

vote concurrence in the report. If the Member does not do that, he is voting against his own report. This is not non-confidence in the Government. I say to the Member, respond to that.

**Mr. Blenkarn:** Mr. Speaker, all one has to do is to take a look at the note immediately below the report. It says:

Note:

Ninth of ten allotted days and fourth votable motion for the Supply period ending June 30, 1988.

**Mr. Nystrom:** That is not the motion.

**Mr. Blenkarn:** It continues:

(Eighth of eight votable motions for the three Supply periods provided pursuant to Standing Order 82(5)).

There is no provision in Standing Order 82(5) for the introduction of a no-confidence motion in the Government. The purpose of Supply is to allow the Opposition a chance eight times during the year to test the confidence that Members have in the Government. That is how we run our system. For one Party to decide of its own, without some changes in the rules, that it can use words like, "this motion shall not be considered to be a question of confidence in the Government" to somehow try to trap Members into voting against the Government is pretty simple and pretty foolish. The answer is very clear. The Member from Yorkton—Melville (Mr. Nystrom) ought to know that.

**Some Hon. Members:** He does.

**Mr. Blenkarn:** He is an important person in his Party and he ought to know that what he ought to be proposing is a position that opposition Parties should be entitled to introduce motions indicating their confidence in the Government.

If the Hon. Member wants to introduce a motion indicating confidence in the Government, that might be a different matter. Perhaps he could organize the rules in that fashion. How he would do it would be to introduce a motion of some kind indicating that his Party has confidence in the leadership of the Right Hon. Prime Minister (Mr. Mulroney) and his Government. That is exactly what they are doing here, only they are not. They are saying, "Sucker, sucker, sucker, come and vote for this motion". And then say, "Sucker, sucker, sucker, we are going to say you vote to defeat your own Government". We are not going to buy that, baby.

**Mr. Deputy Speaker:** I can only recognize the Hon. Member for Yorkton—Melville (Mr. Nystrom) on a point of order.

**Mr. Nystrom:** Yes, Mr. Speaker, I have a point of order. My friend across the way referred to the note under the motion. I am sure you could clearly indicate to the House that we do not vote on notes in the House of Commons, we vote on the motion before the House. The motion before the House is very clear. The motion before the House does say that it is not a question of confidence. Obviously one does not draft a motion to say we

believe that Brian Mulroney is the greatest thing since sliced bread.

**Some Hon. Members:** Order.

**Mr. Nystrom:** You vote on the motion before the House, Mr. Speaker. Yesterday we voted on Meech Lake. Because we agreed with the Meech Lake Accord does not mean that we think Brian Mulroney walks on water. You vote on what is before the House. My friend across the way does not know what he is talking about, and I am sure you could put him straight, Mr. Speaker.

**Mr. Deputy Speaker:** Resuming debate with the Hon. Member for Trinity (Miss Nicholson).

**Miss Aileen Nicholson (Trinity):** Mr. Speaker, I have been associated with the work of the Finance and Economic Affairs Committee on this issue of charges to clients since the beginning. It is a complex issue and it has been handled, I consider, with care and sensitivity by the Finance Committee, a committee which, like the Standing Committee on Public Accounts, generally works in a non-partisan fashion and tries to come up with solutions that are in the public interest that can be supported by all members of the committee.

For this latest round of hearings on service charges and financial institutions, we were joined by the New Democratic Party Member whose motion is before us today. He and his colleague had a minority report because they did not consider that the consensus report fully met their requirements and views. It is quite puzzling today to find that they are now moving a motion to support the committee report which at the time they could not support without reservations.

I welcome the opportunity to talk about this matter of service charges to consumers because it is an important and a delicate issue. I think there are some matters that should be put to the House that are worthy of more care than the kind of bank bashing which we customarily hear from the New Democratic Party. Having said that, let me say I hold no brief for the banks or any other financial institutions and, indeed, I did share in the criticisms made by the Finance Committee.

Let me go back and repeat the history of this issue. In November the matter of service charges to consumers and financial institutions, particularly the question of notification or lack of it, was referred to the Finance Committee. The staff of the Finance Committee prepared a research paper. I may say that the financial institutions generally, the banks and the trust companies, were reasonably forthcoming with facts, which aided in the preparation of this research paper. On March 29, the paper was made public, together with the terms of reference of the inquiry. What was becoming very clear by that time was that as competition in the financial institutions increased, as banks, trust companies, *caisses populaires* and credit unions all competed harder for business, they chose to pay higher interest rates and to provide new services like daily interest rates. This was the way in which they chose to