#### **CONSUMER AFFAIRS**

LIFE INSURANCE—POSSIBLE BREACH OF COMBINES ACT
BY ONTARIO INSURANCE ACT

Mr. J. G. Lind (Middlesex): Mr. Speaker, I have a question for the Minister of Consumer and Corporate Affairs. It is my understanding that one of the purposes of the Combines Investigation Act is to ensure continued competition within the business realm. My question is directed to the recent amendment to the Ontario Insurance Act, particularly in so far as it may restrict competition within the life insurance industry. Are the officials of the hon. gentleman's department examining the amendment to the provincial insurance act passed by the present Ontario government in order to determine whether this legislation constitutes a breach of section 32 of the Combines Investigation Act?

Mr. D. R. Tolmie (Parliamentary Secretary to Minister of Consumer and Corporate Affairs): Mr. Speaker, the Ontario Insurance Act amendments have been taken into consideration by virtue of clause 92 of Bill C-256 which makes provision for provincial legislation to be taken into account in actions under the proposed Competition Act.

• (3:20 p.m.)

Mr. Speaker: Order, please. I am not sure which question is the most urgent before we call orders of the day but the Chair will take a chance on the hon. member for Mackenzie.

# INDIAN AFFAIRS

ALLEGED DELAY IN DEALING WITH LOAN APPLICATIONS

Mr. S. J. Korchinski (Mackenzie): Thank you, Mr. Speaker. I should like to address a question to the Minister of Indian Affairs and Northern Development. Is it part of general government policy or simply departmental maladministration that applications for loans by Indians have been delayed for four months in order to frustrate the applicants?

[Translation]

Hon. Jean Chrétien (Minister of Indian Affairs and Northern Development): Mr. Speaker, if the hon. member will inform me of the particular circumstances to which he is referring, I can assure him right now that if there is any delay, it may be due to administrative errors, and is definitely not a matter of policy.

[English]

Mr. Korchinski: On a point of order, Mr. Speaker, I have repeatedly tried to get someone in the minister's department to provide me with certain information. I have called the department time after time and tried in vain to get an application considered. I have no recourse at this time but to bring the matter before the House. I have tried in vain to appeal the case on behalf of Hector and Virginia Bird of La Ronge, Saskatchewan. Unless the minister and his officials can be more serious I should like to give

### Income Tax Act

notice that on another occasion I will bring the matter up by a motion under Standing Order 26.

Mr. Speaker: Order, please. Perhaps the hon. member might also consider the possibility of asking the question again at the time of the adjournment. That might be the occasion for him to obtain an answer.

I apologize to hon. members; I have done my best to try to get as many of our colleagues recognized in the question period as possible. I have also tried to notice those who have not been recognized, some of them front benchers, including the hon. member for Brandon-Souris. Having made a note, I will try to give these hon. members priority tomorrow.

Mr. McGrath: On a point of order, Mr. Speaker, I should like to point out that I have what I consider to be an urgent question for a minister who will not be here tomorrow because of the roster system. I merely point out to Your Honour that you must either rule that the roster system is inconsistent with the practices and rules of the House, or I suggest that the time allotted to the oral question period should be extended.

Mr. Speaker: Orders of the day.

• (3:30 p.m.)

# GOVERNMENT ORDERS

# INCOME TAX ACT

The House resumed, from Tuesday, November 16, consideration in committee of Bill C-259, to amend the Income Tax Act and to make certain provisions and alterations in the statute law related to or consequential upon the amendments to that Act—Mr. Benson—Mr. Honey in the chair

The Chairman: In accordance with the statement made by the Parliamentary Secretary to the Minister of Finance, as recorded at page 9630 of *Hansard* for Tuesday, November 16, 1971, the committee will now resume consideration of the sections that were before the House on Wednesday, November 10, 1971, being sections 150 to 180 inclusive, and 220 to 244 inclusive. Sections 150 to 161 were agreed to. The committee will now consider section 162 of clause 1.

On clause 1—section 162: Penalties.

Mr. Downey: Mr. Chairman, I have a question I should like to ask the parliamentary secretary. Last Friday when we were discussing this section, I asked a question regarding advance rulings and the cost thereof. The parliamentary secretary agreed that he would look into the situation and I am wondering whether he is at this time prepared to give a close approximation of the cost involved in obtaining advance rulings.

Mr. Mahoney: Mr. Chairman, there is a minimum fee of \$150 charged on advance rulings, and the total cost depends on the actual time spent by the officials. However, the minimum fee is \$150.