

*Government Orders*

at a somewhat more reasonable speed, I think the point will be made. It reads in its entirety:

A bank must use plain language in all contracts related to financial services, applications for financial services and related documents which it provides to its customers who are natural persons.

• (1640)

Granted some folk might have a bit of difficulty with the idea of natural persons because it is true that many people in Canada do not understand that when the law speaks of persons it often, in fact usually, includes what are called corporate persons, which is to say incorporate businesses.

It is unfortunate that many people do not understand that. It is something that perhaps might be more fruitfully discussed and debated in a debate on our educational system some time. However, that is the case, so I warrant that in that one phrase there is perhaps cause for some modest confusion. But happily very rare will be individual Canadians, I pray, called upon actually ever to read this act. Happily most Canadians will only ever be called upon to read the contract for a loan on the desk of their local branch manager for their credit union or their bank. If in the passage of this amendment we are able to provide those fellow citizens of ours who must daily struggle through the accreted maze of bizarre phrases and wordings that regularly they are confronted with in especially financial legal contracts, then we will have done a service in this place that I should think most Canadians would applaud and celebrate.

Therefore I heartily commend to this House this amendment and I congratulate the hon. member on moving it.

**The Acting Speaker (Mr. DeBlois):** Is the House ready for the question?

**Some hon. members:** Question.

**The Acting Speaker (Mr. DeBlois):** The question is on Motion No. 10.

**Mr. Simmons:** The House is not ready for the question.

**An hon. member:** Too late.

[*Translation*]

**The Acting Speaker (Mr. DeBlois):** I really should not, but I am willing to recognize the hon. member for Burin—St. George's, for a few moments.

[*English*]

**Hon. Roger C. Simmons (Burin—St. George's):** Mr. Speaker, what could be more instructive than to see the gentleman from Provencher, that exalted member of the cabinet, sitting in the very back-bench of this Chamber. How prophetic, how completely prophetic, especially if he and his gang keep bringing in the kind of nonsense legislation before us now. If they insist, I say to my friend from Ontario, on doing convoluted stuff, at least let my colleague and friend from Prince Edward Island make it partly intelligible, make it so that the people of Canada to whom these laws will apply have some opportunity to understand what the latest law is from this crowd.

Simplicity, Mr. Speaker. Suddenly we have to make the point for ordinary language. There are a lot more ordinary people out there, people whose claim to fame is not the \$100 word or the \$50 word, but people who live simply and by that we do not mean inadequately. There is nothing adequate about being complicated or convoluted. Some of the guys and girls on the other side might get their jollies out of being convoluted and complicated, but that of itself is not—

**An hon. member:** Stop being partisan. We have a lot of decent bills here.

**Mr. Simmons:** I say to my friend that we in turn are talking about a decent improvement to what he characterizes as a decent bill.

**An hon. member:** Get some plain language.

**Mr. Simmons:** He wants plain language.

**An hon. member:** Get some plain language for the meeting in Aylmer.

**Mr. Simmons:** The meeting in Aylmer?

**An hon. member:** Yes.

**Mr. Simmons:** I have to admit to my friend that I was not at the meeting in Aylmer. So I compensated, I went down and bought a few cans of Aylmer soup and I fed my yearnings that way. I then proceeded to cogitate, to have my own conference on the south coast of Newfoundland. We did it Sunday morning early, before church. We did it