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Official Report of DEBATES OF THE LEGISLATIVE ASSEMBLY

(Hansard)

TUESDAY, JUNE 3, 1975

Afternoon Sitting

[Page 2967]

CONTENTS

Statement

Clarification of Health department position on cancer programme. Hon. Mr. Cocke — 2967

Point of order

Possible error in Votes and Proceedings. Mr. Smith - 2967

Routine proceedings

Renters Resource Grant Amendment Act, 1975 (Bill 102). Hon. Mr. Nicolson. Introduction and first reading — 2969

Workers' Compensation Amendment Act, 1975 (Bill 105). Hon. Mr. King. Introduction and first reading — <u>2969</u>
Municipal Amendment Act, 1975 (Bill 103). Hon. Mr. Lorimer. Introduction and first reading — <u>2969</u>
Health Statutes Amendment Act, 1975 (Bill 102). Hon. Mr. Cocke. Introduction and first reading — <u>2969</u>
An Act to Amend the Hospital Insurance Act (Bill 120). Mr. Wallace. Introduction and first reading — <u>2969</u>

Oral questions.

Empty office space. Mr. Bennett — $\underline{2969}$ Instructions to use plane instead of ferries. Hon. Mr. Strachan answers — 2970 Enforcement of Renters Resource Grant Act. Mr. D.A. Anderson — $\underline{2970}$ Transit losses and free buses. Mr. Wallace — $\underline{2971}$ Bus service to Metchosin, Sooke and other areas. Mr. D.A. Anderson — 2971 New poultry processing plant for Okanagan-Shuswap area. Mrs. Jordan — 2972 Conflict of interest on lab accreditation committee. Mr. McClelland — 2972 Bicycles on ferries. Mr. Gibson — $\underline{2972}$ Employment of Joyce Nash. Mr. Chabot — $\underline{2972}$

Limitations Act (Bill 8). Committee stage.

Amendment to section 1. Hon. Mr. Macdonald — 2973 Amendment to section 3. Hon. Mr. Macdonald — 2973 On section 6. Mr. Wallace — 2973 Amendment to section 8. Hon. Mr. Macdonald — 2974 On section 8 as amended. Mr. Gibson — 2976On section 12. Mr. Gibson — 2976 Amendment to the schedule. Hon. Mr. Macdonald — 2976Report stage — 2976Credit Unions Act (Bill 82). Committee stage. On the title. Mr. Smith — 2977 Report and third reading — 2978 Fisheries Amendment Act, 1975 (Bill 70). Committee stage. On section 23. Mr. Chabot — 2978 Report and third reading — 2978 Coroners Act (Bill 87). Second reading. Hon. Mr. Macdonald - 2978 Gasoline Tax (1948) Amendment Act, 1975 (Bill 31). Third reading. Division on third reading - 2980Motive-fuel Use Tax Amendment Act, 1975 (Bill 32). Third reading. Division on third reading $-\frac{2980}{2}$ Coloured Gasoline Tax Amendment Act, 1975 (Bill 33). Third reading. Division on third reading $-\frac{2980}{2}$ School Tax Removal and Resource Grant Act (Bill 73). Third reading. Motion to recommit the bill. Mr. L.A. Williams — 2981 Savings and Trust Corporation of British Columbia Act (Bill 86). Second reading. Hon. Mr. Cocke - 2982 Division on second reading -2998Free Public Toilets Act (Bill 90). Committee stage. On section 1. Mr. Smith — 2998 On section 2. Mr. Phillips — 2999 On section 6. Mr. Chabot — 3000Report and third reading -3000

Appendix — <u>3000</u>

The House met at 2 p.m.

Prayers.

MR. G.F. GIBSON (North Vancouver–Capilano): Mr. Speaker, I would like to draw attention to the presence in the gallery this afternoon of the students from Delbrook Secondary School in North Vancouver, including my cousin Lou Anne, accompanied by their teachers, Mr. Richter and Mr. Dunn. I would ask the House to make them welcome.

MR. D.E. SMITH (North Peace River): Mr. Speaker, it's a pleasure to inform the House this afternoon that

we have a group of students from that community in northeastern British Columbia of Fort Nelson. They're a long way from home; they're down here to observe parliament in action. With them is a group of students from Taylor, British Columbia, the gas capital of this province. They're also here at the same time, although they came in separate groups. I wish the House to welcome the students, their teachers and their supervisors who are with them.

HON. D.G. COCKE (Minister of Health): Mr. Speaker, I would just like to make a brief statement to the House. Could leave be granted?

Leave granted.

HON. MR. COCKE: Mr. Speaker, I've been contacted in the last number of days by a number of different groups of people, including the medical association, the CBC and one or two women's groups, asking about whether or not a Dr. Michael T. Richards has the endorsement of the Health department for a cancer programme he is backing. Mr. Speaker, I understand that the impression is being left that not only my department and myself but even Marc Lalonde, the Minister of National Health and Welfare for Canada, has endorsed this programme.

I want to say, Mr. Speaker, that we endorse no programme for the control of cancer of the breast in this province unless the programme is fully endorsed by the B.C. Cancer Control Agency. I called the Hon. Marc Lalonde, and he indicates that he neither endorses nor will finance this programme, certainly at this time with the amount of information that is available. I just don't want the impression to go abroad that either federally or provincially this particular programme has the endorsement of these groups.

MR. G.S. WALLACE (Oak Bay): May I respond with a question, Mr. Speaker? I sense some concern on the part of the Minister, quite naturally, if there's wrong information being spread around. But I wonder, is the Minister concerned about the particular role that this doctor is playing and has the Minister concern enough that he wishes to intervene in the activities of the doctor, of whom I have no knowledge?

HON. MR. COCKE: Mr. Speaker, I believe that that matter will be dealt with in due course by the college of physicians and the various medical associations.

At this point I feel it's important that when groups are being asked, women's groups particularly, for support of a programme, no impression is left that this programme is endorsed by the Department of Health in British Columbia.

MR. SPEAKER: May we go on to question period? If there are any further questions on the subject, it might be arranged for that time.

MR. SMITH: Mr. Speaker, on a point of order, I would like to draw to the attention of the Speaker an error which occurs, in my opinion, in *Votes and Proceedings*, starting May 27. There's a repetition of the error May 28, 29, 30 and June 2. It's with reference to the matter of the motion by leave of the House to move into Committee of Supply. If you look, Mr. Speaker, during the morning sessions, whenever they have been called, we move into Committee of Supply pursuant to order of the House.

MR. SPEAKER: That's correct, yes.

MR. SMITH: Then in the afternoon or the evening sessions a motion is moved by the House Leader or the Premier to move by leave of the House into Committee of Supply. The motion that is recorded reads this way: "By leave of the House, on the motion" — the first time it appeared — "of the Hon. Eileen E. Dailly, the House agreed to resolve itself into the Committee of Supply, permitting debate."

I submit, Mr. Speaker, that the last two words are not in order inasmuch as the House itself decides the matters of business that will be brought before it, and the House itself, once accepting a motion by leave — which is the customary way to ask for unanimous consent of the House — and there are no dissenting votes concerning that matter, that is the matter that's before us at that time and there is no reason to suggest we should add the words "permitting debate." It's a matter of course that debate will then take place within the House.

MR. SPEAKER: No, I must disagree with the Hon. Member. In the afternoons during the normal business of the House, under standing order 45A you

[Page 2968]

would not be permitted debate or amendment. What has happened really, and I think this wording must be looked at, is that by leave of the House, which is unanimous, the House has permitted debate in the Committee of Supply. The Committee of Supply is required as a precedence motion whenever the House meets, by our sessional order adopted, until Committee of Supply is finished. But what is different is that debate is permitted on those occasions when the Committee of Supply is meeting by unanimous leave of the House in the afternoon.

MR. SMITH: Mr. Speaker, on the same point of order, I respectfully disagree with you. Once the....

MR. SPEAKER: Well, how would you word it?

MR. SMITH: Okay, once the House agrees by unanimous consent, that's the end of the matter and it supersedes either motions that were placed before the House before or our own standing orders. This has been said time and again: the House is the master of its own situation at that particular time, and when the House accepts a motion by unanimous leave of the House to move to Committee of Supply in the afternoon sessions or the evening sessions, in my opinion, that is the end of the matter. I would ask you to check into that. There's no requirement then for the records of this House to show the added words "permitting debate." It's a matter of the sequence of events in the House at that time — that once we accept that motion by unanimous consent, that's all there is to it, period. No addendum — those two words at the end.

MR. SPEAKER: The purpose of the *Journals* is to explain to later generations, presumably, and later Members of this House, what went on. It's obvious that what is going on each day, whenever the Committee of Supply is called, is that if standing order 45A were invoked, and it must be every day, unless otherwise ordered by the House by leave, then all that would happen in the afternoon is that each vote would be called and voted upon without debate or amendment. To get away from that and in order to permit debate, it has been agreed each day, on those occasions other than in the mornings where we already have a motion dealing with each morning, except Fridays, that the House has agreed by unanimous consent to permit debate in Committee of Supply in the afternoon. That's the grave meaning of the matter, permitting debate. Otherwise, there would be no debate; you would just have each vote put in accordance with standing order 45A. So what the House Leader, presumably, is doing is asking unanimous leave of the House to permit debate in Committee of Supply when it is called in the afternoon.

Now if you can think of any better wording for this I would appreciate you assistance on the matter and we will look into it and see what should be done in reporting these *Journals* each day.

MR. SMITH: Thank you, Mr. Speaker, but I would ask you to consider this suggestion and idea. The addition of those two words would seem to me to be an affront to the House, inasmuch as once we have unanimously agreed to proceed on a certain course in the House, that is the course we can proceed on without any further discussion or debate. Once you add an addendum which says "permitting debate," that is really in contradiction to the motion that the House Leader (Hon. Mrs. Dailly) has previously, in almost the same breath, put to the House. So I suggest to you that it's an affront to the Members of the House. Once we have agreed to something, that is the course of action we should take.

MR. SPEAKER: I must differ with respect that it's not an affront to report what the House has agreed to on leave. It agreed to it on leave, it proceeds to do it that way and the *Journals* report it that way. But I'll certainly give consideration to it with the Clerks and with the Member himself as to what changes might be made, if any, to make it clear what the House is doing when it goes into debate in Committee of Supply in the afternoon. Certainly it's permitted by the House — it's been ordered in effect by the House when the House grants leave in the afternoon.

MR. SMITH: Mr. Speaker, would you then clarify for the benefit of the Members of this assembly why, on many occasions in the past, you yourself have said — and you have referred to previous Speakers who have said — that the House is the master of its own business, and what the House decides by unanimous vote is what the House

shall do. At that point, I submit and I ask you to consider the proposition that once we have moved to the position of accepting unanimously a motion such as we have had put before us on May 27 and subsequent days that we resolve ourselves into Committee of Supply, there is no requirement to add the words "permitting debate." I would ask you to consider the matter.

MR. SPEAKER: The motion only covers the morning sitting the way it is now. It doesn't cover any other time except by unanimous leave of the House. If we went into ordinary Committee of Supply in the afternoon or at any other time than in the morning, we would still be faced with no debate. What has happened on these occasions — what is reported in the *Journals*, as I have pointed out — is that debate by unanimous leave was permitted. That's what happened. I can't see how you can get round the fact that that is the very nub of the issue — that

[Page 2969]

debate be permitted.

MR. SMITH: Mr. Speaker, I don't want to get into a long exchange...

SOME HON. MEMBERS: Oh, oh!

MR. SPEAKER: Well, perhaps we can discuss it later and ask the House to....

MR. SMITH: ...but I would ask you to consider the matter, because I believe that there is no necessity for the addition of those two words once the House has given unanimous leave. We've done it before on many other occasions.

MR. SPEAKER: I'll ask a simple question that really spears that argument. That is simply this: what is the House giving unanimous leave for?

MR. SMITH: To resolve itself into Committee of Supply.

MR. SPEAKER: No, it isn't. By rule and precedence it must resolve itself into Committee of Supply every afternoon. The thing it is giving special leave for is permission to debate.

Introduction of bills.

HON. L. NICOLSON (Minister of Housing): Mr. Speaker, I have the honour to present a message from His Honour the Lieutenant-Governor.

Interjections.

HON. MR. NICOLSON: It's always in order, Mr. Member; read the rules.

MR. SPEAKER: I'm sure you know that message bills have precedence over all other business.

RENTERS RESOURCE GRANT

AMENDMENT ACT, 1974

Hon Mr. Nicolson presents a message from His Honour the Lieutenant-Governor: a bill intituled Renters Resource Grant Amendment Act, 1975.

Bill 102 introduced, read a first time and ordered to be placed on orders of the day for second reading at the next sitting of the House after today.

WORKERS' COMPENSATION

AMENDMENT ACT, 1975

Hon. Mr. King presents a message from His Honour the Lieutenant-Governor: a bill intituled Workers' Compensation Amendment Act, 1975.

Bill 105 introduced, read a first time and ordered to be placed on orders of the day for second reading at the next sitting of the House after today.

MUNICIPAL AMENDMENT ACT, 1975

Hon. Mr. Lorimer presents a message from His Honour the Lieutenant-Governor: a bill intituled Municipal Amendment Act, 1975.

Bill 103 introduced, read a first time and ordered to be placed on orders of the day for second reading at the next sitting of the House after today.

HEALTH STATUTES AMENDMENT ACT, 1975

Hon. Mr. Cocke presents a message from His Honour the Lieutenant-Governor: a bill intituled Health Statutes Amendment Act, 1975.

Bill 102 introduced, read a first time and ordered to be placed on orders of the day for second reading at the next sitting of the House after today.

MR. WALLACE: Mr. Speaker, I have a message from the Conservative Party. (Laughter.)

AN ACT TO AMEND

THE HOSPITAL INSURANCE ACT

On a motion by Mr. Wallace, Bill 120, An Act to Amend the Hospital Insurance Act, introduced, read a first time and ordered to be placed on orders of the day for second reading at the next sitting of the House after today.

MR. E.O. BARNES (Vancouver Centre): Mr. Speaker, the Hon. Second Member for Vancouver Centre (Hon. Mr. Lauk) and myself are pleased and honoured to have in the audience this afternoon a citizens' group from Vancouver Centre, referred to as the Downtown-East Side Residents Association. I would like the Members to join in welcoming them.

Oral questions.

EMPTY OFFICE SPACE

MR. W.R. BENNETT (Leader of the Opposition): Mr. Speaker, to the Minister of Public Works. Over the past few months I have asked the Minister some questions relating to empty office space, which he took as notice. I wonder, after this extreme length of time, whether he could provide some answers to the House.

HON. W.L. HARTLEY (Minister of Public Works): Mr. Speaker, while the Leader of the Official

[<u>Page 2970</u>]

Opposition (Mr. Bennett) was absent I answered the questions he had asked prior to him deciding to play truant. (Laughter.) The last question he asked and the last question I answered was with regard to a building that he described as 600 Bute Street — the wrong address. We did, on behalf of the Vancouver Community College, lease a

seven-storey building in that general area. What they do with it is their responsibility.

MR. BENNETT: Well, just a further supplemental, because all of the answers weren't provided to all the questions.

I have another question for the Minister, then, that he could bring in the answer for when he brings in the answers to the other questions relating to office space at 1620 West 8th Avenue in Vancouver, which was leased January 1, 1974, and was still empty as of May 30. It seems to be part of an excessive expenditure of money, Mr. Speaker. Could the Minister advise also, and perhaps use these questions to develop some policy?

I would also advise him that it was unfortunate that I was in the hospital for two or three days — the only three days I was absent — but....

SOME HON. MEMBERS: Oh, oh!

Interjections.

HON. MR. HARTLEY: Mr. Speaker that last statement of the Leader of the Opposition was not true.

Interjections.

HON. MR. HARTLEY: Yes, he was in the hospital. We were sorry that he was kicked off that steer and in the hospital. We don't excuse him for playing truant, and that's what he was doing when he voluntarily absented himself from the Legislature.

Interjection.

MR. SPEAKER: Order, please.

INSTRUCTIONS TO USE PLANE

INSTEAD OF FERRIES

HON. R.M. STRACHAN (Minister of Transport and Communications): Mr. Speaker, I was asked a question yesterday by the Member for Saanich and the Islands (Mr. Curtis). I was asked if any instructions had been issued verbally or in writing to most or all provincial government departments prohibiting or discouraging the transportation of government vehicles on B.C. Ferries, and if the instruction has been issued that such employees who must travel in the course of their ordinary duties are to use aircraft instead.

I'm sorry, Mr. Speaker, I really didn't know where to start in trying to find an answer to that question. I checked with my Deputy Minister, had my assistant check with the Associate Deputies, the comptroller, the manager of the ferries and the administrator for aircraft. Then I had him phone either the Deputy Minister of the secretary of every Deputy Minister, and here is the answer to the question.

Transport and Communications, Fraser McLean, answers no. The comptroller: the answer is no. The manager of the ferries: the answer is no. The administrator of aircraft: the answer is no. Agriculture's Deputy Minister's secretary: the answer is no.

MR. SPEAKER: Order, please. I wonder if the Hon. Minister could tell us if there are any yeses. If there were, it would shorten the proceedings.

HON. MR. STRACHAN: Well, Mr. Speaker, people wonder what some of the high-priced help does. They are trying to find answers to questions.

Every department said no, except two that said yes — verbally. Evidently the suggestion was that instead of

taking up space on the ferries, they should check with the flight administrator and utilize any empty spaces that might be on the scheduled flights. But it took a lot of time and a considerable amount of money to check this rather wide-ranging question.

MR. H.A. CURTIS (Saanich and the Islands): I thank the Minister of Transport and Communications (Hon. Mr. Strachan) for the detailed work carried out. The question was asked in good faith.

A supplementary; I wonder if he could indicate which two departments or agencies said yes, as he has just outlined.

HON. MR. STRACHAN: Well, I want to give you the noes too, you see, but I was stopped. You want the yeses? All right. He didn't rule it out of order. Verbally, according to the information I have, the Department of Housing and the Department of Economic Development.

ENFORCEMENT OF RENTERS

RESOURCE GRANT ACT

MR. D.A. ANDERSON (Victoria): To the Minister of Housing.

In view of the fact that the Renters Resource Grant Act entitles people to apply as of June 1 for a new \$30, or \$80 as the case may be, renters resource grant, may I ask the Minister what instructions his office is giving to those who do apply to take advantage of this entitlement under the law?

HON. MR. NICOLSON: A bill has just been

[Page 2971]

introduced which will give force and effect to the procedures. I think that until it's read I would defer answering.

MR. D.A. ANDERSON: That's just the point. I raised this matter with the Minister back, I believe, on May 21 or 22, giving him plenty of time to amend it before June 1. But the fact is, the law as it is presently written entitles people to re-apply. The bill introduced has not been considered by this House. I requested a copy and it has not yet been delivered to me. I feel that the law on the books should at least be enforced until such time as this House decides.

So could I ask the Minister whether he will take steps to make sure that the law on the books, namely the Renters Resource Grant Act, is enforced and the grant is given to those entitled to it in accordance with the decision of this Legislature?

TRANSIT LOSSES AND FREE BUSES

MR. WALLACE: Since the Minister of Municipal Affairs seems to be very chipper today, I'd like to ask him: can he confirm that on Saturday he stated publicly that he's proud of the fact that the government lost \$17 million on public transit last year and will lose even more than that next year?

HON. J.G. LORIMER (Minister of Municipal Affairs): I doubt if I said exactly those words, but I said I was very proud of a government that put service for people ahead of dollar bills, and that I wasn't ashamed of the fact that we lost \$17 million last year and will lose more next year and likely more the year after that. So I don't know whether that's the answer to your question, but that was my intent.

MR. WALLACE: I'd like to ask a supplementary.

Interjection.

MR. WALLACE: The question of pride isn't important, but the question of....

HON. D. BARRETT (Premier): Double the bus fare to the elderly. That's the Liberal Party.

Interjections.

MR. SPEAKER: Order, please.

MR. WALLACE: Supplementary question. What degree of continuous monitoring and review is carried out to determine the percentage occupancy of buses, since it appears, apart from the peak period, that the buses run almost completely empty?

HON. MR. LORIMER: We do monitor the system.

In the previous administration, they used to have a gentleman there who used to phone up head office and take a certain run off the line because there were only two people in it. When you take one bus off, you ruin the whole system in that community for that particular run. It's absolutely necessary to have a system available at reasonable times for people so that they can do away with their automobiles. That bus may not be used very often, but a person who has no automobile and who has to get to a certain place at a certain time and has to take that bus wants it to be running. So you have to take the good with the bad. You have to take the peak hours with the slack hours, and you have to provide a service. The service has to be a good service or you might as well have no service at all.

MR. WALLACE: Another supplementary. The Minister has stated that free public transit has been considered but is not feasible at the present time because there are not enough buses. Does this mean that the government has decided that once there are enough buses, free bus transit will be introduced?

HON. MR. LORIMER: Oh, this question of free transit is always an interesting subject.

MR. WALLACE: Have you made up your mind?

HON. MR. LORIMER: I have no objection to free transit. We couldn't handle it at the present time or in the immediate years to come. I think there is a good area for free transit in the core centre of the community, and I think it could be worked there if you had the vehicles to handle it. I don't think free transit from Prince George to Hope is feasible. In certain area, I think free transit is good. I want to say how pleased I am that the opposition are very happy with the fact that we have been able to keep the fares down. Even though we are losing money, we're looking after the people of the province.

BUS SERVICE TO METCHOSIN, SOOKE AND OTHER AREAS

MR. D.A. ANDERSON: In view of the Minister's statement, could he assure the House that the service to Langford, Colwood, Metchosin and Sooke, which was reduced following the government takeover of the stage lines, will be re-instituted and we will now get adequate service in these areas which are close to Victoria and which could use public transit to come into the city?

HON. MR. LORIMER: The service was not reduced after the company stopped operations, and the province was forced to give some type of service. The service we are giving in Sooke, Metchosin and

[Page 2972]

Colwood is not a good service. It's the same service that was being conducted on May 28, 29 and 30. We took over on June 1.

I know what you're going to say: that the Metchosin run is not operational. We hope that it will be operational by tomorrow, because we have lack of a vehicle. But that was not operational on May 27, 26, 25, or May 1 for that

matter. The previous operator discontinued that service without authority at some time before the provincial government took over. We are hoping to have another vehicle in Victoria for that purpose by tomorrow, but it may be a couple of days before it's initiated.

NEW POULTRY PROCESSING PLANT

FOR OKANAGAN-SHUSWAP AREA

MRS. P.J. JORDAN (North Okanagan): I'd like to address a question to the Minister of Agriculture on the proposed poultry processing plant for the North Okanagan–Shuswap area. In view of the fact that there have been statements made in the interior today that this plant is in fact not going to proceed, would the Minister advise the House if there has been any change in plan for the development of this processing plant?

HON. D.D. STUPICH (Minister of Agriculture): The answer is no, Mr. Speaker.

MRS. JORDAN: Supplementary. Is the Minister giving his commitment that this plant will be proceeding as he outlined in his estimates?

HON. MR. STUPICH: Mr. Speaker, it is not outlined in my estimates, but it is my intention to proceed with that plan.

CONFLICT OF INTEREST ON

LAB ACCREDITATION COMMITTEE

MR. R.H. McCLELLAND (Langley): Mr. Speaker, I would like to ask a question of the Minister of Health. I wonder if the Minister of Health could tell the House whether or not he is aware that there is a possibility that some doctors in British Columbia who have recently started a laboratory supply business may also be involved in the accreditation committee for lab facilities at hospitals.

HON. MR. COCKE: Mr. Speaker, I thank the Member for Langley for having given me written notice of this question. I checked on the matter and you are quite right in that the business is held by three members of the medical profession, one being from the university, two being from the private sector of labs, one serving on the committee of laboratory accreditation at the present time. We are looking very carefully at this whole question of expanding into the laboratory supply business. Naturally it just happens to come at a time when we have been studying also the increasing costs of pathological labs, escalating at a rate far more than the general health care is escalating. That does not include, however, radiological labs, but pathological lab work is escalating very quickly. I think that there will have to be tighter public control of the whole system in light of some of the evidence that is taking place at the present time. As far as these particular situations are concerned, I will be discussing them with the B.C. Medical Association.

BICYCLES ON FERRIES

MR. GIBSON: Mr. Speaker, a question for the Minister of Municipal Affairs. Is the Minister as yet in a position to report any good news to this House on the very important question of making provision for bicycles on the Burrard Inlet ferry?

HON. MR. LORIMER: I am certainly in favour of supplying bicycle service on the ferry system. I am quite sure that there will be arrangements for bicycles on that system somehow or other.

EMPLOYMENT OF JOYCE NASH

MR. J.R. CHABOT (Columbia River): A question to the Provincial Secretary. Has one Joyce Nash, vicepresident and former provincial secretary of the NDP, recently gained employment in the government service? If so, in what capacity, and what is the annual salary or the daily stipend?

HON. E. HALL (Provincial Secretary): Not to my knowledge, Mr. Member. Perhaps you could assist me in telling me what your information is. (Laughter.)

AN HON. MEMBER: Another fishing expedition.

MR. CHABOT: I was asking to see whether you were aware that she has.... (Laughter.)

HON. MR. HALL: And I was replying the best I could.

MR. CHABOT: I have reason to believe....

AN HON. MEMBER: Another blooper!

MR. SPEAKER: The Hon. Member for Saanich and the Islands.

MR. CHABOT: A supplementary question. I have reason to believe....

[<u>Page 2973</u>]

HON. MR. HALL: Mr. Speaker, I am just asking the Member — and I'll try to rephrase the question — if he could give me the reasons which gave him the reason to believe.

MR. SPEAKER: Order, please. I think the bell has rung.

Orders of the day.

HON. E.E. DAILLY (Minister of Education): Mr. Speaker, I ask leave of the House to proceed to public bills and orders.

Leave granted.

Interjections.

HON. D. BARRETT (Premier): Too bad you got recognized.

HON. MRS. DAILLY: Quiet!

Mr. Speaker, Committee on Bill 8, Limitations Act.

Interjections.

HON. MRS. DAILLY: If you tell him to be quiet....

MR. SPEAKER: Order! If you would kindly resume your silence, we could hear what bill we are calling here. Bill 8?

HON. MRS. DAILLY: Bill 8, Mr. Speaker: Limitations Act, Attorney-General.

LIMITATIONS ACT

The House in committee on Bill 8; Mr. Dent in the chair.

On section 1.

HON. A.B. MACDONALD (Attorney-General): Mr. Chairman, I move the amendment to section 1 standing in my name in the order paper on page 19. (See appendix.)

Amendment approved.

Section 1 as amended approved.

Section 2 approved.

On section 3.

HON. MR. MACDONALD: Mr. Chairman, I move the amendment on the same page. (See appendix.)

Amendment approved.

Section 3 as amended approved.

Sections 4 and 5 approved.

On section 6.

MR. G.S. WALLACE (Oak Bay): Mr. Chairman, this section seems to be causing a fair amount of concern, particularly to professional people.

HON. MR. MACDONALD: Mr. Chairman, I am going to move an amendment to section 8 dealing with both hospitals and doctors which I have in my hand and can explain. Maybe this answers your question, maybe it doesn't. I don't want to hurry the Member.

MR. D.A. ANDERSON: If it doesn't, he's last. He can't argue it.

MR. WALLACE: I feel I should, perhaps, present the position that has been made known to me. It really deals with this matter of the running of the time with respect to the limitation period. I have had communications from the profession. I am sorry that the Minister of Health (Hon. Mr. Cocke) is not in the chamber at the moment, because he is aware of this and I haven't had an opportunity to talk with him.

HON. MR. MACDONALD: He knows what's in the amendment, too.

MR. WALLACE: Very quickly I will say, Mr. Attorney-General, that the way it reads at the present time, and which you may well be on the point of amending, is the fact that medical problems or the effects of treatments might not become known for five, eight or 10 years from now and it's at that point in time that the two-year period of limitation then begins to take effect. It's been discovered, for example, that pregnant mothers who are given a drug called diethylstilboestrol can give birth to female children who later may develop cancer. This kind of situation, under the present writing of section 6, could lead to litigation against a physician 10, 15 or 20 years from now. I would very much hope that the Minister's amendment is to make sure that cannot happen.

MR. SMITH: I wonder if it wouldn't be in order to consider in this particular section, for the sake of simplicity, abolishing all the time limits involved in section 6(1)(i). I think we have to question what is the real value, particularly the social value, of these

[Page 2974]

time limits. Is it practical to have time limits in this particular section? If you did abolish them, would it really be any imposition on the Crown? I don't think so. I think it's a concept that the Minister should at least review in that time limits enclosed there may not really be necessary from the standpoint of the actual implication of the law that is involved. Do you really think that it's necessary to impose this sort of thing? If so, why? If not, why couldn't they be removed because of the practical application and the fact that things that are of urgent importance will probably

come up quickly and those that are not may not ever come up at all? Is there any real reason for the limitations involved?

HON. MR. MACDONALD: Yes, there has to be some certainty at a certain point in time in respect to actions. It's not right that somebody who has an action can sit on it. He knows about it, can keep it in his pocket, and then spring it years later against the defendant. So what we try to do is make the limitation rules understandable, clear and simple. But to say that they should be abolished completely, I can't agree with that.

MR. WALLACE: Mr. Chairman, just a point that I meant to raise a moment ago. In this same general area relating to, for example, the keeping of medical records and other evidence over a period of years, has the Minister given consideration to the real possibility that this kind of legislation is moving in the direction of causing the problems that we have in the United States, that there is an ever-increasing chance of doctors being sued, justly or otherwise, because of malpractice? Consequently, the cost of insurance against malpractice is rising steadily and rapidly to the point where we have this regrettable situation in the United States where it costs many, many thousands of dollars for a doctor to protect himself against malpractice suits. Inevitably the consumer pays. Whether the consumer is the sick person or a healthy person, sooner or later these costs are passed on. I wonder if the Minister could comment, just briefly and in general terms, whether this element has been considered in deciding how long it should be before a doctor can no longer be sued under these circumstances.

HON. MR. MACDONALD: Mr. Chairman, I'd be glad to comment, and in doing so will be referring to the amendment I am proposing to section 8. There are very few actions that would extend over the two-year period for personal injury by reason of the fact that the victim did not know that he had suffered damage. But such actions can exist. For example, a sponge can be left in somebody's stomach by a careless doctor, and they have no pain or disturbance from that for 20 years. It can happen, and there are other examples.

In the one that the learned Member gave about diethylstilboestrol. I might say that's a chemical that's fed to cattle in the United States of America but is not allowed to be fed to cattle in Canada. That's the reason American cattle are denied — even with Mr. Andras — importation rights into Canada. It kind of bombs your mind to think that that might be used in the case of pregnant mothers, but I'm not a doctor. It kind of alarms you that something that can't be fed to cattle could be administered to a sick person or an expecting person.

Anyway, we're trying to balance the two interests involved: that the victim should have recourse for medical malpractice or against a hospital — but not forever. And so I have, on the basis of the representations made to my colleague, the Minister of Health (Hon. Mr. Cocke), by hospitals, which have the record-keeping question, and by the medical profession, in view of this malpractice situation that could erupt in British Columbia, suggested 10 years outside. Now even there there will be very few actions, as I say, where the injury isn't known immediately.

In connection with these malpractice suits, these things can become a bit of a racket, you know — a kind of an ambulance-chasing, litigation, harassing business against a professional person, against an insurance company. You can have good claims and you can have fraudulent claims. You can have claims whose intention is, as I say, to harass and extort a settlement instead of having the whole court process go through. Some lawyers in the United States, I think, practise in what I would think would be an unethical way in respect to these malpractice suits. They have a terrible problem in California. While it isn't directly under this bill, it touches on it. That's why we're cutting back the thing to 10 years.

But apart from that, I think we have to watch very carefully in British Columbia that kind of a malpractice suit to make sure that legitimate claims will be compensated but no that there be the kind of harassment that I've been talking about.

Section 6 approved. Section 7 approved. On section 8. HON. MR. MACDONALD: Mr. Chairman, the amendment I move to section 8 reads as follows:

"or in the case of an action against a hospital, as defined in section 2 or 25 of the Hospital Act, based on negligence, or against a medical practitioner, based on professional negligence or malpractice after the expiration of 10 years from the date on which the right to

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[ Page 2975 ]
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do so arose."

I so move the amendment.

MR. WALLACE: Well, Mr. Chairman, I would like to speak briefly on the amendment. I suppose in difficult issues of this nature one can always ask: why 10 years? I'm not unaware of the Minister's difficulty in deciding whether it should be 5 or 10 or 15 or what; I think it's important to mention that even in Canada, it seems to me, we are moving into an area where there is a greater awareness by the individual citizens of medical and surgical matters. It is good that there is wider education of the public on a lot of these matters.

But the problem is that a lot of the information is incomplete, and a person can no more understand some of it than I can understand some of the legal information that a lawyer would bring forth. The example the Minister quoted a moment ago, that I originally mentioned about the use of a certain hormone during pregnancy, is as puzzling to the medical profession as it is to anybody else. In other words, the exact nature and role of some of these hormones, for example, in the treatment of cancer is still ill-understood.

Therefore all I'm trying to say on this point is that as long as this legislation is not unfairly penalizing the conscientious physician who today is using to his best judgment accepted methods of treatment which a year or 3 years or 10 years from now might be shown to have been ill-advised on the basis of new evidence.... And very often the nature of the evidence which might justify the litigation doesn't just come in one blinding flash one day or one week or one month. There is, as we all know, a tremendous amount of research being done in the cancer field, and certain evidences tend to incriminate certain chemical agents or hormones or cigarette smoke or what have you.

What bothers me a little bit about even the 10-year situation is that 10 years from now we may well finally prove or provide more accurate proof of the available evidence we have today. And what attitude are the courts to take? What can a physician expect, if the litigation is launched and based on evidence that was partially or fairly suggestive but not proven, and then a year or two later it was proven?

I don't think this issue is just as clear-cut as most of us might consider at first glimpse. I couldn't agree more with the Attorney-General that there has to be the unquestioned availability and access to the courts for a patient who has been badly treated, and to the right to receive redress for bad treatment or negligent treatment. I'm not disputing that for a moment.

I am concerned that in light of this trend south of the border — and quite often Canada seems to follow American habits, whether by design or otherwise.... I know that within the medical profession there is already concern developing that it must not be made so easy for people to undertake litigation against physicians almost, as the Minister himself said a moment ago, as a kind of a habit or just something that's worth doing, even though the grounds for the case might be slight and even although the case fails.

The fact is that it takes time and money. We've already heard that in this province in particular we don't have any excess of lawyers. If lawyers are tied up in less than justified suits of this kind, then presumably they are less available for perhaps more important functions in our system. So this is a much bigger subject, I think, than it perhaps appears at first glimpse, or as to whether it should be 5 years, 10 years or 15 years.

I appreciate that the Minister has amended this section. The amendment is certainly a step in the right direction. But I hope that he would realize some of the far-reaching consequences that are involved in this issue. This particular amendment isn't, I don't think, the whole answer to the problem, and, I'm sure the Minister recognizes that.

I do feel it would help if the Minister could give us the assurance, perhaps, that there will be continuing discussions with the medical profession to try and analyse the dimension of the problem, or the potential for the kind of problem which has developed in the United States where the cost of insurance has risen to such a point that we have not only the very undesirable situation where doctors are withdrawing their services and closing down the hospitals, but where the cost to the consumer is passed on.

Whether we have a much superior insurance system in British Columbia as compared to the States is just not the whole answer. The fact is that if physicians in Canada find that they have to pay large sums for insurance protection, we can be quite certain that the costs in one way or another would have to be passed on to every individual citizen in the province who receives medical services. So I hope that the Minister will consider, by whatever vehicle he considered most convenient, that some continuing discussions take place with the medical profession to, perhaps, consider further amendments to this legislation in the near future.

HON. MR. MACDONALD: Mr. Chairman, it may not be this legislation, because this is time limits, not the law of malpractice. In our common-law system, however, the judges require pretty heavy onus upon the plaintiff to show that the doctor acted unreasonably. It isn't just that the doctor selected the wrong treatment. There may have been three ways to go — A, B and C — and the doctor chose B, say. Maybe that wasn't the best one, looking back with

[Page 2976]

hindsight, but that doesn't make a case for a plaintiff. I think you'll find our damage awards in British Columbia, while we should continue to watch the situation, are much below some of the egregious judgments we hear about in the United States of America. I would hope that the lawyer's take, which you hear about — some of the contingency fees in the United States — I hope that kind of thing will never happen here. Sometimes you hear about 80 per cent of the award to some victim of medical malpractice going for legal costs because the patient signed that kind of an agreement. Those are things we should watch.

Amendment approved.

On section 8 as amended.

MR. G.F. GIBSON (North Vancouver–Capilano): Just before we leave section 8, Mr. Chairman, I notice that it starts out by saying "subject to section 3(3)." What I am concerned with here is that I want to make sure this portion labelled marginally "ultimate limitation" in no way applies to any legitimate claim in law that the Indian people might have in respect of lands taken prior to 30 years from this date, which is the application of this section. I wonder if the Attorney-General could clarify that. Does the exception of section 3(3) look after that?

HON. MR. MACDONALD: I would think so, Mr. Member — section 3(3)(a).

Section 8 as amended approved.

Sections 9 to 11 inclusive approved.

On section 12.

MR. GIBSON: Once again my concern is with lands which may have been taken from the Indian people. I am not a lawyer, Mr. Chairman; I would appreciate explanation of this term "adverse possession" and whether that might impinge on that topic.

HON. MR. MACDONALD: Possession, even for an infinite number of years, will not give you automatic title.

MR. GIBSON: I see. That's what "adverse possession" means.

HON. MR. MACDONALD: Yes.

Sections 12 to 18 inclusive approved.

On the schedule.

HON. MR. MACDONALD: Mr. Chairman, the complicated-looking amendment to the schedule, which I now move, on page 19 of the orders of the day, really restores section 739 of the Municipal Act as a notice provision which is required by somebody injured and about to sue or having a potential suit against the municipality.

On the amendment.

MR. H.A. CURTIS (Saanich and the Islands): Mr. Chairman, when we were debating this bill in second reading, I pointed out the concern of local government, whether it had been expressed, as the Attorney-General indicated later, or whether perhaps it had not been noticed by some municipalities. The removal of sections 738 and 739 from the Municipal Act in this connection or in this context would have been very, very harmful indeed.

I would express a personal opinion that ideally it would be more satisfactory to see both 738 and 739 deleted from the schedule. However, 739, I agree, Mr. Chairman, through you to the Attorney-General, is the more damaging, or could have been the more damaging, and frankly I congratulate the Attorney-General for responding to what I believe was a point made not only in the House but by the Union of B.C. Municipalities.

Schedule as amended approved.

Title approved.

HON. MR. MACDONALD: Mr. Chairman, I move the committee rise and report the bill complete with amendments.

Motion approved.

The House resumed; Mr. Speaker in the chair.

Bill 8, Limitations Act, reported complete with amendment to be considered at the next sitting of the House after today.

HON. MRS. DAILLY: Mr. Speaker, committee on Bill 82.

CREDIT UNIONS ACT

The House in committee on Bill 82; Mr. Dent in the chair.

Sections 1 to 60 inclusive approved.

MR. G.S. WALLACE (Oak Bay): Perhaps a point of information. I have no great comments to make on this bill, but is this acceptable to go 10 sections at a

[Page 2977]

time?

MR. CHAIRMAN: Order, please. It has been done in the past, providing that no objection is raised.

MR. WALLACE: Well, I just make a point, Mr. Chairman, because sometimes when you go through sections one at a time I have a great job catching your eye, and, although I am not commenting on this particular bill, I would think it is all too easy for you to miss someone trying to catch your eye when you go 10 sections at a time.

MR. CHAIRMAN: Order, please. If the Hon. Member does wish to speak on a particular section, just stand

and draw my attention by speaking a word or two, and then the Chairman, I think, would be agreeable to going to that section and starting at that point.

MR. D.E. SMITH (North Peace River) I might suggest that in some of these long bills the past practice has been to move more than one or two sections at a time, but it has always been the practice of the Chair to allow anyone to rise on a particular section and stop there and carry on from that point at eight or 10 sections, or whatever, at a time in order to facilitate the work of the committee.

MR. CHAIRMAN: I thank the Hon. Member.

Sections 61 to 196 inclusive approved.

On the title.

MR. SMITH: Mr. Chairman, I could not let the title of this bill pass without noting that it is intituled Credit Unions Act. I would hope that we will be able to refer to the Credit Unions Act in future sessions of this Legislature as an organization which is still in business in the Province of British Columbia, that the credit unions will remain as a viable financial institution to provide services for the little people of the Province of British Columbia and that, in fact, the new banking corporation which is provided for in another bill, which I must not refer to, will not replace the credit unions in the Province of British Columbia, because they do provide a valuable service, and have provided a valuable service, for a large segment of the population of the province over a long period of time. They have stood the test of time.

It is my hope, in passing the title, Mr. Chairman, that we will not have to refer to the Credit Unions Act of British Columbia a year or two down the road in a past tense. I hope they'll still be with us and provide the same functions they have been able to provide in the past and that, in fact, the other organization which is to be incorporated under a bill before this House will not replace them or undercut them or in any way detract from a valuable service provided for the people who are members and shareholders in the particular venture in the Province of British Columbia. I hope we keep in mind the fact that they are the bank of the individual and the small person. Many times they have provided the only recourse in terms of finance that a small individual with a limited amount of capital and assets could turn to in the Province of British Columbia. They were the only institution for years that would take a chattel mortgage. If you went to the other institutions, they laughed at you.

So let's pause for just a moment and reflect upon the bill that we are about to pass, the Credit Unions Act, an institution of the people, for the individuals and small people in the Province of British Columbia. Hopefully they will remain in business for many years so that we will, perhaps, in the future, still debate amendments to the bill that is before us.

HON. MR. MACDONALD: Have no fear, be of cheer — we are here! This is a bill for the expansion of the credit union movement and for the safeguarding of its integrity and democratic participation. I foresee tremendous growth for the credit union movement in the Province of British Columbia.

HON. L.T. NIMSICK (Minister of Mines): I don't think I should let this moment go by without some reference to the origin of the first Credit Union Act in British Columbia. In the '30s we worked hard to try and have a Credit Unions Act, and I tried to organize a credit union under the cooperative Act and failed. Dorothy Steves was the one who brought the first Act to the floor of this House as the CCF Member for North Vancouver. Following that year — they turned it down that year — the first Credit Unions Act of British Columbia was brought in. That was in 1939 or 1940, I believe. And in that short time, from 1940 to today, to think credit unions have grown to such an extent.... And, of course, prior to that their origin was in Nova Scotia and in Quebec by Mr. Desjardins, who first started the credit union movement throughout all of Canada. I am sure that great credit should go to those people. I am very pleased today to hear the opposition say that the credit union has given great service to their members and to the public.

Title approved.

HON. MR. MACDONALD: Mr. Chairman, I move the committee rise and report the bill complete without amendment.

Motion approved.

[Page 2978]

The House resumed; Mr. Speaker in the chair.

Bill 82, Credit Unions Act, reported complete without amendment, read a third time and passed.

HON. MRS. DAILLY: Mr. Speaker, committee on Bill 70.

FISHERIES AMENDMENT ACT, 1975

House in Committee of Supply; Mr. Dent in the chair.

Sections 1 to 22 inclusive approved.

On section 23.

MR. J.R. CHABOT (Columbia River): I was wondering if the Minister would outline to us what the repealed section 27 pertains to, please.

HON. J. RADFORD (Minister of Recreation and Conservation): Well....

MR. CHABOT: Section 23 repeals section 27 of the former Act. Would the Minister tell us what he's repealing?

MR. FRASER: He should have it memorized.

MR. WALLACE: Try reading the bill.

AN HON. MEMBER: Maybe he'll take it as notice.

HON. MR. RADFORD: The question was: section 27, why is it being repealed? It's merely a simplification of the former two subsections, and there's no change in substance other than requiring that a licence conform to either federal or provincial fisheries Acts, and not just to the provincial, as in the past. It's bringing the licensing procedure in line with the federal Fisheries Act.

Sections 23 to 26 inclusive approved.

Title approved.

HON. MR. RADFORD: Mr. Chairman, I move that the committee rise and report the bill complete without amendment.

Motion approved.

The House resumed; Mr. Speaker in the chair.

Bill 70, Fisheries Amendment Act, 1975, reported complete without amendment, read a third time and passed.

HON. MRS. DAILLY: Mr. Speaker, just before I call the next one, for the information of the House, it is our intention to do the Coroners Act now, followed by the third readings of the Minister of Finance's bills. After those

are finished, we will go to Bill 93, the Liquor Distribution Act. The Coroners Act first, then we will go on to third readings of the Minister of Finance, then on to the Liquor Distribution Act.

Now, second reading of Bill 87, Mr. Speaker.

CORONERS ACT

HON. MR. MACDONALD: In moving second reading of this bill, may I say that it does not alter the substantive law with respect to coroners' inquests or inquiries? It does provide a code where all of the laws can be found. I think it provides that the community must be more vigilant in the cases of deaths occurring for unexplained reasons, in either the form of an inquiry or an inquest. So that somebody will be actively charged with a province-wide responsibility, it also provides for a chief coroner. You know, we haven't had that. We've had things happening in different communities throughout the province, and not happening too consistently — and I say that without disparaging any of the existing coroners. But I think that if some person with the experience to watch the entire system of coroners' inquests and inquiries is charged with that duty, then the community is going to be more vigilant in searching out the causes of fatalities than it has been in the past.

I move second reading.

MR. SMITH: We support the principle of this bill. I think it's an updating that's probably overdue in the Province of British Columbia. It follows, as closely as we can determine, a similar bill introduced and passed not too long ago — as a matter of fact, last year — in the Province of Alberta.

We do want to question the Attorney-General respecting the steps he intends to take to guarantee that once a coroner's inquest and jury have handed down a recommendation, those recommendations will be followed and carried through. It would seem to me that in the past, for one reason or another — and I am not suggesting it was the fault of the Attorney-General entirely — some very thoughtful recommendations came out of hearings by coroners' juries respecting accidental death or problems where they have been called in. A jury of people has been called in and made a number of recommendations to government in many aspects concerning the safety of people, the enforcement of law and so on.

I would just ask the Attorney-General, in closing second reading — and we wish to debate the bill further in committee — what steps he is prepared to

[Page 2979]

take, or is in fact taking, to follow up on the recommendations of the coroner's juries to make sure that the things they have recommended are looked into in depth and, if possible, become inculcated into some of our laws and legislation.

Quite often, as the Attorney-General knows, they do recommend certain matters that can only come about through a change in existing legislation. It is beyond their power to do anything more than recommend as a coroner's jury.

In my experience, when I have been involved in looking at the decisions of coroners' juries, and that is not too often, they have come up with some very down-to-earth recommendations, but that is as far as they can go. Will there be some system of cataloguing those recommendations or is there one in effect at the present time, so that they become part and parcel of the recommendations or the amendments suggested in the following year or whenever it is practical to do so?

MR. WALLACE: Mr. Speaker, I think this is a very good bill, as I understand it. It is written in very clear language — a little easier to understand than some of the other bills the Attorney-General has to struggle with. I think perhaps better debate can take place in committee stage, but there are just one or two points I wanted to raise.

There seems to be very often considerable delay in obtaining transcripts from coroners' inquests. I am

thinking particularly of one about which I was approached very recently regarding a sudden death in a public place. The circumstances were suspicious and uncertain. An autopsy has been carried out, I understand. I don't want to go into a lot of detail, but the parents have found this whole tragedy very harrowing for reasons we needn't go into. But many weeks have gone by and they still can't find out what the autopsy did reveal. I understand they have made numerous contacts, and I think it is about a month ago that their son died.

I suppose this is covered by the regulations, and that really brings me to the other point I am a little bit concerned about in the principle of this bill. I can't find any mention, other than in a section dealing with the regulations, as to how witnesses are remunerated or paid if they lose time from work and so on, or to what other degree they are penalized financially. I know that often coroners' inquests are held in the evening when presumably it is easier for witnesses to attend. But if they have to attend and lose time from work, with the rising wages and cost of living, it stands to reason that it costs them more to give evidence.

The Minister has always maintained in debates in this House that each of us as individuals has a duty to serve the cause of justice on juries and at coroners' inquests. I hope the Minister, in winding up second reading, might mention what reasonable kinds of safeguards there will be in the regulations to ensure that this aspect doesn't fall behind, that the cost and the expense to the individual concerned is not overlooked in setting the allowances and payments which can be made to a person giving evidence, whether that person is a professional from a medical point of view or from whatever point of view. If he is involved in giving up time, which costs him an expense away from his normal occupation or profession, I hope the Minister will see to it that that possibility is looked after. Principally, is it to be covered under the regulations? I suppose it is, but perhaps the Minister could touch upon that.

The only other principle that worries me a little bit is that in the bill there is considerable discretion and power given to the coroner in deciding that national security is concerned and that the coroner's inquiry should take place in camera. I suppose perhaps we're all overreacting to events of the last few years in the United States where the term "national security" was used to cover a host of shortcomings and rank dishonesty by politicians. It may well be that this section was in the bill formerly, but I wonder if the Minister would comment in winding up the debate as to whether it seems reasonable that one person, namely the coroner, should in his own mind decide the degree to which national security justifies the closing of a hearing. I wonder if it wouldn't be reasonable that there should be some reference by the coroner either to the chief coroner or to the Attorney-General's department, and that it should not really just rest on the shoulders of the coroner to decide to close a hearing.

I would assume that very few are closed to the public, since the whole purpose of a coroner's inquiry is really to investigate every fact and piece of evidence pertaining to the unexpected death. But I do feel that examples have occurred elsewhere where the phrase "national security" was abused for an ulterior motive. I would be much happier if it was not just in the authority and jurisdiction of the coroner himself to decide that national security is involved to such a degree that he can close the hearing.

MR. SPEAKER: The Hon. Attorney-General closes the debate.

HON. MR. MACDONALD: Mr. Speaker, in answer to the Hon. Member for North Peace River (Mr. Smith), the existence of the chief coroner will help us to collate and bring together the recommendations of coroner's juries. At the moment, you know, there are all kinds of distinct operations that go, and they end up as a file in the A-G's department. I think it will bring the thing together.

Transcripts are a problem.

[Page 2980]

Interjection.

HON. MR. MACDONALD: Yes, thank you. The problem is court reporters, a skilled animal in our society whose numbers are too short.

On the question of witness fees, while it isn't in the bill, it's something we're considering. The whole question

of the range of fees, not only before the coroner's jury but before the court where it's now \$10 a day.... It's a money matter, and sometimes the Legislature isn't as generous to me in my estimates as it might be.

National security. I'll look at that. I think it should be a very outside case where any part of an inquest is closed to the public. We'll consider your suggestion that perhaps that should be in consultation with the chief coroner or even the Attorney-General. It's just repugnant that any inquest should be closed unless there are the strongest possible reasons. So we'll look at that.

Interjection.

HON. MR. MACDONALD: We'll look at that. I move second reading.

Motion approved.

Bill 87, Limitations Act, read a second time and referred to Committee of the Whole House for consideration at the next sitting of the House after today.

HON. MRS. DAILLY: Third reading of Bill 31, Mr. Speaker.

GASOLINE TAX (1948)

AMENDMENT ACT, 1975

Bill 31 read a third time and passed on the following division:

YEAS — 33

Lorimer	Williams, R.A.	Cocke
king	Lea	Young
Radford	Lauk	Nicolson
Nunweiler	Skelly	Gabelmann
Lockstead	Gorst	Hall
Macdonald	Barrett	Dailly
Strachan	Nimsick	Stupich
Hartley	Calder	D'Arcy
Cummings	Dent	Rolston
Anderson, G.H.	Barnes	Steves
Kelly	Webster	Lewis

NAYS - 16

Jordan	Smith	Bennett
Phillips	Chabot	Fraser
Richter	Curtis	Morrison
Schroeder	Gibson	Anderson, D.A.
Wallace	Gardom	McGeer
Williams, L.A.		

Division ordered to be recorded in the Journals of the House.

HON. MRS. DAILLY: Mr. Speaker, third reading of Bill 32.

MOTIVE-FUEL USE TAX

AMENDMENT ACT, 1975

Bill 32 read a third time and passed on the following division:

YEAS — 33

Lorimer	Williams, R.A.	Cocke
King	Lea	Young
Radford	Lauk	Nicolson
Nunweiler	Skelly	Gabelmann
Lockstead	Gorst	Hall
Macdonald	Barrett	Dailly
Strachan	Nimsick	Stupich
Hartley	Calder	D'Arcy
Cummings	Dent	Rolston
Anderson, G.H.	Barnes	Steves
Kelly	Webster	Lewis

NAYS — 16			
Jordan	Smith	Bennett	
Phillips	Chabot	Fraser	
Richter	Curtis	Morrison	
Schroeder	Gibson	Anderson, D.A.	
Wallace	Gardom	McGeer	
Williams, L.A.			

Division ordered to be recorded in the Journals of the House.

HON. MRS. DAILLY: Mr. Speaker, third reading of Bill 33, Coloured Gasoline Tax Amendment Act, 1975.

COLOURED GASOLINE TAX

AMENDMENT ACT, 1975

Bill 33 read a third time and passed on the following division:

[<u>Page 2981</u>]

YEAS — 32

Lorimer Williams, R.A. Cocke

King	Lea	Young
Lauk	Nicolson	Nunweiler
Skelly	Gabelmann	Lockstead
Gorst	Hall	Macdonald
Barrett	Dailly	Strachan
Nimsick	x Stupich	Hartley
Calder	D'Arcy	Cummings
Dent	Rolston	Anderson, G.H.
Barnes	Steves	Kelly
Webster	· Lewis	

NAYS — 16

Jordan	Smith	Bennett
Phillips	Chabot	Fraser
Richter	Curtis	Morrison
Schroeder	Gibson	Anderson, D.A.
Wallace	Gardom	McGeer
Williams, L.A.		

Division ordered to be recorded in the Journals of the House.

HON. MRS. DAILLY: Mr. Speaker, third reading of Bill 73, School Tax Removal and Resource Grant Act.

SCHOOL TAX REMOVAL

AND RESOURCE GRANT ACT

MR. L.A. WILLIAMS (West Vancouver–Howe Sound): In accordance with the provisions of standing order 86, I move, seconded by the First Member for Vancouver–Point Grey (Mr. McGeer) that the third reading of Bill 73, School Tax Removal and Resource Grant Act, be discharged and the bill be recommitted.

Mr. Speaker, in support of the motion I suggest that the House has committed an error in proceeding this far with this bill in its present form. When the Hon. Minister of Finance (Hon. Mr. Barrett) delivered his opening remarks in the budget debate, he made it clear that this year there was to be an increase in the School Tax Removal and Resource Grant Act. From the words that appear on page 28 of the budget address, he made it clear by the example he gave that for those residents who on farm properties are paying \$400 in gross school taxes, the provincial offset will be \$280; for those aged 65 and over, the provincial offset in this case will be \$330. I'm quoting from the budget debate.

Mr. Speaker, in the last seven days the tax bills have gone out in the municipalities of this province. It is with regret that either some error has crept in in the wording of the bill or some improper instructions have been given by the Department of Finance to the municipalities with respect to the application of the School Tax Removal and Resource Grant Act legislation. I must say that I find it a bit startling that the municipalities have drawn their tax bills in such a way as to anticipate legislation which has not yet been passed by this House or received royal assent.

But as it turns out, Mr. Speaker, in the example that the Premier gave of a property having \$400 in gross school taxes, while it is true that for those people who are under the age of 65 there is a maximum grant of \$280, for those who are over 65 the maximum grant is not \$330, but instead it is \$310. In order for a person over the age of 65

to obtain the maximum grant of \$330 as indicated by the Premier, it would be necessary for that individual to have gross school taxes of \$450.

Now if you use other comparisons, Mr. Speaker, you will find that if the gross school taxes are only \$300, the person under the age of 65 receives a total homeowner and resource grant of \$240. But the resource grant for the person over 65 is reduced to \$20. It appears that what we have done — and I say done, I believe, inadvertently — is to have penalized the person who is over 65 years of age. We give them the \$200 provincial homeowner grant that everyone gets. We say to them: "You're entitled to a \$50 additional homeowner grant by reason of your age; but when it comes to the calculation of your school tax removal and resource grant, you are penalized." I'm sure that this is not the situation which the Hon. Premier and the government intended.

I happen to have in my hand, without giving the name or the description of property, exact figures from the City of Victoria. This is for a piece of property belonging to a person over the age of 65. As the City of Victoria has set out the school taxes, municipal taxes and the calculation of the grant, it is quite obvious that this senior citizen is receiving a school tax removal grant of \$30 where, if that person had been under the age of 65 years, the school tax removal grant would have been \$39.50. That is clearly shown on the tax notice to this taxpayer.

Now the reason for that is, Mr. Speaker, that the total provincial homeowner's grant of \$250 has been applied first and then, when you calculate the 40 per cent grant which is in Bill 73, the additional \$50 made available to the over-65 person mitigates against their receipt of the full school tax removal and resource grant.

I notice that when the Premier opened second reading on Bill 73 he said that this year the amount — he's speaking of this grant — is doubled so that 40 per cent of any school tax in excess of the homeowner grant will be paid where the maximum amount payable to any home or any farm under this Act is now \$80.

Mr. Speaker, I'm not suggesting that the government on purpose has done this. I trust this is

[Page 2982]

not the case. I think it is an oversight; I think it is a matter which has arisen from the wording in this particular bill.

As I said a few moments ago, it is also obvious that some inaccurate instructions have been given to the municipalities in order that they may send out their tax notices now. Therefore I suggest that this is an appropriate time to have third reading discharged and this bill recommitted.

I fully appreciate that under the standing order 86, if the bill is recommitted, the person obtaining such an order must be obliged to indicate the basis upon which the bill would be reconsidered in committee. I have appended at the foot of the motion paper what I believe is an appropriate cure for the situation. It is simply by adding words to section 1 which would provide that where the person entitled to a resource grant is 65 years of age or over, the amount of such grant shall not be less than the amount which would be payable if the person were under the age of 65 years.

Therefore in the example which I've used in the City of Victoria, I'm not suggesting that any more be given to the person over the age of 65 because of their age, because they've already received that benefit by the \$50 increase in the provincial homeowner grant. In this particular case, the over-65 person would receive the \$250 provincial homeowner's grant and would receive \$39.50 by way of a resource grant, as you or I would receive, Mr. Speaker, and not be penalized the \$9.50 Therefore they would get the advantage of the government's concern in the provincial homeowner grant but would not be penalized as a result of that additional grant from receiving what Bill 73 is intended to provide.

I think the matter is quite clear. I also fully realize the difficulty in which I would find myself once this motion carries of placing an order on the paper for an amendment which might need to be a message amendment. But I would hope that if the government sees fit to have this bill recommitted, rather than putting me into a position of being out of order in committee, the government itself might bring in a message amendment which would make this minor but, I think, very proper change. Then the legislation would follow directly what the Hon. Premier said in

opening the budget address.

If he would do that, I would be only too happy to have him autograph my copy of the budget with the words of Job, chapter 1:21. For those who don't read, "The Lord giveth and the Lord taketh away. Blessed be the name of the Lord." (Laughter.)

HON. MR. BARRETT: Mr. Member, to accommodate your very reasonable argument and to give greater consideration to the point you made, I move an adjournment to the debate on your motion.

MR. SPEAKER: May I point out that the motion before the House, under standing order 86, as presented by the Member, is in order?

Interjections.

MR. SPEAKER: Order, please. Order, please! Order, please! May I go ahead with the explanation of this motion so we know what we're voting on?

The motion to recommit is in order, and, if passed, a notice of instruction can be put on the order paper. But it would be out of order in the hands of a private Member.

HON. MR. BARRETT: Mr. Speaker, I moved adjournment of this debate.

MR. SPEAKER: I understand.

HON. MR. BARRETT: Yes, all right.

MR. SPEAKER: So you're voting on a motion to adjourn the debate. I'm first advising the House that the motion is in order. I think it's important that we know, before we start, that the motion is in order.

The motion now is to adjourn the debate on that motion.

Motion approved.

HON. MRS. DAILLY: I'd like to call adjourned debate on second reading of Bill 86.

SAVINGS AND TRUST CORPORATION

OF BRITISH COLUMBIA ACT

(continued)

HON. D.G. COCKE (Minister of Health): Bill 86 means a great deal to a great number of people. Just before adjourning debate, I indicated the excitement that is around the land on this whole question. I talked about the seeming barrier that exists between the east and the west. Sometimes we look at the Rocky Mountains and find them impervious. I believe sometimes Bay Street and other financial centres of North America look from the other direction and have difficulty in understanding the needs of British Columbia.

The people in British Columbia do know their own needs, and they want access to a vehicle that will provide them with a way of better meeting those needs. So often we hear people talk about being masters in their own homes — maîtres chez nous....

AN HON. MEMBER: What language is that?

AN HON. MEMBER: Pig Latin.

[Page 2983]

HON. MR. COCKE: The feeling that the people have is a valid feeling that should be followed, and the government is providing that vehicle now. It is largely going to depend on whether or not the people really cooperate with their own institutions, Mr. Speaker. It strikes me that in the past, many of us — not all of us — have ignored cooperative opportunities, credit unions and cooperatives, period. But it seems that when we do that, we are working to some degree against our own being served better.

So, Mr. Speaker, I do hope that there is a great deal of cooperation. I hope the people view this as their financial institution. I hope that it will do the job that it is set out to do, and that is to provide, even within the province, better regional parity so that people in the north have a great deal more influence on what happens in the north, people in the Kootenays have a lot more influence on what happens in the Kootenays and people on the lower mainland and southern Vancouver Island have that same kind of ability to influence the financial structure of our province.

Of course, Mr. Speaker, the side benefit (and a great benefit it would and will be too) is the better availability of credit. We have always known that in times when the money market is starved, the area furthest away from the financial centre of Canada often suffers the most. Mr. Speaker, having said that and having discussed this bill with a great many people in the last few days, I find that there is support, there is excitement, and an expectation out there of people seeing the possibilities of being a little bit closer to being masters in their own homes.

So, Mr. Speaker, I hope that there is the kind of support in this Legislature that there is out there in the public. I hope that the kind of support isn't that "we will vote for it but speak against it" kind of situation that so often prevails in this House.

MR. H.D. DENT (Skeena): Mr. Speaker, I couldn't help but make one point in this debate. When I was a student at the university studying economics, one of our required assignments was to study the theory of Social Credit. That was not too long after the time that my father, who is now deceased, was a candidate for the Social Credit Party, and almost insisted that the rest of the family read some of the Social Credit literature.

MR. PHILLIPS: Ask your brother — he studied it too.

MR. DENT: I just wanted to make the point that Mr. Aberhart did have a genuine concern. Albeit he tried to provide a remedy which was not economically feasible, he did identify a very important problem. I just want to read his definition of social credit and draw one point from it. This is from the *Social Credit Manual, Province of Alberta, 1935*:

"What do you actually mean by social credit? Social credit is that form of credit which arises from the association of individuals together which enables them to make use of the goods and services when and where delivered before they are destroyed, disintegrated or seized by others.

"It involves the flow of real credit that manifolds its usefulness. It is the unearned increment of real credit secured by association. It is possible for a province such as Alberta to have an enormous real credit as stated above and yet be unable to use the same. It may be able to supply goods when and where needed, but the people may be unable to use the same through lack of purchasing power because of the draining of real credit by financial credit. Social credit differs from financial credit in that it gives the consumer the advantage of the increment of association."

MR. WALLACE: Could you explain all that?

MR. DENT: The point very simply is this. All of the people in the Province of Alberta, and today in the Province of British Columbia, all do things for each other. Out of this action of serving one another, there is a total benefit or increment to the people.

Mr. Aberhart meant by financial credit that financial institutions such as banks, insurance companies, and so on, had a way of draining off that surplus credit that was developed by the total actions of the people of the jurisdiction in Alberta at that time, or today in B.C. Furthermore, the people would get in debt, the municipalities

would get in debt, everybody would be in debt to the financial institutions. They wouldn't be able to pay off any of the principle because they just had enough to pay off the interest. The interest would be compounded and in the end they would be ruined. This was precisely what was happening in 1935, and even today it happens occasionally. People actually get snowed under by the interest as it begins to compound and close in over top of them. Thus the name "social credit."

I like the term that he uses here. He calls it "the increment of association." That is a very meaningful term. In other words, it's the association of all of the people in the jurisdiction working together, producing services, giving their labour, giving their management expertise, but all of them together produce an increment out of that association, out of that cooperation and effort together, which benefits everyone. But as he pointed out, the financial institutions — the banks and the insurance companies

[<u>Page 2984</u>]

— were draining off that increment of association.

There was great criticism of the financial institutions of the day. One quotation from a Social Credit pamphlet reads as follows. This is a quotation from Graham Towers:

"A government can find money in three ways: by taxation, or they might find it by borrowing the savings of the people, or they might find it by action which is allied with the expense of monetary policy — that is, borrowing which creates additional money in the process. Social Credit rightly has been very critical of that third process, namely inflation, allowing money to be created just out of thin air...."

MR. D.M. PHILLIPS (South Peace River): And borrowing it from outside sources.

MR. DENT: "...and various other jiggerings with the monetary system."

This is a point that I have often thought about and which I am sure many have thought about: this creating money just out of thin air is no way to create money. So they had an idea. Let's make the social credit the increment of association. Let's bring it under control in the local jurisdiction and make it work for the people. Let's put it to work in the local jurisdictions instead of having it drained off to the headquarters of the great banks and insurance companies.

However, in 1956 — and I'm reading from the Social Credit campaign manual for 1956 — I read a startling statement. This was a manual intended for Social Credit candidates, and I couldn't believe my eyes when I read what I saw. It said at the end of the section on finance: "The senior Finance department officials who advise the Social Credit government on fiscal policy are the same men who advised the Liberal and coalition governments." Terrible. They had feet of clay. They lost their soul in 1956 in the Social Credit Party. They were taking advice from the advisers of the previous administrations in the Province of British Columbia, instead of their own financial advisers like Mr. Aberhart or his successors, who could have well told them the system of social credit.

But today, I thank heavens, the situation is being remedied. This is a milestone. In 1956 the party in power, named Social Credit, had feet of clay and were unwilling or unable to implement their ideals and to deal and grapple with the whole matter of credit, and the social credit that was built up by the people's hard labour and effort and management expertise in the local jurisdiction. They had never grappled with it. They continued to trust in the banks in New York and in Montreal.

Today this bill we have before us will implement Aberhart's ideal that we bring back to the control of the people the capital which the people are creating by their labour and by their management expertise in the local jurisdiction.

In cooperation with the credit union movement, this new trust and savings bank can do the very thing that Aberhart dreamed of in his day, and bring back under the control of the people the increment of association of the labourers and the management expertise of the people of British Columbia. We will now generate our own capital,

just as ICBC has done. (Laughter.) It has returned to the Province of British Columbia our own money for investment and use in this province.

So a giant step is taken to the implementation of the finest ideals of Social Credit.

MR. P.L. McGEER (Vancouver–Point Grey): Mr. Speaker, I enjoyed that last presentation. It's been some time since we had a good tub-thumping Social Credit speech in this House. I must say it was done with appropriate Biblical fervour, but I did think the Member was a little off base talking about the fleshpots of the Middle East, because it seems to me if any government has feet of clay, it would be his own government which has placed itself in debt to the fleshpots of the Middle East — and we don't even know which one! (Laughter.)

We know it's down among those oil sultans somewhere. Mr. Member, we wish we knew which fleshpots we've just gone in debt to.

Mr. Speaker, in introducing this bill and speaking to it in second reading the Premier also gave his arguments with passion and fervour. Placed before us at the time of his press conference was this very elegantly done booklet with the same old picture of the Premier there in the front, working through the kind of elegance that only Manny Dunsky can give us. It was in the best of Manny Dunsky's style.

HON. MR. BARRETT: Don't attack that picture; that's Shirley's picture in the background.

MR. McGEER: I think it's a marvelous picture. It's the best thing about the Premier since he took office — that picture is one of the few really good things he's going to leave behind.

In any event, as a tribute to Manny Dunsky's genius, Mr. Speaker, in the middle page there is a quotation from Stephen Leacock that's done with appropriate Montreal expertise.

"When I go into a bank I get rattled," said Stephen Leacock, according to this brochure. Mr. Speaker, I want to tell you that when the Premier and the government start monkeying around with financial institutions, I get rattled because the record is anything but an unblemished one. We have an almost perfect record of record government losses. There's no reason for us to believe that the vaguely worded

[<u>Page 2985</u>]

bill we have before us is going to produce anything more than the kind of success that the Minister of Municipal Affairs (Hon. Mr. Lorimer) was bragging about the other day.

You remember when he opened the latest bus service for the government he said that they were proud that the government was losing \$17 million — they were proud of that, I don't know what kind of things swell the pride of the NDP government, but I can tell you that if it's that sort of thing, we shouldn't be in a savings and loan business.

Mr. Speaker, not too long ago Members may recall passing amendments to the Revenue Act. I would like to remind the Members before they vote on this bill what section 9(c) now says: "The Minister of Finance may, in his discretion, invest any moneys of the consolidated revenue fund in fixed deposits, notes, certificates and other short-term paper of or guaranteed by any chartered bank, credit union incorporated under the Credit Unions Act," et cetera et cetera.

In other words, the Premier as Minister of Finance now has the power by legislation passed under this parliament to do everything that this expensive brochure is claiming. We don't need to pass an Act of this House to do the things that this expensive booklet claims need to be done.

One of the things that really disturbs me about the bad habits that governments fall into — and when they are not checked up for it, continue to develop and emphasize — is this business of putting out expensive con jobs, which is exactly what this brochure is. It's all public relations and zero substance. It's done with the public money to tell them a story that, as far as I can determine from the legislation itself, simply isn't true.

Mr. Speaker, if the government now has the power to do everything it says it's required to do in this booklet, then why the legislation? I would submit that the major purpose of the legislation is to gain control of the credit union movement in British Columbia.

SOME HON, MEMBERS: Oh, oh!

MR. McGEER: Groans from the backbenchers who haven't yet determined the Machiavellian ways of government. But if they were in the cabinet they soon would.

Interjections.

MR. McGEER: Mr. Chairman if there is an area of government which shouldn't be touched up with public relations and fancy stories, it's that which has to do with finance. In finance there's always a day of reckoning; the bitter truth always comes home. If you spend beyond your means, there's a day of doom. And that's why there's no place at all for a fancy public relations job. When you get to finances, you really have to stick to the hard facts.

So what has the government done? Well, we've just passed an Act earlier this afternoon, Mr. Chairman, which gives the government the power under the Credit Unions Act through their superintendent to say whether a credit union may open a new branch, or, if it has a branch, may change the location of that branch, or whether a branch shall close. It's all under section 19. In other words, the government through its superintendent now has complete control of the branch operations of the credit unions.

So what about the central credit union? Well, the central credit union now gets absorbed by the B.C. Savings and Trust. Oh, I know, theoretically a credit union in Yahk and Ymir or one of these little places in British Columbia doesn't have to buckle under; it doesn't have to associate itself with the government. But it's just like a supermarket moving in on the corner grocer. How easy it is for the government temporarily to offer some kind of an attractive issue to those credit unions which will affiliate, leaving the credit unions that won't affiliate high and dry. It could easily do this with one issue of subsidized mortgages.

HON. MR. BARRETT: Have you checked that out with your two lawyers?

MR. McGEER: Just one issue like that. All he has to do is to put one government run of subsidized mortgages through the credit union system and cut out all of those that didn't want to play ball with the government's board of directors.

AN HON. MEMBER: But they're independent!

MR. McGEER: Sure they're independent! If they can survive as independents in the face of bonuses given by the B.C. Savings and Trust Corp. for those branches that want to play ball, well and good. But it's so easy with this legislation, Mr. Chairman, just to take complete control of the credit unions and emasculate their independence.

SOME HON. MEMBERS: Oh, oh!

MR. McGEER: Yes, groans from the government. But it's all there in black and white, and you only have to read it to see it, Mr. Chairman.

HON. MR. BARRETT: You're a phony, Pat.

MR. McGEER: I must say I do agree with one thing the Premier did. I think that he made a wise move...

[Page 2986]

HON. MR. BARRETT: Are you going to vote against it, Pat?

MR. McGEER: Sure I'm going to vote against it. ...In naming Eric Kierans as the man to be one of the trustees. His reputation has been built on saving corporations that were bankrupt. I think we ought to put him on the

board of directors of ICBC; I think we ought to put him on the board of directors of the ferries; I think we ought to put him on the board of directors of the railroad. We've got lots of money-losing government corporations here. I think he's badly needed to bring some help to some of the sick B.C. government corporations. And as a fan of Eric Kierans in every respect, except his resource policies, I would welcome him to British Columbia, despite the fact that he's one of those dirty old eastern financiers.

Here we've talked about how important it is, Mr. Speaker....

HON. MR. BARRETT: Are you going to join Social Credit?

MR. McGEER: Oh, please! The Premier must be having nightmares. Will you stop sounding like a broken record on that, Mr. Premier?

HON. MR. BARRETT: No! No, no, no!

MR. McGEER: It really is bothering you, and I wouldn't want it to impair your ability to discharge the duties of your office. So please relax about it for a little while.

HON. MR. BARRETT: Okay.

MR. McGEER: Mr. Speaker, I think it a pity from the government's point of view. I want to say I support the logic. I'm a friend of Eric Kierans and I admire his ability. I think he's done a sensational job of rescuing sick corporations. I think there's a place for him in British Columbia because of that.

But at the same time, Mr. Speaker, I think it's too bad from the government's point of view, in trying to build up the notion that we're doing something very home grown in British Columbia, very regional — we're bringing on our own great financiers; we're going to show them back east how we really do it out here with out own institution in our own ways — that the first guy we bring to run the show for us is an eastern financier. I think it is perhaps a testimony of the insecurity of the government in moving in to these financial endeavours. Well, they should be insecure, given the record that they've had in their two and a half years in office.

Well, Mr. Speaker, as I said, I intend to vote against this legislation, as I will always vote against legislation in this House that is incomplete and which has not been fairly presented to the people.

Many things are possible with the legislation as it is now drafted. I don't for one moment believe in this fancy brochure, because everything that this brochure claims needs to be done is contained under the Revenue Act in powers that the Minister of Finance has had for almost two years. So I conclude that there is some other purpose. The obvious one is the one I have stated — namely, to gain control of the credit union movement in British Columbia.

I am skeptical, despite the financial genius of Mr. Eric Kierans, through this kind of a financial institution, given the most optimistic view of its activities, that any significant inroads can be made on the high cost of mortgages or the high cost of borrowing money, because if it is to be done with the depositors in the credit unions themselves, then, of course, those depositors would be getting less than fair market value for their invested funds in order to satisfy government policy.

[Mr. Dent in the chair].

Do you see what the problem is, Mr. Speaker? If I belong to a credit union, and I deposit money in that credit union, then the credit union must follow the policy of the B.C. Savings and Trust Corp., which is to lend my money out for mortgages at less than I could get if I were to make that same deposit in a chartered bank. Then, you see, as a depositor I am being done in. You only undermine the credit union movement if you force on the depositors of the credit union less than their fair share of income.

On the other hand, if the government, through deposits it makes, is to bring about these changes in lending

rates.... Let us say with mortgages — if the government makes a special mortgage issue, and that then goes out through the credit unions as an incentive, how far will that really go? Well, Mr. Speaker, the total deposits, as of the latest annual report of the credit unions, is about \$1.14 billion. Just how much subsidized money can the government put into this kind of a retail operation that would significantly lower the lending rates?

The government might be able to put in \$100 million or perhaps \$150 million or even \$200 million of surplus in a good year, but that isn't going to be this coming year. And until the government gets some grip on runaway spending within its own departments, there just won't be any surpluses.

Remember that we are going to the fleshpots of the Middle East to borrow money for the capital requirements of our Crown corporations, so any money that the government itself funnels into this credit union retail operation is going to have to be done at the expense of something else.

But let us say the government has a good year and

[Page 2987]

somehow they find \$100 million or \$200 million to place through this operation. How much difference is that going to really make to deposits that now total \$1.1 billion? They might be able to add 10, 15 or 20 percent. That would be all the central government could do. How much difference is this really going to make — \$100 million or \$200 million worth of subsidized money going into a corporation that has deposits and therefore loans of the order of \$1.2 billion? The answer is: not very much. The change that can be brought about would have to be almost miniscule.

Therefore, Mr. Speaker, to come out with a fancy brochure and suggest that a vehicle has been discovered which is going to revolutionize the cost of borrowed money or the amount of borrowed money is purely and simply a hoax.

Someone has to stand up and tell the truth and what the financial facts are. We've got inflation of recordmaking proportions and, until some limitation is brought in on the amounts of money that are created by the central government and the amounts of money that are demanded from people almost by holding a gun to society's head, we are going to continue to have runaway inflation and absurd rates of interest.

These are the kind of things that undermine the very gains that the union movement thinks it has made through the large increases it has demanded from the public in the last year or two. It's a crazy, runaway cycle and this particular bill is not going to solve it. Suggestions that it will are almost deceitful. I say "almost" because I don't want you to call me to order.

I have no hesitation in voting against this bill.

MR. SMITH: I think the Minister of Finance, in speaking in conclusion of the debate in second reading, should really bring to the attention of the Members of this Legislature what his plans really are for this particular institution. I mentioned the matter previously this afternoon in debate on the Credit Unions Act and I want to deal with it in a little more detail right now. It follows the same vein, I think, of the previous Member for Vancouver–Point Grey (Mr. McGeer) who has just taken his seat in this debate. That is that this institution can be a very viable and welcome addition to the many financial institutions that we have in British Columbia provided, and only provided, that it does not come into direct competition with the credit unions of this province which have been established for many years.

I think we need a direct and unqualified commitment from the Minister of Finance that there's no intention that this institution, for instance, will locate offices adjacent to or within the immediate area of existing credit unions in the Province of British Columbia, because we know, and I am sure that you do, Mr. Speaker, in such a situation who the losers will be. It will be the credit union that is located in that locale, not the large banking institutions that we know — the Commerce, the Royal, the Toronto-Dominion or whatever you want to name — not the large trust companies located in the large metropolitan areas, but the very institutions that have traditionally supplied the funds required by the medium- and low-income people in the Province of British Columbia.

The other thing that I think we should know something about is the type of institution the Minister envisions with respect to loans. Is it the intent of the government to somehow provide a means of rebating or discounting the interest rates which prevail today to the selected clientele of the new Savings and Trust Corp. of British Columbia? Isn't that, then, a subsidy paid by all the taxpayers of the province whether they, in fact, use the facility or not? I suggest to you, Mr. Speaker, that it would be. Anytime we take the collective funds of the province which are at our disposal and which we can invest at the going rate of interest, and turn around and lend that out at a rate which is much lower, at a discount, then that is an impost upon every taxpayer in the Province of British Columbia, because we have lost the value and the benefit of that additional interest.

I know it's been said many times in this House when the NDP formed the official opposition that they were in disagreement with some of the investment policies of the Social Credit Party. One of the things they objected to was the return on invested funds — the pension funds of the province, the collective resources of funds which are obtainable for short-term deposit or, in the case of pension funds, the tremendous amount of money available for long-term deposit. The NDP were quite critical of the fact that that money was used as a means of financing provincial government endeavours, including B.C. Hydro. They felt that that was a subsidy paid by the people who belonged to the plan. At the going rate of interest in return there should have been a higher rate of return to the people who had invested dollars or part of their income in retirement with the province and who contributed their fair share.

So what is going to happen, Mr. Speaker, through you to the Hon. Minister of Finance? What does he see as a future of this institution? Can he give us at least a verbal guarantee as Premier of this province that there will be no interference with the operations of the credit union which will be detrimental to the people who presently use that facility as a financial institution in this province?

Can he guarantee to us that the loans provided will not be at the expense generally of the taxpayers of this province in the form of a subsidy to a selected clientele? Will he guarantee, for instance, after having made a commitment at least within the last two years

[Page 2988]

to invest substantial amounts of the money available in the Province of British Columbia for short or long periods of time with the credit unions in the province, that those funds will still go to the credit unions? Or will they find that as a matter of policy the government now will redirect the funds available to them to the Savings and Trust Corp. of British Columbia? I think this is the most important issue we have before us in debate on second reading of this bill.

There is no suggestion on my part that we cannot use or that we do not need some form of financial institution in the Province of British Columbia. It's been talked of; a means of trying to accommodate and provide for this has been discussed for a long time. But I do believe we must know in no uncertain terms the future of credit unions as they relate to this new financial institution.

If it is one or the other, then all of those people who are presently members of the credit union need to know that fact because they are the people who will suffer. That is a substantial percentage of the population in the lowand middle-income brackets in the Province of British Columbia. If it is not that, then the Minister in closing second reading in this debate should tell us so and make a commitment before the Members of this House and before the press who report the proceedings of this House, and be on record in the *Hansard* of this House, that in no way will the passage of this bill interfere, detract or reduce the effectiveness and the position of the credit unions as we have experienced it in this province for many years.

MR. D.A. ANDERSON (Victoria): Mr. Speaker, as indicated previously, we will be voting against this bill.

The first reason is a very simple one. The question to ask and to answer, which we feel the Premier has failed to answer, is: is there a need for such an institution? I have looked at the speech he gave last Friday, and apparently, despite many fine words in that speech, this new institution will not be filling any need not presently met or that could not be otherwise and better met.

I think the real reason for this bill is admiration of the previous Premier, his predecessor (Hon. W.A.C. Bennett). It seems that....

Interjection.

MR. D.A. ANDERSON: It seems that I get support from this desk at my right. I'm not exactly sure who is clapping.

It appears that the previous Premier's efforts to get a government bank was admired secretly by our present Premier all those years. Now that he is in the position of trying to get something very much like that, that is the reason for moving ahead on it.

In the Premier's speech he talked about increasing the degree of competition in the province's financial markets. He talked about narrowing the spread between lending and borrowing notes. He talked about the need for people to have low-interest loans for borrowing for educational purposes. He talked about the banks dominating the small loan field. He talked about Chargex penalizing the working poor. He talked about not needing to go to eastern Canada for financial expertise — despite the fact that Eric Kierans has been named as a director. He talked about extending credit.

We want most of all to extend credit to low- and middle-income earners, to farmers and small businessmen, single women, native Canadians and others who presently have difficulty obtaining financial services.

I would ask the Premier, in closing this debate, whether he would try and indicate, which he did not do in his opening speech, why it is going to be necessary to have a separate institution, a savings and trust corporation, to achieve this objective rather than working through the existing credit union structure which lends itself admirably to any scheme of subsidy and special schemes for such particular groups.

If it is a question of taking on high-risk loans — what the banks or credit unions consider high-risk loans — there is no reason whatsoever for the Premier and for the government not to work through the existing institutions.

It is quite possible to give guarantees to the banks or to the credit unions or to the loan and trust companies that there are in this province. When they do give loans to these particular groups — low-and middle-income earners, farmers, small businessmen, single women and native Canadians — it's quite possible for guarantees to be given by the government so losses will not be excessive and the interest rate can be just as low for those people as for anybody with a better credit rating.

As far as borrowing for education goes, surely the way for this to be handled is for an adequate amount of money to be put in the hands of the university bursars so that they have opportunities to make loans. Indeed, at the same time adequate money should be put into the summer job programme, something that has not occurred this year, so that students can earn enough money to return to the colleges or technical schools or universities of their choice in the fall.

I am against this legislation because there is no way that the government can reduce the spread between the borrowing and lending notes, as indicated by the Premier, unless they engage either in better business practice or in some scheme of subsidy. There's no indication whatsoever from the

[Page 2989]

government's operation whatsoever that they will be able to operate this more effectively. Indeed, the statements they have made about their desire to take on high-risk loans indicate that the cost factor will probably be higher than that of private institutions already in existence. Therefore the costs are undoubtedly going to be substantial; therefore there will be no way this institution will be able to operate without subsidies.

We then go into the question of subsidies — whether or not we should be borrowing money on the one hand and putting it into an institution such as this one where, undoubtedly, losses will exist. In my view, if the government

has specific proposals to increase mortgage money in the province for specific groups in society, to increase loans for specific purposes — worthwhile purposes such as education or anything of that nature — it can be done by specific programmes. There is no need to set up this institution. There is no need to go outside the existing credit unions in the province, the trust companies in the province or even the banks in the province.

This legislation will do nothing to assist the people the Premier talked about in his speech, those who borrow on credit cards and are charged — he's correct here — usurious rates of interest. It will do nothing to reduce the charge that credit card use places upon the ordinary consumer, about which the Minister of Consumer Services (Hon. Ms. Young) and I have been in complete agreement in past debates. It will do nothing at all, despite the statement in the Premier's statement.

So we're faced with an institution which, as is stated right in this bill, will not be a bank, is not to be a bank. Yet the criticisms in the Premier's speech were almost entirely directed at banks. There are other institutions; it is possible for them to fill the need. It's perfectly possible for the government to set up specific loans programmes or specific guarantee programmes to handle particular problem areas not presently covered adequately, in the government's mind, by the private sector.

Therefore, Mr. Speaker, as we see this as a direct threat to the existing credit unions and the system of decentralized control that the credit unions have worked out, and as we see this as an expensive and an unnecessary new institution, new vehicle, and as we see this as something which could be used — indeed, undoubtedly the temptation will be there at election time or other times — in a way which will be extremely selective, we will be voting against this bill in principle.

MR. PHILLIPS: Mr. Speaker, I'd just like to say a few words on Bill 86, the Savings and Trust Corporation of British Columbia Act. What concerns me mostly about this bill — and it really concerns me — is that the Premier is building up a great expectation in British Columbia that he is going to deliver to the lower-income groups and, indeed, to all persons in British Columbia, money at 6 per cent. I would like to ask the Premier, in closing the debate on this bill, to advise us if 6 per cent money for home mortgages is going to be available to all groups in British Columbia, or is it just going to be available to certain groups in British Columbia.

I'm afraid that a lot of people in British Columbia are going to take the Premier at his word and are going to be waiting with bated breath until he delivers on his promises. They're going to be waiting to borrow money and they're going to expect to have that money at 6 per cent. Mr. Speaker, the ability of this government to deliver on promises is just not on the record.

I don't want to go back and hash over their promises with regard to help to remove school taxes from farm property and private homes. I don't want to go back over their promises to look into and work toward a solution of the Indian land claims. I don't want to go back over their promises to set up an insurance corporation which would stand on its own feet without subsidy from general revenue. Mr. Speaker, I could go on and on about the broken promises of this government.

Here we have the Premier who has made these promises in opening debate. He is leading the people to great expectations, and I am just wondering if he is going to be able to deliver. While the Minister of Health is talking, I might give the Minister of Health a little lesson in geography. He was saying that British Columbia was all west of the Rocky Mountains. I would like to inform him that a great portion of British Columbia happens to be east of the Rocky Mountains, a section of British Columbia which delivers a great deal of tax revenue to this province. But there is that Minister with his side blinkers on. He looks straight ahead.

AN HON. MEMBER: He is chewing gum.

MR. PHILLIPS: Mr. Speaker, we will be bringing in amendments in committee stage of the bill, and the amendments will be worded such that we want assurance that this corporation will not compete with the credit unions in British Columbia. The credit unions have flourished in British Columbia for a number of years. They have flourished particularly in the 20 years previous to 1972. They were encouraged as an institution in British Columbia to provide services that the Premier was talking about to the groups that the Premier is telling us this bill is going to

serve. We want assurances from the Premier that this institution in no way is going to compete with the credit unions in this province.

The Premier has stated that people are afraid of

[Page 2990]

large financial institutions. I want to tell you, Mr. Speaker, that I think that if the people of British Columbia are afraid of the large financial institutions, they will be more afraid of any large government financial institution, strictly because, as I mentioned in this House yesterday, the people of British Columbia are frightened of this government. I am afraid that they will be frightened of this financial institution. We will do our best to ease their fear, but we want assurances that the very institution which has been serving the needs of British Columbia will not have to be in competition with this government bureaucracy.

I want the Premier and Minister of Finance to assure us, in closing second reading on this debate, when this money will be available. As I say, he has brought about great expectation in the province. We need assurances that this institution will not compete with the credit unions which have done an excellent job.

Mr. Speaker, maybe the Premier might go on and advise us if he is going to go out and borrow money at high interest rates which he has done elsewhere in the world. How is he going to loan that same money out at 6 per cent? Is this institution going to be subsidized by the taxpayers of British Columbia or is the government going to fund this out of deposits that the government may have from time to time and not have the government charge the institution the regular rates? Is this one of the ways that this institution is going to be subsidized? Or is it going to be subsidized out of general revenue?

It is impossible, the way I look at arithmetic, to borrow money at a high interest rate and loan it out at a low interest rate without some form of subsidization. Is the government going to fund this out of deposits that the government may have from time to time and not have the government charge the institution the regular rates? Is this one of the ways that this institution is going to be subsidized? Or is it going to be subsidized out of general revenue?

It is impossible, the way I look at arithmetic, to borrow money at a high interest rate and loan it out at a low interest rate without some form of subsidization. If the government is going to be subsidizing this institution, this corporation, then how will the credit unions be able to compete? How will they be able to stay in business? I think that the Minister of Finance has got to tell this House what his intentions are and how he is going to bring about the principles and the policies that he says he wants to bring by this corporation. When will the money be available to the ordinary citizen and how is it going to come about?

Mr. Speaker, the government would have a great deal of money to put into this corporation in the way of deposits, and should have. But now we find ourselves in British Columbia in the position of not only having diminishing surpluses, but also having to go to unknown sources to borrow money. That situation has come about in the last two and a half years due to the spending policies of this government. I hope, in closing second debate....

Interjection.

MR. PHILLIPS: As I say, the Premier has to explain to us how we're going to borrow money at high interest rates — and, believe you me, the interest rates will be going up — and loan it out at low interest rates without some form of government subsidization. How does he plan to subsidize it? If it isn't going to be subsidized, what magic formula do the Premier and Mr. Eliesen have up their sleeves? Have they some secret formula that we're going to be able to borrow money at one interest rate — a very high interest rate — and loan it out at a very low interest rate?

HON. MR. BARRETT: Major Douglas.

MR. PHILLIPS: Well, I don't think even Major Douglas could explain this one. As I say, if you're going to go out and loan money out at low interest rates....

Interjection.

MR. PHILLIPS: Level with the people of British Columbia, Mr. Minister of Finance, and tell us that you're going to have subsidized mortgage rates. If that's your intention, I think that you owe it to the people of British Columbia to tell us that the purpose of this corporation is to subsidize mortgage rates in British Columbia.

I remember when the Department of Housing was introduced. We had money that we — I think it was \$35 million — were going to put into mortgages so that the people of British Columbia would be able to have money available for much-needed housing in British Columbia. But what did it turn out to be but another broken promise? It hasn't done anything; we're in worse shape now than we have ever been. Where is the money going to come from?

The Premier says that we have a surplus. If we have a surplus, how come we're taking so long to pay our bills? How come we're having to go and borrow money in Arab countries if we have a surplus here in British Columbia?

The Premier has been a great critic of taking pension funds and using them in the Crown corporations of British Columbia. Now does the Premier, the Minister of Finance, plan on taking these pension funds and investing them in this corporation?

AN HON. MEMBER: No, the ICBC profits.

[<u>Page 2991</u>]

MR. PHILLIPS: I'm glad you mentioned the ICBC profit, because there again I remember when ICBC was introduced. Oh, all of those hundreds of millions of dollars were going to stay in British Columbia to be invested in British Columbia.

AN HON. MEMBER: Hear, hear!

MR. PHILLIPS: Yet the next thing we know, the Premier is going to Boston and unknown sources in the Casbah, as it were, to borrow hundreds of millions of dollars. It just doesn't add up.

If we're supposed to have all these hundreds of millions of dollars from the Insurance Corp. of British Columbia staying in British Columbia, I'd like the Premier to tell us where this money is invested in British Columbia? Where is it invested? Now we're investing losses in British Columbia. The more we lose, the greater our investment. The other side of the coin is, of course, that this is not true, and we do have to go outside of British Columbia, for the first time in seven years, to borrow money.

HON. MR. BARRETT: Get that all down.

AN HON. MEMBER: Don't dictate to the press.

HON. MR. BARRETT: I'm suggesting they write it all down — it's precious stuff.

MR. PHILLIPS: Well, you know Mr. Speaker, the Premier can scoff. On behalf of the people of British Columbia, all I'm asking is for you to give us some assurances and explain where this money is going to come from. I think that I've asked some straightforward questions, and I'd like some straightforward answers.

AN HON. MEMBER: Right on!

MR. PHILLIPS: Assure us that you're not going to be competing with the credit union movement. If you're planning on subsidizing mortgages directly through this corporation, then you will be, in essence, competing with the credit unions.

DEPUTY SPEAKER: The Hon. Second Member for Vancouver–Point Grey.

HON. MR. BARRETT: Don't you want me to give him his answer? I was going to give you the answers — see what happens?

AN HON. MEMBER: He needs the exercise.

MR. G.B. GARDOM (Vancouver–Point Grey): I think very valid criticisms have been raised by the earlier speakers today. The fear of competition with the credit unions is a valid concern and, I think, a very valid criticism. It always seems to me that the socialists in this province always want to own things. I think it's goofy.

They compound their bureaucracy and they end up hounding the public by competing against them. If you want to buy something, why don't you go buy a goiter or something like that? You don't have to dust it; you can carry it around with you. You don't cause any other people in society any difficulty and it would make everyone a great deal happier.

The question of subsidized lending has been raised — a very valid question, particularly in view of the lack of financial expertise that has been demonstrated by this government. Is the public going to expect that this is going to be another fiscal boondoggle?

Personally, I am not at all enamoured of the protections and the safeguards that are offered the public under this bill. It's another "trust us" bill. There's no question of a doubt that the Canadian chartered banks have their faults, but at least the Government of Canada and the central bank is behind them and behind the trust companies in this province. We find at least that the Canada Deposit Insurance Corp. ensures and protects deposits to the extent of \$20,000 for a deposit. We don't find any assurance of that under this bill. Incidentally, without that specific kind of insurance and assurance, the Commonwealth Trust depositors would have been right smack out in the cold as, unfortunately, their shareholders appear to be at the present time. We find this company performing all the tasks that a trust company can perform. It will be processing estates; it will be issuing guaranteed certificates; it will be taking deposits without the protection that is today afforded the general public under the Trust Companies Act.

I see that there is a provision within this bill for a form of inspection, but I don't think it has the degree of independence that it should have. We should have, once again, an auditor-general and somebody who can properly come in and blow the whistle on both the executive and administrative inexpertise. I find that under the Trust Companies Act there are several provisions wherein the inspector of trust companies has very, very wide powers to inquire and report.

I will give the government credit for one thing. In the powers of inspection that they granted here which, if not sufficient, at least made it responsible upon the Minister to lay the auditor's report and financial statement before the Legislative Assembly, we still do not find that in the Trust Companies Act as a responsibility of the inspector of trust companies.

I would like to mention one other item, We have had a terrific difficulty in this province with work stoppages in essential services. This government created an essential service when it created the Insurance Corp. of British Columbia. I advocated at

[Page 2992]

that time, as I shall advocate to this bill, that it should be a condition of service that there will not be work stoppage but that there will be binding arbitration to take the place of that.

What will happen when we have this trust company incorporated — and it will pass the Legislature, we all know that with the crushing majority of this government — and there is a work stoppage? Cheques won't clear; money couldn't be withdrawn; estates could not be processed; widows wouldn't be able to receive their allowances; interest payments wouldn't be made; mortgage money would not be advanced; housing would have to come to a complete stop. This would create absolute economic havoc in the Province of British Columbia. We are almost having economic havoc with the work stoppage in ICBC. I would suggest to the Hon. Premier that if he is going to bring in a bill such as this and expect it to receive the blessing even of his own Members, he would certainly have a

provision in here that it should be a condition of service that the individuals would agree to binding arbitration the same way as teachers in this province do.

The Minister of Health (Hon. Mr. Cocke) laughs! This could well become the largest financial institution in the province and you laugh. It's the most stupid observation I have ever seen in my life. Close it up for two months, my friend, and the economy of this province could be in the most serious of conditions, and you know it.

Interjection.

MR. GARDOM: Dictator, my foot. I'm talking about binding arbitration the same way that teachers have.

Interjection.

MR. GARDOM: Are the teachers dictators, Mr. Minister? Are the trustees dictators? Not at all. They have come up with an intelligent and workable solution to a problem.

HON. MR. COCKE: That's their own deal.

MR. GARDOM: All right. That's their own deal, and this could well be your deal here. That is a legislative deal.

HON. MR. COCKE: It's the law.

MR. GARDOM: The law of the land. Read the Act. Without any question of a doubt. This is the type of thing that I would certainly like to see the government introducing with this bill. Once again, we are finding the NDP giving themselves enormous powers to meddle with the economy.

Talk about being a "trust us" bill. I find under section 30: "The company shall not invest trust funds," and then it gives a certain number of exceptions. And listen to this last one: "...except in such other investment as may be prescribed by regulations." So once again we have the cabinet making up its mind as to what kind of funds this trust company can invest in. Why don't we have the same kind of rules and restrictions that we find under the Trust Companies Act?

We find the management of the company's funds may also be prescribed by regulation. Then you find one little phrase under section 40 which gives the government the power and the opportunity to make a complete, brand new, holus-bolus Act. Listen to this: "The Lieutenant-Governor-in-Council may make regulations, and, without restricting the generality of the foregoing, may make regulations prescribing additional objects and purposes of the company....

Interjection.

MR. GARDOM: I do indeed. "... and the power to accomplish those objects and purposes." It gives complete authority to the cabinet to go ahead and rewrite an Act behind the red door of cabinet in this province if it chooses so to do. I think that's an abuse of the democratic process, without any question of a doubt.

We've only had one — and thank the Lord for that — serious trust company problem in the Province of British Columbia. It gave this province an awfully bad name, make no mistake of that, in the financial institutions and the financial circles in the world. I do not for one minute wish to go ahead and give completely arbitrary and sweeping powers to the cabinet of this province.

Interjection.

MR. GARDOM: Your cabinet or any other cabinet of this province. Just go ahead and lay the thing down in legislation and don't make it the whim of a number of B.C. elected cabinet Ministers to change an Act by the snap of the fingers.

The second point. I reiterate, for goodness' sake, that when you are going into something such as this which can affect every possible facet of the economy of this province, please do not make it possible to have work stoppage. Let there be binding arbitration the same as we find between the teachers and the school trustees.

DEPUTY SPEAKER: The Hon. Minister of Finance closes the debate.

AN HON. MEMBER: Aye.

[Page 2993]

HON. MR. BARRETT: Are you in favour of the bill?

AN HON. MEMBER: I thought you were going to move adjournment.

HON. MR. BARRETT: No, no.

Mr. Speaker, I will be charitable, as suggested by some Members behind me. We all welcome the return of the Member for Vancouver–Point Grey (Mr. Gardom), who was sorely missed in this House. We hope that you are feeling much better, Mr. Member. But when you make those kind of speeches it bothers me.

I want to tell you that there is a book written by a Dr. Striker, that talks about psychosomatic illness. One of the major psychosomatic illnesses defined in Dr. Striker's book is back complaint. (Laughter.)

MR. GARDOM: Are you charging for this diagnosis? (Laughter.)

HON. MR. BARRETT: No, nor will I charge for treatment. (Laughter.) And the treatment is about to arrive. Now you may not like the treatment.

AN HON. MEMBER: Are you practising without a licence?

HON. MR. BARRETT: I'm not practising without a licence. I'm just relating what I read in some book.

MR. WALLACE: It's privileged in the chamber anyway. (Laughter.)

HON. MR. BARRETT: It's privileged in the chamber anyway.

Now whether the illness in the back is caused by a slip from a real horse or a political horse (laughter), the consequences are really the same. Now we have a strange situation in this House with two psychological situations, one caused by a heifer and the other caused by a horse. (Laughter.)

AN HON. MEMBER: It was a steer.

HON. MR. BARRETT: Were you on a steer? Oh, I hear you were on a heifer. (Laughter.) Well, I wasn't going to go and check out the story. But you got it from a steer? Okay. You don't know what direction you are going in. You got it from a heifer

Anyway, I'm dealing with two sore backs that have an influence in this debate. Now, Mr. Speaker, I'm in a situation of closing the debate where I must relate the arguments not so much to the logic but to other problems that they are facing.

AN HON. MEMBER: What are you suffering from?

HON. MR. BARRETT: I'm suffering from the penalty of feeling obliged to listen to you, Mr. Member, so I suggest that you do me the honour of quietly listening while I answer your questions.

Now first of all we want to deal with the statements made by the opposition Members during this debate.

They have a dilemma. They do not know whether to vote for it or to vote against it. But, Mr. Speaker, all I can do in regard to that dilemma is to steal a title from Ernest Hemingway: when you press that little button, we'll know for whom the bell tolls. You will have to make up your minds. You can't have it both ways like you have done with other bills. You talk against it, against it, against it, and then when the bill rings you get up and vote for it.

Now that kind of double standard, Mr. Speaker, is just not acceptable to the public. I was forced in a public meeting in Surrey to read the quotes of the Members in this House attacking a government bill and read all the things they said. They said it was a fraud, it was Machiavellian, a sham, a whole list....

Interjection.

HON. MR. BARRETT: Yes, everything in there. I read it all from *Hansard*, Mr. Speaker. Then I had to tell the crowd after they said all that they voted for the bill.

AN HON. MEMBER: Oh, oh!

HON. MR. BARRETT: Now here we are again. You know what is happening, Mr. Speaker? They're chirping so loud that they are animating the birds on those badges. (Laughter.) As a consequence of that, you ought to see what they are doing to the suits.

Now, Mr. Speaker, I can't deal with this kind of problem. I want to tell you that I have to relate some of the information that comes to my attention.

MR. GARDOM: Best line of the year. (Laughter.)

HON. MR. BARRETT: I am glad you are back today to get it.

First of all, venomous statements born of fear, hate, hysteria and straight ignorance. Look at this statement by the Leader of the Opposition, as quoted in *The Vancouver Sun*, Monday, June 2, 1975: "Opposition leader Bill Bennett launched an attack on the former postmaster-general Eric Kierans Friday night...."

MR. BENNETT: I did not.

HON. MR. BARRETT: You didn't? This story is incorrect?

[<u>Page 2994</u>]

MR. BENNETT: As it is there.

HON. MR. BARRETT: This story is incorrect. The story says: "...calling his appointment to the board of directors of the proposed Savings and Trust Corp. of British Columbia a disaster."

[Mr. Speaker in the chair.]

Then it quotes, and you tell me what is incorrect:

" 'It is a shocking thing that a man who has been unsuccessful in every job he has undertaken in Canada should be appointed to the directorate,' Bennett said in an interview following the opening of Social Credit's Little Mountain constituency office." — which doesn't cost any money to rent, by the way. "Kierans also served as...."

Interjection.

HON. MR. BARRETT: You didn't say any of this: is that what you are saying?

Interjection.

HON. MR. BARRETT: Would you tell me that you didn't say this?

Interjection.

HON. MR. BARRETT: No, I'm just asking. You said you didn't say any of this.

" 'Now Kierans is coming to B.C. to create a new disaster.' " Mr. Speaker

Interjection.

HON. MR. BARRETT: Are you rising on a point of order?

Interjection.

HON. MR. BARRETT: No, aren't you rising on a point of order? Mr. Speaker, I have the floor. The Member knows the rules. He can get up....

Interjection.

HON. MR. BARRETT: Please abide by the rules, Mr. Member. You are going to hurt your back.

MR. SPEAKER: Order, please.

Interjections.

HON. MR. BARRETT: You can speak at the end.

Mr. Speaker, I can understand your nervousness, because this kind of cheap, personal attack does not serve the people of British Columbia. Attacking a great Canadian, and blinded by sheer politics...attacking a Canadian, he says here: "And now Kierans is coming to B.C. to create a new disaster."

"in 1963 Kierans called Social Credit the greatest threat to the private enterprise system and the private individual that Canada has ever experienced."

AN HON. MEMBER: Right on.

HON. MR. BARRETT: No, Kierans said that about your party.

"Bennett said he wants to see B.C. controlling its own destiny. 'The directors of Can-Cel are from Europe and other parts of Canada and the U.S., and now we have a Quebec economist' " — Quebec is part of Canada — " 'appointed director of a new B.C. corporation. It is shocking.' "

That's what he is quoted as saying.

"Early in the Legislature, Bennett reserved his party's support for the government's savings and trust Act until the Premier guaranteed he is not setting up competitors to the credit unions."

Those are quotes in The Vancouver Sun attacking Eric Kierans.

AN HON. MEMBER: You didn't just make those up?

HON. MR. BARRETT: No, I was quoting the newspaper; that doesn't mean I am in favour of it.

MR. BENNETT: Are you going to speak to the bill?

HON. MR. BARRETT: Yes, I am speaking to the bill, Mr. Member. Your comments about Mr. Kierans' appointment are directly related to the debate on this bill.

The First Member for Vancouver–Point Grey (Mr. McGeer) got up today and spoke about his friend Eric Kierans. I thought that the kind of the personal relationship they had obviously developed over the years was an appropriate thing to comment on. I want to thank that Member for his positive statement about Mr. Eric Kierans.

Any rational Canadian will say that one of the outstanding people, in terms of public service in this country, whether you agree with him or not, has to be Eric Kierans. As a Canadian, he took a responsible position in fighting to keep the Province of Quebec in our wonderful Confederation. As a Canadian, he opposed the PQ on that issue of separatism, and I think that is good for all of Canada. He has a professional reputation recognized from border to border in this country.

[Page 2995]

AN HON. MEMBER: He sure does.

HON. MR. BARRETT: I want to tell you that the kind of statements, which the Member says are incorrectly quoted, do not have a place when we are talking about bringing this man to work for a corporation of this province.

MR. BENNETT: He is not a British Columbian.

HON. MR. BARRETT: We are all Canadians first, Mr. Member, as far as I am concerned. All Canadians first. I am a Canadian first and a British Columbian second. I will fight for British Columbia, but I owe allegiance to my country first and my country is Canada.

I tell you, Mr. Speaker, I am opposed to separatism in Quebec as I am opposed to separatism in British Columbia. This is my country and it will stay together as my country.

Now in moving towards having a say in financial control in our own province, we have launched this bill.

Mr. Speaker, I want to relate some comments made by the opposition and all the Members who are in this House concerning the question of the use of this institution as an economic and social measure.

The question has been raised about the association of credit unions, which no one in this House, incidentally, has criticized. I have listened closely to the debate, Mr. Speaker, and not one Member of the opposition has made a critical remark about the credit union movement. I think that's wonderful. But the proof is in the pudding.

AN HON. MEMBER: Oh, oh!

HON. MR. BARRETT: Yes! Because it comes to the time of eating, Mr. Member.

MR. L.A. WILLIAMS: The proof of the pudding is in the eating.

HON. MR. BARRETT: That's right. That's right, and it's going to come to the eating now, Mr., Member, when the bell rings.

We hear the Social Credit Party say that they are great friends of the credit union movement. When they were in power did they ever allow the credit union movement to bid competitively on short-term government loans?

SOME HON. MEMBERS: No.

HON. MR. BARRETT: No, no. I didn't expect you to answer for me. I would have thought, by the speeches of the opposition, that no one knew that fact. The credit union movement was never allowed under Social Credit to bid for short-term public money.

MR. BENNETT: They never interfered politically....

HON. MR. BARRETT: Oh! Now, Mr. Speaker, they talk about political interference with monetary

institutions. Whose daddy was it on the phone to flog the shares of the B.C. bank?

MR. BENNETT: You turned down the

HON. MR. BARRETT: Oh, yes. My friends, let us remember the time when the former premier of this province got on the phone, flogging shares of the B.C. bank.

AN HON. MEMBER: Oh, shame!

HON. MR. BARRETT: Flogging shares of the B.C. bank! Now what else did this government do with the credit unions in British Columbia — this government here that's been elected? Beside the hysterical, fearful statements of the opposition, let's get the record straight on what this government has done with and for the credit union movement in this province, and never done before by a group when they were in government who now claim that they are friends of the credit union movement.

We have cooperated with the credit unions in drafting a new Credit Unions Act to meet modern-day conditions to enable credit unions to extend their service to their members. We have made interim amendments to the Credit Unions Act to enable credit unions to act as agents for the motor vehicle branch as a convenience to credit union members in purchasing licences and auto insurance.

If requested, they can act as agents for B.C. Hydro. If requested, they can act as agents for B.C. Telephone. If requested, they can act as agents for Okanagan Telephone. If requested, they can act as agents for municipalities. If requested, they can act as agents for Inland Natural Gas.

We have made it possible for credit unions to act in the sale of Olympic and western Canadian lottery tickets.

We made amendments to allow the Institute for Economic Policy Analysis of B.C. to invest their funds in the credit unions in notes or certificates.

The Insurance Act allows a provincial insurance company to invest in fixed-deposit certificates at credit unions. Never allowed before!

Investments Contract Act allows that the deposit required under the Act may be deposited with credit unions. Municipal Finance Authority of British Columbia Act allows reserve or sinking funds required under the Act to be invested in credit unions. Real

[Page 2996]

Estate Act allows an agent's trust account required under the Act to be in a credit union account. The Revenue Act allows investment of money for the consolidated revenue fund in deposits, et cetera, to be guaranteed by a credit union. Revenue Surplus Appropriation Act allows investment of moneys held in funds established under the Act to be invested in deposits of a credit union. The Trustee Act allows investment of trust funds in credit unions. Vancouver Charter allows temporary investment of money by the city council in securities and deposits of a credit union. The agricultural Act allows the load guarantees provided by this Act to be channeled through credit unions.

Amendments have been allowed to allow ICBC and the petroleum corporation to deal with the Municipal Act.

The government has now substantial deposits with the B.C. Central Credit Union which benefits all credit unions in this province. Those deposits have ranged up to \$25 million, Mr. Speaker — never before permitted by the Social Credit government.

Two pages of direct benefits to the credit union movement to allow them to become more competitive in the money markets of this province; shackles taken off that were imposed by that group when they were government, Mr. Speaker. And they've got the nerve to come in here and say that we're not supporting the credit unions.

MR. PHILLIPS: Is that why they're afraid of you?

HON. MR. BARRETT : Mr. Speaker, let us quote some statements made by Mr. George May.

AN HON. MEMBER: Who's he?

HON. MR. BARRETT: The present president of the central credit union. He's not known as a political person and has served the credit union movement for years. I am sure he does not wish to be drawn into the political statements, and so far has not been. I thank all the Members in the House for not doing that. But here is his statement about the credit union movement related to a programme that this government asked the credit union movement to consider: an experimental programme on a limited basis, allowing some of the funds that we put into the credit union movement to be reloaned at a low interest rate to test some impact of that approach.

I quote from an article in *The Financial Times* of May 26, 1975. There's no point in reading the whole loan, but a corporation was set up by the credit union movement known as CUPAC. It was set up to administer a loan system for limited numbers of people to provide loans at 6 per cent. The B.C. Central Credit Union, which acts as a bank and clearing house for 260 branches, established this programme for the poor at loans of 6 per cent. The regulations required that a single person earn less than \$5,760 a year and that a man or a woman with a family of five earn less than \$8,200 a year. The loans and the programme are the direct result of this government asking the credit union movement to test the field for a limited amount to see what could be done.

Interjection.

HON. MR. BARRETT: It was an idea emanating out of discussions, Mr. Member, in my office — right out of my office. They had been considering it; I encouraged it and added some other suggestions to it. Then we made the first deposit with them and they went ahead with the programme.

What is the result? We found that in many cases these 6 per cent loans are paying off debts from finance companies that had interest of between 20 and 25 per cent. If you are saying that some limited programme like this is going to give unfair competition to the traditional banking system, then I think you're wrong. What you're saying to us is that we as a government are going to give unfair competition to the credit union movement when it has been this government that has allowed the credit union movement to flourish and develop in a whole new way that they were never allowed before.

AN HON. MEMBER: Oh, come on!

HON. MR. BARRETT: Mr. Speaker, if you read through this report by Mr. May, he says: "There are advantages for both sides in a partnership." He's talking about now the proposal of the financial institution.

"The trust corporation would be able to operate out of many existing credit union offices and thus avoid large start-up costs." That's absolutely correct; that's what I've said.

"At the same time, the credit unions would be able to get vastly increased funds. 'Our members,' said Mr. May, need more credit than we can provide through savings. With the Savings and Trust Corp., more money will obviously become available and we will get additional recognition. For instance, savings will be guaranteed by the province. The partnership will also add stature and reputation to the credit union movement and B.C. Central would get access to money markets now out of our reach'."

Does that sound like a takeover?

HON. MR. COCKE: Or an attack?

HON. MR. BARRETT: Does that sound like an

[Page 2997]

attack or a Machiavellian plot? That was the word used by the Member for Point Grey - "a Machiavellian plot" to

take over the credit unions.

If the credit union movement wishes to pick up this option of partnership, it is the proposal of this government, Mr. Speaker, to do exactly what Mr. May is saying — that is, strengthen the existing credit union outlets by allowing them to have this additional facility. We will have a presence in British Columbia, but it will be confined, if the credit unions come into partnership with us, to between 8 to 14 regions from a central office.

Mr. Speaker, having an office in downtown Vancouver, with access by the public, having an office in Victoria with access to the public, and perhaps another dozen places in the province is not going to destroy the 260 branches of the credit union movement. Why do you fear this? Why do you attack it? Why does it have to become political?

AN HON. MEMBER: It follows your past record.

HON. MR. BARRETT: It is political, Mr. Speaker, because there is a loss of vision about what protest social movements are all about in this country, a loss of vision of what swept the United Farmers of Alberta and then later the Alberta Social Credit Party and the CCF in Saskatchewan — a whole generation of Canadians feeling like they wanted a share in their own economic destiny.

Those who would oppose this bill are fearful of either one of two things: (1) fearful that we don't have the confidence to employ and to gather people to run a whole magnificent, new financial institution to benefit people, or (2) fearful that those who have the vested interest in a position able to charge 20 and 22 per cent interest rate on the poor will lose the privilege of squeezing the poor. Why should the poor be squeezed, Mr. Speaker? Why shouldn't there be options through an existing organization such as the credit union movement?

SOME HON. MEMBERS: Hear, hear!

HON. MR. BARRETT: Mr. Speaker, the credit unions are already in competition with trust companies and banks. They are in a position now to expand that competition.

The whole approach, Mr. Speaker, of the opposition has been negative. If that is a political strategy, fair enough. But surely there comes a time when the potential of the people of this province goes beyond political strategy.

We're not going to change the financial world overnight. We're not going to be providing 6 per cent mortgages for everybody in British Columbia.

MR. MORRISON: Credit will only go to NDP members.

HON. MR. BARRETT: That is an absolutely stupid statement, Mr. Member. Absolutely stupid. Certainly not worthy of you as a Member, to suggest that somehow credit would only go to NDP members.

Interjections.

HON. MR. BARRETT: Absolutely stupid.

Interjections.

HON. MR. BARRETT: No, it was the Member behind you, the Second Member for Victoria, who only got here because the punch wasn't twice as hard as it was.

Interjection.

HON. MR. BARRETT: The First Member for Victoria (Mr. Morrison). Had there been a counterblow, Anderson would have had a partner.

Really, what is it that we're testing? We're testing that line so often given by the Member for Vancouver-Point

Grey — "let's put something above politics." That's what he's done. Sure. Yeah! He's put ambition ahead of opportunism. (Laughter.)

Mr. Speaker, I want to tell you that this is an opportunity to allow an existing, indigenous financial institution that grew out of the bowels of this province.... The people of this province built the credit union movement on a cooperative basis. Our party was founded on a cooperative basis. We believe in cooperation in the community, and we believe that the people in this province have the faith, the ability and the drive to provide some assistance to each other as human beings in this great community of British Columbia.

Not everybody's going to get 6 per cent mortgages; not everybody's going to get 6 per cent loans, but some people are, based on the experimental programme already initiated and proven by the credit union movement. As the programme develops, Mr. Member, and on an honest financial basis, more and more people will have the opportunity of benefiting in this.

You fellows have been drinking each other's bathwater, even though it comes from different tubs — and you change the labels on the tubs every single day. You are almost a semi-paranoid group, frightened of every step forward that this government makes. Every step forward. I tell you, all the yelling, the shouting, the horseback riding, the horseback switching and everything else that goes on over there will not make a fig of difference in the direction of this government. We were elected to serve the people. This bill is a further extension of that mandate. It is a

[<u>Page 2998</u>]

YEAS — 44

proud day and a proud moment that I now move second reading.

MR. PHILLIPS: First time I've seen any colour in your face for a month.

Motion approved on the following division:

Macdonald	Barrett	Dailly
Strachan	Nimsick	Stupich
Hartley	Calder	Brown
D'Arcy	Cummings	Dent
Lorimer	Williams, R.A.	Cocke
King	Lea	Young
Radford	Lauk	Nicolson
Nunweiler	Skelly	Gabelmann
Lockstead	Jordan	Smith
Bennett	Phillips	Chabot
Fraser	Richter	McClelland
Curtis	Morrison	Schroeder
Wallace	Rolston	Anderson, G.H
Kelly	Webster	Lewis
Steves	Barnes	

NAYS - 5

Gibson Anderson, D.A. Gardom

McGeer Williams, L.A.

Division ordered to be recorded in the Journals of the House.

Bill 86, Savings and Trust Corporation of British Columbia Act, 1975, read a second time and referred to Committee of the Whole House for consideration at the next sitting after today.

HON. MRS. DAILLY: Committee on Bill 90, Mr. Speaker.

FREE PUBLIC TOILETS ACT

The House in committee on Bill 90; Mr. Dent in the chair.

On section 1.

MR. CHAIRMAN: Shall flush 1 - I mean section 1 pass? (Laughter.)

AN HON. MEMBER: Get the plunger ready.

MR. SMITH: Before everyone gets washed out to sea, I think we should take a look at the interpretation of what is meant by this bill. It refers to a public place or building — it means a place or a building to which members of the public have access whether or not an admission fee or charge is required to be paid to obtain access to the place or building.

I wonder if that includes seagoing vessels, Mr. Chairman. If it does, then why the discrimination aboard the Princess Marguerite in which the fee charged for a roomette with toilet facilities is \$2 higher than a roomette without. Is this not a discrimination that this bill distinctly prohibits? I think it could be. As a matter of fact, when we get down to section 1(e) we find that it does specifically mention ferries and ferry landings. I believe if that is the case, then the Minister of Transport and Communications (Hon. Mr. Strachan), under whose direction the Princess Marguerite comes, and the Minister of Lands, Forests and Water Resources (Hon. R.A. Williams), who is so proud of this new addition to the fleet of public transportation in the Province of British Columbia, should indicate to the public what the fee will be. Will it be \$8 or \$10? But unless the authority intends to continue a violation of the very Act you are asking us to pass in committee, it must be one or the other; it can't be both.

HON. MR. COCKE: Mr. Chairman, to answer the question, this Free Public Toilets Act has nothing to do with the fact that if you had a hotel room with two beds, it sometimes costs more than a hotel room with one bed; or if you have a hotel room with facilities as opposed to a hotel room without facilities.... The Member over there is really becoming.... When he did it on second reading, I thought he was really trying to make fun. But doing it in committee stage, Mr. Chairman, obviously is becoming frivolous.

MR. SMITH: Oh, oh!

HON. MR. COCKE: There is absolutely no relationship at all between his argument and the facts of life.

MR. SMITH: One follow-up point, Mr. Chairman. There is nothing frivolous about the suggestion that I made. A charge is levied for the use of a facility aboard a ferry. Two identical rooms, with the exception that one contains a toilet facility and the other does not. In one you levy a charge of \$8 and in the other one \$10. If you or the Attorney-General can show me how that is not a violation of this Act, I would ask the Attorney-General to stand on his feet and explain it.

AN HON. MEMBER: Read the Act.

MR. SMITH: There is a \$2 difference, and it is either one or the other but it can't be both. I suggest that they had better amend the fees that are charged,

that's all. Amend the fees. The \$8 fee is fine.

MR. A.V. FRASER (Cariboo): I just have a question for the Minister of Health. It says commercialindustrial buildings. If this is required by law, why aren't you enforcing the law in relation to food chains? They don't have restrooms for the public. I am referring specifically to food chains. I would like to hear what you have to say about that, because there is a lot of public comment about that.

HON. MR. COCKE: Yes, I had some public comment about that too, and I agree with you. There are shopping centres, there are public places in this province that do not have facilities — and it is unfortunate. As you know, in the Public Health Act it is required that a restaurant have facilities. We haven't expanded the Act to take in food chains and other places such as large shopping centres. I know of some shopping centres with everything but, let's say, a restaurant and no facilities for the public. It is unfortunate. That may have to happen. It may have to occur that that be brought into regulations or brought into the health Act. We prefer not; we prefer to see people serving the public better. It is very good argument, but it doesn't quite relate to this bill.

MR. CHAIRMAN: Order, please. I would just call the Members to order on this point. I think this matter is not in order under this bill.

MR. WALLACE: Mr. Chairman, just a very small point relating to the definition of toilet under section 1. I presume that the Minister regards dialysis as within the definition. For example, is the \$1 per day charge which a person would pay in hospital included under this bill? Any charges presently attaching dialysis would no longer be applied.

HON. MR. COCKE: No, Mr. Chairman. We don't consider it a public place. A dialysis unit is not being considered at this time. You may have brought up a very interesting point in law but that wasn't the intent.

MR. PHILLIPS: Just one short, brief comment about this bill. I certainly adhere to the intent of the bill, but I am concerned that doing away with these nickel and dime and quarter toilets would lead to the deterioration of the facilities.

HON. MR. COCKE: Oh!

MR. PHILLIPS: As I have travelled throughout the province.... Now you can say "oh" if you want to; I am concerned about this.

Interjection.

MR. PHILLIPS: All right. As it exists now, Mr. Chairman.

MR. CHAIRMAN: Order, please. I think this matter would be better brought up under section 2. We will just pass section 1 and then you can say it under section 2.

Section 1 approved.

On section 2.

MR. CHAIRMAN: Now on section 2 the Hon. Member is now in order.

MR. PHILLIPS: This section 2, not No. 2.

As you travel around the province, in any public facilities in which you go where there are pay toilets, you find the whole facility is much cleaner and much better kept than the places where there have been none. Maybe it is in the regulation, but I am concerned that if we do away with all of them.... If the majority of the facilities we have now deteriorate to the point that the non-paying facilities are in co-ordination, we are going to be in an awful mess.

Interjections.

MR. PHILLIPS: Well, the Minister of Consumer Services (Hon. Ms. Young) is sort of pooh-poohing it?

AN HON. MEMBER: Pooh-poohing? (Laughter.)

MR. PHILLIPS: I'm trying to be objective about this situation.

MR. CHAIRMAN: Order, please. Would the Hon. Member select his words a little more carefully? (Laughter.)

MR. PHILLIPS: I didn't really wish to be comical on this; I am sincere about this.

I know I have never entered a ladies toilet, but my wife always tells me that at the same time that the facilities where you go in and you have a dime.... She would much rather go in there than she would in 90 per cent of the facilities where you travel around the province where there are none. Even in some of the more modern service stations, the facilities are not being kept up. Of course, they have a problem there where people get the key and go in and have pot parties, I guess. That's what I'm told by some of the service station operators.

But this is of concern. I would like the Minister to assure us. If there is a deterioration in the facilities, I'm sure you will not have helped the female population of this province, which you are evidently

[<u>Page 3000</u>]

trying to help by

AN HON. MEMBER: Hear, hear!

MRS. D. WEBSTER (Vancouver South): Mr. Chairman, I'd like to just mention that in Vancouver in the entire Vancouver parks system they have never had locks on any of the toilet doors. There have been no pay facilities. I have never gone into any one of these places where there was a deterioration of facilities as a result of this. I believe there are many other places where there are free facilities. For instance, when you go on the ferry from Vancouver to Victoria or any of the other ferry systems, there is no deterioration there in the facilities.

The large hotels and the large restaurants are the ones that abuse this by charging. I think it is about time that we did have removal of these locks so that women and children can use these facilities free of charge.

Once I had the need to use a john, and found myself standing in line. All the other toilets were locked up. Sisters, can you spare a dime?

Today it is more hopeful, as you know. Locks will be removed in a short time.

Another advance for women's lib!

Brother, I won't need your dime.

HON. MR. COCKE: Mr. Chairman, in answer to the Member for South Peace River (Mr. Phillips), with respect to his question about cleanliness, I don't really think there is a case being made for a person without a dime in his pocket being less clean than a person with a dime in his pocket. I indicated in second reading that the public health people will be keeping their eye on the whole question.

MR. PHILLIPS: I'm talking about facilities, and I wouldn't want to see this situation deteriorate into a case where you have to bring your own toilet paper.

Sections 2 and 3 approved.

MR. CHAIRMAN: Shall the title pass? The Member for Columbia River on the title.

MR. CHABOT: Unless my eyes deceive me, you are missing a few sections.

MR. CHAIRMAN: Oh. I thank the Hon. Member for drawing that to my attention.

Sections 4 and 5 approved.

On section 6.

MR. CHABOT: Mr. Chairman, I was wondering if the Minister could give us some idea.... When I was through the airport in Vancouver last weekend, I peeped into the men's washroom and I noticed that the slot machines were still on the doors. I didn't know whether I should bring my screwdriver to remove them and help the Minister out in getting this bill functional. Now I'm wondering if the Minister will tell me when he intends proclaiming this bill.

AN HON. MEMBER: Did you win a jackpot?

HON. MR. COCKE: Mr. Chairman, I would think the bill will be proclaimed within the next two or three months; then it's a month after that. Give them time. After all, let's be reasonable.

Section 6 approved.

Title approved.

HON. MR. COCKE: Mr. Chairman, I move that the committee rise and report the bill complete without amendment.

Motion approved.

The House resumed; Mr. Speaker in the chair.

Bill 90, Free Public Toilets Act, reported complete without amendment, read a third time and passed.

Hon. Mr. Nimsick files answer to question 156. (See appendix.)

Hon. Mrs. Dailly moves adjournment of the House.

Motion approved.

The House adjourned at 5:59 p.m.

[<u>Page 3001</u>]

APPENDIX

156 Mr. Gibson asked the Hon. the Minister of Mines and Petroleum Resources the following question:

With respect to applications being received for assistance under the terms of the *Prospectors Assistance Act*: What percentage of the applications are from persons with previous prospecting experience?

The Hon. L. T. Nimsick replied as follows:

"At least two-thirds of the applicants for prospectors assistance have had some previous prospecting experience. All applications have not been fully investigated so the record is not complete at this date."

8 The Hon. *A. B. Macdonald* to move, in Committee of the Whole on Bill (No. 8) intituled Limitations Act, to amend as follows:

Section 1: In subparagraph (v) of the definition of "judgment" delete the word "a" where it appears before "Provincial" and insert "the".

Section 3, subsection (3), clause (i): Delete "or" and insert "a".

Schedule, line 1: After "s. 24 (2)" insert "and (3)".

Schedule, line 19: Delete "and 739".

Schedule, line 29: Delete "and (3)".

[Return to Legislative Assembly Home Page]

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