

PROCEEDINGS ON ADJOURNMENT MOTION

[English]

SUBJECT MATTER OF QUESTIONS TO BE DEBATED

The Acting Speaker (Mr. Laniel): It is my duty, pursuant to Standing Order 40, to inform the House that the questions to be raised tonight at the time of adjournment are as follows: The hon. member for Hillsborough (Mr. Macquarrie)—external affairs—suggested invitation to Saudi Arabian and Algerian oil ministers to visit Canada; the hon. member for Assiniboia (Mr. Knight)—Public Service—arbitration of salaries of clerical staff—government position in light of salaries recommended for managerial levels; the hon. member for Wellington-Grey-Dufferin-Waterloo (Mr. Beatty)—external affairs—protection of Canadian visitors to United States against being stranded if gas rationing introduced.

It being five o'clock, the House will now proceed to the consideration of private members' business as listed on today's order paper, namely private bills, notices of motions, papers and public bills.

Mr. McKinley: Mr. Speaker, on a point of order; I believe there is a general agreement that private member's bill No. C-49 be considered today.

The Acting Speaker (Mr. Laniel): Order, please. It is my understanding that following an agreement made last week the House has decided to proceed today with the consideration of Bill C-49, appearing on the order paper in the name of the hon. member for St. John's East (Mr. McGrath). Is this agreed?

Some hon. Members: Agreed.

PRIVATE MEMBERS' PUBLIC BILLS

[English]

FAIR CREDIT REPORTING ACT

MEASURE TO PROTECT CONSUMERS FROM UNFAIR
CREDIT REPORTING

Mr. James A. McGrath (St. John's East) moved that Bill C-49, respecting disclosure of credit rating records, be read the second time and referred to the Standing Committee on Justice and Legal Affairs.

He said: Mr. Speaker, the purpose of this bill, which has been on the order paper now for a year, first reading having been given on January 15, 1973, is to protect Canadians from unfair credit reporting. It can be cited as the Fair Credit Reporting Act.

We have just concluded in this House a debate on the wiretapping bill to protect the privacy of Canadians from this modern source of electronic surveillance. We all know the consequences of electronic wiretapping in wrong hands. It is interesting to quote the present Minister of

Fair Credit Reporting Act

Finance (Mr. Turner) when he was Minister of Justice. In a paper he delivered at Queens University he said:

• (1700)

The orbit of privacy will be an ever shrinking one, but the need for privacy will become more paramount than ever. The law must ensure that the right to privacy remains sacrosanct.

He went on to conclude:

The erosion of privacy is the beginning of the end of freedom.

Mr. Speaker, I can think of no better quotation to put forward in support of my bill than those very eloquent remarks by the Minister of Finance when he was Minister of Justice. Robert Merton in his book "Social theory and social structure" said:

Privacy is not merely a personal predilection; it is an important functional requirement for the effective operation of social structure. Social systems must provide for a portion of the self which is kept apart, immune from social surveillance.

It has become trite to say that we are in a cashless society, an age of credit cards, an age of computerized data banks. As I look around at this insidious erosion of privacy represented by these data banks and widespread use of credit cards, one gets the impression we are all in a race to 1984. Certainly, it seems as if the government, which is one of the chief offenders in respect of the improper use of credit reporting—and if time permitted I could refer to the Income Tax Act—and the private sector are in headlong competition to 1984, and yet we are all the losers as a consequence. Each of us will lose unless we become seized of the problem. I realize that there are those who will put forward the argument of jurisdiction and the constitution. Certainly, it is true to say that the provinces under our constitution have great responsibilities in this area which unfortunately, at least it seems to me, all too few are prepared to discharge. The two exceptions I think of are the provinces of Ontario and British Columbia. I shall have more to say about that in a few moments.

I believe the federal government has a very important responsibility in this area because only the federal government can provide the protection under the law which will ensure a standard of privacy with regard to credit reporting right across the country. Only the federal government can provide the legislative protective framework to protect Canadians from inter-provincial and international trafficking in individual credit information, because this is what is taking place today. We have as a result of sophisticated techniques and the use of data banks, a traffic developing in credit information about each one of us, interprovincially and internationally. Indeed, it can be said that credit reporting and credit information about each one of us, has become big business. It now can be said to be a saleable commodity. It is to protect Canadians against this international and interprovincial trafficking of credit information, which is all too often erroneous, that I put forward this bill in the spirit of the constitution, given the responsibility of the federal government to protect Canadians and ensure to all Canadians the right to privacy.

Credit bureaux provide what they submit to be factual material. In their opinion this material is factual, but the whole basis on which I build my case is that all too often this material is far from factual and all too often contains