

is an ordinary Canadian or whether a person is natural person.

That would indicate some of the problems we have in achieving a goal with which we will all agree. The language has to be simplified so that people can understand. Surely contracts can be put in a plainer language.

I sympathize with the Liberals on this. They recognize in their amendment that the larger the contract in terms of money value, most probably the larger number of different conditions and so forth. Therefore the more complicated it becomes. Contracts with a limit of the \$250,000 require special effort in order to put such contracts into simpler terms.

I am not certain if it is entirely impossible. Fortunately the member from Mississauga seemed to suggest that it is. I know when we go through the process of tax reform that every time we try to simplify the tax forms they end up getting more complicated.

When we entered into tax reform in 1984-85 there was a great promise to simplify the forms. It seems to me that when I filled out my tax receipt last year there were more pages and more complications than there were before, even though the government keeps working on simplifying it. The more it tries to simplify it, the more complex it gets. Perhaps it might be the case as well when people really try to handle the task of simplifying contracts that we might end up in fact even getting into more complex contracts.

I agree with the members of the Liberal Party. You get this darned form from the bank when you are taking out a loan or you are a co-signer to something and the sentences go on and on and on, meandering around. One sentence can be a paragraph of several inches. It makes no sense. I think a case can and should be made that this indeed can well be a form of misrepresentation when something is presented in such complex language that an ordinary person—again we are back to an ordinary person—cannot really understand it. Then is it a fair contract? I think it is a good question that has to be raised.

While we will be supporting the amendment of the Liberal Party we are under no illusion, however, that by just putting this amendment in place if it passes it will have the immediate desired effect we all hope it would and should have.

Government Orders

Mr. Ross Harvey (Edmonton East): Mr. Speaker, I rise briefly to participate in the debate and state that my enthusiasm for this amendment perhaps exceeds that of my hon. friend from Regina. I have on a couple of occasions had the experience of going into a bank, or in my instance a credit union, and sitting down with the local branch manager and discussing the purchase of a car, most recently a truck, and having an amiable conversation across the desk in which the bank manager or the credit union manager was able in a matter of scant minutes to explain clearly and cogently precisely what the terms of the agreement were, precisely what the consequences of non-payment would be, and all this sort of stuff. It was absolutely clear, absolutely simple, absolutely comprehensible by me, and I do not have a university degree.

Then I get the contract to sign. My mom always told me: "Don't sign anything you haven't read". So I read it or try to read it but, my Lord, it is like reading something dredged up from an archaeological dig some place in southern Italy. It is incomprehensible. In fact my guess is that the credit union manger does not understand it. My guess is that the credit union's lawyer does not understand it. But there it is, and if I do not sign it I do not get the loan. I do not see what makes it so difficult to have a contract that reads like a credit union manager or a bank manager talks.

It is with considerable enthusiasm that I say that, granted on my own behalf but I think as well on behalf of those constituents of Edmonton East whom I here represent and whom I think have experiences with the banks that are much more often similar to that which I enjoy than perhaps are those enjoyed by the hon. member for Mississauga. By the way, you will have noted that he attempted to reinforce his point about the complication of the language in the proposed amendment by reading it at what could only be reasonably deemed break-neck speed. It is probably the same sort of thing that happens when one takes a reel-to-reel tape recorder and records someone speaking at three and three-quarters IPS and then play it back at seven and a half IPS. It was roughly that effect.

I congratulate the member on a most theatrical and effective effect, but it was not all that fair in terms of the point he was making. If I could go over that section again