

Introduction of Bills

minimum one-year period of notice in the event of foreclosure proceedings on property that is the principal place of residence.

Mr. Nielsen: Madam Speaker, the reason I rose on a point of order was to provide the facility through unanimous consent to dispense with the seconder that is normally required. I suggest that the record be allowed to show that there was no seconder but that there was unanimous consent in order to facilitate the right of any private member to have his matters presented to the House. I emphasize that it is a private member's right. Simply because we have a single independent member sitting here, regardless of his politics, where he sits or what are his beliefs, the tradition is that every private member should have a right to introduce private member's business. It was on that basis that I was seeking the consent of the House.

[Translation]

Hon. Yvon Pinard (President of the Privy Council): Madam Speaker, enough of this procedural nit-picking. We are willing to let the hon. member for Edmonton West (Mr. Yurko) introduce his bill. I feel this kind of discourse is totally useless and wastes the time of the House.

[English]

Madam Speaker: I am in a bit of difficulty because one hon. member indicated he would second the bill.

Hon. Walter Baker (Nepean-Carleton): Madam Speaker, once upon a time many years ago Mr. Allard, who I believe was a member of the social Credit party, was caught in the House one day, and I seconded his motion to introduce a bill for debate in the House. Somehow or other I survived that experience. I believe I can survive the experience today. Therefore, I am prepared to let my name stand as the seconder of the hon. member's bill.

Mr. Pinard: Madam Speaker, may I draw to your attention that the motion has already been seconded by the whip of the Conservative party.

● (1220)

Mr. Mark Rose (Mission-Port Moody): Madam Speaker, I should like to observe on this Friday that there was a seconder. We were prepared to give unanimous consent and in fact we did. We have had a seconder in the initial case, and now we have a second seconder from the Conservative party. Therefore, I think that the bill of the hon. member for Edmonton East (Mr. Yurko) is not only introduced, but it is seconded and thirded.

An hon. Member: Explain.

Mr. Yurko: Madam Speaker, I wish to thank all hon. members of the House for being so generous on this Friday afternoon with regard to the seconding of my bill. It is a very important bill and I want to take a few minutes to tell the House what it is about.

Basically its intent is to amend the Bank Act as follows. A bank has no right of action by virtue of a mortgage or hypothec held on the principal residence of a debtor who is in default of payment, unless it gives at least one year's notice in writing to the debtor of its intention to exercise its right of action.

Second, a bank shall give notice of its intention to exercise its right of action to the debtor in default of paying the sums owing by registered letter sent to his domicile.

It is a very simple bill. It provides home owners a period in which they can recover from a debt structure which indeed imperils their homes. I believe all hon. members would wish to give serious consideration to this type of legislation when, as a result of mortgage renewals, mortgages are coming in at 18 per cent to 21 per cent and a substantive number of home owners across the nation will be in danger of bankruptcy.

Motion agreed to, bill read the first time and ordered to be printed.

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PRIVILEGE

MR. CROSBIE—ALLEGED IMPROPRIETY RESPECTING DOCUMENTS FILED WITH SUPREME COURT OF CANADA

Hon. Jean Chrétien (Minister of Justice and Minister of State for Social Development): I think Madam Speaker is aware of some questions which were raised in the House of Commons about the filing of the order in council in the Supreme Court of Canada. I checked with the Supreme Court of Canada a moment ago and found out that the only document which the government filed with the Supreme Court of Canada was the order in council and that the communiqué which the hon. member had in his hand was not filed by the government. There was an error made by a clerk at the Supreme Court of Canada, and I should so like to inform the House of Commons.

Madam Speaker: Order, I have already ruled on that particular question of privilege and therefore cannot accept any further interventions.

Mr. Chrétien: Well, I think he should apologize.

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[Translation]

UNEMPLOYMENT INSURANCE ACT, 1971 (NO. 2)

AMENDMENT RESPECTING EXTENSION OF QUALIFYING PERIOD

Hon. Yvon Pinard (for the Minister of Employment and Immigration) moved for leave to introduce Bill C-114, to amend the Unemployment Insurance Act, 1971 (No. 2).

Motion agreed to, bill read the first time and ordered to be printed.