

LEGISLATIVE ASSEMBLY OF SASKATCHEWAN
December 10, 1981

The Assembly met at 2 p.m.

Prayers

ROUTINE PROCEEDINGS

QUESTIONS

Proposed Interest Subsidy by Manitoba Government

MR. ANDREW: — My question is to the Attorney General. You have refused our request that you make money available to the home-owners of Saskatchewan through the heritage fund by claiming that it would be nothing more than an indirect subsidy to the banking institutions. I am sure you are not prepared to accuse your NDP cousins in Manitoba of the same indirect subsidies to the banks. Could you justify for me, Mr. Attorney General, the position and the promise of the new NDP government in Manitoba that say, "Provide emergency . . ."

MR. SPEAKER: — Order, order! No member in this Assembly is obligated or even has the responsibility of justifying the position of some other government in another province.

The members, when placing questions in the House, must phrase them in such a way that it falls within the jurisdiction of the government to answer.

MR. ANDREW: — Let me put the question another way, Mr. Attorney General. Would you think that the proposed interest subsidy of the program of the province of Manitoba would in fact be an indirect subsidy to the banks and the other lending institutions of the province of Manitoba?

SOME HON. MEMBERS: Hear, hear!

HON. MR. ROMANOW: — Mr. Speaker, I would be pleased to offer, I suppose, any opinions that can about the activities of other governments, as opposed to the opinions and the actions of this government. If I were in the opposition I would concentrate on the actions of other governments too, as opposed to the actions of this one because there is very little they can find here.

My simple proposition is that we are prepared to look at any kinds of proposals by other governments which give assistance and show concern for the home-owners of this country. What does not please me is the proposal of the Conservative Party as advocated by the members opposite. This I said in my speech yesterday in introducing the bill. This proposal was nothing more or nothing less than a straight pass-through of heritage funds of the people of the province of Saskatchewan to the chartered banks of this country. That's all it was, pure and simple; and that's exactly what was advanced by the members opposite.

As for the Manitoba situation, when the government gets fully established and its feet on the ground, and does whatever it has to do with respect to legislation, we'll consider it and consider all aspects of it.

MR. ANDREW: — Supplementary question, Mr. Speaker. It seems to me, Mr. Attorney General, that the province of Manitoba, with no heritage fund, with virtually no resources compared to ours, according to the new Premier, is prepared to commit \$23 million cash to the home-owners affected by high interest rates. Is your government prepared to give us something more than hot air and put some cash on the table for the people of the province of Saskatchewan?

SOME HON. MEMBERS: Hear, hear!

HON. MR. ROMANOW: — Mr. Speaker, as I indicated in my second reading speech, there will be a budget in this House very soon, probably too soon for the good of the opposition. But there will be a budget, I can assure the hon. member, and we will debate what is in or is not in the budget at that time. In the meantime, the hon. member opposite continues to characterize Bill 27, The Home-owners' Protection Act, as "hot air." I do not characterize it as "hot air." I characterize it as a positive piece of legislation by the government of the province of Saskatchewan to ensure that, notwithstanding any of the economic conditions facing the people of this country, one thing is certain: they're not going to be driven out of their homes by the financial lending institutions.

SOME HON. MEMBERS: Hear, hear!

HON. MR. ROMANOW: — The hon. members opposite characterized that as "hot air." I characterize that as a bold piece of legislative initiative and action. I can only express again my regret at the opposition's opposition.

MR. ANDREW: — Supplementary question, Mr. Minister. Mr. Attorney General, not only Manitoba, but Dave Barrett, the Leader of the NDP in BC is prepared to commit \$25 million to the people of BC. Of course, as the Attorney General knows full well, the province of Alberta already has a subsidy program for the people of Alberta. We're the only ones who do not. When are you prepared, Mr. Attorney General, to put some cash on the table? If you're not prepared to do it for another three months or six months, perhaps you're not concerned about the immediate problems facing the people in the province right now either.

SOME HON. MEMBERS: Hear, hear!

HON. MR. ROMANOW: — Mr. Speaker, I find this an extremely strange question period, to put it mildly. First of all, I thought the purpose of question period was to have the government answer for its actions. This apparently is not viewed as so by the opposition. Certainly I find it more than passing strange that all of the witnesses called to mind and recalled to the Assembly by the Deputy Leader of the Conservative Party happen to be New Democratic Party people. It's not my fault that the NDP across the country seems to be the only party exhibiting concern for home-owners.

SOME HON. MEMBERS: Hear, hear!

HON. MR. ROMANOW: — I say to the hon. member for Kindersley, if you'd get off the dime of supporting the chartered banks and get on to the business of supporting us on the bill . . . (inaudible interjection) . . . The hon. members are laughing. I put a challenge out to them. The bill is before the House in second reading. There is absolutely no reason why we cannot sit around the clock to have that bill passed by Friday of this week, if you're not laughing.

SOME HON. MEMBERS: Hear, hear!

HON. MR. ROMANOW: — To have the bill passed by Friday and to have this House adjourned, as was originally planned — that's the position that is to be taken. No, the hon. members opposite characterize it as "hot air" and invoke, as examples, the New Democratic Party members across the country.

MR. ANDREW: — By way of a new question to the Attorney General, Mr. Speaker, I will give the commitment on behalf of the people of this side of the House that we are prepared to sit around the clock to deal with that question, and we will have it done by Friday, tonight.

MR. SPEAKER: — Order, order! I take it there was a question mark on the end of that statement.

Nursing Home Waiting Lists

MR. ROUSSEAU: — The question is how is he going to get his foot out of his mouth now?

Mr. Speaker, a question to the Minister of Social Services. Speaking of money, Mr. Minister, I am informed that there is a nursing home in this city that, as of the end of October, had a waiting list of 781 patients and, as of the end of November, the same one was 805 and climbing every month. I understand as well, that 12 cases in this particular home are desperate cases. I am further informed that there are 60 to 70 of these individuals who are being cared for today under desperate situations by their relatives. I am also informed that the remaining number of these people are also urgent cases. My question, first of all: are you aware of these statistics, Mr. Minister? Secondly, when and what action are you going to take to alleviate that problem?

HON. MR. LINGENFELTER: — Yes, Mr. Speaker, I would like to reply to that. I don't know where the member is getting those statistics. I think it's fair to say that there are waiting lists at nursing homes in Saskatchewan, the same as there are in every province in Canada. I would also like to tell the member that the average number of beds per 1,000 seniors is 65 in Saskatchewan, as opposed to 60 in the rest of Canada. The facts are that in many Conservative provinces, the average rate is 55 or in the 50s, so we do have a much higher level than many Conservative provinces, in fact all the other Conservative provinces.

But I don't think that we are standing still; in fact we're building many new beds in the province today. The member for the Broadview area will realize we're building a 36-bed nursing home there. The member for Wilkie will realize that we're building a 36-bed nursing home in that area. We're building in Saskatoon, Prince Albert, Norquay, Invermay and Kamsack. So I say that we are doing a great deal to meet the needs of nursing home care in the province of Saskatchewan.

SOME HON. MEMBERS: Hear, hear!

MR. ROUSSEAU: — I'd like to ask the minister if he perhaps, like the Minister of Health, judges the efficiency of his department and of the nursing homes by the length of the waiting lists?

HON. MR. LINGENFELTER: — Mr. Speaker, I think that the numbers which the member uses are exaggerated. If he would send them across to me, I would like very much to check out the 800 or 900 he is talking about.

I think it is fair to say, as well, that in the cities of Regina and Saskatoon, a large number of names that appear on any waiting list would appear on 9, 10, or 11 nursing homes' lists, so that many of the same names would appear on a number of lists in the city, and they are not representative of the actual number of people waiting for beds.

The short and simple answer is that we are building a large number of beds in the province of Saskatchewan. I named the places where we are building. As well, the number of beds that already exist is the highest in Canada at the present time.

MR. ROUSSEAU: — Mr. Speaker, a final supplementary to the Minister. It's obvious to me that you are a junior minister of the government, Mr. Minister. Perhaps you should take a little bit of information or clout from the minister in charge of housing, and get some of the funds that he is getting to build the high-rises and other things which are perhaps not as urgently required as the nursing homes in this city are . . . (inaudible interjection) . . . I'm telling you that you're not getting them.

Mr. Minister, will you lobby your own cabinet to make more funds available in order to look after these people immediately?

HON. MR. LINGENFELTER: — Mr. Speaker, I would like to go through a short litany that the member may not be aware of regarding what we are doing for the seniors in the province of Saskatchewan today. The amount of money that we're spending on nursing home care in the province is \$84 million; on home care, \$14 million. We do have 390 activity centres as well as many other programs for the seniors in the province.

If the member would care to come up to my office, he could look at the stack of letters from seniors who are very pleased with the programs of the Saskatchewan government. If he would care to look at the letter from Alberta in the *Edmonton Journal* as to what Alberta is doing with its heritage fund in terms of supplying the needs of the seniors in Alberta, I would very much like to have him come and look.

Stay of Proceedings in Gil Johnson Case

MR. THATCHER: — Mr. Speaker, a question to the Attorney General. Based on the assumption that the Attorney General may have made one of his infrequent inquiries into his departmental proceedings, he may be aware that one Gil Johnson was charged by the Attorney General's department with defrauding people to the tune of \$72,000. After a great deal of consternation in which Mr. Johnson's name was dragged through the mud and he was transferred in disgrace to Ottawa while the proceedings were taking place, the case was thrown out, as far as Mr. Johnson was concerned.

Today, Mr. Attorney General, a stay of proceedings in the case against Wayne McKenzie, Jim Sinclair, and the Association of Metis and Non-Status Indians of Saskatchewan was also entered. In other words, charges against these individuals were also dropped. Mr. Attorney General, my question to you is this: in light of the fashion in which your department has brought these unfounded, unsubstantiated charges against individuals and in a period of months has allowed their names to be dragged through the mud, with very little substantiation, have you, as the Attorney

General, investigated officials in your department who are responsible for this? Have you, for this atrocious action, taken disciplinary action against those who are responsible for what amounts to outright persecution?

HON. MR. ROMANOW: — Well, Mr. Speaker, the short answer is no, I have not. I want to tell the hon. member that the policy of the Department of the Attorney General on criminal matters (it has been this way for the 10 years that I've been Attorney General and I think it was even during the period of Mr. Heald, my predecessor) is this: the decisions to charge or not to charge in criminal matters are made when they are brought to the attention of the director of public prosecutions by that person and the officials in his department.

Quite frankly, I was not aware of the staying of the proceedings of Mr. Sinclair and Mr. McKenzie, other than from question period. I read about the Johnson staying. I did not see the paper and I don't know if it's in today's paper of yesterday's; I just did not see it. I've been holding meetings with bankers which I somewhat thought would have fancied the interest of some of the members opposite, but apparently it doesn't.

In any event, I now am informed by the hon. member. If the hon. member is asking for a further explanation into this, I shall undertake to inquire of the director of public prosecutions to provide the reasons for this to me and to see what, if anything, I can reveal to the public, based on it. Finally, before I resume my place, as the hon. member will know, stays do take place. This is not a rare occurrence; it can't be categorized as a frequent occurrence either, but it does happen regularly in the criminal justice process as a mechanism.

MR. THATCHER: — Supplementary question to the Attorney General. Since he has all but told us that he doesn't control his own department, Mr. Attorney General, are we to understand you correctly to tell us that one individual, I guess it's Darryl Perras in this case, has the power . . . (inaudible interjection) . . . All right, whatever the name may be — that he has the power to determine whose name . . . (inaudible interjection) . . . He or she or whoever has the power to drag somebody's name, or a group of individuals, through the mud with no recriminations against him, where these people have no recourse to legal action.

And in the case of Mr. Johnson, after people up in Bear Creek were turned down flat by your Department of Northern Saskatchewan, he made a humanitarian gesture; it was demonstrated that this man probably kept people from freezing to death. The response was for your department to charge him. You had his name dragged through the mud and had him transferred to Ottawa in disgrace and you tell us that you, as Attorney General, stay out of matters like this, that some bureaucrat can decide who is going to be vilified and who is going to be allowed to just cruise along?

SOME HON. MEMBERS: Hear, hear!

HON. MR. ROMANOW: — Mr. Speaker, the alternative mechanism to that approach is to have the Attorney General of any administration make the decisions to prosecute or not to prosecute. And I think quite frankly (leaving personalities out of it), nobody anywhere in Canada follows that policy that I am aware of. There is no way that any attorney general, individually, in any province in the country, or for that matter in the federal jurisdiction, makes the decision to charge or not to charge, because even if the decision might be a proper one to proceed or not to proceed, the allegation invariably comes that it's based on some reasons other than the law.

Now the second aspect of the member's comment is: is there no way to have this matter for Mr. Johnson and for others brought to the proper rectification and to the attention of appropriate authorities? There is. I will undertake to review the file. I'll ask the director for a complete review of the file. There are other mechanisms on special occasions asked outside council to review a particular file to give us independent opinion as to whether or not this has been handled. I might consider that in this case; I might not, depending on what the report of the director of public prosecutions is.

But I remind the member that is, indeed, the case was so totally without merit, as the member seems to suggest (I don't know the facts of it), there is a course of action open to any accused in that kind of circumstance. That is a course of action which involves a civil suit against the officials and the government of malicious prosecution.

The member asked, "Who pays for that?" If it's a justifiable clause . . .

AN HON. MEMBER: — Five years from now he gets his money.

HON. MR. ROMANOW: — Well, then, "five years from now." Then that is a criticism of the entire judicial system . . . (inaudible interjection) . . . All right, you criticize it; I don't. I support this judicial system as being the best that man has yet devised and you come up with a better one if you think you can.

MR. THATCHER: — Supplementary question to the Attorney General. In the press report today, it is indicated that after the stay of proceedings has been entered against the Association of Metis and Non-Status Indians of Saskatchewan, Mr. McKenzie and Mr. Sinclair . . . Does the Attorney General support a system where his department says, "We're putting a stay of proceedings here, but a little bit later we're going to perhaps proceed against Mr. Sinclair individually?" Does the Attorney General support a system which in this case is outright persecution? Is that the system you're supporting?

SOME HON. MEMBERS: Hear, hear!

HON. MR. ROMANOW: — You know, I'll just make one comment about the Conservatives who are applauding. I'm going to answer it the way I want to answer it. I won't answer it the way you think I should answer it. I want to tell the members, the Conservatives opposite, I note how you applaud, all of you, a condemnation of that system — all of you. You applaud a condemnation of a system that has served civilized mankind for over 200 years. That's what you are applauding.

AN HON. MEMBER: — Only when it's abused.

HON. MR. ROMANOW: — You show me the evidence of the abuse.

AN HON. MEMBER: — Right here.

MR. SPEAKER: — Order, order! I think it might serve the question period well if the Attorney General addresses his remarks to the Speaker.

HON. MR. ROMANOW: — Mr. Speaker, let me just conclude by saying the system is the best system. I support the system. That's not to say the system has not produced errors, perhaps serious errors. I've undertaken to review this file for the hon. member. I'm sure at an appropriate time you will hear about it, when the House reconvenes in spring. If

you want, I'll give you a commitment to report in writing. You can have that review and do whatever you want once you receive my letter in writing. But I simply say that I am in no position to make a sweeping allegation that the system is persecuting an individual one way or the other. There are numbers of stays which take place, not only in this province but in every provincial system in the administration of justice.

MR. COLLVER: — It is very interesting to hear the comments of the Attorney General, in this particular instance, because of the judgment and the comments by the judge in the Johnson case. Interestingly, during the course of that case (and it's strange that I should know this and the Attorney General doesn't), he said it was the most mishandled case he had ever sat on, that there was no excuse at all for this man to be sitting in the dock. He was going to send a report to the Attorney General's department — he said that during his comments. I ask the Attorney General if he is aware of the judge's comments in that particular case? If so, why hasn't action been taken already? If not, what in the name of heaven are you doing in your office?

HON. MR. ROMANOW: — I'll tell you, Mr. Speaker, what I am not doing. I am not reviewing every individual prosecution, as I suspect the members opposite might do if they ever attained the Attorney General's department. I would not be sitting there reviewing every single prosecution, and making these kinds of decisions, which frequently involve judgment calls. Now the hon. member says that the judge says that he wants to bring this to the attention of the Attorney General's department. I say, if he made those remarks, those are serious remarks. I will undertake my obligation to review that file, if indeed he said that; if he said that I'll review those files.

But I tell you what I will not do. I will not sit in judgment on day-to-day legal decisions taken by the director of public prosecutions, a member of this bar for over 20 years and almost every one of those 20 years on the criminal side. Mr. Perras has as good a record as the director of public prosecutions (DPP) as any DPP in the province of Saskatchewan. I tell the hon. members who shows his attitude . . .

MR. SPEAKER: — Order!

Crime Rate in the City of Regina

MR. TAYLOR: — Mr. Speaker, I would like to direct a question to the Attorney General. Mr. Attorney General, just looking at recent clippings from the Regina *Leader-Post*, I think you must be aware that crime in the streets of Regina is getting to be a serious situation — a taxi driver attacked, a man stabbed, an armed robbery. In the month of November there were 17 acts of violence and eight in the first week of December. My question to you is: what do you intend to do to try to rectify this situation which is putting a black mark upon our capital city?

SOME HON. MEMBERS: Hear, hear!

HON. MR. ROMANOW: — Mr. Speaker, the question dealing with crimes rates has to be, of course, read in the context of what other attorneys general and other governments are able to do. I was unable to attend the federal-provincial conference of attorneys general in Ottawa a few days ago because of the proceedings involving the home-owners' protection bill (which bill now, I am pleased to note, will receive speedy passage either today or tomorrow and permit House adjournments by that time, thanks to the Conservative support).

At those conference, Mr. Speaker, we sit down and review how we can handle the question of crime. Almost everything the Department of the Attorney General and the Government of Saskatchewan are doing, such as promoting Neighbourhood Watch, promoting the police patrols on a regional basis, community advertising programs, youth delinquency programs, halfway houses for payments — all of these things are being done by all of us. And the crime rates in Alberta are, I think, a third higher than they are in Saskatchewan under a Conservative Attorney General. I don't attach any political blame on my good friend and colleague, the Hon. Neil Crawford, the Attorney General in Alberta. He can't do anything more than what he is doing about it.

Now, we will continue to have that kind of commitment and any other additional programs that we can to try and make the crime rate as small as possible in the province of Saskatchewan. If the hon. member has some specific suggestions which he would care to make to me during estimates, I would be very pleased to receive them.

MR. TAYLOR: — Supplementary, Mr. Speaker. Well, it would seem that you are not listening to the city police in the city of Regina who call in the *Leader-Post* for stiffer sentences. The downtown businessmen feel it is affecting their revenue in downtown Regina. I know in my situation that many of the people are going for night shopping in Yorkton and avoiding Regina just for this reason.

You are the person in charge of criminal justice in this province. When are you going to quit trotting around Canada, trying to enhance your own image, and sit down and grapple with the problems right here at home?

SOME HON. MEMBERS: Hear, hear!

HON. MR. ROMANOW: — Mr. Speaker, I, frankly, want to tell the hon. member that they can say I am the world's worst attorney general if they want or second best. I don't care; I will leave that to my other colleagues and to the police forces in the RCMP. I want to say to the hon. members, Mr. Speaker, the question of crime ought not to be a political matter. It ought not to be something that is in the wisdom exclusively of Conservatives or NDPers or Liberals. It is obviously in the purview of all of us. I must say, Mr. Speaker . . . (inaudible interjection) . . . Well, Mr. Speaker, I can't answer the question because I can't hear myself answer it.

MR. SPEAKER: — Order, order! I wonder if the member for Thunder Creek could observe the usual courtesies with regard to order in this House? That applies to some other people in this House, too.

GOVERNMENT ORDERS

ADJOURNED DEBATES

SECOND READINGS

The Assembly resumed the adjourned debate on the proposed motion by Hon. Mr. Romanow that Bill No. 27 — **An Act respecting the Protection of Residences in Saskatchewan** be now read a second time.

MR. THATCHER: — Mr. Speaker, we are pleased on this side of the House that the only thing of substance this throne speech appeared to contain has finally come to the floor

of the Assembly. All of us, regardless of what party we may be in, have sat back in consternation as interest rates and a down turned economy have ravaged all sectors of society in the past year. Mr. Speaker, we have seen interest rates absolutely go out of sight. We have seen hardship among all sectors of the economy — small businessmen, farmers, mortgage holders. It doesn't matter who you are — you have been ravaged.

Mr. Speaker, I think we have all sat back in a state of frustration, because at the time this ravaging took place we saw the big financial institutions of this country reaping benefits and profits unheard of in the past. About a week ago we saw the Royal Bank of Canada announce the financial statement in which they made a profit of . . . (inaudible interjections) . . . Mr. Speaker, I am glad to see that the NDP government supports the Royal Bank of Canada having a profit of \$40 million, up 63 per cent from last year. And I am glad the Attorney General is delighted about that.

SOME HON. MEMBERS: Hear, hear!

MR. THATCHER: — I suppose it is fair to say that the Attorney General supports the Bank of Commerce in bringing in a profit of about \$380 million, up about 60 per cent. I suppose it is fair to say that the Attorney General and the NDP government support the entire banking systems making about \$1.7 billion last year. Mr. Speaker, there's nothing wrong with making a profit. We'll be the first ones to tell you that the most sinful company in this country is one that is not showing a profit. Any union man will tell you, "Those guys can't pay me a decent wage if they're not making money." . . . (inaudible interjections) . . .

MR. SPEAKER: — Order, order! We have to curb this disorderly conduct in the House when a member has the floor. I know the member who is on his feet always respects other members while they are on their feet. I wish the members would respond accordingly.

MR. THATCHER: — Thank you, Mr. Speaker. Probably since World War II we have not seen more disconcerting examples than in the past year, when banks have been making incredible profits. They are doing extremely well on interest rates. Much of the problem, of course, has been imported from the U.S. The most frustrating thing to all of us, whether you are a businessman, a farmer or a householder, is that these banks were making enormous profits (and it's up to someone else to decide what to do about it) and, as they were charging these rates and making incredible profits, never, never have they been tougher, meaner or more difficult to deal with, even for clients who have been with them for years. Never have they squeezed people, since World War II, as they have this past year.

Mr. Speaker, I don't think it mattered where you were. I don't think it mattered too much what your place was in society, unless you were lucky enough to be the chairman of General Motors or something like that. It didn't matter what you were doing. Those banks squeezed you like they have never squeezed before. At the same time, they were pulling in cash — heavens, virtually every bank's profits were up 50 per cent from the previous year. Those, incidentally, were record profits.

Mr. Speaker, small businessmen who had been in business for 30 years were pushed and squeezed. I don't necessarily mean foreclosed. There's a big difference. I mean pressured, harassed by banks like they hadn't been in years. The bank was asking them for a statement every 30 or 40 days. Farmers who faced declining wheat prices and livestock prices were right down the tubes. Certainly they were seeing their land

increasing in value, so in terms of net worth they weren't declining. They had assets. Their cash flow had gone to blazes, pushed and squeezed by the banks. "Give us a statement; show us what you have."

Mr. Speaker, on this side of the House we are not against people making a profit. We believe a fair profit is essential to a successful society. I think that's generally accepted. But, my goodness, the profits that have come out of the Canadian banking system are something which have been obviously approved by the federal government because the MacEachen government obviously did nothing about it. It's something which I haven't heard very much said about by the federal New Democratic Party in its discussions of the benefits. It's something, incidentally, that I haven't heard very much about from members opposite . . . (inaudible interjection) . . . Just a moment, we're going to get to the crown.

Mr. Speaker, the provincial government does have the power to do some things about the excess profits of banks. I know most of the members over there, since the heavyweights from the cabinet aren't here . . . Oh, here comes one. He may know what I'm about to talk about. The government across the way does have the capacity to do some little things about what's happening in the banking industry. You have The Corporation Capital Tax Act of 1980. Mr. Speaker, I see no indication of this government's moving on the exorbitant profits that have been taken out of the backs of small Saskatchewan businessmen, farmers, householders, or anybody that has to use a financial institution.

Mr. Speaker, everyone on this side of the House has been deeply concerned with the squeezing that has gone on. It was with some disappointment that we received the bill which we are now debating. We received this bill and found it empty of the most tangible thing that's required — cash. Mr. Speaker, we received it thinking that with a government that talked about buoyancy, a government that talked about what it's going to receive in oil revenues, a government that has boasted about the magnificent deal that it made with the federal government and the revenues that are going to flow into the provincial coffers, we could be sure that there was going to be some tangible financial aid — aid that we could see.

Mr. Speaker, it was very similar to the beef stabilization bill; a great big bag of wind and no cash. Still, Mr. Speaker, I guess we shouldn't have been surprised because that's basically all that comes from over there. We hear about how profitable things are in Saskatchewan for the government. We have oil money coming out our ears. We're going to have a billion dollars a year coming in. We have \$100 million to buy a broken down airline. But when it comes to giving something to the people of Saskatchewan, the ordinary people, we don't have any cash.

If you want to set up a crown corporation for something, you find the money. You'll find it somewhere. Somebody could propose to set up a crown corporation to manufacture rinky-dinks. You people would find the money and you'd set it up. But if we get down to straight ordinary people, there's no cash. The Minister of Agriculture has no cash for the cattlemen. He has lots of red tape and he has lots of this and lots of forms that are at the printers, but he only has \$5 million.

Mr. Speaker, this crown is much the same — no cash. Not only does it not have any cash, I respectfully suggest . . . (inaudible interjection) . . . I'm glad the member brought me back to that point. That's right — no cash for the banks. I don't always agree with NDP philosophy and I'm not necessarily agreeing with it now, but the soon-to-be-retired

member for Assiniboia-Gravelbourg brings up an interesting point. I do hope that that member for Assiniboia-Gravelbourg will choose to stand up in this debate, not stay in his chair as he does through most of it.

Yesterday the Attorney General suggested that if cash were provided to ordinary people in Saskatchewan, it would be, in effect, subsidizing the banks. I believe that he is quoted in yesterday's *Leader-Post* as saying (and it's in *Hansard*.) that if tangible financial help, whether it be in the form of subsidy or whatever, were given, that would in effect be increasing the \$1.7 billion profits made by the banks. I pose a question to the member for Assiniboia-Gravelbourg: if you accept the Attorney General's reasoning as being sound, and if you accept it as being the gospel, what do you think of Howard Pawley's statement today that his government is going to put \$23 million at the disposal of mortgage holders? I mean, even the member for Assiniboia-Gravelbourg can perhaps note that that is a bit of a conflict between two people, supposedly of the same philosophy, running adjoining provinces. I might respectfully point out to the member for Assiniboia-Gravelbourg that that \$23 million is from a province with not nearly the resource potential of Saskatchewan.

I would also ask the member for Assiniboia-Gravelbourg: if he accepts the logic of the Attorney General as being sound, and if putting money at the disposal of mortgage holders is in effect giving it to the Royal Bank with their \$490 million profit, or the Bank of Commerce with their \$360 million profit, is Dave Barrett's proposal (should he, in the remotest possibility, ever be in a position to do it) not a direct contradiction of the gospel as put forward by the member for Saskatoon Riverdale?

Mr. Speaker, I ask all member to read that bill and not just simply note what somebody has told them on that side. I ask you: have you ever seen a more clumsily written bill? Have you ever see a bill that took more pages, more paragraphs, more funny language to say any less? Let me tell you, you're going to have to search to find one. I'm sure not trying to pass myself off as a legal expert, because I'm not one, but, Mr. Speaker, let me tell you, somebody who is writing bills for the Attorney General is having a little bit of trouble with his communication or his direction from the government. That bill is just God awful! It is clumsy and horribly written. I'm not sure whether you need a Ph.D. in law or the mentality of a kindergarten child to understand it. It's terrible! But, most of all (if I may borrow the phrase coined by the member for Nipawin) it's the greatest Christmas present the law society (I have a few other names I could give, but I'll let it go there) could receive.

Do you know what, Mr. Speaker? That bill shows very clearly that you came up with the idea the day before the throne speech. Mr. Speaker, it's a bill which is fraught with danger. Certainly nobody will dispute the fact that help had to come to people having to renew their mortgages — no question about that. But I pose the question to the government: what about the people who had to renew in 1980 and were saddled with a 20, 21 or 22 per cent mortgage? What help is there for them? You said to them, "Sorry, tough luck."

Mr. Speaker, I suggest to you that one of the great crimes in this bill is that it will build up hope in some people who may not fully understand financial matters. I certainly hope everybody, before making their decisions on using this bill, seeks proper advice, because, Mr. Speaker, this bill, to someone who doesn't really understand it, leads to ramifications for him, one year hence, that are horrendous. As we have all come to learn in the last couple of years, there is one other thing to be added to death and taxes; there

is interest. Death, taxes and interest are the only three sure things we have in today's society. This bill, to some people (if they use it wrongly, thinking that it's their legal right, that they will be protected by the government) may very well mean serious implications a year down the road.

Mr. Speaker, in question period today, the Attorney General refused to talk about financial plans his government had that may be applicable under this legislation. The Attorney General in effect said wait until the budget. Mr. Speaker, it wouldn't appear that we would be looking at a budget much before March. I'm not trying to give an announcement of when we're going to be back, but if we were to follow the tradition of the past several years, early March is the soonest that we're going to see a budget. I don't know whether we can wait that long. There is a crisis situation out there, not only among home-owners but also among all segments of this society, in terms of the interest rate that they must pay.

Mr. Speaker, we had hoped for things much more tangible than this; we have proposed things far more tangible than this. Yesterday the member for Regina South proposed a program that would effectively set the interest rates at 14 per cent in this province. He went further than you; he talked dollars and cents. He said it would cost \$45 million. He didn't say that we're going to find \$100 million and we're going to give you an airline (that's going to lose money for five years or that most Saskatchewan residents will never ride on). He said that we have a proposal here right now that will set interest rates at 14 per cent and it will cost \$45 million and we can do it.

What does he get from the Attorney General who is shepherding this bill through? The Attorney General says that he wants to subsidize the banks; he wants to help the Royal Bank increase its \$490 million profit or the \$360 million for the Bank of Commerce. That's exactly what we can expect from that side, \$45 million that was supposed to go to the ordinary guy having trouble, and the Attorney General ties that in as trying to help the financial institutions.

Mr. Speaker, on this side of the House we proposed a year ago that \$200 million be diverted from the heritage fund, away from such intangibles as uranium development (which I won't spend any time pointing out how it has blown up in your faces). We proposed that \$200 million be injected, to be administered by the credit union movement, to help everyone with their interest problems. That was a year ago. The government scoffed at it. Where would we get \$200 million? We can't afford it.

You could afford to give hundreds of millions of dollars to SMDC (Saskatchewan Mining Development Corporation); you could afford to turn down a plant expansion by Central Canada Potash; you could afford to turn down that kind of development. Goodness sakes, wouldn't those people up there love to see the jobs and the spin-off effects from that? You could afford to turn down a seed-cleaning plant. You could afford to turn down a lot of things, but you always had money for a crown corporation. You always had money for SMDC. You always had money for PCS (Potash Corporation of Saskatchewan). There's another one you've always had money for. Would anybody over there want to stand up and say today they are in the black? Does anybody over there want to stand up and PCS is showing a profit today? I sort of doubt it. Stand up and substantiate it? Anybody want to stand up and say PCS with the 20 per cent layoffs in the industry at IMCC (International Minerals and Chemical Corporation) is making a profit today? You can't because it isn't. But you always have the money for something like that. But \$45 million to help our people out, to directly put their interest rate at 14 per cent? No, you haven't got that.

Mr. Speaker, we proposed a year ago \$200 million be placed at the disposal of the credit unions to be used to cut our interest rate. On this side of the House we are unalterably opposed to the exorbitant profits that have been generated by the Canadian banking institutions. Regrettably, we cannot do anything about it today. But let me tell you, Mr. Speaker, if you people happen to screw up your courage in 1982 and go to the polls (I'm not at all sure that you will), after the people decide it's time for a little competence back in government, we'll do something about those obscene profits. You can count on it, and the people of Saskatchewan can count on it.

Unfortunately, Mr. Speaker, we are not there right now and, unfortunately, all we can put forward are tangible suggestions of what can be implemented to help the people of Saskatchewan and get an acceptable interest rate that they can live with. Unfortunately, we can't introduce the legislation into this House. We could, but if we did introduce it to this Assembly, it would be ruled out of order because we cannot introduce money bills. Regrettably, that leaves the people of Saskatchewan at the mercy of your incompetence and your wind and empty promises. Therefore, Mr. Speaker, all we can do is comment, and either support or not support legislation proposed by members opposite. We cannot formally introduce our own.

Mr. Speaker, we would like to see a great deal more. We would like to see that bill have cash in it. We would like to see the specifics of that bill say, "We are going to fight this; we are going to use the benefits of our resources; we are going to put money at the disposal of the people ravaged by high interest." Regrettably we have no choice but to take what is offered on the altar of incompetence across the way.

Mr. Speaker, we will support this bill in second reading.

MR. BANDA: — Mr. Speaker, it's a pleasure for me to take part in the debate on this important bill for Saskatchewan and for Saskatchewan families. It's quite obvious by the comments of the members opposite that they shift their position within minutes, not only within hours. They must be getting a little pressure out there in response to their support for the banks in the last few days, Mr. Speaker. They got themselves in such a position that they are embarrassed.

Mr. Speaker, I want to say a few words on this bill because I think it's a very important bill for many of our farm families in this province. One of the actions that's affected everyone over this past year, in particular, has been the federal government's decision to allow interest rates to soar to record levels. I was checking some of the figures recently; not all the profits are in yet, but I have a few here. The bank profits of Toronto-Dominion are up 40 per cent; Royal is up 50 per cent; Canadian Imperial Bank of Commerce is up 62 per cent. Mr. Speaker, that's a fairly substantial increase over the previous year and they already were estimated at making about \$1.7 billion in profit. For most of our citizens, it's probably hard to think that the federal government decision affects them, but they realize it sooner or later because a the lot of prosperity in this province, wrapped up with what the government in Ottawa does, has a tremendous effect on us, whether we're farmers, small businessmen or whether we're just citizens of the province. Well, that's bad enough.

The results of high interest rates are disastrous for many people buying their homes. The home-owners right across this country wanted something done to protect them from the possibility of losing their homes because of high interest rates. And they were patient. They waited for the federal government to act. They waited for the banks to do

something about it. The last straw was the failure in the November 12 federal budget to provide any real assistance or protection for home-owners. In time of economic difficulty, people look to their government. This time Canadians looked to their federal government and there was little help, virtually no help. So on December 8, our government, which is always first in Saskatchewan and first in Canada, brought in a crown to protect those residences. Your provincial government made the decision because it believes no one should lose his home because of economic circumstances beyond his control, circumstances of a national economy over which the federal government refuses to take any action.

Mr. Speaker, I think it's interesting to go back just a little bit and review some of the history of why we're in this crisis. Mortgage rates of 20 per cent and more didn't just happen. Today's mortgage crisis has come about because of decisions by successive federal governments over the past 15 years. For many years, beginning in the early 1940s, your mortgage payment was something you could count on to stay the same. Usually you bought your home on a long-term mortgage, say 20 or 30 years, and you didn't have to renew it before it was paid off. The mortgage was amortized over the same period of 20 or 30 years. That means the monthly payment would stay the same it was for that long. Of course, mortgage rates were reasonably low, 5 to 6 per cent, and most home-owners could pay off an extra amount they wanted without giving the lender advance notice or a bonus.

All that came to an end starting in 1967 when the Liberals and Conservatives joined ranks in Ottawa to change the rules. They decided to allow the banks to remove the 6 per cent ceiling on mortgages. They decided to let them charge whatever rate of interest they wanted. Mr. Speaker, after 100 years of legal limits, the Liberal housing minister at that time, Paul Hellyer, who later ran for the leadership of the federal Conservative Party, helped engineer the removal of that 6 per cent ceiling. I think it should be pointed out here that we are again with members who one day are in one party and the next day are in the other party, but still have the same policy and serve the same people. He said at that time that removing the 6 per cent ceiling would create greater competition and reduce interest rates and all the Conservatives and all the Liberals agreed with him.

I believe it was ironic that the controls on the rates of interest banks could charge were removed on Canada's 100th birthday, Mr. Speaker. Between 1967 and 1969, the federal government allowed lending institutions to separate the amortization and the maturity of mortgages. What was the result? Mortgage payments were still calculated on what it could take to pay off the principal and interest in 20 to 30 years but the usual term was cut to 5 years, Mr. Speaker. This enabled the banks and the mortgage holders to boost rates more quickly than long-term mortgage agreements allowed. As we all know, as rates kept rising, the term mortgages were cut to three years or even one year.

In 1972, the federal government exempted the principal residence when capital gains were taxed in Canada for the first time. This brought in the speculators, which in turn drove up the price of housing. In 1975, the federal government allowed the Bank of Canada to remove its responsibility for the level of interest rates in Canada. Then in 1977-78, there was the federal government's decision that the floating Canadian dollar had to be prevented, at all costs, from falling any lower than about 83 cents American.

Mr. Speaker, this tied Canada's interest rates to those in the U.S. because high

American rates would send money flooding south and weaken the dollar. That's how we got into this mess. Your Saskatchewan government does not believe home-owners should suffer because of federal inaction, yet only the federal government has the power to pass laws dealing with interest rates. We thought something should be done to give us the best temporary relief for those people with the threat of foreclosure hanging over their heads.

We in Saskatchewan are also aware that while the banks show record profits and the federal government continues to look at the problem, innocent Saskatchewan people find themselves in extreme difficulty. They are the victims of that high interest rate policy and, Mr. Speaker, our main interest is a commitment to protect the homes of Saskatchewan people.

When I spoke during the throne speech debate a few days ago I went over some of the figures I found most interesting when listening to the members opposite. I didn't have time to use them all and I want to repeat some of them. Mr. . . .

MR. SPEAKER: — Order, order! It is inappropriate for members to characterize remarks which they are making in this debate as remarks which were made in another debate or would have been made in another debate. The member is free to make any remarks in this debate which pertain to the bill that is before us, but the debate on the throne speech is closed; therefore the members cannot reopen the debate on the throne speech. I just caution the member about that.

MR. BANDA: — Thank you, Mr. Speaker. I don't intend to repeat the remarks that I made in the throne speech debate. I just want to cover some of the figures which I found in regard to what financial support the members opposite have received from their friends — the members of the banks who have been supporting them over the past few years. I know the members opposite won't like to hear the figures; I think it will embarrass them.

When you look at where they received some assistance, it is interesting. It doesn't only come from the banks; it also comes from the finance companies. As we go through the list we see \$500 from the Household Finance Corporation of Canada. That doesn't sound like much, but that is just the contribution made in Saskatchewan. These are the contributions which were made in Saskatchewan, not contributions to the federal Conservative Party. I'll get to them later.

There is \$500 from Beneficial Finance; \$1,000 from the Mortgage Insurance Company of Canada; \$1,000 from Permanent Trust; \$2,000 from Canadian and Foreign Securities Company; \$3,000 from the Canadian Imperial Bank of Commerce; \$5,000 from the Bank of Nova Scotia; and, \$4,000 from the Royal Bank of Canada.

Mr. Speaker, that's bad enough. Those are not really large sums but they're contributions; they show where their loyalties lie. These are even more interesting. This is a small list of the contributions made to the federal party from which the provincial party got a lot of its funding in 1978. These are the interesting ones:

Bank of Montreal, \$50,000; Bank of Nova Scotia, \$50,000; Canadian Imperial Bank of Commerce, \$50,000; Centennial Bank of Canada, \$7,5000; Toronto Dominion Bank, \$50,000. Mr. Speaker, that is over \$200,000 for the Conservatives, to help them win the election, in one year.

I notice that the member from Arizona isn't too happy. Apparently, he was the leader at that time. I guess the Tory member at that time must have been the recipient of some of those funds.

Mr. Speaker, I don't want to get off the debate here, but I think it is important that we understand why the members opposite are against this bill and have spoken against it. After all, they wouldn't want to cut off the hand that feeds them — no way. Out in Saskatchewan, the people are saying that this is a good bill. This is a government that is acting for the families of this province; it is not one that is acting for those friends who give them the dollars.

Mr. Speaker, I'm proud to get up in the House and support the bill, and I hope that other members and members opposite will backtrack and support the bill so that we can pass it for the people of Saskatchewan.

MR. COLLVER: — Thank you, Mr. Speaker. I have said very little up to now on this bill, except to mention to a few members of the press that I felt the bill was designed primarily to assist the legal profession at this time, just before Christmas.

I say to the members of this House, and I'm speaking mostly to the members (or I thought I was speaking mostly to the members opposite) on the NDP side, consider for just a moment the implications of this legislation not in terms of finance but in actual, factual terms as it relates to assistance that can be provided to home-owners in the factual terms as it relates to assistance that can be provided to home-owners in the province. I thought I was going to be talking only to them but, unfortunately, I heard the member for Thunder Creek say that the members on my right were also going to support the bill, so now I'm talking to them as well. I do want you to listen carefully and cautiously, because at the conclusion of my remarks I intend to move a motion to postpone second reading of this bill; I do so not at the behest of any special interest group, not at the behest of members to my right, not at the behest of the government members, but, Mr. Speaker, at the behest of the Attorney General of this province — at the behest of the mover of the bill.

Now, unfortunately I was detained yesterday by the Department of National Revenue, and as any member of this House will know, a meeting with the Department of National Revenue takes precedence over everything else in one's life, so I was unable (I was successful, by the way, Mr. Speaker, which made me very pleased) to hear the wonderful remarks made by the Attorney General yesterday. I am told that it sounded good. But, Mr. Speaker, when I read it this morning it didn't sound so good. When I read it again at 11 o'clock this morning, it sounded even worse. And when I reread it in my place here in the last hour, it sounded exactly as I suspected. It sounded as though (I ask members opposite to pay attention to this) the Attorney General was introducing a bill to help his lawyer friends out of their malaise. And they need the money, don't they, in Saskatchewan?

I just listened to the member for Redberry read out a litany of contributions made by the banks, Mr. Speaker. I heard the member for Thunder Creek talk about, and I read that the Attorney General had talked about, the tremendous profits of the banks in Canada. Well, I want to remind the members of this Assembly, and you, Mr. Speaker, that the lawyers of this province have made more damn money since the NDP came into power than any other group in our society. Why? Why, Mr. Speaker?

AN HON. MEMBER: — Including you?

MR. COLLVER: — Oh yes! A member across the way suggested, “Including you.” Of course, the NDP wants to help its lawyer friends by introducing various legal actions that have no merit. They love doing that. They love, Mr. Speaker, charging the Gil Johnsons of this world (which has no merit) because they have prosecutors who just like to jump in and charge people, charge native people in our province, without merit, under the Criminal Code. That’s what our Attorney General likes to do.

I ask members opposite to think for a moment, to think about what happened when the NDP first came into power, and this Attorney General brought forward Bill No. 42. He was told, “There is a problem.” He was told, “There’s a constitutional problem.” He said, “Oh no, we have to attack the oil companies.”

Mr. Speaker, to be frank, the oil companies needed to be attacked at that point. The taxes needed to be raised. I don’t think there is a person in Saskatchewan who doubts that.

What the Attorney General was told at that time was, “Don’t do it this way because it is unconstitutional. All it is going to do is cause your department to have to hire dozens of lawyers in Saskatchewan and in Ontario to keep appearing before the courts over the next five years. It is going to cause those companies to have to hire lawyers, because it is an improperly designed bill, because it’s a stupid bill.”

What happened, Mr. Speaker? That legislation came before the Supreme Court of Canada and it was denied by the Supreme Court of Canada. And then what happened? Mr. Attorney General had to bring in another piece of legislation to correct the fact that after that five-year period the people of Saskatchewan would have had to pay over \$1 billion back to the oil companies. What did that lovely little piece of legislation cause? More lawyers, more court concerns, more meetings at \$200 an hour with the legal profession — and all that because to start with the legislation was imperfect. To start with, the legislation was improperly drafted. To start with, the legislation was not correctly drawn.

Now, Mr. Speaker, when the nationalization of potash came in the same thing was said about this Attorney General, exactly the same thing. And what has happened? It is being challenged and lawyers are being hired by this government. Lawyers are being hired by the companies. The Attorney General is losing again. There are millions and millions of dollars spent on legal fees. I don’t ask members of this Assembly not to want to do something for the people who are getting stung by the financial institutions and by high interest rates. There isn’t a member in this Chamber who isn’t desirous of helping those people and making sure they don’t lose their homes through no fault of their own. But, Mr. Speaker, it is not the goal that I am arguing about; it is what the Attorney General has drafted. What he has drafted is nothing more nor less than an invitation to challenge constitutionally.

Mr. Speaker, I refer you to the Attorney General’s remarks on page 384 of yesterday’s *Hansard*, and I quote:

If I get challenged in the supreme court again on the constitutionality, I’ll gladly take that challenge up any day.

Why, Mr. Speaker, when he can draw a bill which is not constitutionally imperfect, when he can draft legislation that will help those people? Why? Think about it, members

opposite. What are you listening to over there? I ask you: what are you listening to when people can show you time after time that this Attorney General knows less about drafting legislation than any attorney general in Canadian history? He has been challenged more frequently in his laws — not the principles, Mr. Speaker. Mr. Speaker, I note that the Attorney General is concerned enough to want to withdraw. I ask you, Mr. Speaker . . . (inaudible interjections) . . .

MR. SPEAKER: — Order, order! It is a good rule of debate that the member direct his attention to the principle of the bill before us and not to personalities. In that way the principle of the bill will be discussed. I think that is what the member should observe when he is dealing with this particular bill.

MR. COLLVER: — Mr. Speaker, I am not mentioning personalities. I am mentioning that the drafting of the bill is imperfect. Nothing could be more fundamental to this piece of legislation than the way it is drafted. If you want to accomplish what this bill says it wants to accomplish, you do not invite twice a constitutional challenge, as the Attorney General did yesterday. “If I get challenged,” and “I would love to take it up,” he said on page 384. Then I go on, Mr. Speaker. On page 380 the Attorney General says:

A Mr. Robertson (I believe his name is) says that he is going to take it to the lawyers to see whether or not there is any kind of challenge on the constitution on this matter . . . Yes, I have had lots of them (he boasts) and I tell the hon. member for Regina South that every time I introduce a piece of legislation to do things like potash legislation did to Central Canada Potash, or family farm protection, or a home-owners’ protection crown, and you and your friends take us to court, I can conclude that that is a positive sign rather than a negative sign.

Mr. Speaker, the Attorney General says he loves these things. I ask the members opposite to consider for one minute if the bill was properly designed, if the legal work was done properly and appropriately, if it wasn’t designed to reward his friends, the lawyers. Maybe you could put through legislation without expending that kind of money. Maybe you could accomplish the same help, the same benefit, the same everything for those people out there, without having to go to court. That’s what the Attorney General wants — to go to court, to hire more lawyers, to bring in outside lawyers, to hire them and pay them, to get all kinds of money going for them — his friends, the lawyers.

Mr. Speaker, I don’t know what the Attorney General’s personal ambitions are on this matter, but I can assure you, the drafting of this particular piece of legislation is junk. I am going to quote from the Attorney General to prove my point.

I want to tell the Attorney General that I am going to take him up on his challenge. I am going to move a motion removing clause 9 from this piece of legislation. I expect the Attorney General to second it, and then the House can vote on that particular piece of legislation. The Attorney General issued the challenge; he can second it. We’ll see if the Attorney General has the courage to remove clause 9, which is the clause specifically designed for his legal friends. That’s for whom it is designed. If you take clause 9 out of the bill, it becomes a perfect socialist bill. Then they can stand up and vote for it. If they take clause 9 out, it is then a socialist bill and they’ll love it. Let’s not hand it to them both ways.

I say to the Attorney General that he stated himself that the bill is imperfect. I quote from

page 379:

Now, Mr. Speaker, the member for Kindersley also criticized the bill on the basis that there will be so many applications under section 9 that the courts will be clogged. I have already made my point in that regard. I ask again whether the member for Kindersley is saying that section 9 should be taken out of the bill. I repeat my offer. You move it. I will second it.

Well, Mr. Attorney General, I will move it. You second it, in accordance with your challenge. Then we'll see. Put a perfect socialist bill on the order paper, a perfect bill which doesn't reward your friends, the lawyers . . . (inaudible interjections) . . . Mr. Speaker, can you believe this . . . (inaudible interjection) . . . You move it and I will second it, and I will so do. So when we are in clause by clause I will expect the Attorney General to second my motion.

MR. SPEAKER: — Order, order! The member for Nipawin has the floor and I'm having trouble hearing him.

MR. COLLVER: — Mr. Speaker, I would like to quote from the Attorney General himself, on clause 9 of the bill that he introduced . . . (inaudible interjection) . . . He moved the bill. He brought Bill 27 to this legislature. He moved it, and then he said:

If you move that clause 9 be removed, I'll second it.

Now if that's not an imperfect bill to start with — but let me go on in his words:

We are going to be keeping a very close watch on the number and types of applications made through the courts. If it appears that following your advice there is a non-payment of a mortgage, and following your advice there is a clogging of the courts by lending institutions, then . . .

Listen to this, Mr. Speaker. After he's got all those lawyers all those fees, after those lawyers out there are pumping away at \$125 an hour, charging all these little people to get it to protect their homes, after the pumping he's going to take another look at it. And he says:

. . . then when this House reconvenes, or earlier, if the courts are having difficulties dealing . . .

He doesn't mention the lawyers. He doesn't mention the \$125 an hour they are charging those little people out there who are trying to protect their homes under this legislation. He doesn't mention that. If the clause “. . . dealing with the applications or the purpose of this bill is being thwarted we are going to take a very close look at that section . . .”

He says automatically, that it's no good. Clause 9 is no good but here's the bill I introduced. It has clause 9 in it. My people have checked this out, my people have looked at it very . . . Sure his people have. I ask members opposite to think about it. Of course his people have. Who are his people? More lawyers. Let's have more lawyers look at a bill designed to make legal fees for lawyers — not to help people. Mr. Speaker, it is beyond my comprehension. Now then, I just want to report something else that was said yesterday by Mr. Attorney General on this bill.

Mr. Speaker, in 1980 Saskatchewan had more than 400 actions for foreclosure which were commenced.

In this called misleading the House, Mr. Speaker? In today's *Leader-Post*, the head of the credit union said there were seven. The Attorney General yesterday said there were 400. Whom are we to believe, Mr. Speaker, the head of the credit union or the Attorney General, who says that his own bill is imperfect? I say to the Attorney General that he has to come before this House with bills that are clean, that are neat. If he wants to be a socialist, stand up and be a socialist. don't stick clause 9 in there to help your lawyer friends; take it out. It's a terrific bill then. There's no way that the financial institutions can then collect their money if people say, "I don't want it." No way, and that's perfect socialism. That's perfect, the way you want it. You won't get any legal challenges then. You'll just say that for one year you don't have to pay anything. There's no way we can touch you. You'll get no legal challenges, no extra work for your friends the lawyers. Unfortunately, they're not such a big time position in the Saskatchewan Bar Association. So, along comes the next appointment to the federal bench — maybe you won't be considered as much as you are now.

I say to you, Mr. Speaker, I can see no other reason for presenting a bill to this legislature that is so totally going to support the Saskatchewan legal profession and nobody else. So to start with, I'm going to move an amendment to the motion. I move, seconded by the member for Swift Current, that all the words after word "that" be deleted and the following be substituted therefore:

Bill No. 27 be not now read a second time but that it be read six months hence.

I do so in order that the Attorney General perhaps within six hours can bring back a perfect bill instead of an imperfect one.

MR. SPEAKER: — I find the amendment in order and the debate continues concurrently on the amendment and the bill.

SOME HON. MEMBERS: Hear, hear!

MR. MINER: — Mr. Speaker, I would like to first of all address the subject matter before us immediately . . . (inaudible interjection) . . . I apologize to the member for Thunder Creek. I didn't notice that he was on his feet. Of course, you can understand that his presence in the House is hardly ever noticed. Therefore, you can excuse the fact that I didn't notice him in this case. Mr. Speaker, I would like to address the issue that is immediately before us and first comment on the suggestion by the member for Nipawin that section 9 be deleted from the crown.

AN HON. MEMBER: — It wasn't by me; it was by your Attorney General.

MR. MINER: — No, it wasn't. The motion was by you. Are you denying that you moved the motion? The amendment to the motion was moved by the member for Nipawin and the amendment to the motion is that section 9 be deleted.

MR. COLLVER: — He's quoting the amendment erroneously, the amendment that we are discussing now. The amendment says that the bill not be read now, but in six months time. That is the amendment that has been put forward. The member is quoting

the amendment erroneously and might mislead this House.

MR. SPEAKER: — I was not aware there was some confusion on this. I'm sorry; I wasn't listening just at the moment. quite clearly, what the member for Nipawin has moved, seconded by the member for Swift Current, is what's commonly referred to as the six months' hoist. any member who has spoken on the bill up to this point is entitled to speak to the six months' hoist aspect of it. any member who has not spoken to this point can speak to any aspect of it, including the six months' hoist. If, in fact, the member for The Battlefords was suggesting the amendment was something other than that, then he would be mistaken.

MR. MINER: — Thank you, Mr. Speaker, for the clarification. In the background comments of the member for Nipawin to the introduction of his amendment, he suggested that section 9 of the crown was in for only one purpose. I must confess, Mr. Speaker, that I have not had a great deal of experience in what it costs to hire a lawyer. I have not had a great deal of experience in dealing with the process of the courts. In that matter I may very well be speaking to someone who has a great deal more experience than I have, when I refer to the member for Nipawin.

Mr. Speaker, that is not the intent of section 9 as I interpret it. The intent of section 9 is quite clearly to give those people who have legitimate reason to believe that the intent of this crown is being side-stepped by one or more persons a course of action they can take to reverse that process. That is a perfectly legitimate part of this entire bill. I think it is irresponsible of anybody to suggest that we should not give those individuals, who have loaned their money to people to purchase a home or to purchase a quarter section of land upon which the principal residence is present, an opportunity to pursue the collection of that funding if the individual has the capacity to pay that which they should ordinarily pay and that which they could ordinarily be expected to say.

I think it is completely irresponsible as well, Mr. Speaker, to suggest, as has been done, that the effect of this bill is going to be to stack people "sixteen feet deep" (whatever that means) in the courts.

I think as well, Mr. Speaker, that the intent of this bill is quite clear to the majority of the people on this side of the House and I believe that if the people on the other side of the House, the opposition members, would read the bill carefully, they too would understand that the intent of the bill is to do precisely what we expect it to do as a government and precisely what we intend that it should do as a government: protect the home-owners of the province from losing their houses over the course of the next year.

If I were a home-owner who had the mortgage on his house up for renegotiation next year, I know what my course of action would be, Mr. Speaker. It would be to sit down with the credit union with which I had that mortgage, and negotiate with them the level of payment that I can afford. Therefore, neither they nor I would be in a position of being affected by this bill. I think it is completely irresponsible to suggest that people should quit paying immediately, completely irresponsible to suggest that they should not pay that which they can afford, and completely irresponsible to suggest that they shouldn't live up to their responsibilities.

SOME HON. MEMBERS: Hear, hear!

MR. MINER: — I think that as long as the members of this House and the public take the

proper attitude toward the introduction of this bill, and that is one that bears with it a fairly significant level of responsibility according to the agreements that they have one with the other, there will not be an unreasonable amount of activity in the courts. There indeed may not be any activity in the courts if people take a responsible and reasonable attitude.

But it is not responsible and it is not reasonable for anybody to suggest that someone, who is going to lose his home because his income level is insufficient to meet a debt that he had not previously anticipated going, for instance, from 10 per cent to 20 per cent, should not have a length of time to organize himself in some manner that is compatible with his own financial circumstances and therefore be given, by law, that length of time, as well as assurances that he will not be run into bankruptcy because of circumstances completely beyond his control.

That, in effect, as long as it is treated properly, is the way this bill will function in the country. While we are talking about the bill, most of us on this side of the House have a fairly thorough understanding of its impact and the manner in which it should work. I believe we will go out and demonstrate to the public that we expect those people who can to meet their obligations and that those people who cannot can use this bill as we intended it to be used and therefore give themselves sufficient opportunity to relieve themselves of undue financial pressures.

But where does the responsibility really lie? Why are we in this position in the first place? Mr. Speaker, most of us were expecting that the federal budget would introduce some measures that would control interest rates and that would at least put a ceiling on interest rates, or apply it to the ability to be able to pay. In many instances, I think even the banks themselves were anticipating that something would be included in the finance minister's budget. Indeed, when I watched the response by the economist who was talking on behalf of the bank association the next morning on "Canada A.M.," I sensed that she was really surprised that there was nothing in it which gave the banks anything to be concerned about, or which put any curtailment on the rather excessively high increases that were taking place for thousands of home-owners across Canada.

They should understand that that is solely their responsibility. Indeed, the members opposite should understand that that is the sole responsibility of the federal government, and they should quit playing games with the Saskatchewan people, attempting to remove the responsibility from the federal government and transfer it to the heritage fund of Saskatchewan. That is as irresponsible as the business of attempting to convince people that they shouldn't pay their bills at all.

I would like to go back, Mr. Speaker, to the time when the Bank Act of Canada was amended, and it was amended after the royal commission on banking and finance completed its report to the House of Commons. On July 5, 1966, Mitchell Sharp, the minister in charge at the time, I believe, made some comments which I think are important — comments which seem to have promptly been forgotten by the federal government.

But let me just briefly tell you that the central theme of the report of the commission was that all of our financial institutions and, particularly, our banks, should have broader investing and borrowing powers than any of them had at the time the commission reported. It goes on to say that:

The view of the government remains that we must have a more competitive

and flexible financial system which will serve the changing requirements of the Canadian economy, and the interests of all of the people of Canada.

Now, tell me, Mr. Speaker, do you believe (because I certainly do not believe) that the interests of all of the people of Canada have been well served by the interest rate policies of the federal government? Indeed, some of their intent and their expectations is demonstrated relatively clearly in Mr. Sharp's speech:

If at some time there should be a general rise in world interest rates which would make these proposals unworkable, the government would reconsider the 6 per cent limit.

That was the intention of the government at the time. That was the request that was made by our Minister of Urban Affairs to the government on numerous occasions, starting as early as October, 1980. He asked the federal government to establish a part of the banks' lending portfolio that should have a ceiling on it and be directed particularly to this concern — the concern that home-owners all across Canada have and have had for some number of months.

They didn't do it. They simply didn't respond in any manner at all. They introduced a program that is completely unworkable. They introduced a program that has absolutely nothing to do with the majority of home-owners across Canada, and as a result, we in this province felt that we were obliged to take steps to give those people in Saskatchewan an opportunity to reorganize their own finances and to try to find some method of convincing the federal government to accept its responsibility. And if any of the members opposite have any bright ideas, I would like to hear them, because if they have, it will be the first ones they have had since I came to this House.

I would like to hear, too, of what suggestion they have over and above the (what I consider to be ridiculous) proposal of subsidizing interest rates with the heritage fund so that the banks do okay and the Saskatchewan people lose on both ends of the stick.

How do they lose? They lose because they don't get the heritage fund into their pockets by whatever means they get it into their pockets now and they clearly get the majority of it into their pockets through the methods and proposals that were demonstrated yesterday or the day before in this House: through revenue sharing, through hospital care, through a variety of different programs which the heritage fund clearly and very definitely supports.

Mr. Speaker, I would like to hear of any good ideas which we can address to this subject in the future. In the meantime, it seems to me that there was really only one course of action for the government of Saskatchewan to take, and that course of action is to do exactly what we did: put in a one-year moratorium that simply says that you cannot have your house foreclosed unless the courts decide that you have not been responsible in your payment and, therefore, will allow foreclosure to continue.

Anyone who would stand up and suggest that that measure is not necessary is not looking seriously at the bill, or the way it will function, or the way it should function. If you did not have that provision there, then people would be allowed to abuse the bill. With the provision there, they will not — not as is suggested by the hon. member for Kindersley in a press release of December 9 in the *Leader-Post*, which states:

The Home-owners' Protection Act has opened the floodgates for mortgage holders in Saskatchewan not to make any mortgage payments at all in 1982, regardless of whether they face mortgage renewal, Bob Andrew (PC - Kindersley) said Tuesday.

Well, Mr. Speaker, I find that statement absolutely deplorable. If the people on the opposite side of the House, and particularly Mr. Andrew, who made this statement, have any concern for the Saskatchewan people at all, they clearly will not go out and encourage them not to make any payments.

SOME HON. MEMBERS: Hear, hear!

MR. MINER: — Mr. Speaker, in exactly the same *Leader-Post* there is an article written by Janice Hackel in which she quotes Mr. Robertson as saying:

“I would leave my mortgage sit where it is, and I wouldn't pay a nickel,” says R. Boyd Robertson, vice-president and general manager of the Royal Bank in Saskatchewan.

Well, now it seems to me the people who are making such proposals are not at all interested in trying to address the problem. It seems to me that they are not at all interested in attempting to assist those individuals who find themselves in a position of financial commitment to which they cannot respond, through no fault of their own, but are simply interested in doing one thing, and that is to destroy the intent of this bill and its successful conclusion.

Mr. Speaker, I think that we must deal with this bill now. We must deal with it now, because the time when most mortgages, or a large percentage (I shouldn't use the word “most,” because that's not true) of the mortgages in Saskatchewan are renewed is in the latter part of the year — November, December — and the early part of the next year. Therefore, we must deal with it immediately, in order to give those people the relief that this bill is intended to give them. There is no sense in delaying it for a six-month period; there is no way that it should be defeated. I would encourage the members opposite, rather than to make the kind of irresponsible statements that I have quoted in this House, which have been made to the press, to go out and encourage the people of Saskatchewan to work with this bill in line with the intent that this bill is intended to apply and assist them in having the security of their homes through 1982 and on into 1983. That is the responsible action; that is the action that the members opposite should be taking; and that is the action that the banks of this country should be taking, as well.

Mr. Speaker, I oppose any suggestion that we delay passing this bill, and I encourage support of it.

MR. MOSTOWAY: — Mr. Speaker, I would like to say a few words on this bill, because I believe this is an historic occasion. I certainly want to go on record as supporting this bill. I also want to say that I can well imagine why the Tories opposite would like to get this bill through; they've heard the voice of the people clearly and loudly in favour of this bill. Now, at one time, you fellows were opposed to it. You told us you were opposed to it, and, in fact, you're still opposed to it; we know that you really are.

SOME HON. MEMBERS: Hear, hear!

MR. MOSTOWAY: — You know, I was really shocked that you should get the pillar of poverty on that side to speak on this particular bill. I thought he would be the last gentleman in this House who would speak on this bill. That, I suspect, was sort of a put-up job.

I also want to refer to the remarks made by the hon. member for Nipawin. I will be quite charitable today and say that the hon. member for Nipawin was talking about a six-month hoist; he was also suggesting at one time that there be a deletion of section 9 because he figures it is going to be a heyday for lawyers.

Well, I have had occasion to talk to some people from credit unions and trust companies and they don't feel that it will be a heyday for lawyers.

One thing that it really does is give some measure of protection to credit unions and small trust companies. But perhaps your remarks will initiate some action on this side of the House and it may materialize in a number of years. It is really a good point for legal care, and when it does come in I am sure the hon. member for Nipawin can take some credit for it. I suspect that the Leader of the Unionist Party, who has sympathies with the Tories, was asked by the Tory leader to get up and make the speech he gave a little while ago. Well, you laugh, I say when there is laughter . . . Where there is a little bit of smoke there is a little bit of fire.

Mr. Speaker, I want to say that there wouldn't be any need for a bill of this nature if there were some changes made in Canada on the national level. Now, I don't expect those changes will ever be made by a Tory government. We had a Tory government in Ottawa under the leadership of Clark (the name escaped me temporarily). He did nothing with regard to interest rates, because mortgage rates are certainly tied to interest rates. The present federal Liberal government is doing nothing about it. It keeps telling us that the rates charged by the mortgage companies, the friends of Tory members opposite, are dictated by the rates charged by the Bank of Canada. Then it turns around and tells us that the Bank of Canada has to set its rates in relation to rates in the United States of America. It tells us that what happens in the United States (and maybe I should get verification from the member for Nipawin on this one) has to happen here.

I say that kind of an approach by the federal and Liberal governments in Ottawa, which we have had over the past number of years, is wrong. I say there is no need for us to be so dependent on the American economy and on American interest rates — absolutely unnecessary, if Canadians were masters of their own house, if we controlled our own economy. Yes, absolutely! And I believe that it should be a goal of the federal government (and it has made a little effort in that regard) to come out, after study, with a certain number of years — 10, 15 or 20 — and say that by that time we are going to make sure that the major industries of Canada are owned, controlled, or both, majority-wise, by Canadians. That's not happening right now, Mr. Speaker. We are too dependent upon them. The Tories and Liberals in Ottawa have all along said that they would make no changes. and that's understandable when one looks at where the donations come from.

It is understandable, particularly when the members opposite have stated in numerous ways that they go for Reaganomics. I can well appreciate that they would not want to disturb the apple cart. I am saying, Mr. Speaker, that if we had control of our own economy, our interest rates in Canada could be independent and not tied to the interest rates of the Americans. Then the federal government, which has control of our banking, could say that will be the rate of interest charged. No if's, and's, or but's — it has the

power to do so.

I know what the cry of the banks, the friends of the Tories, would be. They would cry foul, but they couldn't do anything about it. So you would say, "You are not allowed to charge over a certain amount of interest." I am talking about mortgages right now. And the banks have stated before, "Well fine, if you force us to give out money at a certain rate of interest we'll just take it from the poor people. The poor people have \$20 in a savings account, or \$500 or \$1,000. We would just pay them less." . . . (inaudible interjection) . . . Well, there's no problem if you're going to put a ceiling on interest rates. There's no problem in putting a bottom on interest rates paid to those people who have deposits in the banks. It sounds reasonably simple; there would be a lot of bugs but it could be done.

People who have been prominent in the field of economics in Canada have mentioned that point many times in the past . . . (inaudible interjection) . . . Well, I can well understand that particular gentleman, who really has Tory feelings way deep down, would be opposed to some sort of suggestion that Canadians should be the masters of their own house.

Mr. Speaker, I want to spend a few minutes talking about the bill itself. We all know that government must make some tough decisions. Government has to say, generally speaking, it will help the largest number of people in a province or a country. It also has to decide as to the number of people and the kind of people that it might hurt. Is there any doubt that this bill is going to protect hundreds, thousands of citizens in Saskatchewan? It may hurt, very slightly, some of the friends of the members opposite such as the banks, the trust companies, the household finance companies. Well, that's a decision that has to be made by government. You have to think of who will be hurt the least and who will benefit the most. This government made this decision and said that we can benefit many people by putting this bill through, although it may financially hurt, very slightly, the poor Bank of Montreal, the Bank of Commerce and any other bank, trust company or financial institution you may want to mention.

There is another option for government: to do absolutely nothing. This party and this government is not known for doing nothing . . . (inaudible interjection) . . . Oh, the hon. gentleman laughs, and I suspect that what he is really doing is psyching himself up to vote against this bill. Well, that's fine; you go ahead and laugh at me. I would tell the hon. gentleman that when I listen to him I don't laugh because I can't laugh when I'm sleeping.

So there is an option to do nothing, but this government decided on the basis of its past record that it couldn't do nothing because it has always been a government and a party of action.

Mr. Speaker, it doesn't surprise me one bit that we get the negative reaction to this bill from the Tory members opposite when one considers the two kinds of government we have had in Ottawa over the past number of years. For example, look at the Senate which is riddled with broken-down Tories and Liberals and one Social Creditor and consider that many of them, including many Tory senators, are on the Senate banking committee. Year after year they do all kinds of wonderful work like sitting in their chairs and drawing salaries. Many of these senators are on the Senate banking committee and many of them are actually members of boards of directors of the Imperial Bank of Commerce, the Household Finance Company, you name it. One can well imagine, Mr. Speaker, that when you have Tories like that in the Senate and the House of Commons,

you're going to have exactly the same kind of Tories in this Chamber.

The other day I had occasion to listen to CBC radio . . . (inaudible interjection) . . . Yes, I also had the pleasure of watching CBC television, and I noticed (the name escapes me, but it doesn't matter) that they had a spokesman there from the Canadian Bankers' Association saying, "Oh, we've been hard done by. We're not going to survive if you put this bill through." He more or less implied that Saskatchewan citizens will say, "To heck with our obligations and our debts. We won't pay." I don't know anything about the honourable gentleman, Mr. Speaker, and I say that in all sincerity, but I know that nobody from Saskatchewan, who has lived through the hard times in Saskatchewan in the 1930s and 1940s, would have the audacity to come out with that kind of a statement. The gentleman who made that statement is representing the financial institutions of Canada, and representing in one sense the kind of philosophy that the Tories advocate. I consider that to be a slap in the face to the people of Saskatchewan.

AN HON. MEMBER: — Question, question!

MR. MOSTOWAY: — Well, if the honourable gentleman wants me to take more time by saying what I'm saying, just keep on yapping, because I assure you that I will sit down when I feel like it, and not because of anything you have done or said. I do want to say one thing, though: goodbye, Dick.

This gentleman should have thought this out. He should have asked somebody who has lived through the '30s and '40s in Saskatchewan, and he would not have made that statement that he did on CBC television the other night. There are far too many people in this province, many of them elderly people, who remember the ways in which the banks gouged and gouged, and when there was nothing left except dry dirt and no rain, they tried to gouge some more. And we all know of cases where that kind of gouging took place, where farmers lost their land through foreclosures.

The records of the banks, Mr. Speaker, aren't that good. I'll tell that honourable gentleman that 99 per cent of the people of Saskatchewan, even though they may utilize the services of banks, don't trust them farther than they can throw them. They trust credit unions, and they trust small trust companies which we have in this province. And so I say to this gentleman that the foul taste left in the mouths of Saskatchewan people during those difficult years is not forgotten. And I also say that the people of Saskatchewan do pay their debts, and anyone who suggests that they don't pay their debts had better tread cautiously in the future.

Mr. Speaker, the honourable gentleman for Nipawin was talking about the tremendous donations which have been given to the Tory party by the banks and the financial institutions of Canada. I think my seatmate, the hon. member for Redberry who has given this House two excellent speeches over the past number of days, covered it quite well. But for the benefit of the hon. member for Nipawin, he said, "Well, now look; you didn't mention the Bank of Montreal." You don't think the Bank of Montreal would have slipped up and not slipped those fellows over there — the Tories — \$50,000, because if you think that's not true, you're dead wrong. They did. So now your little bag of information is complete. Yes, the Bank of Montreal did contribute \$50,000 to them. And the Bank of Nova Scotia. I was going to read off the list and then close it by saying "ad nauseum," because the list goes on and on.

Mr. Speaker, I've had a few telephone calls from credit union people, credit union boards; not one of them is opposed to this bill. Some of them wanted a clarification as to the contents of the bill . . . (inaudible interjection) . . . Yes, I read it. Are you questioning credit union managers and directors in this province? Don't confuse me with your nonsense again.

I have spoken to two credit union managers and members of boards of directors, and they were not opposed. I will tell you that I have also had two telephone calls from people involved in small trust companies in Saskatchewan. One of them was opposed but mildly, and he granted me that the government had some obligation to the people of Saskatchewan . . . (inaudible interjection) . . . You have some obligation to the people of Saskatchewan? How can you have that obligation when you are not here. Ah, you're here now, boy, but you are not going to be if we shut her down tomorrow. Now, the Tory in sheep's clothing should be the last person in this House . . . Well, I see you are pretty good at it. That's where I got it from — the gesticulating there, Mr. Hon. Member.

I want to say, Mr. Speaker, that I happen to be a member of a credit union. In fact, my wife and I have a mortgage on our house. I'm a credit union member, and I have talked to other credit union members by telephone in Saskatoon, and they are not opposed to it. If you think that I am opposed to the credit union, I believe in the philosophy of credit unions. If you believe I'm opposed to a little bit of my money being invested or tied up in the credit union via the mortgage deal, you're wrong, because I don't mind that. The credit union people in this province don't mind doing that also for the protection of the citizens here.

Mr. speaker, I wanted to mention something that I happened to read today. It was an article by Dale Eisler in the Regina *Leader-Post*. Now, I would be the last person to ever question an article written by any member of the press. Never. But I want to say that if you Tories haven't read that, read it because it is a beautiful article, and it puts into a small space your position.

You people have literally put your feet in your mouths. Yes, you have. You came out swinging against this bill. You said, "We will be opposing it." Yes, you did. I've got the floor now. You said you would be opposing it, and you tried to feel the pulse of the people. You found out once again, as in the past, you were on the wrong side of the issue. I say that article by Dale Eisler hits it right on the button. You fellows put your feet in your mouths; you took the wrong position. We know where your true allegiance really is. We know that should you decide to support this bill, you will do it with a heavy heart. Yes, we are well aware of that on this side.

I want to suggest, Mr. Speaker, that should this province ever be in an unfortunate position whereby it would have a Tory government, I know that one of the first priorities would be to repeal this bill. They would be committed to repealing the bill on request from the financial institutions, because the financial institutions just prior to the election would be saying, "Would you want another \$50,000 or \$100,000?" They, naturally, would say yes.

Isn't it funny, Mr. Speaker? Tories find it difficult to get small donations from the rank and file of Saskatchewan citizens. They have to turn to financial institutions which have been gouging our province for years and years. They do that without a slight twinge of red in the face. I can't even put it in words . . . (inaudible interjection) . . . No, I have told you that I will sit down when I feel like it. Well, Mr. Hon. Member, I am not going to

tell anyone in this House whether I am concerned about people or not. I will let the people of my constituency decide in the next election whether or not I have been concerned. I am not going to bother with that kind of nonsense coming from the mouths of Tories.

Mr. Speaker, as I said before, I want to go on record because I believe that with the introduction of this bill this is an historic occasion in this House. It is an historic occasion, just like the potash bill was, which you people opposed. If you weren't in the House, you were back there in the boondocks opposing it and doing the little dirty work which had to be done at that time. I put it on a par with legal care, which has been suggested by the hon. member for Nipawin (which will come in the future, hopefully).

Mr. Speaker, I have been rudely interrupted many times during this speech of mine (I dabble in that sometimes myself) but just in case you are under the impression that I might not be supporting this bill, I want to inform you that I very happily support this bill, the principle, and all the contents therein.

SOME HON. MEMBERS: Hear, hear!

MR. ALLEN: — Mr. Speaker, I am delighted to rise and spend a few moments in support of this piece of legislation on behalf of the people's government, the NDP Government of Saskatchewan.

SOME HON. MEMBERS: Hear, hear!

MR. ALLEN: — you know, I have been noticing, Mr. Speaker, in the last few moments that in the heckling of my good friend and colleague for Saskatoon Centre the members across are yelling "Filibuster." They say we are filibustering our own bill. They are telling our members to sit down. If I were sitting on that side of the House, I would want members on this side of the House to sit down.

SOME HON. MEMBERS: — Hear, hear!

MR. ALLEN: — Mr. Speaker, this afternoon we have witnessed the greatest flip-flop in the history of this legislature. I heard the hon. member for Thunder Creek, Mr. Speaker, say this afternoon that he was going to support this bill in second reading. He said he was going to support the principle of this bill. The Tories say they do support the principle of this bill . . . (inaudible interjection) . . . I would love to talk you out of it, because I want to tell the Leader of the Opposition that no one believes you. There isn't a person in this province who believes you.

Mr. Speaker, before this bill was even introduced into this legislature, the moment it was announced that such a bill would be introduced, before they knew one jot or tittle of what was in that bill, what was their knee-jerk reaction? What was the immediate knee-jerk reaction of the Conservative Party? Well, I will read it to you. It came from their financial critic, the hon. member for Regina South. Mr. Rousseau said, Friday, November 27:

The Home-owners' Security Act, which was announced yesterday in the throne speech, will no doubt place a heavy burden on the lending institutions.

That was the immediate knee-jerk reaction. And do you know something? That was the reaction that went out to the people of this province and stays with the people of the province.

SOME HON. MEMBERS: Hear, hear!

MR. ALLEN: — I remember well the other day the same hon. member for Regina South talking about the rights of property — how the NDP had seen that the rights of property weren't in our new constitution. Do you know what came to my mind? Whose property does he want to protect? The ordinary people of the province, their homes? No. The knee-jerk reaction of the Conservative Party in this province and in this country is to stand up for property, but not ordinary people's property — the banks' property.

I remember the potash debate and members opposite attacking the people's right to own their own resources. Whose property do they say they protect? Everybody in this province knows that, Mr. Speaker, the Conservatives have one fatal fault, one fatal flaw. They always open their mouths before they think.

SOME HON. MEMBERS: Hear, hear!

MR. ALLEN: — They cry crocodile tears, for the people of this province. I couldn't believe it the other day. These guys stand up defending the credit union. Do you know the understanding these people have of what credit unions are and what they mean to the people of this province?

I have another little quote by the hon. member for Regina South, the financial critic, the person who speaks for the Conservative Party on these matters, that gives you an idea of how the Conservatives think of credit unions. This is what he said: "I've always considered credit unions to be just like banks." They say, "Oh, no, we don't want to help the Royal Bank; we don't want to help the Bank of Commerce or the other big banks in the province. We want to help these poor little old credit unions, which we support." Yet the member for Regina South says: "I consider credit unions to be just like banks." They cry crocodile tears for the credit union movement.

SOME HON. MEMBERS: Hear, hear!

MR. ALLEN: — I want to say one thing about the credit union movement. The credit union movement is an integral part of this province. You farmers over there will recall the days when the chartered banks wouldn't give you any money. Why do we have credit unions in this province? Because the chartered banks wouldn't provide any service and credit unions have provided that service. The banks have had to get into the business because the credit unions were taking it away from them.

AN HON. MEMBER: — Who founded the credit unions?

MR. ALLEN: — The people of this province founded the credit unions as a direct reaction to your friends in the chartered banks. Did we hear anybody in the credit union movement talking like this guy Robertson about this legislation? Did we hear anybody in the credit union movement say they were going to cut the people of the province off? No, because they're part of this province, because they believe in this province. These people in the credit union movement know that ultimately the NDP supports them. They know that we will support them and they support us for that reason.

Mr. Speaker, I've also listened with some real interest to criticism, believe it or not, of the NDP for voting against the Crosbie budget. I don't want to go into what the Attorney General said about the Crosbie budget and the problem the Tories have with counting but I do want to say that we voted against it. Yes, we've also voted against the MacEachen budget. Why? Because there ain't no difference. There is no difference between the Liberals and the Conservatives.

SOME HON. MEMBERS: Hear, hear!

MR. ALLEN: — You tell me where the difference is. Crosbie raises interest rates four times. The NDP votes against them. MacEachen raises interest rates: we vote against them. You are darn right we vote against them.

What was the theme of John Crosbie's budget? The theme was higher taxes and severe spending restraint. What's the theme of the MacEachen budget? Higher taxes and severe spending restraints. There's no difference.

SOME HON. MEMBERS: Hear, hear!

MR. ALLEN: — If we could go through every item in that budget, I would defy you to tell me what the difference is. You say that we shouldn't support Mr. MacEachen. We don't, but we didn't support Mr. Crosbie either. Those people don't stand for the ordinary people of this province or this country. The only party today that does, federally or provincially, is the NDP.

I was amazed, Mr. Speaker, today, to hear that the only criticism that these people could come up with was that we weren't doing enough. But the only people who had any ideas about helping anyone were the NDP. Isn't that amazing? There hasn't been a federal, provincial, Liberal or Conservative government in this country that has done a darned thing for people. They have done nothing . . . (inaudible interjection) . . . I can say one thing about Bennett; I can say one thing about anyone else. They don't believe in doing anything for the first time. These people don't believe in doing things. It has been the history of their country regarding Medicare, crown corporations, and the whole bit. Once they are established by a socialist government in Saskatchewan, all of a sudden they are a good idea. Tell me one thing new that these people have ever done in this country. Nothing, absolutely nothing.

I want to get back to the question of credibility and belief. I want to ask the Hon. Leader of the Opposition; do you think there is anyone in the city of Saskatoon who believes that you supported bills for the Meewasin Valley Authority? Do you think so? It doesn't matter how you vote. It's how you speak, what your attitudes are, and what you attack.

I was looking at a recent poll in the city of Saskatoon. Do you know what the Tories are running at? They had 21 per cent. I was surprised it was that high . . . (inaudible interjection) . . . Well, there's a plus or minus 3 per cent or 4 per cent difference. It's probably down.

There isn't a person in Saskatchewan who believes you on anything that you do any more because you lack credibility. Do you know why you're going to go below that 21 per cent? It's because you guys sell out your friends.

SOME HON. MEMBERS: Hear, hear!

MR. ALLEN: — Why did you do it? Why did you sell out your friends in the banks? Because of one little article by some guy named Eisler, who nobody knows or cares about anyway. I don't mean to hurt the feelings of the member of the press, but the *Leader-Post* isn't credible. Nobody believes it. If anybody believed the *Leader-Post*, this NDP government would never have been elected. There isn't a member of this government who is concerned about what the press thinks about him, not a member of the government.

SOME HON. MEMBERS: Hear, hear!

MR. ALLEN: — But you guys are. You get one little article that says:

One factor missing in ensuring an election victory (this is for us) was a suitable issue. This week the government masterly created one. The Tories, being the suckers for punishment they are, eagerly took the bait.

There's another great line in this article that has you guys weeping and shaking and quaking. Get this:

There is no apparent legitimacy to the defence of credit unions because officials from the credit union movement have indicated they can live with the legislation. At this point, the only ones publicly and strongly opposed to the bill are bankers and Tories.

SOME HON. MEMBERS: Hear, hear!

MR. ALLEN: — You guys are on the hook. You know something? If you had any principles, you'd stand up for what you believe in. I don't believe any government can be elected without principles. I'm sorry that the hon. member for Thunder Creek is not in this House because when I saw him stand up, give his little diatribe, say nothing, and then say, "We will support the bill on second reading," you know what I thought of? I used to be a page in this legislature. I used to watch his old dad. He sat right where Elwood's sitting. I asked myself, "What would Ross Thatcher do?" Do you think Colin's dad would stand up and say, "I support the bill"? Are you kidding? Cream puffs! You guys have no principles and, what's more you have no courage.

Ross Thatcher would have been out there fighting and scrapping. Do you think he would be yelling, "Filibuster; sit down; let's take the vote"? He'd be talking for 10 days. Do you know what? I didn't agree with Ross Thatcher. I fought him as hard as I could. But I respected Ross Thatcher. Do you know why? He had some principles. You could fight a guy with principles.

SOME HON. MEMBERS: Hear, hear!

MR. ALLEN: — Cream puffs! Absolute cream puffs! Mr. Speaker, I want to tell you that this has been a tremendous turning point in this session.

AN HON. MEMBER: — For an old, failing government.

MR. ALLEN: — Yes, for an old, failing government. We have seen, as a result of this discussion, that clear distinction once again. You people should never forget the fact (and I'm surprised that the member for Thunder Creek has) that in 1971 Ross Thatcher obtained 43 per cent of the vote. You guys won't get 23 per cent of the vote, because I believe that there is 35 per cent to 40 per cent of the people out in that province of

Saskatchewan . . .

MR. SPEAKER: — What's the point of order?

MR. COLLVER: — May I ask what the percentage of votes that the Conservatives might get in the next election have to do with Bill No. 27?

MR. SPEAKER: — Order, order! I will make the ruling on it. I don't wish to get into the debate. I heard the member say something about examining certain aspects of the opposition stand such as credibility, and apparently this has something to do with it. Now I am trusting that the member will relate this directly to the bill which is before us. I am quite interested in the development of whatever his theory is.

MR. ALLEN: — Thank you, Mr. Speaker. I am glad the hon. member raised that point. I am glad that the quasi-Leader of the Conservative Party (certainly the only one who has done any leading in the House on that side today) raised this point. What is second reading? We are talking about the principle of the bill. I am telling you where Ross Thatcher would be on the question of principle. And I am telling you where we are on the question of principle.

SOME HON. MEMBERS: Hear, hear!

MR. ALLEN: — You guys don't have any principles. Now, Mr. Speaker, I believe that this is a good piece of legislation. I believe that this government is the first government in the Dominion of Canada to do anything to help.

SOME HON. MEMBERS: Hear, hear!

MR. ALLEN: — I don't know, Mr. Speaker, if this is enough. There may be other things that have to be done. But I know the people of Saskatchewan know that if other things need to be done and this government can do them, we will do them.

SOME HON. MEMBERS: Hear, hear!

MR. ALLEN: — They similarly know, Mr. Speaker, as a result of the knee-jerk, fiddle-faddling, flopping, flipping actions of the Conservatives opposite, that they would do nothing and that they can do nothing, because the only people who can do anything are people with principles. You people simply don't have any. I will support the bill, Mr. Speaker.

SOME HON. MEMBERS: Hear, hear!

MR. SOLOMON: — Thank you, Mr. Speaker. I rise this afternoon to support the second reading of The Home-owners' Protection Act. I do so with a great deal of anger. Regina North-West, my constituency, has a number of families in it who will be, in the next number of months, renewing mortgages from 10, 10.5, 11, 11.5 and 12 per cent to the current rates. What that means to me (and what it has meant to me in the last number of months) is the number of late-night phone calls and the number of letters I have had to write over the course of that time, explaining to them things which are out of my personal control. They are out of my control, Mr. Speaker, mainly because the high mortgage rates which are plaguing our home-owners in Regina and throughout Canada are a federal jurisdiction. I have been receiving these calls and I

have been thinking of and discussing with a number of people some possible solutions.

The plight of my constituents and thousands of families across Canada has saddened me and I must say, again, angered me very much. Interest rates at levels which can be described not only as usury are instilling anger in thousands of people, not just me. The federal government's insane monetary policies, which set and encourage high interest rates, have angered hundreds of thousands of Canadians. The Canadian chartered banks' gigantic profits have angered tens of thousands and hundreds of thousands of Canadians, who are faced with paying 17 to 22 per cent mortgage rates and are forced to contribute to those huge profits, while being threatened with the loss of their homes.

People are angry, Mr. Speaker. Tens of thousands of families in Canada are angry. Most of my colleagues on this side of the House are angry and, in particular, I am angry — angry at the implications of high interest rates for jobs, homes, and families; angry at the federal government for not acting on the most serious of concerns of the Canadian people; angry at the banks and their supporters, the Liberals and Conservatives in our province and our country to subsidize the banks further through high mortgage rates, and even through our heritage fund.

You know what, Mr. Speaker? Even the banks are angry. They're angry with our government for introducing this bill. The Home-owners' Protection Act, which protects people and not their profits. They aren't angry about bills passed by the Liberals and conservatives in Ottawa that protect the banks, that initiate and support bills of that nature, and support profits 100 per cent. The banks are angry that their record \$1.7 billion profit in the last year is in jeopardy — not all of it, Mr. Speaker, I might add, but perhaps one one-thousandth of 1 per cent of their profit. But the banks are angry, because someone in Canada is standing up to them by standing up for people.

SOME HON. MEMBERS: Hear, hear!

MR. SOLOMON: — We're standing up against the banks, Mr. Speaker, because it's time that we looked very closely at who is paying what; who is in charge of what strings; who is pulling what strings; and who speaks for whom. We all know who speaks for whom, Mr. Speaker. There's an old saying, "He who pays the piper calls the tune." When you look at who gives Conservatives and Liberals their money, it's not hard to see why those two parties continue to sing the same old songs.

Each year the chief electoral officer of Saskatchewan publishes audited reports outlining donations to political parties in Saskatchewan. these reports are based on what the parties themselves declare, under the law, to the electoral office. Examining these reports by each of the parties reveals some very interesting, if not downright frightening, facts about Conservative and Liberal Party finances. We've heard from the member for Redberry, who very clearly outlined what the provincial Conservative Party received in the 1978 election. We've heard an eloquent speech about principles, and the Tories' lack of them from the member for Regina Rosemont and my colleague in the city. You know what? Both of these members were very, very accurate in their descriptions — both on the banks' financing of the Conservative and Liberal parties and on the lack of principles of the Conservative Party in Saskatchewan, which has been proven many times over.

If anyone wonders why both these old parties keep up a relentless attack on particular policies, programs and institutions created by the NDP (formerly the CCF), he need only

examine where the Conservatives and Liberals get their money. Someone else is writing the words and music for them. someone else is pulling the strings to make them dance. Conservatives and Liberals have no choice about the wisdom of attacking good ideas like NDP resource policies, public investment in Saskatchewan, the creation of useful crown corporations like the Potash Corporation and SGI (Saskatchewan Government Insurance) or The Home-owners' Protection Act, because Conservatives and Liberals, and now the Unionests are pawns of the people who pay them. They are grooms in the stable, valets in the bedroom, butlers in the pantry and stewards in the counting house of their backers — the banks.

The banks, Mr. Speaker, the large investment houses, the head offices of eastern and multinational resource conglomerates and insurance companies, are scrambling to get a piece of the action in Saskatchewan, and they see the members opposite as that vehicle for obtaining a large piece of that action. They call the tune that the Devine-Goodale coalition are dancing to.

As you can see, when the Conservatives don't sing the songs the way their real bosses want them to, these powerful backers desert them. Check the record. Of the nearly \$0.25 million the corporations gave the Conservatives to attack the Blakeney government, fully over \$80,000 came from private mining and resource companies. For example, gigantic Noranda Mines (you know, the big one that works with General Pinochet in Chile) and Hudson Bay Mining & Smelting Co. each gave the Conservatives \$15,000 in 1978. Banks and investment houses kicked in \$24,000 at the provincial level, and the member for Redberry outlined the details. You can bet the banks' investment in the Saskatchewan Conservative Party was the only investment that didn't pay a profit in 1978. By comparison, the private insurance companies were pikers. In total, they only gave the Conservatives \$7,700, among the nine who did give them money. But they'll no doubt be willing to give more, now that the Conservatives are on a relentless attack on SGI.

There's another revelation about where Conservative money came from. They have a central Canada PC fund. From that, they received over \$155,000 of the \$211,000 that they received in 1978. The central Canada Progressive Conservative Party fund coffers are fairly rich. So we are curious to see where they get their money. And lo and behold, they get it in the same places as their country cousins in Saskatchewan: banks, insurance companies, and other large multinationals.

A check with the chief electoral officer in Canada just for the year ending December 31, 1980, reveals how well these banking companies looked after their Conservative choirs across Canada. Those were the 1978 figures that the member for Redberry quoted, and I have the 1980 figures as well. The Bank of Montreal provided \$50,000; the Bank of Nova Scotia provided \$50,000; the Canadian Imperial Bank of Commerce provided \$50,000; the Mercantile Bank of Canada provided some money; and the Toronto-Dominion Bank provided \$50,000 — a total of about \$225,000 from banks.

It's really sad, Mr. Speaker, to see the Conservatives turn on their friends. The unprincipled Conservatives are leaving these supporters that have financed them over the years, the banks, and doing a gigantic switch in terms of supporting the second reading of this bill. But of course, the Saskatchewan Conservatives lost the 1978 election, and the Conservatives lost a lot of big corporate friends as well. Without the Conservatives in power, the big mining, insurance and banking interests couldn't have their way with the Saskatchewan economy. Without the Conservatives in power, they couldn't have our potash mines, our oil wells and crown corporations handed over to

them or sold to them at a bargain-basement price.

Here's what happened in 1979, Mr. Speaker, the year the music died for the Conservatives. Years ago, when men went down into the mines, they would carry a canary into a shaft to make sure there were no poisonous gases in the shaft. If the canary died, they knew it wasn't safe. Well, Saskatchewan Conservatives carried their own bird around until 1979. He was a real songbird.

MR. SPEAKER: — Order, order! I am trying to hear the member for Regina North-West. The usual rule I apply is: if I can hear the member clearly, other members can. I am now in a position where I can't hear what the member is saying, and would ask the members to be quieter in their discussions which they feel are absolutely necessary.

MR. SOLOMON: — Thank you, Mr. Speaker. I was just describing, before the members of the House were interrupting me, the 1979 year, which I call the year the music died for the Conservatives. And I was attempting an analogy, describing that many years ago when people were mining in deep-shafted mines, they used to take a canary down into the shaft and, if the canary died, they knew that there were poisonous gases around. Well, Saskatchewan Conservatives, in 1979, had their own bird they were carrying around, the member for Nipawin. He was a real songbird for the banks and for the multinationals, but he didn't die. He just flew the coop. He found another nest — the Unionests. Without their conductor, the Conservatives didn't sing, and couldn't sing the tunes their corporate masters wanted. So these corporations punished the Conservatives by refusing to give them more money to sing songs.

Until 1978, the Saskatchewan Liberal Party was singing the corporate tune pretty well, as well. But they finally blew it that year with the disastrous showing in the 1978 election. Yet their big business friends didn't totally desert them. They gave them enough money for Liberals to at least sing the message to the banks, insurance companies and mining companies.

Taking a look at what those banks shell out to keep the Trudeau minstrel show intact gives you a pretty good idea who is calling the Liberal tune. And here is what some banks put into the central Liberal Party fund, which, I must say, is disappointing to the Conservatives, because they provided approximately \$65,000 more to the Liberal federal fund than they did to the Conservative fund. Maybe that's why they have become unprincipled today and switched their position on this crown. It seems to be a very good rational for it.

It's small wonder that Tories and Liberals have a hard time in Saskatchewan. They are so closely tied to the banks and to outside businesses and to their central party that they can't speak or think for themselves. The Tory Leader, Grant Devine, has said, "There is a close provincial bond developing between Conservatives and Liberals." If this is true, then maybe they will eventually get their act together and sing the song they have been told to sing. Otherwise, those big financial backers won't bother to fund them. He who pays the piper calls the tune. The banks pay the piper, so the banks call the tune. The Liberals and the Tories sing the same old stories, "More for the banks and less for the Canadian people, and less for the Saskatchewan people."

It absolutely amazes me this afternoon in this House to witness the members opposite making a remarkable reversal of their position to this bill. The member for Regina Rosemont called it a flip-flop. Yesterday they opposed it; today they support it. Tomorrow who knows what they will do? They may disappear. I am looking forward to

the reactions of their federal cousins in Ottawa and, in particular, their federal friends, the banks, when they see the result of this vote — especially if they vote against The Home-owners' Protection Act.

I have a few more words I would like to say about the federal government because I think it is appropriate at this time. I beg leave of the Assembly to continue. I have a bit of a cold today so my voice is not as likeable to listen to as it usually is.

The federal Liberal government, in my view, has retired with the Prime Minister. It has retired from taking any real action on matters affecting our economy. Even though their bodies still take up space on the government side of the House of Commons, the Liberals, obviously, don't care about issues which most Canadians care about. This Saskatchewan government does care. We care about the crushing burdens placed on many Canadians because of the failure of successive Liberal and Conservative economic policies in Ottawa.

When the Prime Minister was asked on October 26 of this year if he would restore ceilings on mortgage rates, which his own government removed from the Bank Act in 1961, he said, and I quote from the October 27 *Edmonton Journal*:

Naturally, I can't remember all aspects of the removal or the details of its motivation.

The federal NDP pointed out to the Prime Minister that when the liberals removed the ceiling, mortgage rates were at 9 per cent, and the Liberals promised they would drop. What was the Prime Minister's reply? His amnesia parted slightly and he said that he seemed to recall the mortgage ceiling was removed to increase the number of lenders — as if we needed more banks. Obviously, the Liberals and Conservatives need more banks, because that's where they get much of their financial contributions.

When the Prime Minister was pressed further on the question of help for home-owners, and was asked if he was aware of any proposed scheme for mortgage deferrals, he revealed his government's total lack of concern for home-ownership when he said:

I can't speculate on behalf of a technical subject like that, of which I have no knowledge.

Mr. Speaker, we in the Blakeney NDP government agree with the Prime Minister and his Liberal government. They have no knowledge of what in the heck is going on. They have no solutions and they plain just don't care about the plight of home-owners. This Saskatchewan government does care about Saskatchewan home-owners. We have no control over the banks and lending institutions such as the federal government does, but we're not prepared to sit back and let things take their course. Simply letting the crunch claim its victims without changing any of the policies that produced the crisis will take a heavy toll in recession, unemployment, economic disruption and the suffering of people with crushed dreams and shattered hopes. Nor will it guarantee that the crisis will not recur.

Another choice would be to transfer part of the interest burden to the taxpayers. Another would be for hard-pressed home-owners to borrow the money to make part of

the interest payment on new high-rate mortgages, thereby increasing their ultimate debt.

Mr. Speaker, both choices have serious flaws. Using government subsidies to bring home-owners' interest rates down just prolongs the agony.

MR. THATCHER: — Point of order, Mr. Speaker.

MR. SPEAKER: — Order, order! What's the point of order?

MR. THATCHER: — Mr. Speaker, if I may refer to rule . . . no. 25(2), *Rules and Procedure of the Legislative Assembly of Saskatchewan, 1981*, and if I may briefly quote rule 25(2):

Mr. Speaker, or the Chairman, after having called the attention of the Assembly, or of the Committee, to the conduct of a Member who persists in irrelevance, or tedious repetition (which, Mr. Speaker, I suggest we have had quite a bit of today since we're getting the same speech we had a moment ago), either of his own arguments or of the arguments used by other Members in debate, may direct him to discontinue his speech, and if the Member continues to speak, Mr. Speaker shall name him, or, if in Committee, the Chairman shall report him to the Assembly.

Now, Mr. Speaker, should you find this to be the case, if I may, I will briefly continue and refresh you as to what options may be available to you:

If a Member has been named under rule 25(2), the Member shall be suspended from the service of the Assembly for the remainder of the sitting day. A motion without notice may be moved to increase the length of the suspension of the named Member and the motion shall be decided without amendment or debate.

Mr. Speaker, I place this in your hands respectfully, and with the possible options as to how you may proceed.

MR. SPEAKER: — I am delighted to see that the members are reading the rule book because it is certainly important for the operation of this Chamber in a reasonable fashion. I have been listening to the member for Regina North-West, and the rule says, "who persists in irrelevance." I've been listening to him and he has been making constant reference to Bill No. 27 in one way or another, so I don't find that the member is irrelevant. I have been listening to his argument and I haven't found that the member is particularly repetitious. Now, from time to time members do repeat themselves to stress a point; I've heard members on all sides of the House do that at different times. When it gets to the point of tedious repetition, I will certainly interrupt the member for Regina North-West and take whatever action the rules provide.

MR. SOLOMON: — Thank you, Mr. Speaker. I was attempting, before I sat down, to explain to the members of the House that the federal government and Conservative opposition members have made two proposals which have very serious flaws in them. One in particular was the use of government subsidies to bring home-owners' interest rates down. In my belief that proposal prolongs the agony and subsidizes the banks. Interest rate deferral schemes promoted by the banks could land home-owners in the nation in even deeper trouble.

Our government believes that the only solution is a reversal of the destructive Conservative and Liberal policies that produced the crisis in the first place. Until we have a federal government that stops living off handouts from banking and lending institutions, until we have a federal government that will screw up its courage and start telling those banks and their hired gun, Gerald Bouey, governor of the Bank of Canada, that the government controls interest rates, then this government must do something and will do what it can to ease the threats facing many home-owners.

The Home-owners' Protection Act is a clear reaction to the failure of our federal government's and the lending institutions' policies to create conditions in which people may enjoy their social right to good housing. We have urged and suggested alternate measures to protect home-owners to the federal government. In April 1980, my colleague, the Minister of Urban Affairs, for Regina North-East constituency, suggested to the federal Minister of Housing, Mr. Cosgrove, that there was a social need to place a ceiling on fast moving mortgage rates. He said that fixed mortgage rates would be a boost for the housing industry and would create thousands of jobs in Canadian industries, but he never received an answer from the federal housing minister.

Yet other knowledgeable experts agreed with the Saskatchewan position. Ronald McKinley, president of the Society of Management Accountants of Canada said in an interview in Toronto on February 16, 1981, and I quote from the *Leader-Post* of that day:

A suggestion by provincial urban affairs minister, Walter Smishek, that interest rates for housing be set at fixed levels makes a tremendous amount of sense.

We have urged successive Conservative and Liberal governments to take action on behalf of home-owners, but no action was taken. So this government has taken on the heavy responsibility left by federal Liberal and Conservative inaction. While we cannot control interest rates like the federal government, we are doing what is possible with The Home-owners' Protection Act, and that is what people expect of their government. Mr. Speaker, that is what this government believes it was elected to do — to work with people in meeting our Saskatchewan expectations for the good and acceptable life of our citizens.

At the outset of my presentation, Mr. Speaker, I said that thousands of Canadians are angry at the high interest rates. I can say to the House this afternoon that I have become particularly indignant with the members of the opposition who one day fought vigorously to oppose the crown and the next day changed and reversed their position in terms of supporting the bill. That doesn't make me much happier, Mr. Speaker, because that indicates to me and to many of my constituents that members of the opposition have no principles. I believe that The Home-owners' Protection Act, which is now in second reading, is an crown which will ensure that foreclosures will not take place, and it will invoke also the minimum protection for those home-owners in my constituency. Thank you very much.

SOME HON. MEMBERS: Hear, hear!

MR. NELSON: — Mr. Speaker, this is the most interesting day for me in the legislature

since I've been here — at least one of the most interesting days . . . (inaudible interjection) . . . The boys across the way, in their obvious embarrassment, don't want to hear . . .

MR. SPEAKER: — Order, order! I wonder if we can have order so that I can hear the member for Yorkton.

MR. NELSON: — The members opposite in their obvious embarrassment, as I was saying before they so rudely interrupted me, are talking about filibuster. why? Because, as the member for Regina Rosemont said, they don't want to hear what we have to say on this side. They obviously don't want to hear what is going to be tossed at them.

Mr. Speaker, I have been most amused today, in this House, to watch these fellows dance and shimmy about in their attempts to defend the banks, but yet appear to be defending the people of this province. They started out, Mr. Speaker, by saying, "Boy, we'll fight this bill till the end of January. We'll stick this thing through. No sweat about that one, boys. We'll fight this one out." And day after day in question period, loud and clear — especially loud on the questions when somebody tried to answer them — they fought this bill from its very first appearance in the Speech from the Throne. They started out, Mr. Speaker, by insisting, as the member for Rosemont said, that we give information out on this bill even before it's presented in the House. But Mr. Speaker, what was their real intent?

MR. SPEAKER: — Order, order! I am having trouble hearing the member for Yorkton, and I know there are probably some other members who want to hear him as well. I'd be quite prepared to apply that same rule to the other side of the House when they wish to rise.

MR. NELSON: — Mr. Speaker, again, I was asking, what was their real intent? What were they trying to do? They came out with the great pretence of protecting the credit unions. "Oh, yes, we want to protect the credit unions," they said. And the member for Thunder Creek today stood up and said, "Those naughty banks. Man alive! They made unconscionable profits. Terrible!" But it won't wash, Mr. Speaker. It just won't wash, because their real intent, as always, comes out in a few things that they tend to say. You don't look at most of the things they say: you look at a few of the things they say.

I'd like to quote what the member for Kindersley had to say yesterday: "I wonder if you would advise this Assembly if you would be prepared to drop this new bill." And today the member for Thunder Creek said, "Oh, but we're going to support it." Yesterday they were going to drop it. "The Home-owners' Protection Act, or whatever it is called," they said, "is little more than window dressing." It's funny they're now going to support a thing that's little more than window dressing. They said, "Take some money from your heritage fund and inject it . . ." That would mean supporting the banks with money from the heritage fund. And you can go through question period day after day and find this same tenor, Mr. Speaker, the same tone for all of their questions. And so their great defence of the credit unions just won't wash.

So today, when they began to realize that they had pulled one of their great faux pas, they attempted to do their neat little reversal. And now they call out "filibuster" because they don't want to hear what we have to say.

But the one thing that also interested me today, Mr. Speaker, was to hear the member for Nipawin. And there he was, backed loudly by his PC supporters, much more loudly

than he was ever backed when he was their leader, I might say, in his statement today. Usually when you used to call out to the member for Nipawin when he was their leader, you'd say, "Hey, look out behind you; they have their knives ready." He would cringe because he knew it was true. But not today. They weren't out with their knives today, not in the slightest. They were backing him fully in his attack on the legal system of this province. They loudly praised him as he attacked that legal system. It's just amazing to me, Mr. Speaker, to hear the PCs and their Unionest pals attack the legal system. Yes, it has its weaknesses, just as every human institution, every human system, has its weaknesses. But here they are, Mr. Speaker, pretending to be the great defenders of law and order. Here they are, attacking the court system, Mr. Speaker, and hence attacking the very system that they purport to be the great defenders of — these defenders of law and order. They pretend in this House to be lawmakers, Mr. Speaker. They attack the very system that administers those laws: the court system that has served this democratic institution for 200 years. They don't want to have cases brought before the courts — the Attorney General should deal directly with criminal cases himself, personally. Don't set it up with an independent judicial system of any sort. He should do it, because that is the way they would do it. Both PCs and Unionests thumped loudly when that suggestion was made.

Let's look at the amendment that the member for Nipawin brought forward — again, an amendment loudly supported by the members opposite — a six-month hoist. What would a six-month hoist do, Mr. Speaker? Again, words speak loudly of their real intentions. Why would they want to give that bill a six-month hoist? To give the banks another six months in which to seize the homes of Saskatchewan citizens. That's why. It's obvious, Mr. Speaker. Besides that, it would leave the people of Saskatchewan in utter confusion. They would be saying to themselves, "Is this bill coming down? Is it not coming down? What will happen? Will I lose my home? Will I not lose my home? What will happen? The amendment was brought in by the member for Nipawin, and was loudly supported by the Progressive Conservatives opposite.

So, is that amendment, made by the former PC leader, and supported by the PCs opposite, made to assist the people of Saskatchewan? No, it is designed to assist the banks; it is designed to confuse and upset the people of this province.

The Assembly recessed until 7 p.m.