## The Budget-Mr. Kempling

that was a disgusting display of corporate and monetary power.

I hope that when the Minister deals with the mortgage companies, he will say, "Never again are you guys going to act like this and hold people to ransom." Never again should corporate power be used to set aside the decisions of the elected Members of this Parliament or the elected members of a legislature. That was a disgusting display of power and they got away with it. I hope the Minister will take these words to heart and will deal with these companies, and deal with them severely, because there is no way we should give them anything until they agree that they will never take that course of action again.

I say this in particular because in discussing the matter with the officials at the briefing yesterday, I asked them in particular what they meant in their comments about amendments to the Interest Act. One of them told me that the proposal is that the Government is going to amend the Interest Act to remove Section 10 which allows an individual who has had a mortgage for five years to renegotiate that mortgage on the payment of three months' interest. The officials claim that this is the reason why we have short-term mortgages, this is the reason why we do not have 10-year mortgages. I do not know what world they are living in. All they have to do is to travel across the border and see what happened in the United States which has had the same provision for years. There are still 25-year and 30-year mortgages there, and that country still has that provision.

I disagree that we should remove this right from the mortgagors. However, if we are going to remove it, then there has to be a quid pro quo as far as the mortgage companies are concerned. I hope, Sir, that never again will we see in this country the raw corporate power displayed by some of the mortgage and trust companies whereby they ravaged and gutted mortgagors in this country and caused them to lose their homes.

I commend the Government for the action it is taking. However, I believe it should be stronger. But this is a first step and perhaps when the legislation is introduced, we will have an opportunity to speak to it and perhaps we can improve it.

Mr. Fisher: Mr. Speaker, I have a very short comment. The Hon. Member, as usual, has made some strong and careful representations on behalf of people like mortgage holders, and I congratulate him for that. I do not want to take away from that. I would just like to add a single point in correction of something the Hon. Member said. He referred to the Opposition and critics' lock-up yesterday afternoon. I would remind the Hon. Member of two things. First, when he went in there and the public officials arrived, they talked to him under the assumption of confidence. They did not talk to him under the assumption that they would be quoted here in the House of Commons. Just the little trick of not mentioning the individual's name does not quite overcome that. Second, he has drawn the inference that the same officials were political creatures. I would like to correct him. We were dealing with impartial public servants, not people from the Liberal Party or from the

Government but impartial public servants who do have to draw a line in their responsibilities between the things they do as public servants and the things he would like to know as an Opposition critic. They have to draw that line and leave it up to the Minister to decide whether to reveal certain information. That is their duty. They have no choice in the matter. The Hon. Member has risen today and left the impression, first, that he was being manipulated for political reasons and, second, that these people are not impartial. I would like to make it clear that both of those points are not correct. Not only that, but I think he damages the general spirit of co-operation by revealing these sorts of things, true or false, from the lock-up, when it is supposed to be confidential.

## • (1620)

Mr. Kempling: Mr. Speaker, if the Hon. Member will read the record he will find that he is quite wrong. I did not mention the word "political" or "political decisions" or make reference to that in any way, shape or form. I did not mention the officials' names; that was part of the confidence that we agreed to. I did not specifically quote directly things that they had said. I said, Mr. Speaker, I was disappointed in the quality of the information they supplied to us, and that they did not answer questions directly. They pulled figures out of the air and they generally sloughed off hard questions that were put to them. I think that is a fair comment. This is not the first lock-up I have been in, there have been several over the years, and in the past we have had more direct and hard information from the people of the Department of Finance than we had yesterday. I was most disappointed and I was drawing a comparison between previous years and this particular year. I say again that I was disappointed in the quality of information that they passed on to us. They may as well not have been there as far as I was concerned. I do not think anyone who was there really got very much out of it at all.

## PROCEEDINGS ON ADJOURNMENT MOTION

[English]

SUBJECT MATTER OF QUESTIONS TO BE DEBATED

Mr. Deputy Speaker: It is my duty, pursuant to Standing Order 45, to inform the House that the questions to be raised tonight at the time of adjournment are as follows: the Hon. Member for Cowichan-Malahat-The Islands (Mr. Manly)—Housing—Residential Rehabilitation Assistance Program—Request for expansion. (b) Distribution of funding; the Hon. Member for Burlington (Mr. Kempling)—National Revenue—Denial of deduction for leg braces. (b) Request for broader definition of "disability"; the Hon. Member for Burnaby (Mr. Robinson)—National Revenue—Request for inquiry into Vancouver office practices. (b) Job description reference to work quotas.