There was a specific example of someone who had \$60,000 in a bank that failed. The bank had a trust subsidiary or financial institution subsidiary. Therefore the individual in that case wound up receiving somewhere in the neighbourhood of over \$200,000, and yet the institutions were clearly all the same institution. They happened to be incorporated somewhat differently. They were closely related. That is the problem, and that situation clearly violates the spirit of the law.

It would be desirable because, on the competitive side, we believe that you want to encourage people to break \$150,000 up into five \$30,000 chunks and put it into five unrelated institutions. You do not want to encourage people to get around the spirit of the law by putting the \$150,000 into five institutions that are all part of a 100 per cent closely-held family.

On motion of Senator Di Nino, debate adjourned.

PRIVILEGES, STANDING RULES AND ORDERS

SECOND REPORT ADOPTED

The Senate proceeded to consideration of the second report of the Standing Committee on Privileges, Standing Rules and Orders, presented in the Senate on November 17, 1994.

Hon. Brenda M. Robertson: Honourable senators, in speaking to the adoption of this report, I wish to point out that the report does one thing: It strikes rule 26 of the *Rules of the Senate*. Your committee found that rule 26 is in contradiction to rule 24(4) and rule 43.

Rule 26 states:

A preamble to a question, whether it is asked orally or in writing, is out of order.

Rules 24(4) and rule 43 allow for a brief explanatory remark.

Honourable senators, your committee is now faced with the problem of defining "brief". I am sure that we have all wondered from time to time what is meant by a "brief explanatory remark" when we are listening to long preambles to questions.

Senator Berntson: That is the Speaker's job.

Senator Robertson: That is what this report suggests, and I ask that it be adopted.

Hon. Eymard G. Corbin: Honourable senators, as one of the members of the committee, I wish to endorse the report made to the house by the chairperson of the committee.

Your committee had a brief discussion of the matter. The proposal makes eminent sense, but as Senator Robertson has indicated, the report does not deal with long preambles, which on many days sound more like speeches than anything else.

I can well understand that in times of dire crises, such as we have had in the past, that sort of technique could be used to filibuster government initiatives or for other reasons, but in the normal course of events individual senators are the best judges of how long a preamble to a question ought to be. There are certainly circumstances in which it behooves the person who puts the question to make the circumstances in the situation as clear as possible, so as to elicit a proper reaction or response from the government.

Having said that, senators who are bent on obtaining rapid and concise answers to questions could probably consider taking an initiative which has sometimes been used in other jurisdictions and, indeed, on the other side of the house, and that is to simply drop a note to the minister or the minister's staff indicating the intention to put a specific question. Of course, if the name of the game is to catch the minister off guard, you do not do that sort of thing, but if a senator's purpose is to get as much information as rapidly as possible, a little note to the minister is not only useful but productive. It is an indication that the system works, and that is to the good of the institution and the public as well.

The Hon. the Speaker: Is it your pleasure, honourable senators, to adopt the motion?

Hon. Senators: Agreed.

Motion agreed to and report adopted.

BUSINESS OF THE SENATE

Hon. Eric Arthur Berntson (Deputy Leader of the Opposition): Honourable senators, there are several questions standing in the name of Senator Marshall in the *Minutes of the Proceedings of the Senate* under "Questions". I believe that Senator Marshall would like to have at least some of these questions answered in order to complete some of his files.

Therefore, with the consent of the Senate, I move that the questions standing in the name of Senator Marshall now stand in my name.

Hon. Eymard G. Corbin: Honourable senators, I do not see that there is a necessity to do this. The questions stand regardless, do they not?

Senator Berntson: I understand that they do not.

Senator Corbin: I always thought that they did. I remember that when former colleagues left this house their questions remained on the Order Paper. I certainly have no objection to them standing in the honourable senator's name, if the purpose is to safeguard their retention.

Senator Berntson: You may be right. I am open to advice. Assuming that they cannot stand in his name, I would be more than happy to have them stand in my name.

The Hon. the Speaker: Is that agreed, honourable senators?

Hon. Senators: Agreed.

The Senate adjourned until Wednesday, November 30, 1994 at 1:30 p.m.