

improve the penal system, make sure that the rules governing parole are stricter, as suggested by the previous speaker, protect the lives of Canadians, and set up a better societal integration procedure with respect to paroled inmates.

Hopefully, Mr. Speaker, we will continue the fight to improve the quality of life for all Canadian men and women.

* * *

ADMINISTRATION OF JUSTICE

CRIMINAL MATTERS

Mr. Clément M. Côté (Lac-Saint-Jean): Mr. Speaker, today's statements have a common thrust. Last evening we voted on a very important issue. I am pleased we were able to settle the question, for the workload of the House will be somewhat lighter. Hopefully we will now be able to tackle the real issue, criminal matters. A number of my colleagues dealt with this topic during the capital punishment debate. We have to fill the gaps in our system with respect to indictment proceedings, sentences, or the administration of our parole system.

Many problems are still unsolved concerning these flaws and as the elected representatives of the Canadian people we must ensure that our country remains a good place in which to live. So we still have a lot of work to do and I hope we will come to grips with these problems as soon as we return in September.

Finally, a happy holiday to everybody and particularly to you, Mr. Speaker, for you have been doing an outstanding job since your election. Happy holidays!

* * *

[English]

DEMOCRACY

THE PEOPLE'S VERDICT

Mr. Gordon Taylor (Bow River): Mr. Speaker, totalitarian philosophy is based on the Government knowing best about everything and thus telling the people what is good for them. Democracy is the very reverse, wherein the Government endeavours to the best of its ability to find out what the people want and then reflects the thinking of the people in its administration and legislation.

I have no use for totalitarians, whether they be fascists, communists, socialists or anything else. This group believes that once they are elected they are suddenly given extra brains and super powers. In a democracy it is the very reverse, or should be, where the members of the Government seek the views of the people they represent and reflect those views in the administration.

S. O. 21

Real democracy existed at its origin, where everyone went to the assembly. This evolved to where the people elected representatives to carry their views to the powers that be. The trend in Canada is getting further away from real democracy and closer to totalitarian views. I deplore this trend and my only consolation is that the people will have the final say when they cast their ballots. The people know best.

* * *

BANKS AND BANKING

CHARTERED BANKS—OVERCHARGING ON LOANS TO FARMERS

Mr. Vic Althouse (Humboldt—Lake Centre): Mr. Speaker, in response to my questions in the House yesterday, the Minister of State for Finance (Mr. Hockin) stated that the Government would not be willing to intervene or investigate interest charges during the early 1980s when many farmers signed bank notes at fixed interest rates and were charged floating rates amounting to huge interest overcharges.

The Minister has a report from the Inspector General of Banks which he will not make public. However, he says that the non-intervention decision is based on three court cases which ruled against the overcharges.

I want to point out that I discovered which cases the Inspector General and the Minister are using as their basis for reports. They all involve interest charges well in advance of the changes to the Bank Act in 1980, and are therefore totally irrelevant.

Since that time the Supreme Court of Ontario ruled in the Wilford case, and recently ruled in the Smeltzer Farms versus Royal Bank case, on the side of the farmers, saying that the banks had indeed overcharged these people. In the Smeltzer case it has even refused to permit a bankruptcy procedure by the bank because it had acted improperly.

* * *

[Translation]

LABOUR

CRITERIA DEFINING ISOLATED POST

Mr. Guy St. Julien (Abitibi): Mr. Speaker, the regulations clarifying the criteria for isolated posts in Canada, in terms of the Treasury Board Directive on Isolated Posts (1977), are being reviewed this year. The authorities of the municipalities concerned, the unions and workers in our remote regions in Canada must make every possible effort to ensure that the same criteria are maintained, especially those for social isolation, and I am thinking of the particular case of the municipality of Joutel in Abitibi.