

*Private Bills*

correct in saying that when Beauchesne refers to the official printed records of the upper house, or of this house in fact, the official printed records refer to the minutes in the *Journals*, not to the reports of the debates.

**Mr. Howard:** Mr. Speaker, that simply has not been the ruling of successive Speakers over the years. We were involved in lengthy discussions in the past in which we made references to and quotation from the official printed records of the Senate and its committees. In the conduct of our business in this house when considering private bills such as the one before us now it has regularly been the practice to look at, refer to and quote from the proceedings both of the Senate and its committees in their dealings with matters with which this house also deals. After many years of following one course I submit that to embark now upon another course and to say that it is not permissible to do that which we have been doing for as long as I have been a member is not a correct ruling. I do not want to argue the point with Your Honour or to persist unduly in causing some altercation or disagreement between Your Honour and myself, but I do submit that the practice of the past in this chamber is the one which we should follow.

**Mr. Deputy Speaker:** Perhaps I could come back to my original statement to the hon. member and say that there has been some laxity in this regard. I have allowed him to make such reference today, though I have requested him not to carry it too far. However, in view of what the hon. member has just said perhaps he would want me to get an official ruling on this point. I shall undertake to do that.

**Mr. Barnett:** Mr. Speaker, inasmuch as this matter is going to be taken under consideration, might I raise a question which has always been in my mind in connection with your ruling? My understanding has always been that the rules prevented us from making any comment on or reference to a debate which was in progress in the other place. In other words, if we in this chamber were to carry on a running debate with hon. gentlemen in the other place, that understandably would be a contravention of the rules which establish the relationship between the two houses. However, I thought that reference to a debate which had been concluded and was part of the record of the other place, being something which had already transpired,

[Mr. Deputy Speaker.]

could properly be made in the course of discussing issues and by way of illustration or argument in this chamber.

**Mr. Howard:** Mr. Speaker, before you raised the point of order in connection with what I was doing I had been dealing with the relationship between Income Life Insurance Company of Canada and Income Disability and Reinsurance Company of Canada and statements to the effect that the prime purpose of Income Disability and Reinsurance Company was to underwrite accident and sickness insurance while the prime purpose of Income Life Insurance Company was to underwrite life insurance.

• (6:20 p.m.)

The proposed federal acts of incorporation require that the companies referred to in Bills S-11 and S-12 be empowered to underwrite life, accident and sickness insurance. The two existing companies operate in conjunction with each other. The powers requested are to enable each of the companies to be able to reinsure coverages written by the other.

I wish to pose this question. In the course of one company's reinsuring coverages written by the other, what happens to the insurance charges, premiums and commissions to the agent of the reinsuring company? If these are extracted from anybody they must be extracted eventually from the premium payer, if there is one. There may not be one. This sort of thing may be a straight friendly relationship between one company and the other.

**Mr. Macaluso:** It is business.

**Mr. Howard:** I am glad that the hon. member distinguishes between a friendly relationship and a business relationship. This, to me, is a straight business arrangement. No money passes hands. There is no income respecting agents' fees. There is no reflection in the reinsurance premium of staff salaries or salaries paid to the board of directors of the reinsuring company. There is nothing like that. If there is I should like to know about it in as much detail as possible before we proceed to give second reading to either of these bills.

We normally deal with bills incorporating one company. Nobody has disclosed to us the ramifications and interests of other insurance companies. Here we have a direct statement that there is a connection, that one company helps the other by engaging in reinsurance