

mative action programs for visible minorities. Is the Minister prepared to act on that recommendation?

**Hon. D. M. Collette (Minister of State (Multiculturalism)):** Mr. Speaker, first of all I should congratulate my colleague, the Hon. Member for Essex-Kent, and members of the committee, for this report.

**Some Hon. Members:** Hear, hear!

**Mr. Collette:** The fact that it has been well received by people generally, especially those in the visible minority communities, is testament to the good work they have done.

With respect to the whole question of affirmative action, and that is what we are really talking about when we talk about contract compliance which was one of the recommendations, I should inform the Hon. Member that we do indeed have a program already. It was announced by the President of the Treasury Board only last year and it has been worked on since then. When one talks of affirmative action one has to distinguish between the voluntary approach which we have taken so far in Canada, and which I believe has met with some success, and the compulsory approach which was taken in the United States after the enactment of the civil rights legislation in 1964 and the directive on contract compliance.

This is a serious question and I should like to hear the views of all Hon. Members, the Parties generally, and the Canadian public, before the Government takes this very difficult step. I will be discussing this with my Cabinet colleagues in the next few weeks and I would ask the Hon. Member to be patient.

**Mr. Keeper:** Mr. Speaker, the Minister should know that Members of Parliament have already expressed their opinions with regard to contract compliance in the report *Equality Now*.

#### RECOMMENDATION TO ESTABLISH SEPARATE DEPARTMENT

**Mr. Cyril Keeper (Winnipeg-St. James):** Mr. Speaker, I have a supplementary question for the Minister about the multiculturalism policy for which he is responsible. He knows that ethnic groups across the country, including visible minorities, have been calling for a higher priority on multiculturalism. The report that was issued yesterday calls for a Multiculturalism Act which would create a full Department of Multiculturalism, with a Deputy Minister. Is the Minister prepared to act on this recommendation?

**Hon. D. M. Collette (Minister of State (Multiculturalism)):** Mr. Speaker, first of all I should like to correct the Hon. Member's impression of what happens in Parliament. When the report was tabled, that was simply an expression of seven Members of Parliament; there has been no motion to concur in that report and therefore there is not yet an endorsement from Parliament as a whole. When the Hon. Member said that all of Parliament has expressed its views on the subject, that is a little different from the actual tabling of the report.

#### Oral Questions

The Hon. Member asked about an Act. Last December's Throne Speech gave a commitment to introduce a Multicultural Act. That is now progressing through Cabinet and I hope to be able to make some positive statement on it very soon.

On the question of a full Department of Multiculturalism, it seems to me that the Prime Minister answered that question rather explicitly last October. I should like to advise the Hon. Member, and perhaps warn him and those who feel that the answer is to upgrade multiculturalism to a full Department with a full Deputy Minister, that if this were done there would be a danger that we would ghettoize multicultural policy once and for all in this country. I do not want to work toward that, and I am sure that the Hon. Member does not either.

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#### INTEREST ACT

##### INTRODUCTION OF AMENDMENTS

**Mr. Bill Kempling (Burlington):** Mr. Speaker, my question is directed to the Minister of Consumer and Corporate Affairs. Will the Minister advise why she is holding up the introduction of a Bill dealing with mortgage rate insurance and amendments to the Interest Act? Will she tell us why she is waiting? Will she also let us know how high mortgage rates must rise before she will move to introduce this legislation which was promised in the Throne Speech?

**Hon. Judy Erola (Minister of Consumer and Corporate Affairs):** Mr. Speaker, I wish to assure the Hon. Member that those amendments are being drafted now and will be presented as fast as we can get them to the floor of the House.

##### PLIGHT OF HOME OWNERS WITH HIGH INTEREST MORTGAGES

**Mr. Bill Kempling (Burlington):** Mr. Speaker, the Minister, her predecessor, and the Minister of Finance gave 750,000 Canadians trapped with high interest rate mortgages some hope for relief through their pious statements. Then they abandoned them. Will the Minister tell us whether she has been able to lever some special treatment from the mortgage industry for these unfortunate people, because she appears to have yielded to industry demands for changes in the Interest Act and then hung out to dry the 750,000 Canadians trapped with high interest rate mortgages?

**Hon. Judy Erola (Minister of Consumer and Corporate Affairs):** Mr. Speaker, we have made every effort to go to bat for every one of those people. Thousands of them have come to us for assistance through the Department of Finance and the Department of Consumer and Corporate Affairs. We have written to every financial institution in every case, and very often we have been able to get a measure of help for these people. I have said that we will not be able to legislate retroactively. We intend to bring forward legislation that will address the problem, but in the meantime we will continue to be of every assistance possible to people who are in difficulty.