

*Supply*

This issue was brought to the attention in the House in November. The committee decided in November to launch an inquiry. The committee engaged its research staff. The research staff met with the committee on a number of occasions because the committee members wanted to contribute to that research. On March 29, the committee made public its research document and made public its terms of reference under which an inquiry into bank service charges would be held. The Hon. Member for Nickel Belt (Mr. Rodriguez) was not there—The Member for Nickel Belt, Johnny come lately.

Let us talk about the motion for a moment. This is a motion for concurrence. There are provisions in the rules for concurrence motions to be brought. The Standing Committee on Finance and Economic Affairs has used concurrence motions as one of the arrangements whereby the committee could get something going on a particular issue that bothered the committee and was part of a committee study. We used concurrence motions successfully with respect to tax and with respect to corporate concentration. We have done that for only one purpose, and that has been to move the political process forward. The political process is now moving forward. We do not need to use this kind of method today to move the process forward. In question after question from sides of this House the Minister of State for Finance (Mr. Hockin) responsible for this matter has indicated to the House that the Government will be bringing forward legislation and regulations at least as tough, if not tougher, than the regulations and legislation proposed by my colleague from York Scarborough.

• (1150)

Sir, this motion is a motion designed to embarrass the Government. It is a motion designed for political purposes. It is not a motion designed to help the cause of the little person who has problems with bank services charges. This is a motion to try to make the Hon. Member for Nickel Belt look good—johnny-come-lately look good.

**Mr. Rodriguez:** So you will vote against it, right?

**Mr. Blenkarn:** We are asked to vote on this motion. Let us go back to the report of the committee. The New Democratic Party decided at the last minute on the committee decision that it would like to file a minority report. At the last moment members of that Party produced what they call a minority report. Committees do not have minority reports. They have reports, but not minority reports.

The New Democratic Party states in this so-called minority report: "We believe the committee's response falls far short of its harsh criticism".

**Mr. Rodriguez:** Right!

**Mr. Blenkarn:** Why then, Sir, are we asked by the New Democratic Party to support the committee's report? Because it falls far short? What does it mean? What kind of New Democratic Party is this? It is the new dinosaur Party designing its program for one purpose—political marks.

Members of that Party have accepted Robert MacIntosh. Dear Bob said we were only in it for politics. The New Democratic Party is only here for politics.

**Mr. Rodriguez:** What are you here for?

**Mr. Blenkarn:** Members of that Party do not care about Mrs. de Gruchy. They do not care about people who are dipped a dollar a month because they bank in a bank that decides that if one does not have more than \$200 in the bank then one will lose a buck.

**Mr. Rodriguez:** How are you going to vote on this?

**Mr. Blenkarn:** They are only interested in saying: "How are you going to vote? How are you going to vote?" The Hon. Member does not want to bother about the rules of this place. He does not want to bother about Supply. He just wants to embarrass.

The embarrassment is this. This New Democratic effort to try to cause difficulty is not really going to accomplish much at all. Obviously, we are required to support the Government if we intend to have a government in the country. If we were to support the motion for Supply, then we would in fact be voting non-confidence in the Government, notwithstanding what the Hon. Member for Nickel Belt would like to say.

**Mr. Rodriguez:** Nonsense.

**Mr. Blenkarn:** I think it is important to go over the committee report. The Finance and Economic Affairs Committee is a committee of the House composed of 13 Members. Nine of them are Progressive Conservatives. If this is going to be a political report, then this is a Progressive Conservative report. The report could have been passed by the opposition Members. The report was initiated by Conservatives. It was produced by Conservatives. It was not even supported by New Democrats. Now they want to force a vote on it. What kind of drivel is that?

**Mr. Nystrom:** How are you going to vote on it?

**Mr. Blenkarn:** Let us go over briefly the recommendations of the committee. First, the committee proposes that the banks be required to offer an alternative to an intricate account that has many service charges and to provide, in effect, a basic account so those who are perhaps disadvantaged in society will be able to take part in contemporary banking activity.

**Mr. Nystrom:** Are you going to vote against that?

**Mr. Blenkarn:** Second, the committee would prohibit certain charges outright that the banks have been making. Frankly, it is amazing that most of these charges are still being levied. There is a charge for putting money in the bank, for example. There is a charge for writing cheques of a minor nature. There is a charge for transferring money from one account to another. There are a number of charges that are being made that are really unconscionable.