

Supply—Consumer and Corporate Affairs

his income paying usurious interest rates. If a finance company can legally charge up to 24 per cent for money, then I think it is up to the minister to point out that these companies are doing this. I know that these companies can do so legally but it is up to him to point out that this is a fact of life and that people must beware of these usurers in our society. They have been with us for a long time and I suppose they will be with us forever. Consumer credit in Canada today, exclusive of real estate mortgages, totals about \$8 billion and involves approximately \$960 million in interest per annum. This is a sizeable amount of money which reduces the consumer's purchasing power.

The reduction in consumer purchasing power in turn deflates our economy and causes unemployment as well as all the other unsavoury things that go along with a deflated economy. I feel that the minister has the responsibility to see that every consumer has as much purchasing power as possible because this would benefit the whole country. One recalls that in 1966 there were various demonstrations by consumers all over Canada in front of supermarkets and other places. The consumer has become organized and he has a new minister to ask for help. The consumer has seen fit to complain about quality and prices as well as the type of service he receives for his money.

The consumer knows that there are on the roads today 670,000 unsafe automobiles. I feel it is the duty of the minister to find out why companies are allowed to put unsafe automobiles on the market intentionally. The average person who buys a car is not a mechanic. He is not able to judge the quality of workmanship or safety of the automobile. He has so many dollars in his pocket and knows he needs a car. Quite innocently he often buys an automobile which may cost him his life or other people their lives. All of us must be protected from this type of merchandising.

There has been some talk about drug prices. I should like to congratulate the minister upon the action he has taken in introducing Bill No. C-190 which all of us believe would have the effect of bringing down the price of drugs by allowing competition to enter this field. If the bill could only be brought before the house before the recess I believe the people of Canada would be forever in debt to the minister for at least accomplishing that much during the short period of time he has been in office.

[Mr. Germa.]

Health services are another area of concern to the consumer. Regardless of the state of health of a person at the moment he knows he is going to have to expend money on medical services. None of us will last forever. Eventually the machinery runs down and we have to seek advice and help from the medical profession. My remarks at this point apply equally to other professional people who arbitrarily set their rates, such as engineers, lawyers and so on. However, doctors are the ones who come closest to the consumer because the consumer has to go to them directly. Engineers and these other people are about one stage removed from the consumer.

● (4:20 p.m.)

I should like to refer to an editorial broadcast over station VOXM in St. John's, Newfoundland, on January 17, 1968. Part of it reads as follows:

Recent discussion of rates for professional services—who sets the rates—and what relationship these rates have to the services rendered, brings to mind that some doctors have made upward revisions in their rate structure recently—in some cases as much as 30 per cent. We are given to understand that the increases have been applied because of the approach of medicare.

We all know that the medical profession has raised certain objections to medicare, and I commend the government for the stand they have taken in the face of those objections. But this editorial seems to indicate that in order to try to destroy medicare across Canada the profession has increased fees by 30 per cent so as to make the cost of medicare so expensive that the government would not dare to try to supply the people with medical services. I think this is a deplorable state of affairs. I am not saying that doctors are not entitled to a decent standard of living. They go out in all sorts of weather and have a very hard job to perform. They are dealing with sick people who are not necessarily on their best behaviour. For these reasons they deserve a standard of living better than most. That I recognize, Mr. Chairman.

I also recognize the fact that the person who pays the bill is the consumer. I also recognize the fact that these doctors were educated largely from public funds. I also recognize the fact that their equipment is supplied from public funds. Medical research is also charged to the public. It was the consumer in the first instance who supplied the money to educate the doctor. The consumer provided the required facilities and conducted the necessary research so that the doctor in turn could serve you and me better