lot of land, or a half lot, which would be far more desirable than for people to live in slums and barracks. That is something that demands immediate consideration, Sir, if we are to assist in the housing problem of Trinidad and Tobago.

For instance, there is another Ordinance by which builders are bound. The Minister of Agriculture, Industry and Commerce will have to agree that when he was building his house in Diego Martin he had to put up a ceiling 10' high. Mr. Speaker, if you are going up in the air and you want to utilise land space as they do in New York, you do not require to have a ceiling 10' or 12' from the ground; you want to put up three storeys with 24' in the air so that you could have a ceiling 8' high. It is more desirable, more aesthetic, more easily

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cleansed, more economical and more conducive to family living, because you sit around feeling rather cosy and warm in this pleasant atmosphere.

I feel, Sir, that one of the most urgent needs in respect of housing is the introduction of useful law itself to cause people to build and to encourage them. Hence, Sir, I am to remind the Minister that nothing he has said today gives me the impression that it is his intention to move with the same haste into rural housing and workers' housing as he has been doing in respect of the middle class and upper class people. I would like him, when he gets up, to give us the assurance so that we could feel justified in lending him some support, that there is a move to support rural housing. Mr. Speaker, if we have to clear the city of the slums, and if we have to clear 'Shanty Town' and 'John John' of people who might better be placed on agricultural lands where they could gain a livelihood; if we have to take surplus labour and make them live successfully with their families and earn bread, we must locate them in places where they have decent homes. You do not send a man from Port-of-Spain to work at Waller Field hoping that that man will travel back to Port-of-Spain and live in his barracks here. You want him to go down to Waller Field, till five acres of land, cause production, improve the field, get food for his family and live where he earns his livelihood. In order to do that, we must concentrate, Mr. Speaker, on rural housing.

Perhaps I am now going to strike a very unfortunate note; I am sure that it

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is not a popular note. Something, however, has got to be done about it. The services of people with money in this country must be incorporated in this venture of housing. There are lots of people. The landlords form a very powerful body that has money, but will not invest it in housing. The reason for it, Sir, is because rent controls have persisted much too long. Today I want to be very clear in what I say. I am not asking for the decontrol of the poorer class houses at all. You can keep controls up to \$25.00 or \$30.00 per month—that is the workingman's house—but it is about time that the Government introduce measures to decontrol houses that are rented for \$100.00, \$200.00, \$50.00, \$60.00 and \$80.00 and allow those landlords to do what the heck they like with those houses, but let them put money in circulation.

What, Mr. Speaker, will be the impact of that? Look at the papers every morning and you see "House for rent," "House for sale"—everything; the whole advertisement column is only "House for sale," "House for rent." Because there are more people now having houses that are not fit. When they make the charges very high, nobody is going to rent them, so that the landlord will automatically, out of competition, have to reduce his rent in order to meet up with a certain bracket of people who can pay that rent. As the big bracket moves into this house, the smaller bracket will move into the other house and the poorer bracket will move into the house where he will pay \$8.00 or \$10.00 per month, and we can have this problem solved in a very nice way. I do not say it is a solution. What

I say is that it is one of the means which could assist in this great solution towards which all of us seem to want to work.

Finally, Mr. Speaker, in my submissions I want to give cognisance to the sugar welfare housing scheme, because I represent a constituency of sugar. I want the Minister of Housing to know it is about time that he got into my ear and let me drive him around the sugar belt.

Mr. A. S. Sinanan: Which car? The one you just bought?

Mr. Seukeran: I will have the honour of driving him in any of them that he likes.

I want to take him to the sugar belt and show him what is happening there. There is a complete orientation of life and standards in the sugar belt. Here we find that the workers of their own volition have put their savings into their homes that have gone up, and the last Minister of Housing, the Hon. Gerard Montano, I am sure, will bear testimony to this. He must have been astounded to see the lovely houses that have been put up by people who once lived in barrack rooms with six and eight children. These people were thrifty people, they saved their money and put all into these nice houses. While they got a loan of \$1,750.00 from the Government, they put \$5,000.00 of their own, and produced some monuments which have actually changed the face of the sugar belt; and if the Minister's mathematics can be reckoned with I am sure he will agree that the greatest efforts ever made in housing have been made by the sugar workers down there themselves.

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3.10 p.m.

What has this Government in mind for the sugar workers, is the question I pose today. What have you got in mind? There are thousands of people who still want assistance, and I am suggesting, Sir, that one of the ways in which these people can receive assistance is that the Government must move, as this Bill takes notice some place, to prevent their homes from being sold out. I want the Minister to take very serious note of what I say now. One or two or three houses, I think, within recent times have been sold out. I want the Minister to use his good offices to see that these houses are returned to the workers. It is the workers' blood, sweat, and money that have gone into their houses, and it is very unfair that after a man has put his whole life's earnings into a building, just because he could not meet a number of instalments for some reason beyond his control... Do you know what that reason is, Mr. Speaker? The workers are not provided with work. Go down in the rainy season and see how many of the workers are sitting at home. There is no work. How can they pay any instalment? Well there is some notice that you have taken of that in the Bill. I am very mindful of it, but the workers of the sugar industry are not covered by it, because they do not come within the province of this Bill. You have left that Statutory Board untouched.

I am asking you, Sir, to take notice that some effort should be made to prevent these houses being arbitrarily sold. A year's default is not enough for a worker. He has put in 50 years' service to amass the little bit of wealth that he

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has put into his home, and unless you can guarantee that he shirked from work, or that work was provided for him and he refused to do it, or that he earned enough money and squandered it, it is grossly immoral, uncharitable, unfair, inequitable—whatever language you want to use—to sell out such a worker's home and put him and his family on the street. If I have made the point in respect of the sugar belt, I think, Sir, that I have done my duty to my constituency.

Perhaps, Sir, I could now pay some tribute to the Minister of Housing. I feel that this Minister is a well-intentioned Minister; I feel that his Parliamentary Secretary and those who work with him are equally well-disposed; the only trouble is that he has had to succeed such a powerful man in this particular portfolio that he has got to do much to keep the pace. I can assure him that he will find a great deal of co-operation on this side, because we all want better housing for Trinidad and Tobago, and opposition will only come when you fail to implement what you say you are going to do; not otherwise. Now, Sir, I want to congratulate him first for the granting of loans—I think it occurs on page 11 of the Bill—for granting of loans for a man to buy land and house. Before there was no loan for land; he could only borrow to build a house. He can borrow money to buy the land. That is a very desirable thing, because if the people were given land you would have had four times the number of houses going up now.

The last Minister of Housing knows, because he has been constantly kept in touch; he was keeping in touch

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with the workers, as I know, and he knows that many people came to him for loans, but they could not get them because they had no land and no landlord was leasing any land to any worker. No sugar estate is doing it any more.

Secondly, Sir, you now have a loan for the erection of a house on land owned by the man; and thirdly you have perhaps the most desirable feature: the loaning of money for the repairing of a house. This, Sir, could change the whole face of Trinidad. You do not need a new house all over the place. You should go to the United Kingdom, and go to the rural parts. I know a lot of you have been to England, but I do not know how many of you have taken time to go to the rural parts—and you will see that a whole face-lift has been given to a village by gentle repairs to the buildings, the improvement of doors and windows, beautiful steps and good paint. If you could do that for the people who have fairly substantial houses and who are in need of a couple hundred dollars to put their houses in repair, a great deal of the dirt, squalor, destitution and the insanitary, unsightly looks of our buildings could be changed with very little effort. I want to congratulate you, Mr. Minister, for having introduced this particular section in the Bill, and your predecessor for having thought of it before now.

I want to congratulate you for what I see on page 14. Here I see you have free registration and exemption from stamp duty. The Bill says that there will be no registration charges; there will be no charges for mortgages,

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security on loans for registration of security, for discharge of security; there will be exemption from stamp duties; every memorandum of charge or receipt contemplated by section 23, 24 and 25 will be exempted from stamp duty. That I consider to be tremendous relief to the poorer classes, and I commend it.

Section 41. (1):

"The Minister may make a loan to an approved housing company for the purpose of assisting in the construction of a low-rental housing project or in the purchase of existing buildings and the land upon which they are situate and their conversion into a low-rental housing project."

This is desirable but I take exception to the part that follows: "Interest." You have an interest of 9 per cent. Mr. Speaker, that is fantastic. [Interruption]. If you look through your Bill, you will see you may go up to 9 per cent. It does not say that you will put on so much, you will not go beyond, and we know what the borderline means: I believe you will begin at that. I have no doubt about that at all. I feel, Sir, that if you want to encourage housing, the question of interest must be in the form of a subsidy. [Interruption]. Have I read wrong? Have I? Shall we look at section 41—and you will correct me while I am on my legs as I want to have the last word, section 41, interest. I gleaned it here Mr. Speaker—I cannot waste my time, the time is going to expire; but I will leave it to the Minister in his reply to make reference to the section and to tell me where the interest section

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occurs, and if it is not 9 per cent. what it is. If after I have taken my seat he will permit me, I will pose a question, so that he may be prepared to answer it.

That, Sir, I find is a hardship and since the Minister says I am mistaken, that it is not so, I am very greatly relieved, and I would like him to tell us what it is when he is on his legs.

Then the Minister goes a little further and he says that the Minister has the authority to make loans to any bank or approved creditor as a result of Home Improvement Loans, and so on, which he suffered losses from, and I think that this is also a desirable step because it is going to be a great encouragement.

Now, Sir, I want to assure the Minister that he has been in excellent company today and if he would not mind I would take him on a little historical ramble for a few moments only, to some of the countries that have solved this problem very well indeed. Perhaps he could learn a great deal from them, because we are just an infant nation on the threshold of freedom and possibly we could have a great deal to learn. Now one of the important things in housing on which the last Minister placed a great deal of emphasis—and I believe his successor is placing—is the fact that mortgage credit facilities are perhaps the most important feature in any housing project undertaken by any Government, no matter in what part of the world it is. You must have a mortgage credit market that is willing to invest in the country, and a climate in the country that encourages such investment, and that will give an

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indication that such investment will not be in vain. Now some countries have gone out on their own volition and done a great deal. They were perhaps richer countries than we are. We are not in this very happy position.

In the United States of America, for instance, we can call the American pioneers in respect to mortgage credit facilities. We find that mortgage credit money for rehabilitating of slums, for providing houses for rent, and for sale have been the principal means by which the United States solved its housing problem—mortgage credit facilities.

3.20 p.m.

Now the United States has assured banks, trust companies, other approved agencies against loss by guaranteeing debentures at par. In 1938 the United States guaranteed security up to \$500 million to finance 56-year loans to approved agencies at a very low rate of interest. That is, the Government undertook the responsibility to stand security for 56 years to companies that were interested in coming to build houses for the people of the United States; to re-finance mortgages which were likely to be foreclosed. That is another thing to which the Minister must address his mind.

When a company does not get its money, like Homes International, with all its goodwill... Again I want to congratulate the last Minister for having introduced one of the biggest companies in Trinidad who have made the biggest investment in mortgage credit in Trinidad. I do not know whether they are working well or

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not. Somebody has got to give us a report some day, and then we might be able to pronounce a judgment; but they have brought in money.

In order that those people should not take away a man's house by foreclosing on it, the Government must be prepared to finance money on a second mortgage so that these peoples' properties could be saved. It has been done in the United States, it can be done in this country if there is initiative, and a little bit of enterprise and a little bit of imagination. I do not mind serving with the Minister; if he calls me in his office I will give him my fertile ideas.

The Government further advanced the Home Loan Corporation something like \$200 million for a further issue of bonds guaranteed by Government so that they could protect homes that were about to be lost. The National Housing Authority of the United States advances to building societies up to 90% of the capital required to construct houses at low rates of interest. Ninety per cent, guaranteed by the Government at a very low rate of interest!

What happens in the United Kingdom? We could all learn from more advanced countries, because they have all walked the road that we are walking today, and that is why I take time off to introduce these figures and these ideas. We are in a position where we could emulate examples to great advantage.

In the United Kingdom there are over a thousand building societies with over 2,000,000 shareholders, 760,000 depositors, 1,400,000 borrowers. They lend up

to 90% of the mortgage money and the Government guarantees the other 10%. So that a man could almost get 100% of the loan he wants to build a house at his disposal to go ahead.

Subsidies and grants are widely used. In 1919, after the first World War, there was a housing shortage and subsidies played a very important part, when people were given large sums of money to assist them to build houses. The Housing Act of 1923 caused subsidy to take the form of contribution there, and that contribution was £6 per annum for 25 years towards loss which societies might incur in building ventures.

So that, if you introduce a society in Trinidad and tell them build so many houses, then you guarantee the society, according to United Kingdom standards, a certain subsidy per year to cover any little loss the company might have. It will be necessarily encouraged to go on with the project.

By the Housing Financial Provisions Act of 1924 a State subsidy of £9 per year in the town, that is in the urban parts, and £12. 10s. in the rural parts, was offered for 40 years, Mr. Minister, for people who were engaged in building houses for the poorer classes. The Labour Government came into power and they increased the subsidy; and I believe that you follow the Labour Government standards on the other side, so what better example can I quote for you to emulate?

What did the Labour Government do? A standard subsidy of £22 per house per year was given for sixty years, £28. 10s.

per year for houses for agricultural workers, £38 for a flat, and for buildings that had to use an elevator you had an additional £10. 10s because it was built at a certain height that was inconvenient. Those are two countries that we could emulate.

The Premier has just been to France, and he has done a wonderful job. I am told that in the French Republic there is kindly feeling between Frenchmen and ourselves. We are likely to have a cultural mission shortly. Some of us might be going to France, the Frenchmen might be coming to Trinidad. What better country can we emulate than France itself?

Let us see what happens in France. In France, workers' houses were constructed by cheap housing organisations with State financial assistance. The Credit Forcié de France, a private limited company under Government control, was a pioneer in this respect. It raises money by issuing bearer bonds repayable in seventy-five years. In 1936 the Government entered into an agreement with Credit Forcié to fix interest at a uniform rate of 6½%, and to compensate them for any loss which they might incur. The Government granted the company a loan of 8 million francs at 2%, and the Government stood 4½% of the interest as a subsidy to encourage that company to go ahead building houses.

The Dutch Government—the Premier has also been to Holland—what have they done? The Dutch Government advanced loans for building societies and communes at a negligible rate of interest. Building loans were limited to 50 years, and loans that were

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granted to buy lands on which they could put up houses, carried 75 years in which to pay it back. Here we talk of 25 years. Here we talk of the sugar worker with his house, and when he cannot pay his instalments in one year, we find the same Board selling out his house. That Sugar Board has very important people for whom I have tremendous respect. One of those men is a man called John Chapman, and I want all Trinidad to hear, when they listen to me that I am paying public tribute to the work of that man because he has been a wonderful person, a father to the sugar worker, and a man with a deep soul and a heart, well intentioned. But he is not the Board, he is only an executive officer.

The Board sells out a man's house when he cannot pay in one year, and here you have examples of countries that are more civilised, that have more problems, that have got over their problems in ways where they give 75 years to pay a loan, and where when they cannot pay it, the Government itself moves in, takes over the house and gives it back to the worker.

I emphasize the note on sugar, because I am looking forward to you, Mr. Minister, to do your best to give back the homes to those three workers who have lost their homes. I am going to come privately in your office, and I will bring their children and their wives with tears in their eyes pleading for protection, and I will ask you to show me the milk of human kindness that emanates from your heart, once a representative of workers yourself. I

would look forward to seeing that done. I am not saying this by way of criticism; I am only appealing to a Minister who has shown some degree of stature today, for which I have some measure of respect.

3.30 p.m.

Now what has the Government of Holland done again, Sir? It has shared losses half and half with the building societies. Any loss that a building society had the Government shared half and half. It gave subsidies to private builders to the extent of 2,500 florins in the City of Amsterdam—a subsidy, a direct grant. "Here is 2,500 florins, you build a house, save the Government having all these planning and housing people wasting materials; you do some work, put in some money, take a subsidy, go get it." If you tried that, Sir, perhaps we could have some advantage.

In Norway and Sweden the Government gave loans on a second mortgage up to 50 per cent. of the original mortgage; 50 per cent, on a second mortgage. Grants are paid for reconditioning old buildings. A borrower can get a loan up to 90 per cent. so that if he wants to borrow \$10,000 the building society says you can get \$9,000. When he gets \$9,000 the Government wipes out the first \$2,000—2/9 of the loan—by a subsidy; so that the man only has \$7,000 to pay after having received \$9,000, and he has a number of years, may be fifty years, in which to pay it back. I consider that as relief.

In Stockholm, Sir, in 1933 Government advanced loans up to 100 per cent. to rural dwellers for constructing small dwellings up to seven kronas which they

set up as a fair value for a workingman's house.

In Finland, their Government offers to private persons who build houses second and third mortgage free of interest during the first ten years.

In Australia we find that the State bears the burden of the finance, ¾ of the losses which occur as a result of rentals and rebate is the responsibility of the Minister. In New South Wales any seven persons can form a company to build a house or to do building and the Government subsidises this company, supervises it, and encourages it.

In France new buildings are exempted from land tax and local tax. That is to say, if you really want to give me an incentive to take my hard earned money and build houses, what a great incentive it would be for all my hon. Friends over there who have put away their money safely and for some of us on this side—some of the rich ones, I do not know who they are; I am not, but those who have some money—what an incentive it would be to them if the Minister of Housing said, "come to Port-of-Spain, here is the land, build a house, you will pay no water rate, you will pay no tax and you will not be required to have any problems with any form of charges that the statutory bodies make!" Then that man will say, "For sixteen years I do not pay tax, I do not pay any water rates, it is a good investment, by that time I will have cleared back my money and it will be an incentive." France has done it, Trinidad could do it.

In Norway and Sweden and other

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European countries houses are exempt from such tax; also documents and contracts are duty free and they are stamped without any duty, as I should put it. Bonds issued are exempted from capital and income tax. I am very happy, Sir, that you have introduced in your Bill the exemption of payments to the Registrar General, and that there will be no stamp duty. I believe that that is following in excellent company. Many of the things I have quoted, Sir, you are following now, which is very commendable. I merely instance these reports that I have gleaned over a number of months, and from various sources, so that you can kindly give attention to them and see how closely we can follow them. We cannot ape-like imitate all of it.

As I said in my preface, we are a developing country, we have our own problems, we have scarcity of funds and we know that we are not capable of meeting all these things that other people have done; but when we talk of incentives and encouragements we must not as the hon. Member for Pointe-a-Pierre rightly said, emphasize foreign capital only. That is very desirable; we want it and as much of it as possible; everything is good with having foreigners invest because we need their money, but local capital should also be utilised in the housing market. Every effort should be made to cause people in the country to invest in the country. Why should not a man feel a sense of pride to put his money in Trinidad? Why shouldn't he? And if he is to put it in Trinidad what are you doing to encourage him? What are you doing to lend him some incentive

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to do it? My suggestion is, give him incentives that the foreigners do not even have. Make an incentive for local people quite apart from what you have for outsiders. I am thinking in terms of people like the Minister of Agriculture, Industry and Commerce; he has got a lot of money, and I am suggesting that he put it right here in Trinidad. I am thinking of my Friend, the hon. Member for Port-of-Spain North, who could do some investment in Trinidad. I am thinking of the Minister of Home Affairs. I am thinking of people who could really do some investment. But you must give these people some encouragement that their money will yield money. It is money you want to yield money.

Believe me, Sir, putting all fun and joke aside, now that we have reached a very important phase in the life of our people I want to commend this Bill as a very progressive measure. I think that it is a good effort by the Ministry and if you could only put into practice what you are legislating for today, it is my firm conviction that a great many of the dissatisfactions now prevailing in Trinidad will be eased up and people will feel a great sense of security. I want to thank you, Mr. Speaker, for having allowed me to make this contribution on what I consider a very important Bill before the House today.

Mr. Granado: Mr. Speaker, first of all I wish to express to Members of the other side my thanks for their commendations on this piece of legislation before the House today. It is hardly necessary for me to make any lengthy reply because from the various points which

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they raised, I could only gather one thing, and that is instead of just saying they support the Bill they had to make some comments. They could have done that, and if I wanted to be uncharitable I might have said what a previous member of one of the past Houses said after a certain speaker had spoken for about three hours. That speaker got up and said, "Mr. Speaker, I too, like the last speaker, have nothing to say."

3.40 p.m.

Mr. Speaker, the first Member who spoke on the other side, the hon. Member for Pointe-a-Pierre, will allow me to tell him here at this stage that I do not want to be found any less gracious than he has been in his speech, and I would like to compliment him on the tone of his contribution. I emphasize "tone." He went on to indicate a number of points in the Bill with which he is in agreement and a number of other points which, although being in agreement with, caused him to have certain reservations; and one of his chief reservations was whether the power vested in the hands of the Minister of Housing would be used wisely; and he went on to be a little more categorical by saying that he was quite certain that the powers would not be wisely used. Well, I am quite sure he will agree with me himself that he was merely expressing an opinion which he cannot justify. And I am happy also, Mr. Speaker, that one of the points made by the Member for Pointe-a-Pierre which I thought I had to reply to was so adequately answered by the Member for Naparima; and the peculiar part of it all is, (as though this

was something arranged, I do not know). I did not see the member for Pointe-a-Pierre while the Member for Naparima was making his reply to him.

The Member went on to lament the fact, apparently, that Members of the Government had been going to places like India, Germany, Switzerland, Israel, France, etc., for advice. Why he should lament the fact, I do not know; because so very often Members of his own Party in this very House have been saying, "Why don't you seek advice here and there?"—except that he may be suggesting that we have not yet been to the place he wants us to go to for advice. He should make it a little plainer for us to understand.

It is necessary for me to deal with one particular aspect of his contribution, and that is where he was at some pains to say that this Government was merely concerned with the foreign investor, or words to that effect. He will forgive me if I do not quote him correctly—that the Government was placing so much accent on the foreign investor and not giving sufficient attention to the local man, and he attempted to justify that by indicating that a foreign investor was building the central block of the hospital, the Nurses Central Preliminary Training School, and the Maternity Block at Arima and Couva, and things of the kind. He further went on to say that local people are not given the chance to become experts. It was quite surprising to me to hear someone who has some smattering of economics speaking like that. What he was trying to say is that there is an opportu-

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nity of allowing our local people to become experts and they are not given the opportunity by our giving them contracts and so on. It is quite unusual to hear someone who has been trained, like my Friend, making such a statement, and I am quite sure he would be willing to withdraw it right now himself. I want to draw his attention, Mr. Speaker, as well as that of the House to the fact that we have places like, for instance, the Terminal Building which stands as a monument of architecture to Trinidad and Tobago, designed and built by a firm of local people. We have Federal House, which my Friend, the Acting Leader of the Opposition must know very much about....

Mr. A. S. Sinanan: Which I had no part in destroying....

Mr. Granado:...designed and built by local people. We have our now famous Queen's Hall and the Naparima Bowl, built by local architects. My hon. Friend the Member for Naparima must be very proud of the Naparima Bowl. There are a number of flats going up all over the country; in San Fernando of which my hon. Friend for Naparima is also very proud; Port of Spain, Cocorite and other places. We have the great Town Hall. Everybody has expressed such pride and pleasure at this Town Hall; and last, but by no means least, our present Governor's residence. All these built by local people, local endeavour, local capital, local everything; but my hon. Friend the Member for Pointe-a-Pierre tries to show the country that this Government is not giving any sort of consideration whatever to the local man; that all its efforts are

in the direction of the foreign capitalists; and he tried to make capital of the fact that Government had given a lot of its hospital building jobs to the firm of Devereux and Davies.

I want to ask him this question, Mr. Speaker: To whom could Government have given those contracts? It is not that the Government did not try to find local people qualified to do the job. Local people were allowed every scope and opportunity to tender for them, and in the main, they were not able to tender because they did not have the know-how, they did not have what it takes to design and build hospitals. I am quite sure when he is invited at a very near future date to look into and examine the new Central Block at the Port-of-Spain General Hospital, he will take back every word he has mentioned about that today.

The hon. Member referred, Mr. Speaker, to the First Schedule, sections 18 B, (2) (b) and (c). I would merely like to indicate that what the hon. Member seeks to query here in this new Bill is merely word for word what is now contained in the Dwelling House (Encouragement of Construction) Ordinance. It is nothing new. It is the same provision copied word for word and incorporated in this new Bill today. He said the Government was trying to show so much tenderness to outsiders and none to our own people. Mr. Speaker, that is not true. When the Government have any sort of building to build and any sort of construction work to do, the Government advertise for tenders and tenders are given out on a number of bases, the chief of which is the lowest tender as well as the competence of the person or group

tendering to undertake the particular operation. If he has a better means of suggesting how it should be done, then I shall be happy to hear it, but certainly neither the Government nor myself am prepared to accept what he says that if you give work to people without the necessary competence they may probably develop the necessary competence merely by building what they are not competent to build.

The hon. Member for Naparima, Mr. Speaker, was very loud in his praise of the past Minister of Housing. I should like to know that we of the Cabinet share his views and that he was not saying anything new. But it would be important, Mr. Speaker, to mention this—not that the Members do not know it, but I think they need to be reminded of it—that whatever happens in the Government of Trinidad and Tobago, or by any part of it is as a result of the decisions of the Cabinet of Trinidad and Tobago. Certainly, the Minister must show initiative, drive, dynamism and competence; but in the final analysis it is the Cabinet that decides whether his dynamism, drive and competence could be contained a little more than his own enthusiasm prompts, or whether he should be allowed to continue just as he feels. For my own part I am only concerned, Mr. Speaker, with doing a job sufficiently well to even warrant the comment that he did his job well.

My hon. Friend for Naparima wondered why the services of the people with money locally have not been attracted. I do not remember the exact words used but he meant that. All I can reply is that incen-

tives are there, not for the foreign investor alone, but for all those who have money. He mentioned a few people who have money and forgot to mention himself. It is there for persons who have the money to invest in the operations which the Government wants them to invest in. There is no distinction in any part of this Bill with regard to foreign investors and local investors.

Mr. Seukeran: Mr. Speaker, I rise on a point of explanation. I rise to explain that the Minister is quoting me inaccurately, Sir; and since he mentioned me by my constituency I would like to clarify it. I did not say that those incentives were not there for local people. I merely said it is about time Government introduce incentives other than what obtain in the Bill. I went further to prove what obtained in various countries—and I do not want to go back into them—as to incentives for local investors. I was paying tribute to him for having brought enough incentives for a particular class of people, but since those incentives had failed to tap local resources, I said that it was about time he examined incentives other than what obtain today for local investors. I want to be quoted rightly, Sir.

Mr. Granado: The hon. Member is quiet correct in what he has just mentioned, having reflected on what he said before.

3.50 p.m.

What he said was: "Why does the Government not use the services of the people with money locally?" The answer which I gave a while ago, Mr. Speaker,

stands, both to the Member for Naparima and the Member for Pointe-a-Pierre. I do not want to change it.

The hon. Member for Naparima made reference to the rent restriction laws, to the building by-laws, and things of the kind. As to the rent restriction laws, Mr. Speaker, I do not want to anticipate any decision of the Cabinet. Suffice it to say that my Ministry is now working on the Rent Restriction Ordinance with a view to finding out what are the disabilities that can be removed now or in the near future, in conformity with the general plan for relaxation of the Ordinance. I am not prepared to say any more than that.

With regard to the building by-laws and regulations, I am quite sure that the Member will be happy to hear we have already completed our homework on these; they will be brought in due course to the appropriate quarter.

The Member for Naparima spoke at some length and with some emotion about the Sugar Industry Labour Welfare Fund and the work of the committee, with special reference to the work of an individual secretary, Mr. Chapman. I am quite sure that nobody on this side of the House wants to disagree with the hon. Member that that fund has been doing a magnificent job. We endorse that, and I want him to know that I, too, would like to see some form of expansion of that programme with a view to taking care of more and more of the many sugar workers and cane farmers who seek and need to get new houses. We have no quarrel with that; but in fact, almost everything has to depend on the availa-

bility of funds, and it would be very invidious for any government to indicate any discrimination at all in favour of one section of the community as against another section. Because, quite contrary to the impression which the hon. Member for Naparima might have given, the Sugar Industry Labour Welfare Fund is augmented by funds from the Central Government. It is not merely the part of the cess on sugar sold; it is also the question of the complete amount of the administration costs and the complete amount for land development which before had been got from the very fund itself, thereby depriving a number of sugar workers of getting loans to the extent of the very grant which the Government is making to the farmers.

The hon. Member also made a point about a certain number of sugar workers, "three or four," he says, whose houses have been sold. To use his own phrase, "my heart is filled with the milk of human kindness for such people." I give him the unqualified assurance that I am going to look into the question to see what might possibly be done. I cannot help reminding him, however, that the Sugar Industry Labour Welfare Fund is administered by a committee, to which the Minister can only give general directions. The Minister cannot revoke any decision of the committee in terms of the specific point which the hon. Member has raised about the three or four persons whose houses were sold for arrears. I feel quite sure, however, that with a modicum of understanding, a little bit of give and take between the Minister, the committee, and others concerned,

there can be some possible solution to this problem with which I am in great sympathy.

Mr. Speaker, the Member for Naparima also continued to enumerate a lot of the good qualities inherent in the Bill (I am very grateful for the commendations he couched in certain phrases here and there) and also he appeared to recognise the values and the virtues in the Bill before the House. He made a particular point, however, about Section 41 on the question of what he termed 9 per cent., and I was at pains to find out where such 9 per cent. was mentioned.

Mr. Seukeran: I would like to ask the Minister's permission to withdraw my remarks, because it does not obtain. I have been checking up the Ordinance and I saw that I was mistaken. There is no question of 9 per cent., and what I took for 9 per cent., was really 9% in relation to something else. I see, nevertheless, that the Minister has a discretion to stipulate the rate of interest, and may I take this opportunity to hope that it will be as small as possible—even below two per cent.

Mr. Granado: The Member having withdrawn the remark, Mr. Speaker, I do not intend to refer to the point again. It is sufficient to let him know that he was fundamentally wrong in raising the point at all.

4.00 p.m.

Then, Mr. Speaker, the hon. Member referred to what he called "historical ramblings to other countries"—I hope I quote him correctly this time—and he

said that this Government and the Ministers should learn a lot. I assure him that I endorse that, but that is exactly where he disagrees with his Colleague, the hon. Member for Pointe-a-Pierre. That Member will not have us learn from foreign countries. *[Interruption]*. You will have us learn from foreign countries—we accept your advice. We accept the advice of the hon. Member for Naparima.

He went on to refer to a number of state subsidies given in various countries. All I would like to indicate to him and the House, on the whole question of incentives, on the question of encouragement, and on the question of exemptions to people who build their houses, is that this Government will continually be on the lookout for means that are available to it, that are feasible and desirable, to give more and more encouragement for the building of houses to house the many thousands of our people who are now seeking those houses.

Question put and agreed to.

Bill accordingly read a Second time.

Bill committed to a Committee of the whole House.

House in Committee.

Clause 9.

Question proposed, That clause 9 stand part of the Bill.

Mr. Granado: In clause 9, Mr. Chairman, I beg to move the following amendments:—

On page 5 of the Bill, insert figure (1) after clause 9; and on page 6, in clause

Mr. GRANADO

9(f) delete the word "him" at the end of the second line, and insert therefor the word "it". On page 7, in clause 9(2) delete the figure (1) after the word "paragraph" in the third line, and substitute the letter (i) therefor.

Question put and agreed to.

Clause 9, as amended, ordered to stand part of the Bill.

Clause 12.

Question proposed, That clause 12 stand part of the Bill.

Mr. Granado: Mr. Chairman, in clause 12, on page 8, I beg to move, That after "condition" in the fourth line there be inserted the word "that"; and after the word "permits" in the same line, the word "that" be deleted.

Question put and agreed to.

Clause 12, as amended, ordered to stand part of the Bill.

Clause 13:

Question proposed, That clause 13 stand part of the Bill.

Mr. Granado: Mr. Chairman, I beg to move that in Clause 13(1) the word "mortgage" in the fifth line be deleted, and the word "mortgagee" be substituted therefor. Also in subsection (3) of clause 13 after the words "as were" in the last line, there be inserted a comma, and the words "in accordance with normal mortgage practice."

Question put and agreed to.

Clause 13, as amended, ordered to stand part of the Bill.

Clause 22.

Question proposed, That clause 22 stand part of the Bill.

Mr. Granado: Mr. Chairman, I beg to move the deletion of the second "of" in the first line of section 22(1)(c) and the substitution therefor of the word "or".

Question put and agreed to.

Clause 22, as amended, ordered to stand part of the Bill.

Clause 30.

Question proposed, That clause 30 stand part of the Bill.

Mr. Capildeo: In addition to my general disapproval of the phrase "onus of proof 'in on the defendant'," when I see an error, which must be an error not of the printer but of the draftsman, in clause 30, and there is no corresponding amendment in this small list of 25 amendments, I wonder whether it was not the hand of destiny providing me with an excuse to say something on this business of 'onus of proof'. This section reads:—

"In any prosecution under Section 28 the onus of proving the manner in which the proceeds of a direct loan or part thereof has been used....."

and the offending preposition 'in' to my mind is superfluous.

I hear a gentle murmur, rather a hissing sound coming from across the road. I do not know what it is, but I feel that

the whole of that section ought to be deleted. Time and time again I have come in this House and said that it is wrong, it is not in keeping with the best traditions of our rule of law, the Anglo-Saxon system of the rule of law which gives the defendant every chance. We are taking it out completely and saying that in a prosecution under section 28 the onus of proving the manner in which the proceeds of a direct loan or part thereof has been used is—and I take it that we are going to be using the word 'on' instead of 'in'—is on the defendant. I say it should not be on the defendant.

Mr. Granado: I am not in a position to argue the legal point raised by my Friend, but it is obvious to anyone reading this that, if you make a loan to somebody, nobody else could prove how the loan was used except the person to whom the loan was made.

And I would like to move that the word 'in' in the last line be deleted and the word 'is' be substituted.

Question put and agreed to.

Clause 30, as amended, ordered to stand part of the Bill.

Clause 31.

Question proposed, That clause 31 stand part of the Bill.

Mr. Capildeo: Here I am sure that there is an error. Where does the figure "three years" come from? Is this out of a hat? If it is intended by the Ministry of Finance to safeguard public funds, is he going to tell me that after three years he is going to find any offence of mis-

spending of money, or is he saying that the three years is giving the inspectors an opportunity to check to see how the money was spent? If that is so, nobody could find a defendant after three years or even find out how the money was spent. The whole object of this is to protect the money of the public. If somebody borrows Government funds and misapplies them and you want to prosecute him, are you going to wait for three years? By that time the man will be gone and the money will be gone. Is this intended to penalise people by sending them to gaol for something that might have been done in a moment of weakness? If the intention is to gaol people, it is well provided for by sections 30 and 31. If the intention is to help people, then I cannot see how you are going to help somebody if you are going to prosecute him after three years.

With great respect I feel that a period of six months is sufficient for any inspector to know whether public funds have been mis-used. If you are going to allow laches for six months why prosecute a man after six months? You borrow some money, you may get into some disagreement with the inspector and the inspector comes against you after two years and eleven months, after you have erected your building and used the funds, and perhaps mislaid the receipts, ad then you put the onus on the man to prove that the proceeds of the loan has been properly used! You wait for three years and then come and prosecute him!

I am going to suggest that the prevailing law of six months be not interfered with.

Mr. Granado: My information is that there are many proceedings which cannot be proceeded with after the expiration of four years. After four years they become statute barred. The intention of this section is to offer some form of protection to the person, because instead of leaving it to extend to four years we have reduced it to three years.

Mr. Capildeo: It always happens that when people who do not know about something open their mouths, they put their feet in it.

Dr. Solomon: Withdraw!

Mr. Capildeo: The size of the foot or the size of the mouth?

4.20 p.m.

Question put and agreed to, That clause 31 stand part of the Bill.

Mr. Capildeo: I should like to record my protest against that.

Clause 32:

Question proposed, That clause 32 stand part of the Bill.

Mr. Capildeo: May I inquire whether there is any intention, on the sale of land or buildings under this section, that there be a public advertisement? An auction by the Crown Solicitor need not be accompanied by advertisement in the newspaper; I inquire whether it is intended that there will be an advertisement.

Mr. Granado: Will you ask that question again?

Mr. Capildeo: What I am asking is, if you are going to sell somebody's pro-

perty by public auction, do you intend to advertise before you sell it? This section says:

"A sale of land or buildings on which there is a charge under this Part may be by public auction conducted by the Crown Solicitor."

Mr. Chairman, what I am asking is very simple. Will the Crown Solicitor sit down in his air-conditioned office and have a public auction of a man's property, or will there be an advertisement either in the Royal Gazette or the local newspapers so that somebody could notice that there is going to be a public auction?

Mr. Granado: The intention is to follow the established practice in all public auctions.

Question put and agreed to, That Clause 32 stand part of the Bill.

Clause 32 ordered to stand part of the Bill.

Clause 41:

Question proposed, That Clause 41 stand part of the Bill.

Mr. Granado: Mr. Chairman, I beg to move that Clause 41 subsection (5)(b) on page 21, be amended as follows: That the word "Act" in the last line thereof be substituted by the word "Part".

Question put and agreed to.

Clause 41, as amended, ordered to stand part of the Bill.

Clause 43:

Question proposed, That clause 43 stand part of the Bill.

Mr. Granado: Mr. Chairman, I beg to move that clause 43(1) on page 22, be amended as follows: That the words "such conditions in addition to those specified in" be inserted in the second line between the words "with" and "the".

Question put and agreed to.

Clause 43, as amended, ordered to stand part of the Bill.

Clause 44:

Question proposed, That clause 44 stand part of the Bill.

Mr. Granado: Mr. Chairman, I beg to move that clause 44 be amended as follows: That the following words be added "in relation to such bank or approved credit agency".

Question put and agreed to.

Clause 44, as amended, ordered to stand part of the Bill.

Clause 48:

Question proposed, That clause 48 stand part of the Bill.

Mr. Granado: Mr. Chairman, I beg to move that clause 48 be amended by deleting the figure "1", and the brackets and the full stop at the beginning of the section; and in paragraph (d) by deleting the letter ("i") in the last line and substituting the letter ("h") therefor.

Mr. Chairman, I also move that clause 48(h) be amended on page 25 by adding after the word "Minister" in the last line "from the bank or agency". And in paragraph (i) by deleting the word "him"

in the last line and substituting the word "it" therefor.

Question put and agreed to.

Clause 48, as amended, ordered to stand part of the Bill.

Clause 56:

Question proposed, That clause 56 stand part of the Bill.

Mr. Granado: Mr. Chairman, I beg to move that the word "established" be inserted after the word "fund".

Question put and agreed to.

Clause 56, as amended, ordered to stand part of the Bill.

Clause 58:

Question proposed, That clause 58 stand part of the Bill.

Mr. Granado: Mr. Chairman, I beg to move that the word "authority" be substituted for the word "department" deleted in the third line.

Question put and agreed to.

Clause 58, as amended, ordered to stand part of the Bill.

Clause 59:

Question proposed, That clause 59 stand part of the Bill.

Mr. Granado: Mr. Chairman, I beg to move in subsection (3) after "paragraph (c)" in the second line the words "of subsection (1)" be inserted.

Question put and agreed to.

Housing Bill

MR. GRANADO

Clause 59, as amended, ordered to stand part of the Bill.

First Schedule

Question proposed, That the First Schedule stand part of the Bill.

Mr. Granado: Mr. Chairman, I beg to move the insertion of the following definition in the first line of section 18B(1) after the numeral "18J" 'Minister' means the member of Cabinet responsible for the subject of Housing'. On page 34 of the First Schedule, section 18E, I beg to move that the following new subsection (3) be added—"(3) Notwithstanding the provisions of subsection (1), section 18F and subsection (2) of section 18I that relate to the taxes with respect to which the income of an approved company or the shareholders or the debenture holders of an approved company is exempt, the terms of the agreement mentioned in subsection (2) may limit the taxes from which an approved company or the shareholders or the debenture holders in the approved company, are exempt".

Mr. Chairman, I beg to move that on page 35, section 18F in the penultimate line that the words "income tax" be deleted and the following words "any taxes that are based in whole or part on profits or on income" be inserted.

I beg to move in section 18F(b) in the fourth line, the deletion of the words "a sum" and that the word "sums" be inserted.

On the same page 35, Mr. Chairman, in section 18H(2)(c) sixth line that the words "a sum" be deleted and the word "sums" be inserted.

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I also beg to move, that on page 35, section 18I (1) in the third line, that the words "income tax" be deleted and the words "any taxes that are based in whole or in part on profits or on income" be inserted.

Also, I beg to move, That section 18I(2) in the second line, that the word "income" be deleted.

I beg to move that section 18H(2)(c) be amended by deleting the word "that" and substituting the word "those"; deleting the word "sum" and substituting the word "sums", and by deleting the word "is" and substituting the word "are" in the seventh line thereof.

I beg to move, That in section 18I(3) in the fourth line the words "credited to" be deleted and the words "debited against" be inserted.

In section 18I (4) in the third line, I beg to move, That the word "income" be deleted.

Question put and agreed to.

First Schedule, as amended, ordered to stand part of the Bill.

Third Schedule

I beg to move in the Third Schedule, on page 38, paragraph 2, second line, That the word "officers" be deleted and the word "members" be inserted.

Question put, an agreed to.

Third Schedule, as amended, ordered to stand part of the Bill.

Question put an agreed to; That the Bill as amended be reported to the House.

Housing Bill

Customs (Amendment) Bill Friday, 20th July, 1962 Customs (Amendment) Bill

House resumed.

Bill reported, with amendments; read the Third time and passed.

4.40 p.m.

CUSTOMS (AMENDMENT) BILL

Order for Second reading read.

Mr. A. N. R. Robinson: Mr. Speaker, I beg to move, That a Bill entitled, "An Act to amend the Customs Ordinance, Ch. 32, No. 2," be read a Second time.

The purpose of this Bill is to provide better protection for the Revenue Officers of the Government in the course of their duties. It does so by the insertion of a new section — 4(a) — in the existing Ordinance which it seeks to amend. The reason for this has arisen out of certain recent incidents which have taken place, where two officers in the course of their duty were assaulted and beaten, because special provision was not made within the existing Ordinance, Ch. 32, No. 2, and particularly within the scope of the section which provides for offences against both the officers and the property of the Customs—section 193. Because there was not adequate protection within the scope of that particular section, this amendment has now been brought before the House.

The amendment seeks to provide for offences committed in several respects: under subsection (a) of the new section it is an offence to obstruct, hinder, molest or assault either an officer or the person assisting him in the course of his duties, and under subsection (b) it is an offence to impede the search for anything, or the

detention of anything, or the seizure of anything which was properly handled or treated in that fashion under the customs laws. Under subsection (c) it is an offence to prevent, or to attempt to rescue, or to destroy, anything which has been properly taken into custody or forfeited under the existing customs laws. And subsection (d) deals with efforts to prevent the furnishing of evidence before a Court of competent jurisdiction. The final subsection (e) relates to any act preventing detention of any person properly detained under the provisions of the Ordinance.

I am sorry that the hon. Member for Couva is not now here; in actual fact this is nothing new in the jurisdiction of the Commonwealth, and circumstances quite similar to those which occurred recently in Trinidad and Tobago did occur in the United Kingdom and gave rise to a similar amendment (which, in this particular case, has been improved upon) to the Customs and Excise Act of 1952 and the particular section—section 10. So that if any hon. Member wishes to refer to it, that is the reference.

There are a few differences: a difference in style, and also a difference in the amount of the punishment provided for under this particular section; whereas under the English Act the punishment is £100, or in the alternative, imprisonment for a term not exceeding three months, or both, in this case the punishment extends to \$500.00, or to imprisonment for six months, or to both fine and imprisonment. This is more in line with the provisions of the Excise Ordinance, Ch. 32 No. 9, section 116, where a similar

Customs (Amendment) Bill Friday, 20th July, 1962

MR. A. N. R. ROBINSON

penalty has been provided; except that instead of \$500.00, it is \$480.00; and I am sure that hon. Members will appreciate the reason for rounding off that figure to \$500.00.

The other differences which exist from the provisions of the section which has been incorporated in the United Kingdom Act are a matter of style. The officers to whom I referred earlier were maltreated and they could not request that proceedings be brought under section 193 which provides for the case where a ship is shot at, or the officer himself is shot at, or his aeroplane is shot down. In both cases to which I have referred they were not shot at—but they were maimed, beaten by the limbs of their attackers. Consequently, it has been found necessary to insert these provisions so that they would not have to resort to their own remedies, and that the Government on whose behalf they are acting and on whose behalf they are sometimes subjected to a great deal of hostility, would discharge its responsibility to them to protect its public servants and to assist in awakening the public itself to its own responsibilities in this matter.

This, Mr. Speaker, I venture to say is hardly controversial and I ask this House to accept this measure. I beg to move.

Question put and agreed to.

Bill accordingly read a Second time.

Bill committed to a Committee of the whole House.

House in Committee.

Question put and agreed to, That the Bill be reported to the House.

Private Bill

House resumed.

Bill reported, without amendment; read the Third time and passed.

PRIVATE BILL

Trinidad and Tobago Society for Rehabilitation of the Disabled

Mr. Jamadar: Mr. Speaker, I beg to move,

That the Report of the Select Committee of the House of Representatives appointed to consider and report on a Private Bill entitled "An Act for the Incorporation of The Trinidad and Tobago Society for the Rehabilitation of the Disabled" be adopted.

Mr. Speaker, a disabled person has been defined by Act of the United Kingdom Parliament as follows:—

"A disabled person is a person who on account of injury, disease or congenital deformity is substantially handicapped in obtaining or keeping employment, or in undertaking work on his own account which apart from that injury, disease or deformity would be suited to his age, experience and qualifications."

Mr. Speaker, rehabilitation is the re-adjusting and re-equipping of such persons for employment suitable to their new condition, age, experience, and qualifications. The Rehabilitation Society got its inspiration from the Kessler Institute for Rehabilitation, and as hon. Members would remember it was during the first week of May, this year, that the world famous founder of that institute

Private Bill

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Dr. Kessler, visited this Territory and took part in the Society's Rehabilitation Week. The Society has plans for the setting up of a quarter million dollar institute in San Fernando and for the establishment of a permanent rehabilitation work-shop, planned, organised and equipped along the most modern lines.

5.00 p.m.

In the short period of its existence the Society has already initiated valuable work in our community, and I am sure that hon. Members will be interested to know that the Society has already assisted in a number of cases.

It has already launched a scheme in the San Fernando General Hospital where disabled patients are being taught cottage industries and are busy turning out ham-mocks, shopping baskets and toys.

The Society is a voluntary one with men and women of all walks of life, and it aims to fill a well-known gap in the social services of our community. I believe I can say to the Society, on behalf of hon. Members, that we extend to them our heartiest congratulations on a worthy enterprise, and that we wish them all success for the future, and we wish them perpetual industry.

On behalf of this side of the House I take this opportunity to ask Mr. and Mrs.

John Public to give the Society for the Rehabilitation of the Disabled their full co-operation and support, and we on this side pledge to the Society our continued support and assistance.

I beg to move.

Question put and agreed to.

Resolved,

That the Report of the Select Committee of the House of Representatives appointed to consider and report on a Private Bill entitled, "An Act for the Incorporation of The Trinidad and Tobago Society for the Rehabilitation of the Disabled", be adopted.

Question put and agreed to, That a Bill entitled "An Act for the Incorporation of the Trinidad and Tobago Society for the Rehabilitation of the Disabled", be read a Third time and passed.

Bill read the Third time and passed.

Motion made and question proposed, That the House do now adjourn to Friday, 27th July, 1962, at 1.30 p.m.—[Dr. Solomon.]

Question put and agreed to.

House adjourned accordingly.

Adjourned at 5.05 p.m.