

## THE LEGISLATIVE ASSEMBLY OF MANITOBA

10:00 o'clock, Friday, May 15, 1970

Opening Prayer by Mr. Speaker.

MR. SPEAKER: Presenting Petitions; Reading and Receiving Petitions; Presenting Reports by Standing and Special Committees; Notices of Motion.

INTRODUCTION OF BILLS

MR. SPEAKER: The Honourable Minister of Health and Social Services.

HON. RENE E. TOUPIN (Minister of Health and Social Services)(Springfield) introduced Bill No. 80, An Act to amend The Social Allowances Act. (Recommended by His Honour the Lieutenant-Governor.

INTRODUCTION OF GUESTS

MR. SPEAKER: At this point I should like to direct the attention of the honourable members to my gallery where we have 21 Grade 12 students of the Alvarado High School of the State of Minnesota. These students are under the direction of Mrs. Smith. On behalf of the members of the Legislative Assembly, we welcome you here this morning.

We also have 50 Grade 10 students of the Precious Blood School. These students are under the direction of Mr. Ruest. This school is located in the constituency of the Honourable Member for St. Boniface. And 35 grade 8 students of the St. Andrews School. These students are under the direction of Mr. Jefferson. This school is located in the constituency of the Honourable Minister of Municipal Affairs.

On behalf of the honourable members of the Legislative Assembly, I welcome you here this morning.

ORAL QUESTION PERIOD

MR. SPEAKER: The Honourable Member for River Heights.

MR. SIDNEY SPIVAK, Q.C. (River Heights): Mr. Speaker, my question is to the Minister of Education, Youth and Education, and I gave him notice yesterday. I wonder if he could explain to the House the manner in which Mr. Kauffman operates the Student Placement Section of his department.

HON. SAUL A. MILLER (Minister of Youth and Education)(Seven Oaks): It's a long question, or it's a question that could lead to a very long answer. The office is at 1181 Portage Avenue, as I've mentioned earlier. There's an intake -- application forms are filled out. There's an interview with the applicants to make sure that the forms are properly filled out and to try to ascertain the particular interests or abilities of the students - and I'm talking now about the university students; the high school students haven't yet hit the market. The names are taken, they're encouraged of course to try other agencies, both private and other public agencies like Manpower. There is an attempt made to separate those who meet the criteria we've tried to establish, that is the criteria based on the needs of the students, and they are given preference. On the other hand, it was established - and I mentioned this earlier in the House - where commitments have been made by departments and this has been established, then these are still being filled by the departments directly so that the information is simply filtering back to the office that these jobs have been filled and based on, as I say, commitments of previous years.

In certain areas, certain instances where the jobs are not going to be required for perhaps three or four weeks, for example, the names are taken but the actual going on to the job or filling of the job won't take place for a while. In Health and Social Services, for instance, where the jobs will be of a summer replacement type to replace staff that is going on holidays, that's usually with high school students rather than undergraduates. They haven't yet been touched nor filled and will be done through the departments themselves. In any case, the departments are doing it themselves. All we are asking, or this office is asking, is that the information be sent back to them eventually so they can keep the proper record for future use on file. This basically is the procedure being followed to the best of my knowledge.

There have been approximately 2,000 students who've come through. Some have been placed and others are in the process of being placed, or they are looking for jobs for them, but the sorting system is constantly going on. Now I don't know if that's the information the Member for River Heights wanted. If there's any specific information or any point he really wants to really make on it, I'd like to hear from him.

MR. SPIVAK: Mr. Speaker, I thank the Minister for his information and I have two questions. One, if a department has hired students in the past and requests the students to now come back during the summer season, is it necessary for that application to be filed through the office subject to the decision on the part of Mr. Kauffman or his staff as to whether that student meets or does not meet the criteria of need.

MR. MILLER: No, it isn't. To the best of my knowledge, it isn't. The departments have been asked to follow the same criteria when they are hiring on their own and many of them will. As you know, like Transportation, Tourism and Recreation, Agriculture, will be hiring in the areas in which they operate - you know, through the districts. The suggestion was that they, if possible, follow the criteria, but as I mentioned, where commitments have been made, then the employment office is not really involved except they would like to know and eventually, hopefully, we'll get the information back that so and so has been hired so that we have a record of it. But there's no need to get the matter cleared through -- there's no reason for it to have to go back through this office for clearance.

MR. SPIVAK: The second question, Mr. Speaker, second supplementary. I wonder then if the Minister can inform us in some detail, because he's made mention of it on more than one occasion so far, what the criteria of need is. What is the criteria of need, has it been established and what are its features?

MR. MILLER: The criteria is comparatively simple. Did this student qualify and need student aid in the past; would he be requiring student aid to continue his studies. By student aid I mean bursaries, loans and so on.

MR. SPIVAK: Well, Mr. Speaker, one other supplementary question. In the event the department wants to hire a particular student based on the student's ability, but the student would not meet that criteria, does Mr. Kauffman or his staff have any say as to whether the department can or cannot hire?

MR. MILLER: No, they have no veto power.

MR. SPIVAK: Mr. Speaker, I have another question - not to the Minister of Youth and Education. My question then would be to the First Minister in the absence of the Minister of Labour. I wonder whether he can confirm the Dominion Bureau of Statistics report yesterday which indicate that 17,000 people in Manitoba are now looking for jobs and out of work, 5,000 more this year than this particular time.

MR. ED. SCHREYER (Premier)(Rossmere): Well, Mr. Speaker, the bulletin referred to by my honourable friend, I did have an opportunity to read it very quickly and I believe it is a fact that the number of unemployed at this time, this month, is higher than it was this month last year. However, the increase was less than that of any other province in Canada and remains in Manitoba the lowest of any province in Canada.

MR. SPIVAK: A supplementary question, Mr. Speaker. I thank the First Minister for his information. I wonder if he can confirm the numbers - 17,000 unemployed 5,000 more than last year.

MR. SCHREYER: I believe that number is correct and I believe the increase, however, Mr. Speaker, in both absolute and percentage terms, is the lowest of any province in Canada.

MR. SPIVAK: A supplementary question. I wonder if the First Minister is in a position to indicate to us how many people left the province as a result of inter-provincial migration in the last quarter, the number of people who have left Manitoba as a result of inter-provincial migration.

MR. SCHREYER: I can't give the exact figure, Mr. Speaker. However, I am very sure of this: I believe it to be a fact that the out-migration in the quarter referred to by my honourable friend was less than in certain quarters in years when my honourable friend formed the administration.

MR. SPIVAK: Mr. Speaker, I have a question for the Minister of Municipal Affairs -- (Interjection) -- I won't forget you. I don't want to ask you about Shakey's today. I wonder if the Minister of Municipal Affairs can indicate whether any study has been made by his department of the make-up of the auto insurance industry, that is to say, the number of people who are employed as salesmen; the number of people who are employed in a managerial capacity; the number of people who are employed in clerical staff; and whether he has any age breakup - make-up at least, of the people who are employed and the likely prospects for that age make-up and experienced individuals in terms of the employment in Manitoba today.

HON. HOWARD R. PAWLEY (Minister of Municipal Affairs)(Selkirk): Perhaps the honourable member would care to file an Order for Return, Mr. Speaker.

MR. SPEAKER: The Honourable Member for Churchill.

MR. GORDON W. BEARD (Churchill): Mr. Speaker, I'd like to address this question to the Honourable Minister of Mines and Natural Resources. Inasmuch as sturgeon fishing is a one year experimental program and the nets are very expensive, I wonder if he would consider approaching the Fish Marketing Board in respect to some type of a rental to the fishermen rather than have them purchase them themselves.

HON. SIDNEY GREEN, Q.C. (Minister of Mines and Natural Resources)(Inkster): Mr. Speaker, I'm prepared to take that question as notice.

#### ORDERS OF THE DAY - GOVERNMENT BILLS

MR. SPEAKER: Adjourned debate on second reading. The proposed motion of the Honourable Minister of Mines and Natural Resources, Bill No. 38. The Honourable Minister of Mines and Natural Resources.

MR. GREEN: Mr. Speaker, I ask the indulgence of the House to let this matter stand. (Agreed.)

MR. SPEAKER: Second reading, Bill No. 43. The Honourable First Minister.

MR. SCHREYER: I would ask the indulgence of the House to let this matter stand. (Agreed.)

MR. SPEAKER: Adjourned debates on second readings. The proposed motion of the Honourable Minister of Mines and Natural Resources, Bill No. 17. The Honourable Member for Brandon West.

MR. EDWARD MCGILL (Brandon West): Mr. Speaker, I would ask the indulgence of the House to permit this matter stand. (Agreed.)

MR. SPEAKER: The proposed motion of the Honourable Minister of Municipal Affairs, Bill No. 7. The Honourable Member for Assiniboia.

MR. STEVE PATRICK (Assiniboia): Mr. Speaker, I ask the indulgence of the House to have this matter stand. (Agreed.)

MR. SPEAKER: The proposed motion of the Honourable Minister of Municipal Affairs, Bill No. 3. The Honourable Member for Sturgeon Creek.

MR. JAMES H. BILTON (Swan River): Mr. Speaker, in the absence of the honourable member, would the House allow this matter to stand. (Agreed.)

MR. SPEAKER: The proposed motion of the Honourable Attorney-General, Bill No. 60. The Honourable Member for Rhineland.

MR. JACOB M. FROESE (Rhineland): Could I have this matter stand, please. (Agreed.)

MR. SPEAKER: The proposed motion of the Honourable Minister of Municipal Affairs, Bill No. 56. The Honourable Member for Churchill.

MR. BEARD: Thank you, Mr. Speaker. There seems to be a great deal of interest in respect to insurance these days, and inasmuch as I feel that in all probability we may all require some kind of insurance in the very near future, I think it is important that we all become insurance experts.

At the outset, I'd like to point out that I'm not an insurance expert today so I am not going to go into the figures but rather try and wander around the principle, which I think is important in making such a drastic step, because I have had no problem in searching my conscience to state that I am not going to support the compulsory government car insurance program for Manitoba.

The government, in its introduction, states Bill 56 is extremely important because of public interest, and I agree, but I believe that the interests are much different to those this government are hoping for. I believe there is a disturbance in the minds of many Manitobans over whether they are facing one issue of car insurance or a sign of creeping government nationalization of private industry, picking them off one at a time, Mr. Speaker. I cannot say that socialism is so bad that there is no good in socialism, nor are all socialists bad, but, Mr. Speaker, I am wondering if Manitobans are really prepared to accept their loss of personal freedoms that can be brought about through the domination by government programs. Mr. Speaker, any politician worth his salt can justify government taking over almost any part of our industrial life, but I warn you that to a great extent most Canadians come from families that left their home country to get away from too much government. If we stand by and let government become more and more a part of our life and become more dependent upon them, we will wake up some day to find them our masters.

Our government says, our first government, our Federal Government say they have to

(MR. BEARD cont'd.). . . . keep out of people's bedrooms and our government supports a Bill of Rights to protect Manitobans at all levels of society from discrimination, etc., yet with a heavy hand they not only want to use their rules but they want to own both the teams and the referee. If this Bill 56 is accepted by the public, then I say others will follow and I'm sure that our creeping socialism will become walking and running nationalization. -- (Interjection) -- Hogwash you call it? There we go. If you're not for it, you've got to either be a Conservative or a Liberal, Mr. Speaker, or an idiot, but there are no idiots in the NDP Party according to my Minister of Transportation.

Now that Manitobans have had their first peak into the next 100 years, Mr. Speaker, I suggest that they pause and reflect on what could be in store for them. As for myself, I must say that if the public accept this action, it is because they are soft and set up to be taken by this left-wing type of political philosophy. Unfortunately, they may be in the mood for trading their bird in the hand for that evasive two birds in the bush.

The Member for St. Boniface admits that he knew the NDP Party wanted a government car insurance program, but he did not know that it would be so compulsory that it would destroy an industry in the province and cause redundancy and hardship on family business operations. And he is a politician. But how many others did not get to reading between the lines on election day. The government continued to use Medicare, Hospitalization, Canada Pension Plan, etc., as reasons to bring in their own car insurance program, at the expense of the public and the industry. Did they say to their Insurance Superintendent, give us rules to make the insurance company operate a plan as Bill 56, I ask you. Did this government attempt to set up their own insurance business in competition to industry so that they could expand like any good business venture? The NDP condemned automation for years, yet in one program, as soon as they were elected, they attempted to take away established family businesses handed down from one generation to another. Tell me how government can compensate an agency or its owner. How are they going to judge the effects of a lifetime of work to build a business.

We are asked to buy a pig in a poke. No rates were established for review or comparison; no regulations for control to establish the corporation or guidelines for assessment; just a wide-open right for Cabinet to do as they wish and when they wish. I would remind the government that strong words or strong-arm tactics do not make good government programs. Bill 56 is not expanding Manitoba industry nor will it bring down the cost of living. It will not develop confidence in the Manitoba business world nor will it provide for the needy. If we are to remain the land of the free then we must retain our freedom of choice.

In the last analysis, freedom must make the difference in Manitoba. Answers do not rest with programs of government but rather in the preservation of a freedom of choice and the wholehearted support of all the people. If one man or group, or men, are asked to sacrifice for many people, we must search our conscience to justify the reasoning and stand prepared to face the cost. I do not believe that this government is seriously prepared to stand up and face this cost. Responsibility for loss for contentment, a way of life and a future, must lie in the hands of government if they destroy lives for political expediency. The mental anguish of persons in the industry, in all walks of life are being hurt. It amounts to government inflicting bankruptcy of a callous nature. It seems that there are those who laugh in here and think it is a joke when we speak against the position the government is taking. I can assure them, these members, that there will be many who will be spending many restless nights worrying and many families will be at their wit's end, and there will be many more tears than the smiles of the members that are here at present.

I wonder if the 55-year-old father who inherited his insurance business and expected to pass it along to his son is laughing today and his grandchildren and his great grandchildren, and that was what this country was built on. How about the agent who put his life savings and the future of his family on the line when he bought a business a couple of years ago. Tough luck, that's right. How about the families having to pull up stakes and move from Neepawa, Wawanesa, Portage, Teulon, etc., moving from small towns to large cities, moving from large cities to small towns, but worst of all, having to move out of the province, Mr. Speaker, because we heard this morning it's almost impossible to find enough work for students. And what are these people going to do? -- (Interjection) -- Same as everybody else, eh?

Operation Newstart is going to be pretty tough for those who have put their heart and soul into a family business for many years, those who have lived poor for years to build a business only to have government, which is supposed to be their friend, take everything away. Mr.

(MR. BEARD cont'd.). . . . Speaker, you don't know what it's like until you have put many years into a business. The business today is redundant and worth nothing. Its expropriation of a lifetime of work, savings and personal achievement, appears to mean little to this government. Mr. Speaker, expropriation at its worst, expropriation by the establishment that is showing a heartless approach to take away from many defenseless Manitobans in the name of humanity of all things. Mr. Speaker, if that's being a political hero today it only strengthens my personal belief in individualism and the independence from political party pressures that can destroy for the sake of political expediency. Political -- (Interjection) -- that's right, political promises have priority, and this is why I didn't join the NDP Party too.

This is one which in my mind should never have a statute until every alternative has been researched in public. It is an odd way for government to get rid of their old-fashioned traditions, etc. Industry stands prepared to negotiate in the open and industry is prepared to talk in the open. And industry is prepared to fight for what it feels is right. They used to say every person should be given the right to have his day in court. Wawanesa will not have its day in court nor will many other communities and individuals. The Insurance Commission decided exactly which briefs it would hear and laid down the rules of having to submit them some weeks ahead.

Let's compare it to the Northern Task Force where the Minister begged people to stand up and talk. We did not strike fear into people. We encouraged them to speak out and to criticize; we asked them to speak at will. We allowed everyone, from civil servants to young teenagers, to speak on any subject they chose. And they were not stopped. We advertised well in advance and stayed over at times when necessary. We spent more time in small isolated communities of a few hundred than the Insurance Committee did in cities of many thousands. We practised democracy, not arrogance. We listened, even when it hurt and it did hurt many times, but we did not run away.

I look at the problem of pollution and I compliment the government on their determination to help a redundant industry in its time of need. The government has tried to help the agricultural industry, and those who have been flooded out this spring, and they're extending help to the unskilled and handicapped. But, Mr. Speaker, when it comes to car insurance, what do they do? They take an all-powerful inhuman approach to many hundreds and thousands that are going to suffer by using rank discrimination in the name of humanity. Surely they will not call all insurance people conservatives and liberals, as we just heard, and using this as a reason to write them off. They have already made this industry redundant and now they say they want proof before they decide how much they're going to dole out.

Did those who voted last spring know the full impact of the results of their vote? I believe today there are many who are showing doubt. I call upon government to go to the people for their mandate as soon as possible. I say pass the legislation that you are considering, except Bill 56, and give Manitobans another chance to reaffirm their support this year. Elections are necessary to find out what people want. It's an expensive democratic process but one which remains an important link with freedom of choice. Passage of this bill on car insurance by one or two votes should not be considered a right to enforce such a wide-range bill as it now stands.

HON. JOSEPH P. BOROWSKI (Minister of Transportation)(Thompson): How many do you suggest we have as a majority - 5 or 10?

MR. BEARD: Not one or two.

MR. BOROWSKI: What's your meaning of democracy?

MR. BEARD: Democracy is not 50 percent plus one, not in this House of 57 people.

MR. BOROWSKI: Tell us what it is.

MR. BEARD: Ask me the questions after. Many of us joined forces to fight against the moral right of government to destroy South Indian Lake and the livelihood of Indian people to earn from 4 to 10 thousand dollars a year. Today we are fighting the same moral rights, the right of another government to destroy the rights of people to earn the same kind of money. Wawanesa is fighting for its life just as South Indian people fought for their right. Is government prepared to give these people legal assistance the same as the last government provided the people of South Indian Lake?

MR. BOROWSKI: Where were you when the South Indian Lake battle was on?

MR. BEARD: I happened to be sitting in the same room that you were. Surely if we are to be strong province, we must use our energy and strength to renew the cause of freedom. If we stand still, so will our right to freedom stand still. Do we sacrifice freedom to build the

(MR. BEARD cont'd.). . . . mosaic province we hear so much about? Can we associate today the hope to bring assistance to private schools as it is before us today. How can we bring in compulsory insurance programs and do away with the old dogma, on the other hand, that takes away compulsory assistance to public schools out of the archives? Mosaic is a little of everything. Its theme is much broader than the thinking that went into the insurance bill. We subsidized the public transportation system to give an economic lift to all who use it, including those who cannot afford cars, the aged and the young. These same people will now be called on to pay through some form of taxation a form of compensation to thousands of people who are at the other end of the transportation industry.

Mr. Speaker, going back to election night, I publicly stated that I intended to remain an Independent. I stated I was prepared to support any form of government that recognized that the north wanted help. I find many many priorities in the north that this government should be allocating more of their time and effort to, priorities much higher than the rape of an established provincial industry; priorities that affect thousands upon thousands of people that are watching and waiting in vain. We are all aware of the fact that I have voted with the government at times because of my feeling of confidence in the intentions of the First Minister. I, as most Manitobans, stood prepared to allow for mistakes. I was prepared to allow this government to make mistakes just as others have before them. I was prepared to allow them time to budget for the development of industry. And I was prepared to allow them to sort out their programs of priority and show them to us before I took a stand.

I quite frankly admired the First Minister and his ability to take over the job of Premier, and I know I do not stand alone, Sir. But, Mr. Speaker, we are always aware that it is not the good things that elect government but rather the mistakes that defeat them, and we in this House have seen the mistakes that can defeat a government. I would hope, Mr. Speaker, that the First Minister would establish a cooling-off period, that he would consider travelling round about this province during this summer and let things sort themselves out. I would suggest the First Minister resolve the deadlock by making peace and not war. Perhaps we cannot end all of our differences but at least we should be able to whittle them down to small ones. We have come to a division in the road; one represents danger, in my opinion, and one represents opportunity. Mr. Speaker, our First Minister must not only be bold but he must be far-sighted. He, as others before him, now stands on the threshold of either being a success enjoying greatness or having disappointment. I trust his choice will be one of wisdom rather than pressure and political expediency. He will not stand alone if he chooses to serve all Manitoba and all Manitobans by working for equality of treatment and a freedom of choice. Thank you, Mr. Speaker.

MR. SPEAKER: The Honourable Attorney-General.

HON. AL. MACKLING, Q.C. (Attorney-General)(St. James): Mr. Speaker, I wonder if the honourable gentleman will answer a question.

MR. BEARD: I'll give it a try.

MR. MACKLING: Thank you very much. Did you, Sir, indicate whether or not you are in favour of compulsory automobile insurance?

MR. BEARD: Yes, I'm in favour of compulsory automobile insurance. Now would you like to ask me a supplementary question?

HON. SAMUEL USKIW (Minister of Agriculture)(Lac du Bonnet): Mr. Speaker, I wonder if the honourable member would submit to another question.

MR. BEARD: Sure.

MR. USKIW: Does he feel that all legislation that was passed by previous minority governments should be repealed?

MR. BEARD: Well, if the Minister could give us the information on all the seats, including programs, I'd be glad to help him sort them out.

MR. RON MCBRYDE (The Pas): Would the member permit another question? Does the member consider the cost of auto insurance a factor in the high cost of living in the north which he has spoken so much about?

MR. BEARD: This will require at least a five minute answer, Mr. Speaker. We went to 51 communities in the north and in over 40 of them there was no car. If he's trying to nail me to the Churchill constituency, then I would say he had better go back and take a look at how many cars there are in the Churchill constituency.

But, Mr. Speaker, let's take another look at it. How many people actually need a car?

(MR. BEARD cont'd.) . . . . I don't need a car and neither does my wife, and I don't think there are very many people outside of the rural farmers that need a car. In Winnipeg here most of the people could use the metropolitan bus service and this government would save a lot of money through not having to subsidize it. Let them ride the Metro Transit if they so wish. But, Mr. Speaker, if it brings down the cost and if that is what the Honourable Member for The Pas is really concerned about, then he knows as well as I do that there are hundreds of ways of bringing the costs down in Northern Manitoba, and certainly car insurance is one of the low priorities in my mind.

MR. GREEN: Mr. Chairman, would the . . . .

MR. SPEAKER: Order please.

MR. GREEN: Mr. Speaker, I wonder would the honourable member . . . .

MR. SPEAKER: Order please. I'd like to draw the attention of honourable members to our own House Rule 44 which reads as follows: "No member may speak twice to a question except in explanation of a material part of his speech in which he may have been misquoted or misunderstood, but he shall not then introduce any new matter and no debate shall be allowed upon the explanation." I raise this matter because the nature of some of the questions, which have over the last while been put to members upon resuming their seats after debate, have been of a type that make it extremely difficult for the Speaker to enforce this rule because they in fact invite a member who had completed his speech to venture into a new area and, as I've indicated, it makes it difficult for the Chair to enforce the rule. Perhaps this is something which does require some further study and clarification by the House Rules Committee, but in the meantime I would ask the cooperation of the members to assist me in the maintenance of this rule.

MR. GREEN: Mr. Speaker, I wonder if the honourable member would permit one further question. I believe during the sittings of the Task Force and relating to the costs of services in the north, which is one of the honourable member's primary problems, is it not a fact that the Task Force received information that in the cost of transportation the only effective step that was taken to reduce it was the setting up of a public transportation system to get the material to the north.

MR. BEARD: Yes, Mr. Speaker.

MR. SPEAKER: Are you ready for the question?

MR. BEARD: I wouldn't say "only effective," but I think it's the only effective one.

MR. SPEAKER: Are you ready for the question? The Honourable Member for Riel.

#### INTRODUCTION OF GUESTS

MR. SPEAKER: Order please. Before the honourable member proceeds, if I may interrupt, we have 50 students who have arrived in the gallery just a few moments ago, 50 Grade 9 students from La Broquerie School under the direction of Mr. Collette and Mrs. Magnusson. This school is located in the constituency of the Honourable Member for La Verendrye.

On behalf of the members of the House, we welcome you here this morning.

MR. SPEAKER: The Honourable Member for Riel.

MR. GREEN: Mr. Speaker, I wonder if the honourable member will permit me, with leave of the House, to just announce a matter which I neglected to announce during the Orders of the Day. It's relative to Monday's activities. Mr. Speaker, it is my understanding that it is the disposition of all members of the House that we not sit on Monday and that Monday will therefore be a holiday for the members of the House as well. I also want to indicate that Law Amendments Committee will sit on Tuesday at 10:00 o'clock.

#### GOVERNMENT BILLS

MR. SPEAKER: The Honourable Member for Riel.

MR. DONALD W. CRAIK (Riel): Thank you, Mr. Speaker. In advance to these few remarks I want to make, I want to assure the Member for St. Matthews, who is now leaving the room, that my soul is cleansed; I hold no shares in insurance companies; I do not sell insurance but I do have an insurance policy. I thought about this last night. I reflected on the number of years that I've owned insurance on an automobile and I calculated roughly that it was either 19 or 20 years, and in the period of 19 or 20 years I think my premiums now run about \$108.00 per year on my car and I think they were lower than that. They probably started out, and my lowest premium at one time was about \$20.00 or \$30.00 when I had P.L. and P.D. only, but over the

(MR. CRAIK cont'd.) . . . . years I think that I probably spent \$1,400 on insurance. In that period of time I have had a stolen radio and a broken windshield so I've had returned back from that \$200.00, so my net loss to the insurance industry is \$1,200.00. So I suppose if I use that sort of rationale I would be able to make a pretty strong case for having the insurance industry indebted to me, but I -- (Interjection) -- Well, I'm not taking that position. I say I could take that position which would be . . . .

MR. GREEN: It wouldn't be a very good position.

MR. CRAIK: It would be a very irrational position.

MR. GREEN: Irrational.

MR. CRAIK: Very irrational position. You agree with that. It would be a very irrational position. But these are the sorts of logic that are being used . . . .

MR. GREEN: Who? Just you.

MR. CRAIK: I'll tell you who if you just hold your breath for a minute. These are the sorts of rationales that are being used by some people in the province - and I'm not pointing fingers at the government when I say that, so if you were a little less sensitive about this issue you might be able to look at it a little more objectively.

Now, Mr. Speaker, I want to say that Manitoba is not Saskatchewan and automobile insurance is not Medicare. Those arguments are more rational than the one I was presenting. However, they're still not a direct analogy and we cannot use the two arguments to sell automobile insurance to the people of Manitoba on the basis of a government monopoly of it. We have presented to us Bill 56 which is an all-embracing bill. It gives the government wide-ranging powers; it does not provide us as members of the Legislature with enough detail to make a rational decision, and it does not provide enough information to the people of Manitoba so that they can make a rational decision on it. The Minister has claimed, and the government has claimed very significant benefits. The saving has been bandied about by the government side that the savings would be 15 to 20 percent. Counter to this we have the companies saying that the savings are not there. One company in particular, who is the largest company I believe in Manitoba and is one of the Manitoba companies that's developed here, did an analysis of all the policies that they hold in Manitoba, which I think were 14 to 15 percent of the total, and applied Saskatchewan rates to their policies and concluded that 74 percent of their premiums would go up.

So, Mr. Speaker, we do have conflicting evidence. The government says we'll save 15 to 20 percent; this particular insurance company says 74 percent of their premiums would go up. Now they didn't say which ones would go up; they didn't say geographically where these would be concentrated. There are a great many details that are not known. But I will say this, that the information that has been provided to us by the insurance companies has been better documented than the information that is being provided by the government, and I can't legitimately go back to the constituents in my area and tell them a story which logically takes in both sides because we just don't have the information.

The arguments that we are getting from the government also show a pretty strong bias in general against private enterprise. It shows through pretty loud and clear from most members of the government side. There is a basic suspicion, there is a jaundiced point of view, when they look at companies who are operating on a profit-motive basis. And I don't think the government side can deny it. It shows through. We on this side basically embrace this principle, the principle of the profit motive, as part and parcel of the necessity to maintain an individual enterprise community, and these are where the basic differences come in.

The other thing that is sensed is that extremely inadequate work has gone into studying the impact on the social and economic infrastructure of the province as a result of the changes they're advocating. The arguments are all economic, they're all dollars, and they're not well-established arguments. There has been no indication that they have any idea what in fact is going to be the impact on some of the people that they are affecting.

Let me read you one letter which I have the agreement to table, Mr. Speaker, to give you an idea of what I'm talking about here. And this is from an insurance agent to the Honourable Member for Souris-Killarney and the reason I'm reading it is that I happen to know this man; he comes from a rural Manitoba town, and it reads: "Dear Earl, First, I would like to thank you for sending me a copy of Bill 56, also asking me to make any comments in regard to same. Being a full-time insurance agent, naturally I am concerned. Sixty-five percent of my premium income is from automobile business and, as you know, this is the basis of my assets for when

(MR. CRAIK cont'd.) . . . . I hope to retire. If the government takes away from me and possibly reclaiming -- I can reclaim 10 percent on a secondary policy, I feel I will be beat for retirement. Also, I would like to know the basis of premium they are going to charge as 100 percent of my customers are farmers and if this is going to cost them more money for the coverage, they are not going to be very happy about it.

"Earl, I am so upset about the way this is being handled and their persistence in putting it through without letting you know what it is going to cost you for coverage, I do not think you or any of the members from the opposition side of the Legislature could vote on it intelligently. I never had any desire to live in Russia and I'm wondering if I will have a desire to continue to live in Manitoba even at the age of 56, if they take away the freedom of choice."

I'm prepared to table that, Mr. Speaker.

Now, I'm not standing here to defend the insurance agents. This man is an individual; he's an honest individual attempting to make a living by the rules of the game and attempting to build something up for his retirement. His example is widespread, people that do not make their living entirely from the automobile insurance but, with it non-existent, would have difficulty in readjusting. So that is simply one case and I maintain, the point I'm trying to make, Mr. Speaker, is that I think that the government has callously disregarded the impact on the social and economic infrastructure of the Province of Manitoba in making this move, all because of absolutely narrow economic reasons, which at best are questionable, and I have the feeling that when this debate is finished, Mr. Speaker, that the arguments are still going to be very much clouded and we will not have a clear picture emerge out of the readings of Bill 56 unless it happens to come at Law Amendments Committee.

Mr. Speaker, if I might read one more article in attempting to make the main points which I want to make in this debate. It is an article from the Financial Post, and I realize when I say this that I may turn off many members opposite as they will feel that this is a biased view. However, this is today's issue, or tomorrow's issue - it's on the streets today - and it's on the editorial page of the Financial Post and it reads: "Despite the possibility of defeat in the Legislature, Manitoba's year-old NDP Government has decided to push its plan to get into the automobile insurance business. It is entirely possible that Premier Edward Schreyer would welcome an election in the hope of improving his present one-seat majority, but he has chosen a curious issue. There is little evidence that the people of Manitoba are so unhappy about their present car insurance arrangements that they will give a big majority to a party because it wants to push aside the private insurers and take over most of the business. Indeed, demonstrations by communities and workers likely to be adversely affected make it clear that there will be many votes against a government take-over. It is odd, too, that the Premier, who has appeared to be a more pragmatic than a doctrinaire socialist, is determined to carry out one of the NDP's most hoary campaign planks. Following his election, he went to great lengths to reassure the business community that he was not against private enterprise. Now he has decided to put the government into a business in which some of the leading companies in Canada are home-grown Manitoba firms. Partly as a result, he has moved back to square one in his relations with the business community in the province. The private insurers in Manitoba in many instances provide significantly cheaper insurance than the government insurance office in Saskatchewan. They also now include a basic accident benefit in auto policies that is paid without regard to who was at fault in the accident, so there would probably be little change in the speed of paying claims under a government operation. It is exceedingly doubtful, in short, that Manitoba drivers would gain through a government plan despite much dislocation of employment and the creation of yet another government department. Premier Schreyer is going to an awful lot of trouble to create a government agency of dubious benefit."

MR. SCHREYER: . . . where are you quoting that from?

MR. CRAIK: Financial Post.

MR. SCHREYER: Why don't you quote the editorial from the Windsor Star or the Toronto Star?

MR. CRAIK: Mr. Speaker, I'll answer the question. I don't have an editorial from the Windsor Star; if you do, perhaps you'd like to quote it when your turn comes to speak. I'd be quite prepared to table this, Mr. Speaker.

Now, Mr. Speaker, do the people want this insurance scheme? Mr. Speaker, the government maintains that this plank in their platform before their election was well-known and therefore, since they do form the government, that the action they take represents the wishes

(MR. CRAIK cont'd.) . . . . of the people under our democratic set-up. The Minister of Finance yesterday waved a large poster that presumably on it included in the line-up, in the batting order, automobile insurance and therefore this justifies their position. But do the people that are making the decision on this in fact reflect the thinking of people? The Honourable Member for Churchill has said that the government was elected, not by automobile insurance, but was elected by the leadership, the charisma offered by the First Minister. If that is true, then they did not elect the government for automobile insurance. Well that argument itself may be open to question.

However, there is one thing that is not open to question, Mr. Speaker. The government as it was elected, on its platform, did not form a government. There is one man who is making the decision on this and it's the Member for St. Boniface, collectively with the people who were elected as New Democratic Party members. The Member for St. Boniface said in his statement on Wednesday that when he decided to support the Schreyer Government that he knew that the Democratic Party was committed to a compulsory government-sponsored auto insurance plan. Well there's some justification in that argument, Mr. Speaker, but what the member didn't say was that the people that elected him as a Liberal did not elect him, and it's the people that count. The people that elected him as a Liberal did not elect him because he stood for government monopoly in automobile insurance, and it's fine for him to stand up and say that he has now recast his lot, but the question at stake is whether or not the people of Manitoba want this plan. This is too big a move. If we were making minor decisions, that sort of rationale might carry but this is too big a move.

MR. LAURENT L. DESJARDINS (St. Boniface): Mr. Speaker, I wonder if the honourable member would permit a question?

MR. CRAIK: Well, Mr. Speaker, if the member insists that it's privilege, that's fine.

MR. DESJARDINS: I'm just asking, say yes or no. I'm asking if you will permit a question. That's all.

MR. CRAIK: Sure. Go ahead.

MR. DESJARDINS: The honourable member remembers that I also said that I'll accept my responsibility for my actions?

MR. CRAIK: Mr. Speaker, that, unfortunately, I don't think holds water.

MR. DESJARDINS: Well, that's not the way you . . . .

MR. CRAIK: It isn't a question of whether you'll accept the responsibility or not, it's a question of your conscience.

MR. DESJARDINS: That's right.

MR. CRAIK: Now to go further, Mr. Speaker, on the same page of Hansard the member said: "I'll admit that I would much prefer to start with a compulsory plan but let the industry operate it. Then, if after a few years it is found it is not improving, then the government could take it over. I admit right now that I would much prefer this, and I admit that by accepting this point, the point that I am talking about now, this is one of the compromises that I would be making to remain with the government caucus," -- and there is the catch, Mr. Speaker -- "in order that other priorities that I have can become realities, and I admit that it is difficult for me to accept, but I would not be ready to cause an election on this point."

Now, Mr. Speaker, the catch is here that the member has said that he has other priorities that he intends to gain by compromising and supporting government insurance. Now if the member is trading off, in all honesty to his constituents . . . .

MR. DESJARDINS: Come on now, keep it straight.

MR. CRAIK: . . . in all honesty to his constituents and to the people of Manitoba, he had better tell us what he's trading off, because this is what . . . .

MR. DESJARDINS: Is this a question, Mr. Speaker?

MR. CRAIK: No, it's not a question.

MR. DESJARDINS: All right.

MR. CRAIK: I'm simply stating, you said it, I'm interpreting it.

MR. DESJARDINS: I said it and I meant it.

MR. CRAIK: You have said that you have other -- the Member for St. Boniface says he has other priorities -- he has not said what they are -- but he has said that he has had to, in effect, sell his soul, go for government insurance . . . .

MR. DESJARDINS: Mr. Speaker, Mr. Speaker, I must object to this. I certainly did not say this. I did say there was other priorities and I say that any person that joins a party

(MR. DESJARDINS cont'd.). . . . accepts its principles, that he'll go in because there's certain things that they go along with. I'm sure that nobody of any party agrees all the time. It's impossible, because we're not -- exactly, this freedom that we're talking about, we're all free men; we're all individuals, but certainly I've never said there was any horse trading at all. I knew what I was doing and there's certain things I don't like, but there's other things that I like.

MR. CRAIK: Mr. Speaker, the interpretation according to the member's original. . . .

MR. DESJARDINS: That you want to give.

MR. CRAIK: Well, Mr. Speaker, I ask you again: "in order that other priorities that I have can become realities."

MR. DESJARDINS: That's right. That's right. That's why you joined the Conservative Party. No other reason. That's why you joined the Conservative Party.

MR. CRAIK: Mr. Speaker, if I might continue. I want to come back to the point before I leave the position of the Member for St. Boniface, and I realize that he is in danger of being impaled by this and I think probably he's well on the way to it. The point of it all is that the people who elected the Member for St. Boniface did not elect him to support a government monopoly of automobile insurance, and he can change his position but he cannot do it in all conscience, in the face of the basis on which he was elected. And it takes, it takes a majority, and I suggest to you that the government does not have a mandate, does not have a mandate on this ground to bring in a measure of this size and of this magnitude.

Now I think that if the majority of people in Manitoba did want government automobile insurance, a government-operated insurance scheme, that they probably should receive it, and it should be a well worked out plan and it should be understood by them what they're getting rather than this pig in a poke thing that is being thrust upon us and upon the people of Manitoba at this time, and I think basically the government is out of touch with the people on this. Mr. Speaker, if my position is credible in determining the feelings of people on this, I would like to indicate to you that a group of quite a number of supporters in my area who are members of my political organization went out last Saturday with a questionnaire on a number of issues that are important to the people of Manitoba. This was with regard to a number of items: drinking age, age for legal drinking, automobile insurance and three or four others that are issues that are very important, where I think that the voice of the majority should be heard, and the question was asked whether or not they were in favour of a government monopoly in automobile insurance; and I can tell you that out of a sampling of 500 that has been tabulated, that for a government scheme were 111, and against were 308, and no opinion 70. Now you'll have to take my word for it when I say that I think that the poll that I took was more accurate, probably more representative, than the poll that was done by the Tribune two or three months ago. And all this says, Mr. Speaker, is that the government at this time, although they may legally and technically feel they have the mandate to bring this in, it's my opinion that they are bringing it in, not with the majority wishes of the people of Manitoba who are going to have to buy this insurance, and that because of this and because of the lack of information that we have, I think they are left with several alternatives, and because of the importance of the issue that this should go either to a referendum to ask the people what they want to do on it, because I feel it is that important, either go to a referendum on it or hoist the bill until you want to go for an election. And in that period of time, work it out further; get your information collected; present it to the people; and if you want to use it as an election issue, use it, but get a referendum one way or another. Either ask the people directly, with the information, "Do you want government automobile insurance?" or take it as a campaign plank, front and centre, with the Member for St. Boniface with you so that his constituents will know as well what they're voting on, and take it to them, because this issue is too big to be treated in this manner.

This thing is coming in here like a lame duck. It just comes flopping in. We have no information to go on. As I say, the industry information is far better documented than you have and it's credible, but what you're giving us is in contradiction partly to what your report says. The report of the Commission says that they cannot assess the savings that will be gained, and still you bring this in here as if you feel compelled to do it, that it has to be done, that the people are just waiting on it - and this is very much in question. I suggest to you that without getting into the details of the report, which is very easy to do, conflicting information, conflicting arguments, the picture of it going to end up as foggy 10 days from now as it is right now, that you give consideration to a referendum on the question itself or hold it back and use it as a plank and call an election on it or whenever else you feel and what other issues you want, so that the people will have the information and know what they're voting on.

INTRODUCTION OF GUESTS

MR. SPEAKER: Before the Honourable Member from Winnipeg Centre proceeds, I wish to introduce another group of guests who have just arrived - 45 Grade 12 students from Hillsboro School in North Dakota. They are under the direction of Mr. Knudsvig. On behalf of the members of the Legislative Assembly, we welcome you here this morning.

GOVERNMENT BILLS (cont'd.)

MR. SPEAKER: The Honourable Member for Winnipeg Centre.

MR. BUD BOYCE (Winnipeg Centre): Mr. Speaker, the Member for Riel's whole contribution I think can be summed up in the latter part of his statement when he referred to a questionnaire that he had circulated, or a poll that he had carried out: "Are you in favour of a monopoly?" Just implicit in the very words, it slants the answer. I myself am against monopoly because implied in it is Bay Street, Wall Street and many other connotations, but I would suggest that if he had have asked the people, "Are you in favour of an insurance company over which you have some control - if you don't like what they establish then you have some means of rectifying the situation?" But Mr. Speaker, the whole tenor of this debate is one that's been with us since year one, when the Leader of the Opposition, for example, stands up and he starts hollering about Reds and Pinks - and Unhealthy Pinks at that - and he refers to the Member from Crescentwood, as a member of this caucus I would suggest that the Member for Crescentwood adds a little leaven to this group, and you know, in comparison with what we have opposite, it's like a flat pancake.

But Mr. Speaker, neither of these gentlemen need me to rush to their defence, but in some of the accusations which have been hurled - you know, doctrinaire this and that and the other thing - I'd just like to set the record straight. I'm a doctrinaire Socialist, but not in the sense that is implied by some of the members opposite. First of all I'm a Socialist, and second of all I'm doctrinaire, but my doctrine is very simple, very very simply, and it is summed up in the words, "that the second shall be like unto the first, thou shalt love thy neighbour as thyself." And every day I come into this House this fellow up in the corner shakes his finger at me and he says, "Bud, remember it." Sometimes it's difficult. You know, prejudice and bigotry, I try not to be, but there's one thing that I react to very violently sometimes, and you'll hear me chirping back, and it's what in my mind seems to be an inane comment, something that is just ludicrous, some of the positions that some of the members opposite take.

You know, each day we come in here, I look around and I see the august company that we're keeping. We have, I think, over here in the corner, Confucius, I think, Lycurgus, Alfred, Justinian, Manu, all these great philosophers and people, and we come in here and we stand with our heads bowed; Mr. Speaker is our spokesman and says that "we shall consider making equitable laws." Equitable to whom? What does equity mean? What does freedom mean?

MRS. INEZ TRUEMAN (Fort Rouge): Wawanesa.

MR. BOYCE: Oh, exactly. Exactly. You summed it up. The Member for Fort Rouge sums it up so succinctly - Wawanesa. That's freedom. One small group.

A MEMBER: How about Manitoba?

MR. BOYCE: Oh no, not Manitoba. -- (Interjection) -- I beg your pardon?

MR. HENRY J. EINARSON (Rock Lake): And many others.

MR. BOYCE: And many others. This is what we're talking about, all of them. You know, the techniques, the arguments. The Member for River Heights, for example, in my mind he has a great propensity to project his own inadequacies, I think, onto other people. The other day in a debate he was talking about the Minister of Industry and Commerce standing up and saying, you know, "First Year Lecturer in Economics!" And then immediately he turned around and he gave an example - I think he must have got it out of the Reader's Digest - how hard it was to -- the Member's back in the House - I was just referring to your propensity to project onto other people your own inadequacies. The other day, in your Reader's Digest example of the difficulty of establishing in law a tort - now, first of all, with reference to the very word "tort", I doubt very much if the Member for River Heights even understands English sometimes. He talks about debate, and debate to him means you stand up and holler. Don't listen. Don't listen. You keep hollering and you say, well now do you want to listen to my viewpoint? Oh no, "but". And "in fact".

But with the word "tort", it came into the language through two sources. It came in through the French, meaning a feud, and it comes in through the Latin meaning "twisted".

(MR. BOYCE cont'd.). . . . (He's better with the second part.) In fact this is what it means in law. You know, we'd better get some more people besides lawyers. But you know, what they do to the English language - they crucify it, but what tort means in law is that they are going to untwist the facts so it can be assumed that in fact a grievance has taken place other than a breach of contract, but -- and really, Mr. Speaker, I can't say how apt a person the Member from River Heights is in establishing torts because I've never been at the Bar with him - either kind of Bar - but I can assess in this House how he can distort things. He's a master of distortion.

MR. SPIVAK: Mr. Speaker, just on a point of privilege, I was late in arriving into the Chamber and therefore I did not hear the initial remarks of the member. I will read it in Hansard - but I wonder what Bill is he talking about now?

MR. GREEN: . . . not a point of privilege.

MR. SPEAKER: I'm sure the honourable member knows full well that he has not a point of privilege. The Honourable Member for Winnipeg Centre.

MR. BOYCE: I just want to thank the member because he did it again. And he does it all the time. But, you know, in this . . .

MR. GILDAS MOLGAT (Ste. Rose): Mr. Speaker, I do believe there might be a point of privilege on some of the language that was used. I would question whether being a "master of deception" would be really considered parliamentary in this House.

MR. GREEN: Certainly there's no point of privilege insofar as the Member for Ste. Rose is concerned.

MR. MOLGAT: Mr. Speaker, I submit it's a point of privilege of the House and if the House Leader would observe -- (Interjection) -- Mr. Speaker, I happen to be on the floor, not the House Leader. If you recognize me as being on the floor, then the House Leader will please remain seated. Mr. Speaker, I submit that there is a point of privilege as of the House, whether the term "master or deception" referring to a member of the House, is proper. That's my only point of privilege, the point of privilege of the House.

MR. GREEN: Mr. Speaker, I submit it is not a point of privilege of the House if the honourable member refers to the Honourable Member of River Heights as being "a master of distortion" and neither was it a point of privilege of the House, nor did any member raise it, when the Member for Lakeside said that he was going to speak about Socialism and deception being the same thing, or the Member for Fort Garry referring to me as being a "master of deception" or similar to that effect.

MR. MOLGAT: I return to the point of privilege, Mr. Speaker. I believe that it is proper for any member of the House, who feels that there is an abuse of the rules of the House, to bring it to the attention of the House, notwithstanding whatever the House Leader may think.

MR. SPEAKER: I agree with the position taken by the Honourable Member for Ste. Rose in his comments just made. I would ask honourable members, in choosing their words, to remain within the limits of propriety as permitted in the Legislative Chamber.

MR. BOYCE: Thank you, Mr. Speaker. I would agree with the Member for Ste. Rose. It was a slip of the tongue if I said "deception" because I meant "distortion". I'll have to read it in Hansard tomorrow because I thought I said "distortion". I may have said that, and if I did I would agree with the Member for Ste. Rose, and if I said that I withdraw it. I would repeat, though, a master of distortion.

Now, where was I? You know, Mr. Speaker, sometimes I find it most difficult. They send me notes, you know, that things are open, and then they catch me -- (Interjection) -- Open government but not open everything.

I don't really disagree with the Member for River Heights' technique because really this is the whole basis of our legal system. You know, they're quite practised in this adversary type of thing and they'd do anything within this to confuse issues. -- (Interjection) -- Exactly. What is the issue? Well, the issues really, relative to myself, were summed up by the Member for St. Boniface. You know, when he's talking about the need for assistance for agents - not companies but agents - who may have their livelihood seriously impaired by government action, and really I would subscribe, and many of the opinions offered by the Member for St. Boniface I would agree with, but to me, I think that in 1970, if we say that we as citizens of the province have an obligation to people who are affected by floods or famines or other types of disaster, that we get together and we help these people through their periods of difficulty. In fact even with my friend from Pembina at \$6.00 an acre or whatever we're going to pay him, I have no objection to this. It's a difficult time for farmers so therefore we should get together and help

(MR. BOYCE cont'd.). . . . them. But acts of God and this type of disaster that we call acts of God, we say that we have an obligation to help people. Well, I think we have a bigger obligation to help people who are dislocated or impinged upon by deliberate action, be it by government OR by private enterprise, and I don't care, in my mind it doesn't make any difference whether it's an insurance agent, it doesn't make any difference whether it's a fireman who may become redundant on a railroad, it doesn't make any difference whether it's a boilermaker or anyone else, I think in this day and age that we have to have some facility worked out to help people through transitional periods.

A MEMBER: How about a manager at Eaton's?

MR. BOYCE: Manager at Eaton's? Well, I don't think we should have to guarantee somebody some kind of high falutin' income but I think we have to have a basic existence or subsistence level below which people cannot go.

And further, Mr. Speaker, many people in the province are wondering, you know, where people stand in this particular thing and in my view I don't think that Socialism means taking the top and putting it on the bottom and the bottom on the top, or I don't think that -- (Interjection) -- I beg your pardon? -- (Interjection) -- Has the member a question or . . . ? Neither do I think that people should be reduced to the lowest common denominator, for I personally feel that no matter what kind of a system you establish, I would exist about where I am. Even if money grew on trees, I'm convinced there'd be some guy around that would convince me I should go pick it for him. Maybe it would be the Minister of Mines and Natural Resources' young son who beats me at chess - when he grows up I'll be his money picker.

I feel these remarks are necessary to inform the House of my view, because I'm a free man, you know, and I genuflect to no man and I'm not a yo-yo on somebody's string as -- what was the term that was used? - were manipulated or pushed or -- puppets, that's it. Well, I'm not a puppet; I'm not a puppet and, you know, that song used to really bug me, you know, in Gilbert and Sullivan: "I always voted at my party's call, and never thought of thinking for myself at all." I don't like that. I don't buy it, and I won't -- (Interjection) -- I beg your pardon? Why do I vote for the Bill? Because that's why I ran on this particular platform. I told the people; in a big rally down in Central Park we told them. -- (Interjection) -- Well, you know, the Member for River Heights has always been a gentleman with me -- (Interjection) -- But anyway, let's just take a look at the situation.

We talk about democracy. The Member for Riel got out -- I was just curious, you know, I think he got in by a very very slim majority. I can't recall, was it 26 votes or something -- (Interjection) -- 23 votes. -- (Interjection) -- I'm not going to. We're going to pass this legislation. That's what we were elected for.

But let's get -- (Interjection) -- if my colleague will allow me to continue; but first of all, this group was elected on this platform. Number one, it was elected on this platform. The Minister of Finance holds it up, shows it to you. You've reminded us often enough. Hold it up again. Haven't got it here?

The second thing, a committee was established to study the feasibility of it. You know, not to enter all this debate and arguments -- (Interjection) -- Yes, that's right; it was set up to study the feasibility. They were open about it. They came right out and said they were going to study the feasibility of doing it now or later or whenever. They came out and they said "now".

And after that, after that we caucused on this thing, and it wasn't the front bench. In fact, as chairman of this group, I wish to hell it had have been, Mr. Chairman, because we caucused - oh, weekends until 1:00 and 2:00 in the morning, and it was literally hammered out and nobody bowed to this member down here. Part of his ideas are in it, even one little bit of mine - I think I contributed a period.

MR. SPIVAK: Would the honourable member permit a question? You've indicated that you caucused. Can you indicate to the House that you have any information that would indicate that there'll be a 15 to 20 percent saving for the people of Manitoba as a result of the application of this plan? Do you know specifically that there'll be 15 or 20 percent?

MR. BOYCE: Well, I know there was a degree of certainty, Mr. Speaker, that the rain will stop and the sun will come out. Now, you asked me if I believe that? I believe that.

MR. SPIVAK: . . . caucus and you met on this. I'm suggesting, because you are Chairman of the caucus, did you have any information that would indicate a plan which would save 15 to 20 percent to the people of Manitoba?

MR. BOYCE: Mr. Chairman, Mr. Chairman, please, he's asking me what went on in

(MR. BOYCE cont'd.). . . caucus. I don't think I'd be remiss - if anybody thinks I am, say so - I don't think I'd be remiss if I said that that information which we received convinced every one of us that there's going to be a substantial savings, and predicated on the figures of past years, it will be in that neighbourhood.

Where was I once again. Where did I get up to - No. (2) or (3)? Let's review it again - you know, just to keep it in perspective. (1) We were elected on this issue; (2) a committee was set up to study the feasibility which they did, they reported yes, it's feasible, let's go; (3) we hammered out a consensus on the thing. And now the bill is before us, all of us, for second reading, for debate in principle. And this is what we're talking about is the debate in principle. -- (Interjection) -- Yes, the details, the principle. The government has indicated, as part of this principle, through the First Minister that we are going to address ourselves to the problem of dislocation. Not the manager type of thing, we're not going to give any relief - I won't vote for it, to guarantee somebody a retirement income at some - you know 30 years of age; but adjustment income to help people through difficult periods because of our actions, I'll vote for that.

MR. SPIVAK: Is 55 good enough?

MR. BOYCE: I beg your pardon?

MR. SPIVAK: Well the honourable member mentions 30 years of age. What happens if he's 55?

MR. BOYCE: That's a very important question. I'm glad you brought it up because you know for years, Mr. Speaker, I've wondered - you know, in the boilermakers I think there were 600 or something were displaced out in Transcona shop - I wonder what happened to those fellows? I read the ads in the papers, the wand ads, and every once in a while I get a little teed off with this bunch and I read the want ads still. And you see in the want ads - you know, "man wanted, 25 to 35, five year's experience." And it's getting lower and lower and lower. Oh, I guess they weren't too interested in it when I was talking about helping people develop the capacity to cope with change, and really if it comes right down to a nitty gritty, in my own personal priorities I would put public auto insurance about sixth because in my mind the most important thing that I have to do is convince this group that we have to address ourselves to the kids that are coming up, who maybe possibly will have to change their jobs three, four or five times. You remember I made a little ten minute contribution to the debate on education here a while back, but nobody is interested and in my mind it's crucial. I know, the Member from Swan Lake there -- Noah must have felt the same. You know, he's out there building the ark and "Hey Noah, what are doing there?"

You know, all this free enterprise, this beautiful free enterprise, last week in Time Magazine, a couple of little - you know, finances. Royal Dutch shall improve their profit position by 7.9 percent. This is fine. They did it by reducing their labour force by 23 percent. Nobody tried -- nobody said a word. You know Stetson hats --(Interjection)--oh yes, the Financial Post especially. But Stetson hats - I think it's down in Hamilton I think they got a plant - they're closing their doors. They're throwing a hundred people out of work. Why? Because people don't want to wear hats. Now your argument, your attitude would suggest that we have to pass laws to force people to wear hats. The Singer Sewing Machine Company -- you see if you'll follow this you'll see there's examples of different kinds of dislocation, but of course it's probably over your heads. The Singer Sewing Machine Company in the United States has reduced their work force from 20,000 to 10,000. Why? --(Interjection)--Oh, I thought maybe we were going to have a three-way debate between the Member from St. Boniface and River Heights and myself. But Singer Sewing Machine Company reduced their work force from 20,000 to 10,000 because it's cheaper for them to manufacture under franchise in foreign countries and import it into the States. --(Interjection)-- Oh yes, we got a Boeing Plant. Isn't that the kind of arrangement that the aircraft plant has out here, that they sell at cost to their parent company in the States or something like that? --(Interjection)--Oh yes, but these are all just manifestations of something which they don't want to talk about, this great God free enterprise. But we're literally surrounded by dislocation, and really I can't resist the temptation when we're talking about dislocation because this is one of my basic arguments for the establishment of a human resource research council - my little drum.

The economics of this particular debate I'll leave to others because they're more familiar with this than I am. But you know when it comes in to the Member from Churchill - I'm sorry he's not here - they take terrible fallacious analogies and try to show that they're similar. He's talking about South Indian Lake. He used the words "destroy the rights", I think. But South

(MR. BOYCE Cont'd) . . . Indian Lake, the situation at South Indian Lake is -- you know, one of the reasons that I was against it is that as yet we haven't solved the problem of translocation of people. I couldn't remember the name of the place - was it Easterville? Easterville doesn't seem to be working out. The ecological ramifications of the situation hadn't been solved, but here we're going to address ourselves to the dislocation, but dislocation and translocation are two different things in my mind.

Now the Member for River Heights, he keeps popping up and down - private schools, private schools, private schools. You know, education in my mind is a responsibility. Education in my mind is a responsibility. In fact I'm more old-fashioned than most; I think it's a parental responsibility, and if I hire teachers to help me carry out my responsibility, so be it. But driving is a privilege which we licence. There's no similarity between education and driving a car. If the Member from River Heights keeps bringing education into it, boy have I got - you know, I could take all day just talking about this. Freedom of Choice, Freedom of choice. Boy, you people, you should see -- your kids are locked into a teacher; your kids are locked into a system; there is no choice. You haven't got any choice when you send your kid to school. The Member from Pembina disagrees with me.

MR. GEORGE HENDERSON (Pembina): We sure do. But carry on, we're getting tired.

MR. BOYCE: You're getting tired? Well maybe we should get back on welfare for farmers; you liked that one. Fundamental to this whole debate in my mind is one thing, that if we make it compulsory for a person after they have made a choice that they want to buy a car and drive it, if we make it compulsory, then we have an obligation to provide it to them at the cheapest possible cost. Now I've heard arguments coming over that the Saskatchewan government showed a deficit for d-d-d-d years. Out of so many years they showed a deficit. And really this is a basic decision that you have to make when you establish a Crown corporation, whether it's going to be set up to provide a corporation or a service of that corporation or other at cost, or if it's going to be a money-making concern. Personally, in my mind, I think that if we set a corporation such as this, it should be a viable entity, that we shouldn't shrink our tax base by that amount which we would have received from the private sector if it had been allowed to operate. The Minister of Finance understands me even if they don't. You know, we get people reading letters over here. I got lots of them. It's too bad I didn't bring down my trunkful. You know, I'd be remiss if I didn't read from the gods. --(Interjection)-- What kind of what?

MR. GORDON JOHNSTON (Portage la Prairie): What kind of a car does she drive, the Goddess?

MR. BOYCE: The Goddess. You know, the whole type of argument, this red socialism and all the rest of it, it's always been thus - always been thus. So here's my pal Plato and nobody's going to get this book, I'll tell you which one it is if you want to buy it. What I'm reading from is from the Harvard classics, "The Apology." And I like this bit. "Never mind the manner" - that's mine - "Never mind the manner, which may or may not be good; but think only of the justice of my cause, and give heed to that: let the judge decide justly and the speaker speak truly

"And first I have to reply to . . ." -- you know, I hope we are more successful than when this argument was used by Socrates. This is an argument used by Socrates against his judges, his accusers who accused him falsely, as I think that all this chatter that we're against business - I'm not against business --(Interjection)--which? Oh, he drank poison he got so disgusted with it. I don't intend to. "And first I have to reply to the older charges and to my first accusers, and then I will go to the later ones. For I have had many accusers, who accused me of old, and their false charges have continued during many years; and I am more afraid of them than I am of Weir and his . . ." --no, I'm sorry " . . . of them than Antyus and his associates, who are dangerous, too, in their own way. But far more dangerous are these, who began when you were children, and took possession of your minds with their falsehoods, telling of one Schreyer . . ." -- no, I'm sorry --" . . . telling of one Socrates, a wise man, who speculated about the heaven above, and searched into the earth beneath, and made the worse appear the better cause. These are the accusers whom I dread; for they are the circulators of this rumour, and their hearers are too apt to fancy that speculators of this sort do not believe in the Gods. And they are many, and their charges against me are of ancient date, and they were made then in days when you were impressible - in childhood, or perhaps in youth - and the cause when heard went by default, for there was none to answer. And, hardest of all, their

(MR. BOYCE Cont'd) . . . names I do not know and cannot tell; unless in the chance of a pusillanimous poet" - I mean" a comic poet. But the main body of these slanders who from envy and malice have wrought upon you - and there are some of them who are convinced themselves, and impart their convictions to others - all these, I say, are most difficult to deal with; for I cannot have them up here, and examine them, and therefore I must simply fight with shadows in my own defence, and examine when there is no one who answers. I will ask you then to assume with me, as I was saying, that my opponents are of two kinds - one recent and the other ancient; and I hope that you will see the propriety of my answering the latter first.

"Well, then, I will make my own defence, and I will endeavour in the short time which is allowed to do away with this evil opinion of me which you have held for such a long time; and I hope I may succeed, if this be well for you and me, and that my words may find favour with you. But I know that to accomplish this is not easy - I quite see the nature of the task. Let the event be as God wills: in obedience to the law I make my defence."

You know, this sort of argument has been always with us. Well, as a teacher, my class has gone to sleep across there. But just to make my contribution honestly - honestly - what are the issues? The issues are: Do the people of Manitoba need an insurance? Yes. For three years they've been saying that this system of automobile insurance has been lousy. (2) Can we come up with a system to provide this insurance at a reasonable cost to the people? Yes, we can. Are we willing to take care of those people, the people who are dislocated because of the impingement of government on them? Yes, we can. We can sit down and we can discuss this and we can come up with a plan, because gentlemen, I for one have received a mandate from Winnipeg Centre on public insurance and this is what I intend to do.

MR. SPEAKER: The Honourable House Leader of the Liberal Party.

MR. G. JOHNSTON: Will the member permit a question? Can he, on behalf of the government there, give a straight guarantee that every policy holder in Manitoba will have a 15 or 20 percent saving?

MR. BOYCE: Of course not; of course not. Some will be up and some will be down.

MR. G. JOHNSTON: I'll repeat the question, perhaps he didn't hear it. Will the member who just sat down --(Interjection)-- Oh.

MR. SPIVAK: Mr. Speaker, I wonder if the honourable member would permit a question? Applying the criteria that he applied at the end as his reasons for supporting the bill, would he not say that there was far greater justification for the government to enter into the food business, the clothing business and the business of shelter?

MR. BOYCE: Well, there once again - you know, the frightening technique that this is just the first step in moving into the takeover of the whole corporate structure. --(Interjection)-- I'm learning, I'm learning from you. Oh sure I would confuse them, confuse them. No, I have no bent towards government taking over any business unless it's on its own merit and I think each particular case has to be determined on its own merit.

MR. SPIVAK: I wonder if the member would permit a second question? Would he not agree that if the government took over the business of bread, there could be a 15 percent saving made to the people who purchase bread in Manitoba?

MR. BOYCE: That's a very good --(Interjection)--

MR. SPIVAK: Mr. Speaker, I gather the question . . .

MR. GREEN: Fifty percent.

MR. SPIVAK: I gather the question -- I gather the question . . .

A MEMBER: I'll vote for you if you do that.

MR. SPIVAK: I gather the question --(Interjection)--

MR. BOYCE: May I have order. Mr. Speaker, may I have order.

MR. SPIVAK: . . . Mr. Speaker, and I may say yes, if you eliminate the agent I'm sure that you can.

MR. BOYCE: Mr. Speaker, may I have order. I was asked a question and I'm sorry I don't need the help of my colleagues. --(Interjection)-- Well, we received the question with such enthusiasm and I will take this question from my friend and I'll look into it. I think that's terrific and maybe we should.

MR. SPEAKER: The Honourable Member for Assiniboia.

MR. PATRICK: Mr. Speaker, I wonder if the honourable member would permit a question? Does the member feel that the government automobile scheme should be subsidized by all the citizens of Manitoba? --(Interjection)--Subsidized, yes.

MR. BOYCE: The member asks me "do I feel," No, I don't feel that they -- you know, the question has implied in this that they're going to. You know the question is irrelevant.

MR. PATRICK: Can you tell me yes or no. Do you believe the automobile insurance plan should be subsidized by all the citizens of Manitoba? Do you believe yes or no?

MR. BOYCE: No, I don't believe it should be and it's not going to be.

MR. G. JOHNSTON: Mr. Speaker, I had another question if I could.

MR. BOYCE: Go ahead.

MR. G. JOHNSTON: Could the member give us a straight guarantee then that every policy holder of auto insurance in Manitoba will have a reduction in rate?

MR. BOYCE: Mr. Speaker, this question was already answered. It's on the record.

MR. SPEAKER: The Honourable Member for Pembina.

MR. G. HENDERSON: Mr. Speaker, I want to begin my remarks by congratulating the Member for Churchill on his very fine speech this morning. I really believe that he gave it a lot of conscientious thought and he really did some soul-searching before he came out with it. I notice that the First Minister was listening very intently and I really hope that him and his other members consider this as they go into their caucus meetings and make their considerations in the days ahead.

When we heard in the Throne Speech, many like myself hoped that we would not have compulsory automobile insurance but that we might have things introduced which would correct injustices in the one we now have. As I think back over it now, and I really don't know why I had any hope about this because as I look at the people that was in the committee that investigated automobile insurance, I have to believe that their mind really was made up. It wasn't a government committee, it was just a committee and these people had their minds all made up before.

So in truth it really was a kangaroo court; it was an exercise in futility. I believe, however, that these same gentlemen that were in this committee had the courage of their convictions and that they were doing what they thought was right and honest and proper, but I'd like to point out at this time that there's been many men in history that have done what they thought was right and proper; they have led people into wars and many other disturbances and actually they weren't right. So sometimes it would be very good if they would do a little more soul searching before they went out in a big effort like this. We all really know that people like Napoleon and Hitler actually believed what they thought; they stood for what they thought and they died for what they thought. So this is one thing we have to think that we are not always right all the time.

MR. IAN TURNBULL (Osborne): Napoleon didn't die for what he thought.

MR. HENDERSON: No, but he was put away; he was exiled.

MR. TURNBULL: But other people died for what he thought.

MR. HENDERSON: Another thing that is true to quite a degree, I also have a lot of respect for the Minister of Municipal Affairs and I recall thought I thought that he wouldn't end by doing this. I thought that probably it had been an election promise and that by having this committee to go and look into it, that by the time they were through they'd be able to come up with the right recommendations and save face. And I wouldn't blame them for this because we all know that there's political promises made from time to time that shouldn't be made and I thought that this would be an opportunity, shall we say, for them to save face and I would be willing for them to do this. I can refer to another occasion when we had one of your Ministers - he's not a Minister by the way - that invited John Lennon to come to our province on our Centennial celebrations. Now they were able to get out of this in a very nice way and I was hoping that this commission would have served the same purpose for the . . .

MR. TURNBULL: Would the Honourable Member permit a question?

MR. HENDERSON: No thanks. Not from you, not at the present time. I also really have a lot of respect for the First Minister and I really thought that that he wouldn't go along with this. So personally I've been very disappointed about it. We've come along now with something that's really got the House in an uproar, something that's got the people in the province all hepped up. What the outcome will be of it I really don't know. I really don't think that --(Interjection)-- From you, Harry, I will.

MR. HARRY SHAFRANSKY (Radisson): Is the member suggesting that bringing John Lennon to Manitoba was a campaign promise?

MR. HENDERSON: No, but it was one thing that one of your men done which he probably shouldn't have done, and I'm very happy to think that you got out of it as well as you did.

MR. RUSSELL DOERN (Elmwood): Would the member permit a question?

MR. HENDERSON: No, I will not. Now I know you people have a mandate; I know you people have a mandate, but really folks, I believe that your mandate to a large degree was a protest vote. I really don't think that it was on the point of automobile insurance, and this seems to be the point that you're talking about now. I think that in all likelihood many people that voted for you voted for you for other reasons other than for a compulsory type of a government run automobile insurance plan.

MR. TURNBULL: They like us and don't like you.

MR. HENDERSON: And if this automobile insurance, although I'm not familiar with it, is so good, why don't we have the rates and other details of the plan, because really how can I compare it to other plans when farm people ask me about it when all I can do is talk about the Saskatchewan plan. They say it isn't the same as the Saskatchewan plan and then they say, well would it affect us, because I have a feeling that it will cost them more. It seems to me that it's like asking for a blank cheque, leaving your complete trust in somebody and hoping that everything will turn out right.

Now if there's things wrong with our present automobile insurance companies, and there's no doubt that there is, government is all powerful. This is true. You can make the regulations to govern the automobile insurance industry if you want to. You can make the regulations. They'll be decided in the House and you can make the regulations and I believe it's done in other places. In fact I believe that in Nova Scotia they have a compulsory type of an automobile insurance industry and that the government can look into it and set the rates, and if there's any complaints about the plan, there's a superintendent of automobile insurance companies that can be contacted and they'll be dealt with in short order.

Another thing that I've just noticed, although I'm not much in the details, is I've been told that the Saskatchewan plan is based on the wheel bases of cars. This is just a little observation but it's a little interesting to note that when it's based on this, if a fellow buys a Rolls Royce and it's a very expensive car, probably seven or eight thousand dollars with all the extras on it, it'll be the same premium as a cheaper make car as long as it's in the same year. Now our Minister of Finance, who is always relating this to the ability-to-pay principle, how does he connect these two things, because these two men will be paying the same premium.

I would like to know if there's an accident in Saskatchewan, where they have the \$200.00 deductible, and that they weren't able to prove who was to blame - in other words they were both to blame - they both have to pay \$200.00 apiece and that cost was a total of \$700.00, this would only cost the government \$300.00. If these sort of things are in there, well it makes a big difference because the largest percentage of accidents are of value of that nature. If we had it, would we still not have to continue with an unsatisfied judgment fund? Because what would happen where we have the people that steal cars or people that steal licence plates and put them on other cars and go out and have accidents, hit-and-run accidents and things like this. How can there be such a savings in this plan when the people have to go out and buy a supplementary plan? How do you know that the agents, because they're only writing the supplementary plan, haven't got to have a higher commission and rate which will in effect take away what you have tried to give them before. How do we know that this here plan will not also be just offering rates cheaper because it's taken from hospitalization and Medicare and that printing and advertising and other things like this will be covered up in the way the government runs their business? I'm not accusing anybody, but I mean there is things like this which can be covered up in it.

I know of a few farmers in Saskatchewan that I was talking to and I was talking to one man that had a '58 car - and if he had an accident with it he was going to have to pay the first \$200.00 himself - and he said to me, "There is no way," he said, "if I have an accident that I'm going to have this car fixed because," he said, "the whole darned thing isn't worth \$200.00." And we all know he's right. So this wouldn't be of much benefit to him. I know, by what I gathered from talking to other farmers and by the rate that we have now, that this is going to cost the farm people more. Now you haven't put yourself on the line, but I know by the tone of the argument that it's going to cost the farm people more and I am willing right here and now - and I'll take on any of those members over there - to put up a wager that if this plan goes through that they'll be paying more. We can set up an example right now, and I'm willing to put up a wager that it will cost the farm people more.

MR. GREEN: I'll take your bet. How much?

MR. HENDERSON: I'll put up \$100.00 with any one of you.

MR. GREEN: Okay, you're on.

MR. HENDERSON: Okay, Mr. Green.

MR. DESJARDINS: On a point of order, Mr. Speaker . . .

MR. HENDERSON: I'm talking about farm people . . .

MR. DESJARDINS: . . . I don't think that we're in this House to gamble. I don't think that this is quite right. --(Interjection)--Would you want to bet with me with me too?

MR. WALTER WEIR (Minnedosa): On a point of order, I think it was okay to offer the bet; I think it was wrong to accept it.

MR. HENDERSON: Mr. Chairman, in all seriousness, I do want to make this bet with the Minister of Mines and Natural Resources. I do want to make him a bet and I want to list my --(Interjection)--No, we'll let the Member from Churchill. Because I have farm trucks and one car, and if this don't cost me more than the insurance I'm covering, I'll be happy to accept your plan.

A MEMBER: That's a bribe.

MR. HENDERSON: It's a bribe? I have heard it said many times that claims will be settled right off the bat, and this must be just foolish talk because by the very nature of insurance where you have to establish who is at fault and who is going to pay and so forth, they just can't be settled that quick because it just can't be, and anybody that says that it's going on in Saskatchewan is silly. By the way, I have a letter here - and I won't say I have a letter here and I won't read it because I haven't this man's permission to table it but I'll try and get it if you want it - but he's from Saskatchewan and he has a claim that isn't settled yet and he's very, very unhappy about it.

MR. GREEN: . . . to clarify before the honourable member continues, I'd like him to be aware that we argued yesterday and I will argue today that if he reads from the letter he must table it. If he wants to protect somebody then he'd better not read from the letter.

MR. HENDERSON: Yes. Well I won't read from the letter because I haven't his permission. I was fully prepared to before, but since I didn't get in touch with him I will not read from it.

We all know that there will be times when there will be trouble in getting claims settled, and in particular the supplementary insurance, if there is fault involved, will have an awful time, so nobody's going to think that they'll be through with having trouble if they're involved in an accident.

I am also one of those who believes that governments are not more efficient than private enterprise. I am not a believer in state-induced compulsion and I could go on and talk about the agents being displaced and the business that the country places are losing - and this part is true and I'm concerned about them but this isn't my main concern. It's the people in my constituency that I'm thinking about and I am sure that they in total will be paying out more for insurance and not getting the same service. On top of this we have linked in with this the fact that it's a compulsory government automobile insurance plan, and if it was just this and we hadn't heard some of the remarks we've heard from the other side stating that private enterprise has failed, that government should take over practically all industries and so forth, I don't think I'd be so worried because I don't believe this should ever happen, but it looks to me as if it maybe could be what you could say has been termed the point of the iceberg.

I really don't like this picture at the present time and really because of the way it is, I really think it's really an issue that's probably big enough to go to the people with. At least I think probably we should be given a free vote in the House, because I feel by the time the public are aware of this that they'll realize that maybe the government is going too far on this occasion. While probably they have done things that are good for the people, I don't think that the people in general are wanting your plan.

MR. GREEN: Mr. Speaker, I wonder if the honourable member would permit a question?

MR. HENDERSON: No thanks, not till I'm finished. I believe I should add that I am a cooperator from away back and I believe in the people doing things for themselves. However, a co-op does not believe in compulsion or on a monopoly. I would be in favour of the government operating its own plan in opposition to private companies. I do not believe that they must have a monopoly to operate. If their plan is so good and so cheap then the people will be bound to support it.

But let's have the facts of the thing. We can afford to give this bill a boost, or whatever

(MR. HENDERSON Cont'd) . . . they do, or to take more time to consider it. There is so much we don't know. I have heard it said that the government are going to get all the bad risks. Is the rate structure such that it favours bad risks? It should not be. The rate structure should still take into consideration such things as the age of the people and the accident record of the people. If it does not then it is plain to me that the good drivers who are careful are going to be paying extra because of the poor risks. This is as plain as can be.

I could go on and probably state some other things or repeat, but all I'm saying is I've tried to let you know how I feel about this and I hope that the government over there will reconsider. I want you to realize that I myself don't think we should go to the people for another election at this time, but at the same time, I think it is a time when policies and principles are very important and that we have to stand up and be counted regardless of the consequences.

Now to close my remarks I would like to read from a great statesman who was very poor in his own life and spent his life fighting for the people and then freeing slaves, and even lost his life in doing this by the time it was all over. I'm referring to Abraham Lincoln and I think the words that he had in one of his speeches are very appropriate at the present time. He said: "You cannot bring about prosperity by discouraging thrift;" - and I often wonder about this one when we have our welfare programs and everything else - "you cannot strengthen the weak by weakening the strong; you cannot help small men by tearing down big men; you can't help the poor by destroying the rich; you cannot lift up the wage earner" - I've lost my place here for a moment - "wage earner by pulling down the wage payer; you can't keep out of trouble by spending more than your income; you cannot further brotherhood of men by inciting class hatred; you cannot establish sound security on borrowed money; you cannot build character and courage by taking away man's initiative" - that's a real important one in these days - and the one that applies more than any other at the present time is, "you cannot really help men by having the government tax them to do for them what they can and should do for themselves."

MR. PAWLEY: Would the honourable member submit to a question? Was the honourable member a member of the Manitoba Farmer Union at one time for a period of years?

MR. HENDERSON: Yes.

MR. PAWLEY: Would the honourable member indicate to the House what his position was within that organization at conventions when it decided to support a government operated automobile insurance program?

MR. HENDERSON: Unfortunately I believe the answer must be yes, but may I clarify it to some extent. This is one thing about the Farmers Union, and I believe you are aware of it, when the organization was first formed there were many people come into it that hadn't had much experience on a lot of things. Many resolutions were passed dozens of times which were ridiculous, and you know it. Anybody that's been in the Union knows it. It was a part of the process of learning that you can't get everything and you shouldn't ask for the things you do. And this is one of the ones, and I feel so sure about it, where I feel the farmers booboed. They've done others, but this is one of the ones where they really booboed. I really welcome the opportunity to go back to these unions and tell them I think they have really booboed on this one.

MR. PAWLEY: Did the honourable member participate in the initiation of the early resolutions formulated by the Farmers Union in support of government automobile insurance? Did he participate with other members of the Union in introducing this policy to the Union itself?

MR. HENDERSON: No, I never did. No, I was never nothing more than a member. I was never on the Board. I was never on the Board of the Farmers Union or on the executive.

MR. PAWLEY: A supplementary question. Did you vote then at the convention itself in favour of the resolution?

MR. HENDERSON: To be honest with you I really don't know, but if I did - and the truth is I don't remember - but if I did I'm sure sorry because I know that if this automobile insurance goes through and it affects us like it affects the farmers in Saskatchewan, then it's definitely going to cost our people more and I would welcome the opportunity to talk to the farm people about it.

MR. SPEAKER: Are you ready for the question? The Honourable Minister of Finance.

HON. SAUL CHERNIACK Q.C. (Minister of Finance) (St. Johns): Could I ask the honourable member a question?

MR. HENDERSON: Yes.

MR. CHERNIACK: I'm wondering if the honourable member would consider that the actions of the Manitoba Power Commission

(MR. CHERNIACK Cont'd) . . . . . to bring electrification to rural areas was one which was a government responsibility or was it one that should have left to private enterprise to develop?

MR. HENDERSON: The Honourable Minister of Finance is always coming up with some lawyer-type thing, you know, which really doesn't relate, and we have here the electrification of Manitoba which was of a different magnitude and the people didn't have to take it. They didn't have to take it. Now actually you've a great experience in law, but really when it comes down to try to pinpoint people on questions like this, it doesn't show up good at all.

MR. CHERNIACK: Could I ask a supplementary question? Does the honourable member feel that a lawyer-type question is some sort of disgraceful question to ask?

MR. HENDERSON: Actually, Mr. Speaker, I won't answer this because I've been noticing this all along and it's been bugging me. I notice him and the other lawyer on the other side, the Minister of Mines and Natural Resources, they're always coming up with this or that so's they can nail you, so maybe they can quote you back where you were for this or you were for that, when actually you got the message and you knew how the person felt long ago.

MR. GREEN: I wonder if I could ask the honourable member a question?

MR. SPEAKER: I believe the Honourable Member for St. Boniface had the floor first.

MR. DESJARDINS: I'd just like to ask him if he considers the lawyer on this side is using the same tactics.

MR. HENDERSON: Yes, I do at times.

MR. SPEAKER: The Honourable Minister of Mines and Natural Resources.

MR. GREEN: . . . question. The first question, and I'll ask two questions and he can get up and answer. In talking about "stirring up class against class," would he agree that you shouldn't stir up antagonism against lawyers? No. 1. And secondly, like other business people, --(Interjection)--the second question is does he agree that it should be compulsory on the people in his district, on the people in his district, whether they like it or not, to participate in and pay for a drainage program initiated by the Province of Manitoba?--(Interjection)--Well I just want the answers to the questions.

MR. HENDERSON: Here we have some of these questions again. Now the first question was--what was that again?--(Interjection)--Oh, about the lawyers. Well, those fellows can take care of themselves, there's no question about that. And the other questions, I'll read them over and I think probably I'll choose to answer them in some of my other remarks. I know that they're not related to this discussion anyway.

MR. CHERNIACK: Would the member permit another question? Does the honourable member believe that if society, if government permits a person to drive a vehicle, it shall have the right to compel him to have insurance coverage in the form of compulsion.

MR. HENDERSON: Yes, Mr. Chairman. I did say that, but I also went on to state that the government can control the regulations too. If a company has compulsion in it, the government is all powerful and it can set up the regulations under which a company can act. If it feels it's doing the wrong thing or taking advantage of the people, they can change it by regulation again. And this is the way I understand it is in Saskatchewan -- in Nova Scotia.

MR. CHERNIACK: Just to clarify, the honourable member agrees that by regulation one can change the terms under which insurance companies can operate?

MR. HENDERSON: Now he's trying to trick me on regulations. You know, this goes on all the time. I'm sure he got the message. It's just a use of words.--(Interjection)--Well, I missed it. Well okay then, I'll say by legislation. Do you feel happier now?

MR. SPEAKER: Are you ready for the question? The Honourable Member for Fort Garry.

MR. BUD SHERMAN (Fort Garry): Mr. Speaker, I move, seconded by the Honourable Member for Swan River, that debate be adjourned.

MR. SPEAKER presented the motion and after a voice vote declared the motion carried.

MR. SPEAKER: The proposed motion of the Honourable Minister of Mines and Natural Resources, Bill No. 65. The Honourable Member for Swan River.

MR. BILTON: I wonder, Mr. Speaker, if I might have the indulgence of the House to allow this matter stand. (Agreed).

MR. SPEAKER: The proposed motion of the Honourable Minister of Finance, Bill No. 66. The Honourable Member for St. Vital.

MR. J. R. FERGUSON (Gladstone): In the absence of the honourable member, could we

(MR. FERGUSON Cont'd) . . . have this matter stand, Mr. Speaker? (Agreed).

MR. SPEAKER: The proposed motion of the Honourable Attorney-General, Bill No. 67. The Honourable Member for Brandon West.

MR. SHERMAN: Could we have this matter stand, Mr. Speaker . . . (Agreed).

MR. SPEAKER: I'm sorry - Birtle-Russell. The proposed motion of the Honourable Minister of Municipal Affairs, Bill No. 49. The Honourable Member for St. Vital.

MR. SHERMAN: Stand, Mr. Speaker. (Agreed).

MR. SPEAKER: The proposed motion of the Honourable Minister of Agriculture, Bill No. 53. The Honourable Member for Arthur.

MR. BILTON: Stand, Mr. Speaker. (Agreed).

MR. SPEAKER: Second readings. Bill No. 50.

MR. GREEN: . . . have this matter stand? (Agreed).

MR. SPEAKER: Adjourned debate on second reading. The proposed motion of the Honourable Attorney-General, Bill No. 72. The Honourable Member for River Heights.

MR. SHERMAN: Please, could we have this matter stand, Mr. Speaker? (Agreed).

MR. GREEN: Bill No. 78, Mr. Speaker.

MR. SPEAKER: The proposed motion of the Honourable Attorney-General, Bill No. 78. The Honourable Member for River Heights.

MR. SHERMAN: Once again I'd have to ask that this matter stand. (Agreed).

MR. GREEN: Mr. Speaker, could you call the resolution standing in the name of the First Minister held by the Honourable Member for Rhineland.

A MEMBER: That was passed.

MR. GREEN: Passed, yes. Well, Mr. Speaker, then we're in a position where we would normally go into the Supply motion. The Minister of Industry and Commerce is not here. I've indicated I'm prepared to proceed but it would seem that rather than go into a new department, it would be better to call it 12:30.

MR. SPEAKER: Is it the intention of honourable members that I call it 12:30?

MR. SHERMAN: Mr. Speaker, just before you call it 12:30, I wonder if I could ask the government House Leader if he would make an announcement as to whether the House will be sitting on Monday or not. Has he made that announcement?

MR. GREEN: Mr. Speaker, the honourable member wasn't in the House; I did announce it earlier.

MR. BILTON: I regret the lack of liaison.

MR. SPEAKER: I'm leaving the Chair to return at 2:30 this afternoon.