

Adjournment Motion

I know of no banks which offer, as at least one credit union does, the following services: no charge for personalized cheques; no service charge for processing cheques; no charge for monthly mailing of statement and cancelled cheques; no charge for telephone transfer of funds from your savings account; no charge for postage-paid mail deposit envelopes; no monthly charges of any sort and no minimum balances required.

Here is what a reader stated, Mr. Speaker, about his experience with credit unions.

Banks are too expensive for the ordinary man. It's all free at many credit unions and several trust companies. Even loans are better. To pay my dentist bill, one year, I borrowed several hundred dollars at the credit union. The only added charge was for 12 per cent interest, and it worked out to small potatoes as I only borrowed for one month.

The article goes on to say:

Credit unions have come a long way. Here's a typical list of the types of services you can find at all but the smallest credit unions: various savings instruments, personal loans, first and second mortgages, collection of agreements for sale, life and general (fire, theft) insurance, Canada Savings Bonds (in season), registered retirement and home ownership savings plans (RRSPs and RHOSPs), wills and estate planning, reveal arrangements and safety deposit boxes.

They offer excellent service. We should be discussing why the banks have these tremendous charges for their chequing and other services and why credit unions can do it at no charge.

May I call it five o'clock, Mr. Speaker?

PROCEEDINGS ON ADJOURNMENT MOTION

[English]

SUBJECT MATTER OF QUESTIONS TO BE DEBATED

The Acting Speaker (Mr. Turner): Order, please. It is my duty, pursuant to Standing Order 40, to inform the House that the questions to be raised tonight at the time of adjournment are as follows: the hon. member for Vancouver South (Mr. Fraser)—Trade—Textiles—Purchase and sale of import quotas; the hon. member for Winnipeg South Centre (Mr. McKenzie)—Tourism—Problems identified at industry conference—Government action to solve; the hon. member for Cape Breton-East Richmond (Mr. Hogan)—Housing—RRAP—Changes in regulations under program.

It being five o'clock the House will now proceed to the consideration of private members' business as listed on today's order paper, namely, notices of motions and public bills.

[Mr. McKenzie.]

PRIVATE MEMBERS' MOTIONS

[English]

The Acting Speaker (Mr. Turner): I understand there is unanimous agreement to standing motions Nos. 4, 5, 11, 19, 20, 21, 22, 23 and 24. Is that agreed?

Some hon. Members: Agreed.

The Acting Speaker (Mr. Turner): We will now proceed to motion No. 25.

* * *

● (1702)

[Translation]

SOCIAL SECURITY

MEASURE TO PROVIDE ALLOWANCES TO HOUSEWIVES

Mr. Adrien Lambert (Bellechasse) moved:

That, in the opinion of this House, the government should consider the advisability of having Parliament adopt a measure authorizing payment of an allowance to housewives who remain at home to take care of their family instead of joining the labour market, the purpose being to ensure a global income corresponding to the family's needs by providing an additional family income to that earned by the father.

He said: Mr. Speaker, the motion I am honoured to sponsor aims at inviting the House to consider the important and noble role played by housewives in Canadian society and at inviting the federal government to introduce before Parliament legislation which would authorize the payment of an allowance to housewives who remain at home to take care of their family instead of joining the labour market, the purpose being to ensure a global income corresponding to the family's needs by providing an additional family income to that earned by the father.

In our society, Mr. Speaker, the family institution is at the very basis of the two founding people of our country. In our opinion, the family consists of the father, the mother and the children. I have always believed and still do today that the family is a divine institution for if it were an invention of men, it would have disappeared I think a long time ago. In the past, and maybe not so long ago, the majority of our population was made up of farmers' families. Each family would produce all sorts of goods to provide for its own needs. In that manner, each member of the family be it large or small, accomplished some kind of job to ensure satisfaction of the needs of his close relatives. Craftsmanship played an important role instead of importing, things were handcrafted at home. Progress and industrialization have completely transformed our customs and we now have to pay the price of it.

Before the Second World War of 1939-45, the number of housewives on the job market was very small. One can actually say that women really started working outside their home