

*Oral Questions*

## EFFECT ON PARTICIPANTS

**Hon. James A. McGrath (St. John's East):** Madam Speaker, perhaps the 1415;-1 Minister can address the latter part of my question. How will the changes in the Program and the extension of the Program affect those who are already under contract? Will they be able to take advantage of the new changes? Could the Minister tell the House as well, since he will be telling the press at three o'clock, just exactly how much money the Government intends to spend over and above that which has already been allocated, and how much will go into the training aspects of the Program?

● (1450)

**Hon. Lloyd Axworthy (Minister of Employment and Immigration):** Madam Speaker, on the specific question of the training allocation, the contracts which we already have under way would hold firm. This is a new extension of the Program which we want to try on a pilot project basis. Therefore, existing contracts would be honoured under the existing conditions, but I believe the development of alternative ways of training are to be tried out in a new phase which would be subject to the kind of negotiation which I have described. It would take place between a firm and the Manpower Consultative Services which we presently employ. The over-all budget for the Work Sharing Program has been increased to \$250 million over the life of the next year's agreement. We have not a specific target for the training portion of it, although we have set a \$15 million target for those contracts which would be entered into, to avoid permanent lay-offs.

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## BANKS AND BANKING

## PENALTIES IMPOSED FOR RENEGOTIATION OF MORTGAGES

**Mr. Nelson A. Riis (Kamloops-Shuswap):** Madam Speaker, my question is directed to the Minister of Finance who will be aware that thousands of Canadians who are attempting to renegotiate their mortgages are finding that lending institutions are asking them to come up with penalty payments far in excess of the three-month standard clause. The Minister himself said two months ago that he would undertake to take such cases and submit them to the institutions involved, either through the Inspector General of Banks or any other appropriate agency, so that they would be closely scrutinized in an effort to prevent financial institutions from being unfair to some citizens. There is no question, Madam Speaker, by any definition, that the excessive penalties being requested of these people are unfair. Has the Minister of Finance followed through on this promise?

**Hon. Marc Lalonde (Minister of Finance):** Madam Speaker, the Hon. Member refers to thousands of Canadians. I would like to refer him to the millions of Canadians who would like to see this House debate the Crow issue and ensure that we will modernize railway transportation in this country. This

House is prevented from doing so by the New Democratic Party. In effect it is preventing Parliament from working, and preventing Canadians from having an opportunity to have their views heard in this Parliament.

I want to tell the Hon. Member with respect to the issues with which he is concerned, that indeed, all the representations I have received have been referred to senior officers of the corporations concerned so that they may be examined and the people concerned could get a fair hearing and a fair review of their situation.

## REQUEST THAT MINISTER TAKE ACTION

**Mr. Nelson A. Riis (Kamloops-Shuswap):** Madam Speaker, I want to tell the Minister of Finance that most of us in the House of Commons, I am sure, have sent along to him dozens and dozens of letters over the last two months. I would be surprised if any of us have even heard a response from the Minister's office, let alone from any of the financial institutions. In other words, if he believes that the financial institutions are examining each case and adjusting them in order to be fair, he has been misled.

I would ask the Minister of Finance not to provide us with a little discussion on the Crow debate and the proceedings in this House.

Is he now prepared to take some action and himself approach the financial institutions in an effort to have them stop this usurious practice of requiring people to pay out penalty payments far in excess of the traditional three-month penalty clause?

**Hon. Marc Lalonde (Minister of Finance):** Madam Speaker, I am not arguing about the Crow debate. What I am arguing against is the tactics of the New Democratic Party in preventing this House from debating the Crow, and preventing Parliament from working in a normal way.

As far as his specific question is concerned, I must tell my hon. friend that he is probably not reading his correspondence because, indeed, Hon. Members who have written to me have received answers reasonably quickly. If he has not received his answer, I would certainly want to check with him. I want to point out also that I have sent the list of reviewing officers in the corporations concerned to all Hon. Members who have written to me, and if the Hon. Member has the interest of his constituents at heart he will do his own job and pursue the matter himself with the reviewing officers of the corporations.

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## DISARMAMENT

## PURPOSE OF VISIT BY U.S.S.R. DELEGATION

**Hon. Erik Nielsen (Leader of the Opposition):** Madam Speaker, my question is directed to the Prime Minister. Can the Prime Minister explain what Canadian Government policy purpose is served by the presence in Canada of a delegation, I