

*Supply—Consumer and Corporate Affairs*

Vancouver-Burrard, which expressly calls for professional sports to come under the Combines Investigation Act. I will not read the explanatory notes now but they state the case very well.

I should like to ask the minister one other question in connection with the Combines Investigation Act. As he reported to the house, this act is now under study by the Economic Council of Canada which will not be reporting for some time. Has the inclusion of services under the Combines Investigation Act been referred to the Economic Council of Canada? At the present time only commodities which are used in trade and commerce are subject to the act. But it seems to me that the power to fix prices and divide up markets in a way which could be detrimental to the public interest could just as well exist in the service industries as in trade in commodities. Certainly professional sports could be considered. Parliament should be responsive to public opinion, and public opinion in many parts of Canada, particularly on the west coast, is quite strong on this subject at present. I do not know whether the minister heard my question.

**Mr. Turner:** Yes.

**Mr. Germa:** Mr. Chairman, I welcome the opportunity to say a few words on this item in the estimates of the Department of Consumer and Corporate Affairs. As hon. members know, members of this party accepted the establishment of this department with certain reservations. We pointed out at that time what we considered to be very grave weaknesses in the legislation under which the department is operating. Nothing has happened in the intervening time to change our opinion of what this department will accomplish on behalf of the Canadian people. The Canadian people welcomed with joy the appointment of a minister who would have the power to intervene directly in the marketplace on their behalf to ensure they receive fair value for their money when they see fit to expend certain moneys on services which are required for their daily needs. This is a very wide field. It concerns every dollar spent by every person in the Dominion of Canada. So the minister, if he really seeks to do his job properly, could intervene in almost every sector of the business community.

However, in spite of the formation of this department the cost of living has continued to rise. We have not noticed any change in the upward push of prices. The D.B.S. figures

[Mr. Prittle.]

published on Friday indicate that at present the cost of living stands at 152.7, an increase of .1 over last month. This is a rise of 4.5 per cent from February 1, 1967. The D.B.S. figures also show us that the housing index rose by .5 per cent. The problem of housing has long plagued the people of Canada, and these figures indicate that nothing has happened to offset the continued rise in the cost of accommodation for families. Surely this is one of the most essential areas in which the minister could intervene by seeking to find out why the cost of shelter for our families continues to rise despite the efforts of other departments of the government.

The Dominion Bureau of Statistics points out to us that one of the reasons for the increase in the cost of housing in the month of February was the increase in the insurance rates on housing. According to these figures the insurance companies must have increased their premiums. So far as I know the insurance companies have not stated their case before the Canadian people, before the government or before any board of review, for increasing the rates they charge for the insurance of houses against fire, flood, hail, etc. The insurance companies made an arbitrary decision to increase their rates.

I am not sure whether the minister has the power to intervene in this area but in view of the fact that the consumer dollar is involved I believe his jurisdiction is wide enough for him to intervene on behalf of the consumer. This is a very vital area. Insurance companies have often been referred to in this house. We have pointed out that they are not suffering from a low return on their investment. It seems to me that the minister could well intervene in this area and seek an explanation from the insurance companies for the increase in their rates. I realize he does not have the power to legislate against them but surely he could make them expose their books to the people of Canada and make them give an explanation for increasing their rates on housing.

I believe that if this were done it would go a long way toward exposing a business which has long preyed upon the Canadian people. In the long run it is the little man who bears the greater part of the burden because he cannot afford any risk and he has to go to an insurance company to obtain protection for the major investment represented by his acquisition of a place to live. He has to pay these rates regardless of how high they may be. I