

*Official Languages***CONSUMER CREDIT****INQUIRY AS TO INTRODUCTION OF TRUTH-IN-LENDING LEGISLATION**

**Mrs. Grace MacInnis (Vancouver-Kingsway):** Mr. Speaker, I have a question for the Minister of Consumer and Corporate Affairs, and I think that this one is really for him. Now that the truth-in-lending bill has become law in the United States, enabling consumers to know at the outset exactly what their credit purchase will cost, and in view of the fact that a Senate-House of Commons committee recommended such legislation for Canada in February, 1967, does the government plan to introduce such legislation to protect consumers and if so, when?

**Hon. Ron Basford (Minister of Consumer and Corporate Affairs):** Mr. Speaker, most provinces have already enacted truth-in-lending legislation. Some two years ago the regulations under the Bank Act were amended to provide truth-in-lending under the act. There were further discussions on this subject at the last federal-provincial conference on consumer affairs two months ago, and there seemed to be very little suggestion at that time that there needed to be amendments in the existing structure of the truth-in-lending legislation.

**Mrs. MacInnis:** I have a supplementary question. I think the minister missed my second "in view of", that is in view of the fact that the Senate-House of Commons committee recommended such legislation for Canada in February of 1967, does the government plan to introduce such legislation to protect consumers, and if so, when?

**Mr. Basford:** It seems, Mr. Speaker—

**Mr. Speaker:** Order, please. I think the supplementary question is argumentative.

• (3:50 p.m.)

**GOVERNMENT ORDERS****OFFICIAL LANGUAGES****PROVISION RESPECTING STATUS AND USE—APPOINTMENT OF COMMISSIONER, ETC.**

The house resumed from Friday, June 27, consideration of Bill C-120, respecting the status of the official languages of Canada, as reported, (with amendments) from the Special Committee on the Official Languages Bill and motion No. 6 (Mr. Baldwin).

[Mr. Stanfield.]

**Mr. Andrew Brewin (Greenwood):** Mr. Speaker, when this matter was last debated we were discussing the amendment to clause 38 in the name of the hon. member for Peace River (Mr. Baldwin). We are in favour of the principle of clause 38 which safeguards the effects which the act might have on the rights and privileges of all languages other than the two official languages. But on examining carefully the original clause 38 and the amendment, we came to the conclusion that the original clause was broader in scope and more satisfactory than the amendment proposed by the hon. member for Peace River.

I find myself somewhat embarrassed at entering into a legal discussion with the hon. member for Peace River, and I can assure the house that I will not prolong the legal aspect of the discussion. I would like to point out that clause 38, as presented by the Minister of Justice (Mr. Turner) and approved by the special committee, provides that nothing in the act shall be construed as derogating from or diminishing in any way any legal or customary right or privilege with respect to any language that is not an official language. The house will note the words "legal or customary right" and the addition of the words "or privilege". The amendment of the hon. member for Peace River, however, refers to the right to speak a language other than either of the two official languages and says that right shall not be restricted in its natural development in any way.

It will be observed that the words "legal and customary" are not included in the amendment, nor is any reference to the privileges that may have developed in relation to languages other than the two official languages. Lawyers and legal experts have been discussing for many centuries and in many volumes the precise meaning of the word "right" as against "privilege", and the refinements of what constitutes rights and what constitutes privileges. However that may be, it appears fairly obvious to us that the addition of the word "privilege" may widen the scope, and the omission of this word may narrow the scope of this very healthy and worthwhile clause. I think all members of the house unanimously agree that the clause seeks to protect the rights of those who speak a third language. It is also to be noted that the amendment refers to the right to speak one language only. There may well be, and probably are, broader rights with regard to language than merely the right to speak a language. Once again, it seems to us that the