# Order Paper Questions

Mr. Raynald Guay (Parliamentary Secretary to Postmaster General): (a) The sign in question was not authorized by the station manager and was placed on the Philatelic Sales Counter without his knowledge by a person or persons unknown. Upon discovery of the sign, it was removed, which was within a few hours after it had been originally placed on the counter. (b) The closing of the collector's wicket was of a temporary nature only for part of one normal working day and the wicket was reopened for business later the same day.

## MORTGAGE LOANS BY CHARTERED BANKS

#### Question No. 1,244-Mr. Herbert:

- 1. In the last twelve month period for which information is available, what proportion of lending in the Canadian mortgage market was by the chartered banks?
- 2. By how much per annum did this percentage change in the previous five years?
- 3. Does the discretion in the hands of the lenders as regards flow of funds and maintaining of interest rates create an artificial crisis in the housing market?

Hon. John N. Turner (Minister of Finance): 1. In the 12 month period ending in August, 1974, chartered banks approved 28 per cent of mortgage loans on new and existing residential property.

- 2. Percent of residential mortgage loans approved by the chartered banks. 1969, 12 per cent; 1970, 12 per cent; 1970, 16 per cent; 1971, 24 per cent; 1972, 27 per cent; 1973, 30 per cent.
- 3. Many financial institutions compete for business in the mortgage lending market. Such competition ensures that the flow of funds into mortgages and that the mortgage interest rates charged by the institutions are basically set by market forces.

#### **EXEMPTIONS FROM GARNISHMENTS**

# Question No. 1,246-Mr. Herbert:

- 1. Does the Quebec Code of Procedure state that only military personnel are exempt from garnishment?
- 2. Do the federal authorities maintain the attitude that employees in the Public Service are also exempt?
- 3. Is there any evidence that those granting credit are hampered in the recovery of their claims against federal employees?

Hon. Jean Chrétien (President of Treasury Board): 1. No reply. The question relates to a matter which falls within provincial legislation.

2. Garnishee orders in respect of wages are directed to the employer. Moneys payable by the Crown as wages to public service employees cannot be garnisheed because the courts are not able to make an order against the Crown. The legislative provisions prohibiting the garnishments of wages of public service employees is contained in Section 81 (3) of the Financial Administration Act which reads as follows: "s.81(3) Notwithstanding subsection (1), any amount due or becoming due by the Crown as or on account of salary, wages, pay or pay and allowances is not assignable and no transaction purporting to be an assignment of any such amount is effective to confer on any person any rights or remedies in respect of the amount."

The question of garnishment proceedings has been reviewed several times over the years. For a number of reasons, including some evidence of a trend to restrict the use of garnishment proceedings in other jurisdictions and the present social climate of encouraging unlimited credit, it was decided that no change should be made in the legislation. However, as a matter of policy the subject is reviewed from time to time by the Treasury Board, most recently in 1970.

3. At the recent time there is another procedure available to a creditor to obtain relief against a public servant debtor. This is by equitable execution whereby a judgment creditor may obtain from a provincial court an order restraining the judgment debtor from receiving moneys which may be due and owing by the Crown to him. At the same time, such order provides for the payment of moneys to a sheriff who is appointed as receiver for the purpose of obtaining the moneys and of giving a valid discharge therefor. This procedure is cumbersome and is not always successful, but in this procedure the order is not against the Crown.

### PEACE KEEPING COSTS—CYPRUS

# Question No. 1,257-Mr. Forrestall:

What has been the cost to the taxpayer of peacekeeping in Cyprus to December 31, 1974, or the most recent available and reliable date?

Hon. James Richardson (Minister of National Defence): The cost of peacekeeping in Cyprus since inception, in March, 1964 to December 31, 1974 exclusive of personnel costs, has been \$25,159,000.

# DISTRIBUTION OF 1975 CALENDARS "A LIFESTYLE PLAN FOR ALL SEASONS"

## Question No. 1,291-Mr. Reynolds:

- 1. How many of the 1975 calendars "A Lifestyle Plan for All Seasons" were distributed by the Department of National Health and Welfare?
- 2. Was this calendar distributed by any other department of the government?
- 3. What was the total cost of production and printing of this calendar?
- 4. What were distributors costs of this calendar?

Hon. Marc Lalonde (Minister of National Health and Welfare): 1. As of January 24, 1975—5,450,000 copies were distributed.

- 2. Information Canada.
- 3 and 4. Cost of production, \$40,000. Cost of printing and distribution, \$245,000.

## DEVELOPMENT OF ENVIRONMENT—PERSONNEL

## Question No. 1,303-Mr. Paproski:

- 1. How many full-time employees were under salary in the Department of the Environment on (a) January 1, 1974 (b) January 1, 1975?
- 2. How many people in each of these years received salaries of (a) under \$10,000 (b) between \$10,000 and \$20,000 (c) between \$20,000 and \$30,000 (d) over \$30,000?

Mr. Len Marchand (Parliamentary Secretary to Minister of the Environment): 1. (a) 10,183; (b) 10,479.