

LEGISLATIVE ASSEMBLY OF SASKATCHEWAN
Third Session — Fourteenth Legislature
30th Day

Thursday, April 5, 1962.

The Assembly met at 2:30 o'clock p.m.

On the Orders of the Day:

Mr. Speaker: — Before I call the orders of the day I would like to make the House acquainted with the fact, in case any of you are not aware, that at 4:30 this afternoon we will be suspending the ordinary procedures of the House in order to receive our curling champions of this province and other distinguished guests, so it is my intention that when 4:30 comes we will then declare a supper recess and the House will stand recessed until 7:30.

Is that agreed by the House?

Agreed.

ANNOUNCEMENT: KERR-ADDISON GOLD MINES

Hon. J.H. Brockelbank (Minister of Mineral Resources): — Mr. Speaker, before the orders of the day I am pleased to report to the legislature that I have been advised by letter from Kerr-Addison Gold Mines Limited that they will immediately recommence their exploration activities in Saskatchewan.

We have been in communication with this company and after finding what the problems were they were quickly remedied. Other companies and the Saskatchewan Chamber of Mines will be advised of the proposed changes in the near future. They will have an opportunity to discuss them. The changes will be brought into effect as soon as possible.

CORRECTION OF PRESS REPORT

Mr. G. Herman Danielson (Arm River): — Mr. Speaker, I rise on a point of privilege. I notice in the press that the press gallery has some

April 5, 1962

information that I don't know where they got it. They are referring to certain procedures that took place in this House yesterday afternoon, and it says this:

Mr. Nollet insisted that he did not have an ulterior motive in presenting the bill. Mr. Danielson claimed that the fact Mr. Nollet was so determined to have the bill passed was proof positive of such a motive. This brought Mr. Nollet to his feet again, and sent Mr. Danielson advancing across the red carpet toward Mr. Nollet as he shouted, "Sit down or I'll go over there and throw you out".

That is the press that said that. I stood exactly where I am standing now, Mr. Speaker, and any person in the press who wrote this down is a damn liar. I don't care who he is, whether he is inside or outside this House. Here is where I stood. If you say you were not in here, Mr. Speaker, the chairman of the committee was sitting there, then I got up, and I was standing like this, leaning over my desk, and he interrupted me and I couldn't stand it and I said to the chairman, you better shut him up or else we will have to go over and take him out. Just to the chairman. Then he said, I advanced to the floor — but if that is the case then everybody is on the floor of the House that is standing at their seat, because when you opened the House, Mr. Speaker, some of the ministers were standing just as I am standing now.

I protest any slander like that by the Regina Leader-Post, or whoever wrote it, let him take it and put it in his pipe and smoke it. It is a lie from beginning to end and as such I condemn it.

Hon. J.H. Brockelbank (Minister of Mineral Resources): — Mr. Speaker, I think it is rather serious, especially in connection with the dean of the legislature, the member for Arm River (Mr. Danielson).

Mr. Danielson: — Who sent you out? You stand up for your rights just as . . .

Mr. Speaker: — Order! Order!

Hon. Mr. Brockelbank: — I indicated the seriousness that the press should so misrepresent the actions of the member for Arm River.

Mr. Danielson: — Thank you.

WELCOME TO STUDENTS

Mr. A.H. McDonald (Moosomin): — Mr. Speaker, before the orders of the day are proceeded with I would like to draw the attention of members to a group of students sitting on the right hand side of the Speaker's gallery. These are Grade VI students from the town of Wapella, with their teacher Mrs. McCormick, and their bus driver, Mr. Craig. I am sure all members will join with me in wishing them a good trip, and I hope their stay in the House will be enjoyable and I am sure we wish them all a safe journey home.

Hon. C.C. Williams (Minister of Labour): — Mr. Speaker, may I just add my own personal welcome to the students from Wapella and their teacher Mrs. McCormick.

SECOND READINGS (Adjourned Debates)

Bill No. 4 — An Act respecting Savings and Credit Unions

Mr. A.C. Cameron (Maple Creek): — Mr. Speaker, when this bill was before us on second reading, I rose to announce that this occasion was given over to paying tribute to the credit union movement, that I wanted to have something to say in this respect. I welcome this bill being brought in at this time, and I am certainly in agreement with the principles of the bill. I would like to point out that today credit unions have grown to the state where they have become an integral part of everyday life. They are just as common as the neighbourhood bank on the corner. We could give a great deal of information about credit unions statistic-wise and I think it is right we do so to show the financial strength of credit unions, such as \$43 million loans granted last year, \$250 million loans that have been granted since the first credit union was incorporated in 1937; the fact that all during those years since 1937 the losses of .001 per cent loans has been a remarkable tribute to those local people who operate credit unions, in that the losses have been far below even 1/8th of one per cent, in fact they have been negligible. That is a great tribute to the credit union movement, to those people who have devoted their time and their talent to operating these community banks.

April 5, 1962

I think what is more important in discussing credit unions is the principle that the credit union is brought into financial circles, that new principle that is brought into the whole field of finance, is based on the principle that a man's character is of greater importance than a man's wealth. I think that has been the cornerstone of the credit union movement. During the early course of its infancy the road was not easy. Naturally they met the resistance of the great financial institutions — they likewise had to overcome the apprehension of the people as to this movement, and this new concept of local people operating their own bank. So as I say it took a great deal of hard down to earth selling. I can recall in the early forties when I was quite active in promoting credit unions, that we had to meet in poolrooms, we met in homes, we met wherever we could to talk about the principles of credit unions. The principle of the loan was based on a man's character rather than on his wealth. We had to overcome the opposition of the financial institutions. I can recall we used to use as an example the resistance of the bank in those days, to say that the bank treated its credit something like an umbrella, they gave it to you when the sun was shining, and took it away when it rained. We felt the principles here were opposite — that those people in need should receive assistance when they were in need. The principle that a local man in a community, if he had a bit of surplus money should put it into this pool in order that his neighbor in need of cash at the time may use that surplus money for his advantage. It was a principle that had to be sold, and sold with straight forwardness and conviction, and with a great deal of energy.

We have come quite a way since then in this struggle to establish credit unions, as I say till today, until they are accepted. This being the 25th year of the incorporation of the first credit union, I think it is only fitting that we pay tribute to the early pioneers of this movement in the province of Saskatchewan. It was brought in in very difficult years. It was brought in during the midst of the depression. The remarkable thing is that this principle of credit unions, the principle based on teaching people to restrict, of giving loans only for providence, for definite purposes, of judging a man's capacity to pay on his character, rather than on his wealth. It was a pretty difficult thing to tell in the thirties, to ask people to put away the few dollars they may have in order to share with those who hadn't any. I think it would be well in paying tribute to the pioneers to look back at some of those conditions at that time.

To do that I went back to the statutes of 1937 to refresh myself on the atmosphere of the House, of the debates that were going on at that time: To see the atmosphere or the conditions under which this movement took root in the province. I think we can sum it up, and with your permission, Mr. Speaker, I would like to read to the House from the speech delivered by then Premier of Saskatchewan, Mr. Patterson, both in the Throne Speech debate in those days, and in the budget debate, in which they were dealing with the crisis which the people of Saskatchewan were facing. I notice he said, and I want to quote this:

“During the past seven years Saskatchewan has experienced disappointment and difficulties such as no other province has experienced since Confederation.”

He went on to say

“That the province itself and the people individually have a difficult task ahead, cannot be denied, but the situation is by no means hopeless or impossible.”

Then he went on to say:

“If there is anyone who has lost hope in the future of this province, it would be well to refer you to a report of this morning’s paper in which the president of a farm organization in Shaunavon made the statement that this country is not coming back, because the country has never gone.”

And the Premier said:

“If these farmers have faith after all they have gone through, we also should be prepared to go forward with steadfastness and encouragement.”

I thought that summed up the thinking of the pioneers in the credit movement — that the needs were there and though the times were difficult, that if they put themselves to the task with steadfastness and courage, that this movement would grow and expand. They have stayed with that principle. I think, Mr. Speaker, that so long as we remain, those of us who believe in the principles of credit unions remain steadfast and courageous the credit unions in this province will continue to flourish and expand.

April 5, 1962

Here too is setting up the movement there was no minister of co-operatives. The credit union department was operated from the Department of Labour.

Now you might think what relationship would there be between the Department of Labour and credit unions. Well, strictly speaking there is none, but it was believed then, and I think it stands true today, that the man is not judged by what title he holds, he is judged rather by what he holds in his heart. The Deputy Minister of Labour took over the pioneering of this movement, and did it so successfully that when he passed away three years ago, he was given the title of Father of the Credit Unions of Saskatchewan. This was bestowed upon Mr. Molloy, the Deputy Minister of Labour who pioneered this movement so faithfully for so many years in the province.

Of all the members in the legislature today there is only one that was here that took an active part in debates when the first credit union act was passed, and that is the member for Arm River (Mr. Danielson).

It is interesting to note, too, when you go over the records of those pioneers that down through the legislature, dealing not only with credit unions but in co-operatives, that the member for Arm River took a most vigorous and active part in support of these movements.

I think that as today, in bringing in this act, which is a complete act in itself, is after all just a gathering together of the amendments that have been passed to the act from time to time, in order to fill out as this movement grew from infancy to maturity. Today I think we have a mature act in keeping with the state of maturity to which the credit union has grown in the province. It is very interesting to note that today in this particular act that we are bringing in for second reading, that the first principle established in the act in 1937 still remains as the cornerstone of this bill — that loans are to be made for provident and productive purposes only — that people would be encouraged to become thrifty, and that a man's ability to pay would be judged more on his character than on his wealth.

I just wanted to take those few moments, Mr. Speaker, to pay my tribute to the pioneers of this movement, to give my whole-hearted support to this bill as it is presented here for second reading.

Mr. Speaker: — Is the House ready for the question? It is my duty to warn the House that the mover is about to close the debate. If any member wishes to speak he must do so now.

Hon. O.A. Turnbull (Minister of Education): — I don't propose to say much, Mr. Speaker. I would like to express my own personal thanks, and I am sure the appreciation of all members on this side of the House for the support the hon. member for Maple Creek (Mr. Cameron) gave, and I think we could agree that while he has stated the cornerstone of the credit union movement is on the basis of credit, and that the loans are made for provident and crucial purposes, and that the character of the man is the real basis upon which the loan is made. It is also interesting to understand why these principles are couched in these terms, and to realize that there was some very serious opposition on the part of the banks and other financial institutions that traditionally lend on security, and the only reason that the credit unions got into the act at all, was that they were willing to take a chance in an area of credit that no other existing credit agency was willing to tackle. This as I understand is about the same type of situation which the hon. member from Maple Creek described, excepting that it wasn't developed in terms of so much mutual love and understanding between credit unions and other financial institutions, as really a question of competition, and the credit unions being willing to take a chance in an area which was, up until that point, unexplored.

With this background it is now as improper as it has ever been, to refer to credit unions as banks, and credit unions are very careful to make sure their function is understood so that at no time they can be referred to as a bank, and it is now well established that the bank has a specific function to do in a community, and a credit union as the hon. member for Maple Creek has shown, has a particular function, and will function within this particular area. Up until they came into existence no man believed it would be possible, and this is the area which he has very ably put, where the character of the man is about the only collateral that you can loan on, and I agree, that in the final analysis and of course all credit is advanced in this way, I suppose, it is really the character of the man that is the determining thing, and there has been some other pioneering by some other agencies, where one hundred per cent loans are given, and entirely on the character of the man.

The other thing that I just wish to mention at this time is that while the initial act was passed in 1937, it is interesting to notice as you dig back in the

April 5, 1962

history that the Hon. George Langley, who headed the credit commission in 1910, and it has provided me with some interesting reading of former times, and it is always interesting to review it, because the questions that were posed in 1910 are basically the same questions that are facing many areas in Saskatchewan today. These are the questions of high cost of credit, transportation, related problems of agriculture, these types of questions, and the solutions proposed by the commission were the development of a vigorous co-operative movement, and they included development of credit unions, and they made some specific references to the credit union development in Europe, as an example.

Why we waited from 1910 to 1937, I don't know — I suppose it is a number of different questions that came to bear, to stop the development of credit unions, but I, in my own mind, have the idea that there were two things that bore heavily on this question; one was the lack of experience that people had in these fields, and they had to develop them as they went along; and I expect the other was the attitude of the various credit instruments that existed at that time.

Since that period of time, of course, we have revolutionized our thinking in the whole field of credit. Credit now is looked upon as much an instrument of the whole economy — whereas, it was once thought of as a means of private enterprise. If you could raise a sufficient amount of capital, I think it was \$5,000 in gold at one time, you could start a bank, and it was a private bank. Some of the members here I am sure will remember when banks used to issue their own bills, and I can remember a Royal Bank bill, and then over the years the social attitude towards credit has changed, and we have revolutionized our thinking in this respect and I predict, Mr. Speaker, that we will still move into new areas where credit, and the management of credit and the use of credit will be thought of in a new way than we have in the past, and into this whole area is the question of governmental and fiscal policy, and it is in keeping with the developments of Saskatchewan and it is in keeping with the faith that people have had in themselves, it is in keeping with the optimism of the people of Saskatchewan that we have had the whole development of the credit union in Saskatchewan to be I think, one of a remarkable history, and, Mr. Speaker, that is all I have to say on this matter.

Motion agreed to and bill read the second time.

Bill No. 42 — An Act to amend The Larger School Units Act

Mr. A.C. Cameron (Maple Creek): — Mr. Speaker, in the absence of the Leader of the Opposition I think the purpose of adjourning the debate was to give me an opportunity to speak on this bill.

I must say, Mr. Speaker, that my purpose in rising on this bill is not with the same thought in mind as rising to speak on the bill that we have just given second reading to. I had hoped that I could be as gentle on this one, but I would point out to you, Mr. Speaker, that this is an act to amend The Larger School Units Act.

The amendment is to take out one section of the former act. By removing that section of the former act, we strike at the key principle in the act and so there is a change of principle here.

I want to read to the hon. members the act as it stands in the explanatory notes; subsection 2, section 3, of the act, the proviso there reads as follows: — The minister may before the establishment of a school unit recommend to the Lieutenant-Governor in Council that the question of the establishment of a unit be submitted to a vote of the resident ratepayers of the school districts comprising the proposed unit, and upon such recommendation the Lieutenant-Governor in Council may order that a vote be taken.

Then in keeping with that there was a proviso:

Provided that the minister shall order, in the first it said “the minister may”. Then there was a proviso that the minister shall, or he must order a vote, that a vote be taken —

“if a petition for a vote signed by at least 20 per cent of the resident ratepayers in the proposed unit is presented to the minister within 30 days after notice has been given by the minister to the secretary-treasurers of the school districts concerned of its intention to establish the school unit consisting of these districts, and if the petition bears the signatures of resident ratepayers at least the majority of the school districts in the proposed unit — ”

April 5, 1962

that is the condition upon which the minister is obliged to give a vote. If he had received the petition within a certain time limit objecting to the setting up of the unit without determining the wishes of the people concerned.

This is the section that is being removed in the bill before us. It reverts back to the former section that the minister may or may not give a vote. It gives him complete control to set up school units if and when he deems it advisable, and he may if he sees fit permit a vote and if he doesn't he may not. The proviso that compels the minister to give a vote as a result of this legislation is now being removed — that is the principle upon which we object so strenuously to this particular bill.

We have watched during this session, too many such amendments being brought in. The School Act, now The Larger School Units Act, removing from these acts the right of the people to vote and to abide by the decision of the people as to whether or not they wish this proposed unit.

I think if we look back a bit we can find the reason for this, because this movement that the government represents today was in its early days and is still today, based on the principle of complete and absolute centralization of authority in the hands of the government. They still stay by that principle. They have that one key objective and in those areas and those sections of the economy where they receive little resistance in instituting or working toward that objective, a vote was not necessary.

Some larger school units were set up without a vote. Then when they came into an area where there was a great deal of resistance, not necessarily in opposition to the larger school unit, but in opposition to the manner in which the larger school unit would be set up, by the decision of the minister himself. So in order to overcome that resistance, and in order to continue to meet their objectives, they granted these people the right to vote.

Having done that the resistance melted, and many other units were set up because the people were fighting on the principle of the right to vote. Other units were set up and today we have in the province only a small area that has not seen fit to establish the larger units. Apparently this area is not opposing larger units on the basis that they have been denied the vote, it must be they are opposing larger units on the principle

of larger units itself, and so this government cannot proceed with its ultimate objective of having larger school units all across the province. You can't obtain them by having the vote so you will obtain them by removing the vote and making them so by decree of the minister. This gives the power and paves the way so by the end of the year larger school units can be established throughout the whole of the province and then they can close the books with the notation that the mission has been accomplished.

I point out this, Mr. Speaker, that while in one instance they give the vote to the people, in another instance they deny them that right. They are not doing that on the principle or belief that the people should have a right to determine the type of government they want. They are using that as a device in order to obtain their objective. Where that device will work it is used; the purpose of removing the principle of the right to seek a vote in this bill, because they can't reach their objective by that principle, hence they will remove the principle and accomplish the same end in a different manner. The same thinking is permeated all the way through. After years of discussion of the county system there are people in this province who think, and the opposition led that group of thinking, that whether we have county systems or not, whether they are good, bad, or indifferent, that there should be no reorganization of municipal boundaries except at the express wishes of the people carried out in a vote.

Opposition Members: — Hear! Hear!

Mr. Cameron: — Now we in the opposition have stood by that as a principle, rightly or wrongly. They may misjudge an issue, they may retard progress if you wish to put it that way, but whether the decision is right or whether the decision is wrong, we support the principle that local people are entitled to a vote and to make their own decision under the type of government they want.

Opposition Members: — Hear! Hear!

Mr. Cameron: — I think we can be very pleased to date that we have stood firmly by that principle. Today after listening to the debates in the session and after four to five years of turmoil over the county system, the government is prepared to offer those people a vote.

April 5, 1962

I don't believe, Mr. Speaker, that it is because they have a change of heart; I don't believe it is because they believe in the principle that local people must have a vote, because if they did they wouldn't be removing that principle from this bill, The Larger School Units Act.

It is, once again, that they are offering the people a vote in the establishment of larger school units because of the tremendous resistance and they are once again using this as a device, in order to overcome that resistance, because they can't do it by Order-in-Council, they will give them a vote in this instance to calm down that resistance and get a start made.

I predict if this government remains in power they will follow the exact identical course in the larger units as they followed in the larger school units.

Opposition Members: — Hear! Hear!

Mr. Cameron: — In that, if they can establish the first one or two with a vote, it is fine; if they establish a few more by giving the people the right to vote, that is all the better; but if the time should come that granting the people the right to vote is impeding the progress of establishing these larger counties across the province, then I predict that right will be taken from them and they will be once again set up by Order-in-Council the same as this bill sets out here.

I say, Mr. Speaker, that I will oppose this bill with all my vigor, because it is playing with what we consider a key principle, the principle of the people having the right to vote, whether the people make great decisions, whether the decision they make is good, bad, or indifferent. We have faith enough in the judgment and the integrity of local people to say to them, you are the best judge of the local type of government you want, and that principle we will stand by.

That principle today is being used merely as a device when it suits the convenience of the government to do so. It comes back to the same guiding principle, with the one objective in mind, the complete and absolute centralization of all types of local government in the province. The method is not important; even the timetable is not too important. Where the resistance is small, progress towards this end will be rapid. Where the resistance is great progress will be slowed down.

Different tactics and means to accomplish the end will have to be used, but the ultimate end will be obtained, and from that principle there must be no retreat.

That is why the government is doing this today, and that is why they will do it likewise in the county system. Not because they are standing on the principle but because they are playing with these principles as devices and means by which they can accomplish their ultimate end of complete and absolute control and central authority.

For that reason, Mr. Speaker, I cannot support this motion on the second reading.

Mr. J.W. Gardiner (Melville): — Mr. Speaker, I do not wish to speak very long on this particular motion. I think the member for Maple Creek (Mr. Cameron) has covered the ground very thoroughly, and very capably, expressing the view of the party we represent with regard to the suggested changes we find in Bill No. 42 that is now before us. However, I think I would be remiss in my duties and I think possibly others on this side of the House, if we did not take this occasion to speak out on behalf of those, as the hon. member for Maple Creek did, on behalf of those who believe in the principle that is being removed from this legislation.

Not only because of the fact that many of the people I represent are not included at the present time within The Larger School Unit Act in this province, I would say that the area I represent probably 50 per cent are in the rural areas and included in the larger units, but 50 per cent are not included in the larger units. Therefore, my constituency in that regard is divided, but I do not think there is anyone in that constituency, whether he is a resident of the larger unit area, or whether he is in the area that is not in the larger unit, that would support the action of this government, forcing the people of half that constituency into a larger unit without the right that was accorded other people in that area some years ago when they decided to enter the larger unit.

I would say I think I would be remiss in my duty on behalf of my constituents if I did not rise to express my objection to the changes that are suggested by the minister in the legislation that is now before us. I think one has only to look back in the history of

April 5, 1962

this particular problem, the history of the organization of school districts in this province, to find that no particular political party has opposed any particular type of change, either in the changes in our school system or in the changes in our municipal system. So often during the present discussion of the county system in this province, we have heard speakers from the departments concerned go out throughout the province to tell the people of the number of changes that have taken place since the time Saskatchewan became a province in 1905. I think also if one wants to go back in the history of the larger school units, they will find that the enabling legislation was placed on the statute books of this province by a Liberal government in 1928, to enable the establishment of larger school units at the wishes of the local people, and at the desire of the local people that were concerned. I understand that during the course of time the Liberal government went out of office the next year, and the legislation was removed from the statute books of the province, but following the re-election of the Liberal government in 1934, during that period from 1934 to 1944, enabling legislation was again placed on the statute books to enable larger units to be established if the people of any area desired to do so.

On both these occasions, Mr. Speaker, in 1928 and later on in the early 1940's, there were school superintendents sent out in this province by the government concerned to attempt to interest people in forming or establishing an experimental larger school unit in the province of Saskatchewan. I think on both occasions there possibly would have been an experimental unit established as a larger school unit, but with the consent of the local people, and of course if that experiment had proven successful, if it had proven that it could carry out the job better than the school districts they had at that time, I am quite certain that eventually most of the province would have accepted the larger school unit principle, and we would have had larger school units in the province of Saskatchewan today.

When this government came in in 1944, they decided they were going to put in, as the member for Maple Creek (Mr. Cameron) pointed out, they were going to put the larger school unit in whether the local people desired it or not, and so fifteen larger units were established, before the change was instituted in the act which made it compulsory that the people of the area desiring, or a sufficient number of them desired, to have the right to a vote, that they be given that right that

they hold a vote in the area concerned, and so of course since that time many areas as the member for Maple Creek pointed out, have elected to join a larger unit, but as he also pointed out there are still four areas in the province that have decided, through their own wishes, through their own votes in some cases, to remain outside the larger school unit system in this province.

I happen to be a resident at the present time of one of those areas in the province, one of the areas in which a vote has been held on two occasions. Some seven years ago, the first occasion, the vote was turned down by the people of that area by a majority of 150 votes, give or take one or two. Then in about five years after the calling of that vote, a second vote was called, and when that vote was completed, it was defeated by a majority of over 800 of the electors of that particular part of the province.

I am quite certain that the views of those people, as the hon. member for Maple Creek pointed out, must have been that from what they had seen taking place, at least in larger school units roundabout, that they felt that they were best serving the interests of the children in their area by retaining the right of administration over their own school, and I think for that reason, Mr. Speaker, until such time as the majority of the people of that area can be convinced that the education of their children can best be taken care of by some other means, that they should have the democratic right to decide the future of their own children and their own school in that particular area, and in the three remaining regions besides that in the province that have not yet decided to accept the larger school unit of administration for school purposes. So I say here that I cannot help but agree with the member for Maple Creek, that we are definitely taking a backward step in this legislature when we remove from the statute books, legislation that was placed there for the purpose of protecting the democratic rights of any section, whether large or small, any section of the people of the province of Saskatchewan, and so I say I don't think there is any member that can vote in this House to remove the democratic right or a democratic principle of the choice of the people of any areas of the province of Saskatchewan, and I hope for that reason, that all members in this legislature will consider very wisely before supporting Bill No. 42, which will be a backward step in the provision of democratic rights, and a democratic free choice to the people of our province, as to how they are going to carry on their local administration and their local government.

April 5, 1962

Mr. Speaker, I will oppose as strongly as I possibly can at every stage the passing of Bill No. 42.

Hon. A.E. Blakeney (Provincial Treasurer): — Mr. Speaker, I had not intended to say anything in this debate, but having heard the comments of the hon. member for Melville (Mr. Gardiner) and the hon. member for Maple Creek (Mr. Cameron) it appeared to me that one or two things could usefully be added.

I think the first thing that ought to be said in clarification of the problem which this bill is designed to deal with, is that this bill is not particularly designed to deal with larger school units as they presently exist. As has been known to hon. members, at least four of the larger school unit areas have not been organized as larger school units, they continue to be unorganized, and no particular efforts have been made, other than persuasive efforts, to have these areas organized as larger school units. But hon. members will also know that there will be a reorganization of larger school units in this province. They know that the boundaries of the presently-existing units are not satisfactory. They know, or ought to know, that request after request for boundary revisions have been made. They know, or ought to know, that these requests have come from responsible school authorities, particularly the Saskatchewan School Trustees Association.

When the boundaries are redrawn, in all likelihood some units will be made smaller — this in fact is the difficulty with respect to some of the present units, they are too large to be administered easily and simply. The request is that a few extra units be set up, and the request is further that the boundaries be made more sensible and more rational, having regard to the pattern which has developed. When these boundaries are redrawn we are going to find situations where substantial areas which have been in units for five or ten years will be included with areas which are not now in larger school units.

With respect to the areas which are already in school units it is clear these people have made their choice. If they have been in a unit for five, six, eight years, they have chosen to have a permanent larger school unit. They have borrowed money on this basis — planned their budgets on this basis — they have dismantled their local schools on this basis. If these people are to be included in an area which is unorganized, clearly the consequences for them of being disorganized

are very, very grave indeed, since their entire local school plant has been dismantled, and it has been erected on the basis of a larger school unit.

Now it is not easy to see what can be done in a situation where substantial area is included in a larger school unit, and a portion of it is not now in a larger school unit.

I would ask hon. members from Notukeu-Willowbunch (Mr. Klein) or Turtleford (Mr. Foley) to contemplate what the situation would be in their area if it were disestablished; if there were no larger school units; if individual school districts had to be set up. This would be a very difficult problem. Now it may have to be done if a portion of a larger school unit is included in existing larger school units with an area that is now largely unorganized, and if the area largely now unorganized strongly opposes the unit, I suppose this can be contemplated, the possibility of disestablishing a substantial area of an existing unit. I think the problem cannot solely and completely be solved by a vote. It may be the solution, but I wonder if this is the solution in all cases. I want to point out to hon. members that the bill as it appears here does not prohibit a vote, it doesn't prohibit a vote, it just says where it appears a vote is the appropriate way to solve the problem, a vote will be had, where . . .

Now let me be clear on this. It is entirely possible that five people may want something and five people may not want it, but the consequences for one group of not getting it are very, very much more drastic than for the other. I do not think that necessarily the problem can be solved by simply scrambling them all and saying, "all right, these areas — we will disorganize and organize depending upon where the boundaries happen to be drawn."

There are a great number of problems to be reviewed with respect to this.

I know the hon. member for Melville (Mr. Gardiner) has treated us to the proposition that the party opposite has not been opposed to larger school units, and this may indeed be true of the party. However, parties don't oppose very much. It is members of parties which oppose things, and if we want to know where the member for Melville stood when larger school unit votes were being held in Melville, we don't have to seek very far. He has stood squarely against larger school units when there have been votes. That is his right; no one is denying it;

April 5, 1962

but let him not come in here and say he is not opposed to larger school units. And I say the same for the hon. member for Yorkton (Mr. Gallagher). I don't think he will deny that in the last vote in that area he opposed the larger school unit. That is his right; no one is denying it; but let him not come in here and say that he is supporting the larger school units.

I think we know when the votes have been held, where these people stood. We know where they stood, and they are perfectly free to stand there, but they are not free to come in here and say "well of course the party I represent doesn't oppose this — I just happen to oppose it."

Mr. Ross A. McCarthy (Cannington): — We are not all sheep — we can think for ourselves.

Hon. Mr. Blakeney: — Well, you know what the alternative to sheep is — goats.

I don't want to put up an argument in favour of the larger school unit. I think all of us know from an educational point of view the larger school unit results are much more impressive than the unorganized areas. Everyone, I think, is familiar with the fact that the number of students who reach high school from a larger school unit is at least 50 per cent higher than it is from an organized area.

Mr. McCarthy: — Mr. Speaker, on a point of order, I suggest we have a bill before us on larger units, he shouldn't . . .

Mr. Speaker: — I would have to say that the speaker's statements are in order in that case. The member now speaking, his statements are in order after statements made by previous speakers.

Mr. McCarthy: — We still have a bill on our desk.

Hon. Mr. Blakeney: — Mr. Speaker, with a great deal of respect I think I am in order. However, in deference to members opposite I won't pursue this line of argument. I think all of us acknowledge that from a purely educational point of view the larger school units have had impressive results, and much more effective results than the unorganized areas.

Government Members: — Hear! Hear!

Hon. Mr. Blakeney: — I did want to make clear to the house that the problem to be dealt with is not the problem of the presently existing four unorganized areas, but the problem which will present itself if, as, and when boundaries are redrawn by the existing boundary commission, boundaries which include areas some of which are in larger school units, and some of which are not now in larger school units.

There are four areas which are not now presently in larger school units, but it is, I think, impossible to so divide this province so that there will be five or six additional units and so that the boundaries of any one of those existing units will coincide exactly with the existing four non-unit areas. There may be some similarity in one or two cases, perhaps in all of them, but I would suspect that in two, three or maybe four cases there will be a great deal of dissimilarity, and in point of fact areas which are now in units will be included with areas which are not now in larger school units. This will be the problem which will present itself, and there may well be five, six, or seven units, which have areas not now organized included with areas that are now organized, and this is going to present a very difficult problem.

It is not quite sufficient to suggest this can be dealt with on the basis of saying that these four areas have said 'no' and they will continue to say 'no'. This is fine but these four areas are probably not going to exist any more, and we will have a different boundary pattern, with different groups of people involved, and this is going to present a new problem for solution.

Now, Mr. Speaker, I did not particularly want to mention all the remarks of the hon. members opposite. Most of them have been stated time and time again on a whole series of bills. It seems to me that the same speeches are given with respect to almost any piece of legislation which is on the order paper. These have been answered on previous occasions and I don't think I will weary the House with that.

I just want to present to the House the problem which will arise when boundaries are redrawn and as I think this bill will assist in meeting some of these problems, I will be supporting the bill.

April 5, 1962

Mrs. Mary J. Batten (Humboldt): — There are just one or two things, Mr. Speaker. I am not going to labour this, because as the hon. member says, in all these matters the opposition has the same speech to make, and this is so, because we have the same principles, Mr. Speaker. This is quite consistent.

Opposition Members: — Hear! Hear!

Mrs. Batten: — We believe in certain principles and we stay with them, and that is why our speeches are consistent and similar. There is no such consistency on the other side, except when it comes to the matter of taking away the rights that people had under a Liberal administration, the right to take a vote on certain things that affected people in certain districts.

Now I think it is most unfair for the Hon. Provincial Treasurer to say that the hon. member for Melville (Mr. Gardiner) and the hon. member for Yorkton (Mr. Gallagher) had no right to say they are not speaking for or against the larger school unit, that they are not in favour of larger school units or not against the larger school units, because apparently according to the Hon. Provincial Treasurer they did in their own districts work against the formation of a larger school unit. I don't know whether they did or didn't. But I would suggest that you certainly are entitled to be against a larger school unit in a certain district, and still be for larger school units on a province-wide basis.

Government Members: — Hear! Hear!

Mrs. Batten: — Certainly this was the whole idea when this legislation was put on the books of this province, and I would remind you that it was put on those books by the Liberal administration. The whole idea was that if people wanted a larger school unit, they could form a larger school unit if under the circumstances in which they were living they felt their population was widely scattered and that they should have centralized schools, that this was for the good of their children, the parents had the right to vote themselves into a larger school unit. The parents had the right to decide what kind of an education their children should have.

Now the hon. socialists who sit on your right say the parents have no right to decide important issues like education and health. They say this matter is so

important that the state has to make these decisions, and this statement is in their speeches. I could refer you to speeches of the hon. member who just spoke, when he said exactly this. This certainly is a basic decision in matters of principle, and we have said, and we continue to say, that this is a local matter, that under certain circumstances it may not be a good thing to have a larger school unit. If the people are living close together, if they are living in a dense population, if they feel they have special circumstances that they can best teach their own children by keeping a small schoolhouse and having a teacher there, then I think they are entitled to have that. This is the Liberal principle, but of course this is not the principle of the socialists, and the Hon. Provincial Treasurer proved everything the two hon. Liberal members who spoke just before him had said. He came out and agreed with everything they said, because they pointed out what this government is trying to do by changing this bill, what they couldn't do under the present legislation. Because they couldn't coerce, they couldn't flatter, they couldn't get these people to vote themselves into a unit, or stay in a unit once they were put into it, now they are going to force them into it and take away their right to a petition and to a vote.

This legislation is certainly a backward step for people who have gone on record in an attempt to woo local governments and said they believe we need strong local governments. This is certainly a poor way of indicating their faith and their belief in the integrity and the intelligence of local people to decide their own problems — when they take away the rights they had to a petition they take away the rights they had to a vote.

And now the Hon. Provincial Treasurer says something that the hon. members on this side didn't even dare suggest, that the purpose of this legislation is to take these school districts and put them into larger school units, against their will; that they will be divided up, that they will no doubt be divided up into larger school units. Now this certainly does exactly what he says, when he says there can be five for, and five against, and one of those five can suffer a lot more than the others from the consequence. This is certainly true. They have at this moment stacked the case in favour of larger school units. This might be a good thing and the Hon. Provincial Treasurer says it is, but then why not let the people that don't agree with you have a vote. They are not going to win the vote because you have already made it obvious that the advantages of the larger school unit are so great, that people

April 5, 1962

must vote to stay in larger school units. Then why take away the right of those who would vote against it?

It is very difficult to follow that type of reasoning. Certainly I don't think it is the kind of reasoning that we on this side want to follow. There is no doubt, Mr. Speaker, that there are people in larger school units now who want to stay in larger school units, but might not want the kind of boundaries that the hon. minister would put them in, and I can point out example after example where people are terrified today that their particular school district is going to be incorporated into a school unit where they don't agree with the principles that are being embodied in the administration of that school unit.

There are some school units, Mr. Speaker, that have much higher taxes than other school units. There are some school units that believe in a high degree of centralization; other school units believe in a lesser degree. There are some who believe in bussing children for a distance of 40 miles. There are some who believe they shouldn't be bussed any further than 20 miles. There are times though, there are many local problems that decide as to whether people want their children to be attending school in one larger school unit or another, and I think these people have the right to vote. I think parents still have a right, a basic inherent right, even though it isn't expressed in this legislation, to decide what kind of school their children should attend and therefore I think they should continue to have the right to at least petition and take a vote against a boundary if they don't like that boundary. I certainly will not support this amendment.

Mr. G. Herman Danielson (Arm River): — I just want to say a few words in regard to this matter. I am not going to hold the House up for any length of time. My mind goes back to the 1944 election. This was a very vital issue in that election, and we have been hearing some discussion this afternoon in regard to principles which should govern actions of governments, oppositions, and all government bodies in deliberations of matters of this kind. If we should apply that to the CCF government in this province we would be bewildered because they haven't got any — they have been off again, on again, off again, all during the years.

I want to point out this, that the platform of the CCF party in the 1944 election and for several years

previous to that, because there were five of them sitting in the House in 1934, and in 1938 there were ten — up until 1944, was this, the implementation of The Larger School Unit Act now on the statute books, that was put there by the Liberal administration, the implementation by the CCF government.

Go back and look at your promises to the people of 1944. It is there, printed in every place where you can find a poster of election propaganda. Now then, what they did was this — they threw that legislation out through the window the first thing when they came in here. That was the fulfilment of the promises of putting it into effect, letting the people decide, they threw the legislation out through the window. They came in here and put in an act, which of course you all know what it was, there were certain rights and privileges or power extended to the minister, to the council really, in regard to permission for the people in this larger unit to vote. There was no vote taken, except probably in one or two places. Then at the next session that was amended, and the amendment said the minister shall, under certain circumstances, petition to the minister from the districts concerned, allow a vote.

Now then I think during that period, the next three years, there were five districts permitted to vote. The minister said on the floor of the House there were 26 districts had applied and eighteen of these districts conformed to the statutes, so far as signatures of the petition were concerned, and none of them were permitted a vote.

Opposition Members: — Hear! Hear!

Mr. Danielson: — That is the truth, and I have told you about this three times since this session, and two times on the floor of the House, and I told you last year because I was challenged two years ago and I didn't have the documents with me. Now these are the principles of the CCF. The principles of the CCF are just one thing, Mr. Speaker, that is any damn thing they can get away with.

Opposition Members: — Hear! Hear!

Mr. Danielson: — That is the principle of the CCF and the records signify that and prove it conclusively during the last eighteen years.

April 5, 1962

Hon. R.A. Walker (Attorney General): — Mr. Speaker, I want to say that I think this bill does point up an issue between the Liberals and the government, and my hon. friend says it certainly does, that I for one am prepared to stand on that issue.

When I first commenced to travel about the rural part of this province as a political candidate in 1947, the school unit in our area had just been formed. Most of the schools were still functioning just as they were under the previous government. In that election campaign I would like to say that I had 37 school house meetings, (and I suspect that may be why I got elected by such a small majority in 1948). I went out through those school houses and found broken windows, and I found broken boards that your feet would go through.

Mr. A.C. Cameron (Maple Creek): — Mr. Speaker, on a point of order. This may be very entertaining, but what has this to do with the principle in this bill? What does his concern for the little rural school during the course of his election have to do with this bill? I don't see that it adds anything to this House, nor does it do anything but impede the progress of this House.

Mr. Speaker: — I agree it is very difficult on this second reading of the larger units act when members bring in extraneous points to prevent the members from answering them and I would ask the gentlemen to keep as close to the bill as possible.

Hon. Mr. Walker: — Well, Mr. Speaker, today when I drive about that area I find that all the youngsters in the Saskatoon East School Unit — practically all of them today, have access to schools that are just as fine and offer just as diverse a curriculum as you will find in the cities of Saskatoon or Regina. When I was a boy going to school on the farm I visited some of my city cousins and I decided that the government at that time thought that we who were poor country cousins, poor farm boys, deserved less than those who lived in the city. This government believes that equal opportunity should prevail for those in the rural areas and those in the city areas.

My hon. friend thinks this government is trying to load the case in favour of the larger school units. That, Mr. Speaker, is true and I am proud of the fact

that it is true. I am proud of the fact that this government has set up facilities, has provided the administrative machinery to enable rural youngsters to have the same educational opportunities as urban youngsters, and in those areas in Saskatchewan where larger school units are in existence this is largely coming into being, Mr. Speaker.

My hon. friends say they are more concerned about seeing to it that four unorganized units have a right to vote on this question, than they are about any other principles. I am more concerned, and I think all members on this side are more concerned, to see that the youngsters in that area have the best educational opportunities possible. That is the principle we are concerned with. My hon. friends . . .

Mr. Cameron: — Thinking of the state.

Hon. Mr. Walker: — . . . say that in 1942, or 1941, they passed The Larger School Unit Act and they say they made it readily available to the people. After all those years they were in office not a single larger school unit was in operation. Some school districts in my constituency were paying a mill rate of 50 and 60 mills, others were paying three or four mills. Some of them indeed had no facilities for all of their children because this gutless Liberal party would not implement a system which would provide educational opportunities for all the people of Saskatchewan. Mr. Speaker, if this is the kind of sterile principles which members of the opposition take pride in . . .

Mr. Cameron: — Ah, sit down.

Hon. Mr. Walker: — . . . all I can say, Mr. Speaker, is the people of Saskatchewan are well rid of them, they deserve to be complimented for seeing through this shallow, this fictitious, this theoretical interest in principle.

Mr. Speaker, if the choice arises between the people of unorganized units, and the people of the neighbouring organized units, who must vote to go together in a unit then far ahead of any right to a plebiscite on this matter, I consider is the right to equal educational opportunities. I would not want to see educational facilities that presently exist in any organized unit adjacent to an unorganized area snatched from the children of that district, just to gratify some silly whim of the Liberal party.

April 5, 1962

The Liberal party, Mr. Speaker, has for too long tried to excuse its criminal inaction, justifying their Liberal lack of policy by trying to put it upon some principle such as the right to a plebiscite.

Mr. McDonald: — You had better go back and attend to your planning Bob.

Hon. Mr. Walker: — Now, Mr. Speaker, my hon. friend from Maple Creek (Mr. Cameron) has just put himself on record when he said he is not opposed to larger school units, he is just opposed to putting them into effect.

Mr. Cameron: — Mr. Speaker, on a point of privilege, I can't let that go unchallenged. He said I was opposed to putting larger school units into effect. I made not such statement.

For the records let me tell you my hon. friend that I took a very active part in formulating larger school units. He can't get up and make that accusation here. Neither am I against the principle of the larger school unit and neither is the Liberal party, and don't tack that accusation onto me. I say again, go back and attend to your farm problems, and keep your nose out of education.

Hon. Mr. Walker: — I am wrong — in the heat of the moment I referred to the hon. member from Maple Creek (Mr. Cameron) and I should have referred to the hon. member for Melville (Mr. Gardiner).

The member for Melville said he was not opposed to larger school units, but he was just opposed to the manner in which this government brings them in. The hon. member is like the old Liberal government prior to 1944; they haven't changed a bit. Like father, like son; they still believe it is fine to espouse principles, so long as these fine principles don't confer any benefits upon people who need them.

Now, Mr. Speaker, they have chided us because they say we are not in favour of allowing local residents to vote on questions of local government. It was said by the Premier of this province in December, 1956, when a local government conference was held in this chamber, that it would be the intention of this government that there should be no municipal reorganization without the consent and approval of the people concerned.

Opposition Members: — Oh! Oh!

Mr. Speaker: — Order!

Hon. Mr. Walker: — Now, Mr. Speaker, it is a matter of record and I would gladly . . .

Mr. Danielson: — Three hundred thousand dollars . . .

Mr. Speaker: — Order!

Hon. Mr. Walker: — . . . quote from that record but I have already quoted it in this House and I don't like to violate the rules of this House by quoting from a previous debate. I have quoted it in this House and, Mr. Speaker, when I held the report in my hand and read it not one hon. member . . .

Mr. McDonald: — How did you vote in the House Bob?

Hon. Mr. Walker: — Then again, Mr. Speaker, speaking at the municipal convention in this city in March of 1959, Premier Douglas then gave assurance to that convention, that there would be no wholesale reorganization of the municipal system without the consent and approval of the people concerned.

This government's position has never been in any doubt, Mr. Speaker, on this question, but we say, we point out quite properly that sometimes there are practical difficulties about this matter. It was pointed out by the government in connection with local government reorganization that if you are going to provide for and permit a vote on the setting up of a county, and you have a municipality partly on both sides of the county boundaries and if the vote carries, then you are deciding by that vote of the people of that county what position the people in that portion of the fragmented municipality outside that county will enjoy. This poses a problem which my hon. friends have no solution for.

So, Mr. Speaker, the same kind of situation arises in connection with the organization of these school units which partly overlap into an area presently unorganized and falling partly in an area presently organized. You have to consider the rights of the people of both sides in a matter of this kind, and this government will always come down on the side of benefits for

April 5, 1962

those who need them and have no other way of providing them for themselves. I am referring to the young children who depend upon these facilities, depend upon the organization of school facilities for their education.

My hon. friends can go if they like out into the area where I live where youngsters have no reasonable opportunity to get high school facilities except at their own expense. I would like to have them come with me into that area and try to explain to a young lad in Grade X whose parents can't afford to send him to school, that the reason he can't go to school is because my hon. friends are using every means at their disposal to prevent the organization of a school unit in that area. Let them take the responsibility for their action, Mr. Speaker; let them not stand up in this chamber and say we are in favour of this beautiful abstract principle of local option, without being prepared to take the responsibility for lack of educational facilities, illiteracy, denial of democratic opportunities, to these young people, who have just as much right to an education as youngsters in this city have.

Mr. Speaker, you can, like the Liberal party, go on living in a state of unreality and pretend that these problems don't exist, tossing about from person to person these abstract principles, without considering what the practical effect of these decisions are in the rural areas. People of the rural areas are entitled to have the very best of educational facilities. I am convinced this bill, unlike the "permissive" Liberal larger school unit act, prior to 1944, this bill will result in bringing better education to more people who need it, and for that reason I, and I am confident every member on this side is going to vote for it.

Mr. A.H. McDonald (Moosomin): — Mr. Speaker, I had no intention of taking part in this debate until I listened to my hon. friend, the Attorney General. When he referred to the Liberal party as a gutless party I would have asked him to withdraw that statement had it come from anyone else on that side of the house, but one can expect little better from the gentleman that is now the Attorney General of this province, and when he talks about the broken windows in the old school rooms, and the hole in the floor that his feet go through . . . all I can say it must have been an awfully big hole in the floor.

Mr. Speaker, if the Attorney General had had the courage that he would like this House to think he has on this school question, then why hasn't he the internal fortitude to look after the problem of the farmers of this province with regard to mineral rights, where he and he alone . . .

Mr. Speaker: — Order! We cannot discuss mineral rights.

Hon. Mr. Walker: — You know better.

Mr. McDonald: — He and he alone can make the decision to give these people a fair show, but he hasn't the courage.

Mr. Speaker: — I think the member is well aware of the rules of the House — this is a different case. The member is well aware that topic cannot be debated in the House . . .

Mr. McDonald: — I am finished with that now anyway.

The Attorney General apparently thinks he is possessed with a God-given right and the ability to decide what type of education the children of this province should have, that his thinking should supersede that of the parents of the child, and the people who are responsible in the local districts who are paying. Who do you think you are? Do you think you are God almighty? That your thinking is superior? I think you believe that. This is the danger of an individual of that kind, Mr. Speaker, that he knows all, that he knows what is better for the children of this province than do their parents. The Liberal party have said that the people who live in any area should make a decision for themselves as to the type of education that they think is best suited for their children. We do not believe that you or us, or any other group of people in this province should make that decision.

Now let us go back to this vote on the question of local government which was brought up by the Attorney General. Resolutions year after year have been moved in this House by the Liberal opposition, requesting that no change in local government be made until such time as the people concerned were given the opportunity to vote, the Attorney General and every gentleman on that side of the House, including the retired Premier stood up and voted against it.

April 5, 1962

Opposition Members: — Hear! Hear!

Mr. McDonald: — Every member . . .

Mr. McCarthy: — It is on record, you can't argue.

Mr. McDonald: — Every member stood in the House and voted against it. Voted against giving the right to local citizens to vote. This is exactly what they want to do here.

Government Member: — That is poppycock.

Mr. McDonald: — Poppycock, it is on the records of this House, and I know it is poppycock. You talk one way and vote the other. Mr. Speaker, I adjourn the debate.

Mr. Speaker: — Do you want to adjourn the debate or continue after recess?

Mr. McDonald: — No, I will adjourn it.

Debate adjourned.

SECOND READINGS

Bill No. 54 — An Act to amend The Vehicles Act, 1957

Hon. A.E. Blakeney (Provincial Treasurer): — Mr. Speaker, this is An Act to amend The Vehicles Act, 1957 and I would like to say at the outset that the printed bill contains an error in one section and we will bring in a House amendment to deal with that particular matter. The bill itself deals with a substantial number of relatively minor matters; it defines controlled access highways, it contains a new definition of minister, it clarifies the status of a trailer; it would permit one license plate; it provides a penalty for failing to yield the right of way at an intersection and I think generally, Mr. Speaker, deals with a number of relatively minor matters.

It does provide that safety belts shall not be sold which do not conform to standards and specifications prescribed by the highway traffic board and it

also provides that new cars shall not be sold without seat belt anchors. This, Mr. Speaker, is the place where the bill contains a typographical error. A clause was left out during the course of the printing and I will be introducing a House amendment to make it clear that this provision applies to cars manufactured or assembled after the first day of July 1962 or at some later date that might be set by the Lieutenant Governor.

The bill also makes some changes in traffic rules with respect to traffic lights, taking into account the existence of green arrows which were not previously recognized by The Vehicles Act, and takes into account pedestrian control signals which were not previously dealt with exhaustively by the act.

Other than that the bill contains matters of quite minor detail which I think would be best dealt with in committee.

With that explanation, Mr. Speaker, I now move second reading of the bill.

Mrs. G. Strum (Saskatoon City): — This is in relation to the part of the bill which deals with providing that new cars shall have anchorages for seat belts, if this is the appropriate place, Mr. Speaker, is it?

This is on behalf of the Canadian Highway Safety Council which this year hopes to utilize the sentiments of women in support of this in order to cut down the death rate from automobile injuries. I have in my hand a clipping from the Standard which I hope many of you have read or will read and it gives publicity in the ad to objectives of the Canadian Highway Safety Council. This article tells us that there are in Canada on the roads today 4,673,000 cars and they estimate that if we were using seat belts on all cars, one thousand lives could have been saved, thirty thousand people would have been saved from crippling injury and \$10 million worth of damages would have been saved. Fewer than 2 per cent of the cars have them and the Canadian Highway Safety Council hopes to raise that to 4 per cent through their campaign this year.

I think that it is interesting to note that this year for the first time Ford, Chrysler, General Motors, Studebaker and American Motors cars have put in seat belt anchorages as standard equipment. This

April 5, 1962

article which is dedicated to the saving of life and is called 'Set Belts Do Save Lives' and is written by Patrick Nagel, points out that merchants or dealers selling cars naturally are not going to emphasize the danger angle. If the people who sell cars talk about speed and hazards and accidents and death they might discourage people from buying new cars. I had not thought of that angle, but this writer points out that naturally you cannot expect the people selling fast, high powered cars to talk about death and injury, and they point out that this is a very useful thing and that Saskatchewan will be again a first in this field and that this year (I don't know how they know) but they said we would be the one province in Canada taking the lead to safeguard the people of this province by doing this.

I think we have very good evidence because as early as 1954, Cornell University made a study of ten thousand accidents and did a research project on it. They found that between thirty and seventy per cent, and let's half that and say fifty per cent of these lives could have been saved, that is using our figures of 4,673,000 and a thousand lives that were lost. If we could save five hundred lives this year in this country it would be worthwhile. Sometimes we have a very spectacular exhibition of the value of one life.

If you get a child trapped on a mountain ledge or a miner in a mine, or someone dangling on the end of a rope, or walking on a ledge on a sky-scraper, people will go to no end of trouble to save one life. If by this simple piece of legislation we can include the anchorage which will make it easy to buy a seat belt and if we can promote the practice of wearing a seat belt and if this survey is right, that we could save five hundred lives, we could save fifteen thousand people from crippling injury and we could save five million dollars worth of property damage, then, Mr. Speaker, I say, that this act is justified. I wish to support this particular thing on behalf of the Canadian Highway Safety Council and the families of this country.

Motion agreed to and bill read the second time.

Bill No. 55 — An Act to amend The Saskatchewan Insurance Act, 1960

Hon. R.A. Walker (Attorney General): — Mr. Speaker, there are really two rather small principles involved in this bill, first of all there is

the repeal of section 452 which is the section permitting insurance companies not licensed in Saskatchewan to sell or undertake a contract of insurance. This was new in the act in 1960 and it appeared to be very few companies who would make unwarranted reliance on this exemption by insurance companies. But experience has shown that a number of companies have deliberately refrained from paying their license fees, have gone without license in Saskatchewan and then taken advantage of this section to write insurance notwithstanding, the fact that they were not licensed. It is felt that this exemption should now be withdrawn. I think that the increase in the scale of fees that was made a year or two ago was perhaps a factor in inducing companies to try and avoid payment of the licenses. We can't afford to let some people sell insurance without a license when others are required to have it.

The other provision is an amendment to section 251, a new sub-clause to 251. The present section 251, provides that money paid under The Saskatchewan Hospitalization Act or The Health Services Act shall be deemed to be money paid by the insured person. Sub-section 2 says that monies paid pursuant to The Health Services Act to a medical practitioner shall be deemed to be money paid by the insured person. The reason why the insurance act deals with this is because those people who have indemnity insurance contracts requiring insurance companies to indemnify them or reimburse them for medial expenses would not be able to claim against the insurance company if we didn't have this provision. The insurance company would be entitled to reply and say, "Well but you didn't pay hospital bills, therefore, you are not entitled to claim the benefit under this insurance policy". The section, by providing that the payment made by the Hospital Services Plan shall be deemed to be a payment made by the insured, gives the insured then the right to recover on his insurance policy. This may mean that the insured may be able to recover ten or twelve dollars a day from his insurance company even though he hasn't paid any of the hospital bills. The view is taken that since the person has the hospital insurance protection under The Hospital Services Act and is also paying a premium for protection covering the same event, that he is entitled to benefit twice for the two plans.

Now we are about to move into another area where citizens in Saskatchewan, after July 1st, will be entitled to have the Saskatchewan Medical Care Plan pay their doctor's bill. If you have an insurance policy that says the company will reimburse you for any doctor's

April 5, 1962

bills you pay, you won't be able to recover from the insurance company unless you personally pay that doctor bill. Putting this new sub-section 3 to section 251 any money that is paid by the Saskatchewan Medical Care Plan to the doctor on your behalf after July 1st will be considered a payment made by you for the purpose of recovering against your insurance company. This prevents the insurance company from weaseling out of paying what they have contracted to pay and prevents them from taking to their own advantage the facts that the people of Saskatchewan will have a prepaid medical care plan after the first of July.

Therefore, Mr. Speaker, I ask that the bill be read a second time.

Mr. Thatcher: — Might I ask the minister a question? What if the medical plan doesn't come into effect?

Mr. Speaker: — Order! Order!

Mr. Thatcher: — No, no this is . . .

Mr. Speaker: — We can't debate the medical plan.

Mr. Thatcher: — I am sorry, Mr. Speaker, I didn't follow your ruling.

Mr. Speaker: — Your question is debating whether or not the medical plan is coming in on the first of July. We are not debating that point.

Mr. Thatcher: — No, no we are passing a particular clause here that, as I understand it, and I will admit that the Attorney General was just about as clear as mud in his explanation, but as I understand it, if this sub-section 2 is passed it has got something to do with this medical plan that is coming into effect on July first. What if it doesn't come into effect? Why should we be bothered to pass this at all? Now suppose it doesn't come in July first, am I not correct in assuming that this particular amendment has no validity at all?

Hon. Mr. Walker: — Is that a question?

Mr. Thatcher: — Yes, I am asking it.

Hon. Mr. Walker: — Well, Mr. Speaker, the bill provides as I have already said once that where the medical care plan pays a doctor bill on behalf of an insured person, that that expense will be deemed to be an expense by the insured person and he will therefore be entitled to be reimbursed by his insurance company even though he did not personally pay the doctor, even though the doctor was paid by the Saskatchewan Medical Care Insurance Plan. It makes not difference, Mr. Speaker, whether the plan comes into effect on July first as scheduled or July second.

Mr. Thatcher: — Or next year.

Hon. Mr. Walker: — The fact still remains that where the bill is paid any time after that plan comes into effect by the plan on behalf of an insured person that person is deemed to have paid it himself so far as his relations with his own insurance company are concerned. I hope I have answered the question.

Motion agreed to and bill read the second time.

The Assembly adjourned at 10:00 p.m.