

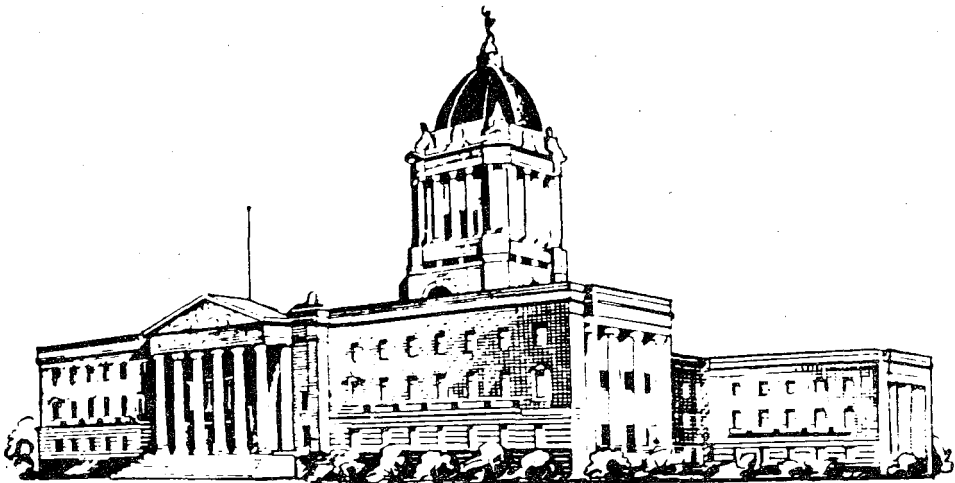


Legislative Assembly of Manitoba

**DEBATES**  
and  
**PROCEEDINGS**

Speaker

The Honourable Ben Hanuschak



Vol. XVII No. 115 8:00 p.m., Tuesday, June 16th, 1970. Second Session, 29th Legislature.

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## THE LEGISLATIVE ASSEMBLY OF MANITOBA

8:00 o'clock, Tuesday, June 16, 1970

MR. SPEAKER: The Honourable House Leader.

MR. GREEN: Mr. Speaker, I wonder whether I can have the leave of the honourable members for the Chairman of the Committee of Law Amendments to make his report. (Agreed)

MR. SPEAKER: The Honourable Member for Logan.

REPORTS BY STANDING COMMITTEES

MR. WILLIAM JENKINS (Logan): Mr. Speaker, I beg to present the Fifth Report on the Standing Committee on Law Amendments.

MR. CLERK: Your Standing Committee on Law Amendments beg leave to present the following as their fifth report: Your Committee has considered, among other matters: Bill No. 128 The Fishermen's Assistance and Polluters' Liability Act and has agreed to report the same with certain amendments. All of which is respectfully submitted.

MR. SPEAKER: The Honourable Member for Logan.

MR. JENKINS: Mr. Speaker, I beg to move, seconded by the Honourable Member for St. Matthews, that the report of the Committee be received.

MR. SPEAKER presented the motion and after a voice vote declared the motion carried.

MR. SPEAKER: The Honourable House Leader.

MR. GREEN: Mr. Speaker, I wish to deal with the proposed resolution standing in my name on Page 7 of the Order Paper. Mr. Speaker, I move, seconded by the Honourable the Minister of Finance that for the remainder of the session the House have leave to sit in the forenoon, from 9:30 a. m. to 12:30 p. m., in the afternoon from 2:30 p. m. to 5:30 p. m., in the evening from 8:00 p. m., and each sitting to be a separate sitting and to have leave so to sit from Monday to Saturday, both days inclusive, and the rules with respect to 10:00 o'clock p. m. adjournment be suspended, and that the order of business for each day shall be the same as on Thursday.

MR. SPEAKER presented the motion.

MR. GREEN: Mr. Speaker, this motion is being moved in order to give the House an opportunity to conduct a greater amount of the business that is standing on the Order Paper each day than has hitherto been the case. The rule respecting the debates of course are the same; we will be dealing with all the bills in the usual manner, but it will permit the members to sit at times which are out of the bounds of the usual sitting time.

MR. SPEAKER: The Honourable Leader of the Official Opposition.

MR. WALTER WEIR (Leader of the Opposition) (Minnedosa): Mr. Speaker, might I first of all ask the House Leader a question? Is the House Leader prepared to guarantee the fact that it's the intention of the government to sit through to the completion of the Order Paper without a recess or an adjournment or something of that nature? -- (Interjection) -- Well, Mr. Speaker, I just wanted to ask a question. I propose to adjourn the debate but I think it is very important, Mr. Speaker, that before I do this, that there be an understanding in terms of the business of the House, because it makes a difference possibly on the attitude that we would take depending on whether new business is going to be presented in August or September or October and come back in finding that the rules of the House were gone later in the game.

MR. GREEN: Mr. Speaker, I'm unable to give my honourable friend any assurance on that part because I am unable to say. What we understand to be the case is that we will be adopting what has been a normal procedure in my experience and in the experience of other honourable members, what has been a normal procedure for many more years than I have sat here. The motion intends that we are able to work harder. I have gathered from the tone of the House that members are prepared to work harder and longer hours and this is what the motion intends. In other respects we intend to adopt the normal manner of dealing with the Legislative session.

MR. WEIR: Mr. Speaker, I move, seconded by the Member for Arthur, that the debate be adjourned.

MR. SPEAKER presented the motion and after a voice vote declared the motion carried.

MR. GREEN: Mr. Speaker, would you call Bill No. 43 please.

MR. SPEAKER: The proposed motion of the Honourable the First Minister. Bill No. 43. The Honourable Leader of the Official Opposition.

MR. WEIR: I would ask the indulgence of the House to have the matter stand. (Agreed)

MR. GREEN: Bill No. 17, Mr. Speaker.

MR. SPEAKER: The proposed motion of the Honourable Minister of Mines and Natural Resources. Bill No. 17. The Honourable Member from Fort Garry.

MR. JAMES H. BILTON (Swan River): In the absence of the honourable gentleman I wonder if this matter might stand also. (Agreed)

MR. SPEAKER: The proposed motion of the Honourable Minister of Municipal Affairs. Bill No. 56. And the proposed motion of the Honourable Member from Morris in amendment thereto. The Honourable Leader of the Official Opposition.

MR. WEIR: Mr. Speaker, I rise to take part in the debate on Bill 56 and this amendment for the second time. On the first occasion on which I had a few remarks to make I confined myself entirely to the type of statute that we have with the broad, with the extremely broad regulatory powers that are contained within the Act and the complete absence, Mr. Speaker, of the principles or even the extremities of the kind of an insurance program that the government indicated that they wanted to introduce.

Mr. Speaker, remarks have been made in the debate and before the debate and I would say in most sessions of the Legislature in the last number of years, about automobile insurance and the manner in which it could be improved in the Province of Manitoba. Mr. Speaker, Manitoba is not the only jurisdiction. As a matter of fact, I would say it is one of all jurisdictions that has been faced in the last number of years with the concern of two things: first of all, in what respect could the incidence of automobile accidents be reduced, and for those that cannot be eliminated, Mr. Speaker, how is it possible to provide for the damages of those people that find themselves involved and find themselves victims of collisions on the road.

Last night we were treated to - I was going to say a few remarks, but it was an awful lot of remarks - with the leave of the House, and I don't regret giving it, except that I thought there might have been something new included after the 40 minutes of the Minister of Mines and Resources was up, but I found essentially what we had was a private little discussion going on between the members of the Liberal and the Minister of Mines and Natural Resources after his 40 minutes had been consumed. But nevertheless, we had quite a number of remarks from the Minister of Mines and Natural Resources, some of them made some sense, some of them pertained to the bill and, Mr. Speaker, many of them didn't. He mentioned the fact that the first resolution to establish a committee of the House was set up in 1967. I think that's accurate, Mr. Speaker; the committee was set up and it was given terms of reference to sit and it sat again in 1968 and had the session of the Legislature continued I am sure it would have been set up again in 1969. -- (Interjection) --

Well, Mr. Speaker, the Minister of Finance, the one in the House who most detests, who most detests remarks being made from his seat, has just interjected himself in the debate to say in 1970 and 1971 . . .

HON. SAUL CHERNIACK, Q.C. (Minister of Finance) (St. John's): Point of privilege. I apologized the minute I said it and the honourable member was looking at me when I did.

MR. WEIR: Well, Mr. Speaker, I apologize for looking at the honourable member because what I was trying to do, Sir, was to express my remarks to the Legislature, the members of the Legislature, through you, Sir, and if I happened to injure the Minister of Finance by the glare that he must have felt to have brought about his response, then I apologize to him. -- (Interjection) --

Well, Mr. Speaker we are now hearing from the Minister of Transportation, we are now hearing from the Minister of Transportation who we have been advised is one of the members of that party who started talking about automobile insurance before even the Minister of Mines and Resources. We found last night that one of the main reasons the Minister of Mines and Resources joined that party was because of the now Minister of Transportation. He didn't really put it in those terms, Mr. Speaker, and I am quick to correct that he didn't put it in those terms, but he said it was because of the position the Minister of Transportation and others in the party had in terms of automobile insurance that attracted the Minister of Mines and Natural Resources to the Party.

MR. GREEN: Would the honourable member just permit me to say that I said that all of the others with the exception of the Minister of Mines and the Minister of Health were before me. I just want my honourable friends . . .

MR. WEIR: Well, I don't object, Mr. Speaker, to the honourable member attempting to correct me. All I can say is that if I attempted to correct him every time that there was a

(MR. WEIR cont'd.) . . . . misinterpretation taken across the House from statements that he made, we'd never finish the session. There are many occasions in which we allow misinterpretations to go by the boards if they are not that serious. I really don't think that this one is that serious. It was a part of the discussion that we had last night and that, Mr. Speaker, was the interpretation that I took out of the remarks. If I'm in error then I'm in error and I apologize for the error. But, Mr. Speaker, the Minister indicated that the then minister, the then Minister of Finance who introduced that resolution indicated that there was no forbidden territory. Well all I can say, Mr. Speaker, is that I think that was true at that time. It's certainly not true any more, because there was forbidden territories in terms of the kangaroo court, in terms of the kangaroo court that was established by the present government to look into automobile insurance.

The Minister of Mines and Natural Resources said that they were only doing what the previous administration said that they were going to do and I'm left with the conclusion that he really believes that it was just a study, really just a study of the Saskatchewan situation and a fairly close look at the Unsatisfied Judgment Fund in the Province of Manitoba, that a committee of the Legislature made up of members of the opposition and members of the former government would have arrived at the conclusion, Mr. Speaker, that a monopoly plan was the right plan for the people of Manitoba. Well may I say, Mr. Speaker, that the Minister in my view was in error, that's putting it as mildly as I can. He was in error when he arrived at that conclusion, because I think that when the former Minister said that there would be no forbidden territories, that that was true and we would have been prepared to look at all aspects -- we would have looked at all places and not had the kind of a situation that we had with the committee that has reported through the Minister of Municipal Affairs to this House.

This isn't the only committee of the Legislature in the past that we have had some difficulty with, Mr. Speaker. I think of a committee on Denturists that sat for quite a period of time and the government of the day didn't take any action and there was prompting from this side of the House that action should be taken. When the new government took over they didn't establish a kangaroo court, notwithstanding the fact that the First Minister established his position. He established his position before the committee of the Legislature could get off the ground and look at their recommendations, but they did go back and they did establish another committee of the Legislature, who in due course presented a report, will soon I expect - it's maybe waiting on the speed-up of the House, I don't know; maybe they don't want some of this legislation to come before the House until the speed-up motion is in effect. But I expect, Mr. Speaker, to see the results either in amended form or the adoption of the recommendations on the committee in Legislative form before the House in not too many days, if it isn't on my desk at the moment.

Then, too, Mr. Speaker, there were a lot of complaints about the Professionals Committee but I note that the government of the day has re-established a Professionals Committee and it is believed that this is an adequate manner in which to consider the professions, the manner in which they are established, the manner in which they obtain their membership, and the manner in which they are controlled in the public interest.

It was interesting to note, Mr. Speaker, that the government thought it was important enough to have a committee of the Legislature the Statutory Regulations and Orders Committee look at the terms of reference of the Landlord and Tenant Act. I can only assume that they had no prejudiced views in that regard or they would probably have established a different type of committee there too. They would probably have had one of their own members and some other people who thought the same way as they did, develop a report.

And then we have the famed committee of the Legislature on Privileges and Elections. It didn't sit for very long. It was called rather late in between sessions and we read in the Throne Speech that the purpose of calling the committee without a report, notwithstanding the fact, Mr. Speaker that the committee asked leave to sit again and consider the matters that had been presented to them by this House. The government in the Throne Speech indicated that they were going to take action and that they were going to present a Bill to this Legislature to consider the matters that had been presented to the committee at the last session of the Legislature and which hadn't been dealt with because the committee was called. As a matter of fact, the only thing, Mr. Speaker, the committee accomplished was to order and receive enough copies of the federal study that was done, so each member of the committee would have an opportunity to look at it. The members of the committee didn't really, Mr. Speaker, even have time to read and

(MR. WEIR cont'd.) . . . . consider those reports let alone come to any conclusion as a result of the words that were contained within the very significant documents that make up that study.

Maybe this is another Bill, Mr. Speaker, that is awaiting the passage of the steamroller, as it is referred to from time to time in the House. I'm going to reserve my comments on the steamroller; there will be a more appropriate occasion on which I can make some comments on that. But it may very well be that this is the reason that that bill is coming in so late, coming in at the stage of the game, Mr. Speaker, where the Minister of Mines tonight wouldn't even give us the courtesy of indicating that it wasn't the intention of the government to have a recess, wouldn't give us that courtesy at this stage of the game.

Well, may I say, Mr. Speaker, that this is just another one of those occasions when we see the attitude of this misguided NDP administration in the Province of Manitoba who are attempting to convert, Mr. Speaker, the pie-in-the-sky promises that they have made over a long period of time to practical reality. The bill, the principle of which we're looking at tonight, and the very broad explanation that was given by the Minister of Municipal Affairs - and, Mr. Speaker, I mean broad, I mean broad, it wasn't even outlined in its extremities, certainly not within the Act and certainly not during the introduction of the Bill to this Legislature - is another indication that in this particular case that they are determined to penalize the safe driver, the good risk, all in favour of the accident prone, the careless and the negligent that are on the road.

Mr. Speaker, there has been no attempt, as far as I can see, by the committee that sat for a number of months to consider the circumstances of Manitoba. What they did do, what they did do was have a good look at Saskatchewan. They had a good look at Saskatchewan and on the basis of that they thought that you could apply that to Manitoba's circumstances and have it work out equally as well. Mr. Speaker, I'm from Missouri; I'm from Missouri when it comes to that -- (Interjection) -- Well, all I can say is that I don't care what interpretation the Attorney-General wants to put on it, whatever it was it would likely be incorrect and it would certainly keep him in line with many of the positions that he establishes for himself in this Legislature.

Mr. Speaker, we've had presented to us by the Minister of Mines and Natural Resources and the Minister of Municipal Affairs that there has been a statement, a statement by the Minister in charge of automobile insurance in Saskatchewan, that the people there had saved \$5 million. Mr. Speaker, there hasn't been one iota of truth; there is a blank statement of the party that is in power and there's absolutely no way, absolutely no way to judge whether it is correct or whether it is incorrect. Five million dollars from what? The fact that the monopoly in the area that they have in Saskatchewan is there, and the fact that when you look at the area where they are competitive and you see how it falls far short, that that competitive business operates in terms of all of the businesses in the field in Saskatchewan, it makes you feel pretty pleased that they haven't got it all -- they haven't got it all. Mr. Speaker, it makes you wonder, it makes you wonder what really the facts would be if there was a real area of comparison in the Province of Saskatchewan of what the costs are and what the costs should be. But, Mr. Speaker, I'm not here tonight to talk about Saskatchewan.

In the study that was conducted in Manitoba, I note that really about the only reference to the report is the Unsatisfied Judgment Fund and its operations, and it's a fairly detailed report contained within the report on the Unsatisfied Judgment Fund which some twenty-odd years ago was a leader in its field in North America, and I think tribute to the administration of the day must go for providing that leadership at that time. I think it's also fair to say that that fund, the part that it plays in automobile insurance has fallen far short of what would have been desirable in Manitoba in the last number of years, and for whatever part I played in that, Mr. Speaker, I plead guilty, because I was a member of the administration on the other side and I was in a position, had we not been attempting to correct many ills over a period of time and having a long look at it, that the Unsatisfied Judgment Fund probably should have been corrected, not any more so than many other statutes that need to be corrected from time to time.

One of the purposes that we have of meeting here annually, although I get the impression as days go by that there are members on that side, there are members on that side, the Minister of Mines and Natural Resources being one, that really can't see the need of us sitting here, that really what we should do is get enough strings for the administration because they went through an election campaign and they're committed to quite a number of things and that

(MR. WEIR cont'd.) . . . . really this is just a nuisance, it's really a contempt of the attitude in which they're able to carry on the work . . .

MR. GREEN: Mr. Speaker, on a point of privilege, I believe that . . .

MR. WEIR: Mr. Speaker, . . .

MR. GREEN: Mr. Speaker, I rise on a point of privilege. The honourable member says that I don't want to sit in the Legislature and I suggest to him that I'm here longer and more often than he is.

MR. WEIR: Mr. Speaker, I did not say that he didn't want to sit in the Legislature. I said that I thought that he felt that the exercise that we were going through - and I'm changing the words, I've forgotten the exact words that I used - was really a bit of a nuisance to the administration who had their marching orders. As a matter of fact, we have seen more signs, Mr. Speaker, that that government believes that they know best what's good for the people, whether it be for the spending of their money or in any other aspect of society, and, Mr. Speaker, the legislation that we see and the activities that we see by that government as the days go by, increase the view that we have from this side, and the view that I think that the people of Manitoba are beginning to see -- (Interjection) -- Yes, Mr. Speaker, I think that the Attorney-General says that -- he's really underlined, put quotes around what I said and everything else, and he said we have confidence that we're right. It doesn't matter what anybody else in Manitoba says, Mr. Speaker. The First Minister said it on the steps of the Legislature when there were several thousand people out there, he said on one of those points we're prepared to listen - on one we're prepared to listen. We know best. In the other area we know best, Mr. Speaker, and this is just one more indication, one more indication of the attitude of those people over there.

MR. SCHREYER: Mr. Speaker, I suppose it would be in order for me to rise on a point of privilege, because the Honourable the Leader of the Opposition is really not only not quoting me correctly, he's not even paraphrasing me correctly. I said that with respect to the larger issue that we would be quite happy and quite prepared and expect the people to decide. We leave this issue with the people ultimately - ultimately with the people.

MR. WEIR: Mr. Speaker, I accept the First Minister's position at the moment, but I must insist, Sir, that I was standing on the steps of the Legislature and he's made these remarks on two or three occasions. He's made them on two or three occasions, but at that time standing on the steps of the Legislature, again underlined the fact that there were two issues; one was automobile insurance itself and one was those who were suffering hardship as a result of technological change. He said on the second point we're prepared to listen.

MR. SCHREYER: Mr. Speaker, that is the point of privilege, because I'm sure the Honourable Leader of the Opposition doesn't want to be unfair. -- (Interjection) -- Well, it is a point of privilege, I say to the Honourable Member for Roblin, because the closing words of my address were that ultimately the people will decide and history will decide.

MR. WEIR: Well, Mr. Speaker, the First Minister is leading me along further in my remarks than I had anticipated to go at the moment, because I expect to get to that point before I am finished with the few words that I have to say this evening.

If I can get back to the Minister of Mines and Natural Resources just for a few minutes, I'd like to thank him for quoting so extensively the words of my colleague the Member from Fort Garry. It certainly helped fill part of the time while he was on his feet and I think it helped to emphasize on members of the House the remarks that he had had to make, and I think it's even more important to consider that as he went on, after he had finished quoting and he spoke further in his remarks last evening, Mr. Speaker, he went on to prove that the remarks made by the Member for Fort Garry were correct. He indicated that they weren't here to satisfy the opposition, they're here to satisfy the people. And if you move on far enough, if you move on far enough and you carry the examples that he showed, the examples that he showed where somebody had an opportunity to be unhappy all the way down the line, he certainly left the impression that the only people that needed to be satisfied were the ones that were sitting over there, that they knew best, Mr. Speaker, that they knew best what was good for the people of Manitoba. It was just one more outburst, Mr. Speaker, that shows the attitude of the people in the government today - just one more outburst.

Another good example, Mr. Speaker, another good example of that attitude can be seen fairly regularly in this House when we see the questions that are asked by members of the government benches are answered by members of the front bench. We see the questions along

(MR. WEIR cont'd.) . . . . the same vein, ones that might be asking for a legal interpretation, and my coy friend the Attorney-General, he moves around in various ways, but if there's a legal interpretation involved on this side why it's outside the rules; if there's an opinion asked for from this side of the House the Minister of Labour is quick to tell us; but if the Member from Elmwood asks the same question he'll get an answer. Mr. Speaker, he'll not just get an answer he'll get a real good answer, he'll get a well developed answer. As a matter of fact, Mr. Speaker, when the questions are asked on that side the replies are often read. I often wonder, Mr. Speaker, if the reply is presented by the member that asked the question, because we understand from looking at Bill 43 that the Ministers are so busy that they really haven't got time to contemplate all of these things, and I assume with their busyness, with their busyness that possibly some members in the back bench have to provide not just the questions but the answers. Mr. Speaker.

HON. JOSEPH P. BOROWSKI (Minister of Transportation) (Thompson): Smart boys, they're smart boys those backbenchers.

MR. WEIR: Mr. Speaker, I've just heard from the Minister of Transportation again and I misunderstood him for another time. He said they were smart boys, and all the time I thought he was talking about the fellows on this side of the House. I find he has just emphasized a point again, he tried to emphasize to us on this side of the House that the fellows behind him are smart boys and by doing so he tries, or he certainly leaves the impression that there's sure not much to be counted, not much to be counted by members on this side of the House. Mr. Speaker, every time they open the orifices on the front of their face they leave this kind of an impression in the Legislature of Manitoba. Mr. Speaker, I have no inferiority complex, I have no inferiority complex, but I know some of the people over there that have a pretty large sized ego.

Well, Mr. Speaker, we also heard last night about the benefits of one company and the fact that competition by the government would be no good, that if you give them everything they could be as efficient as the dickens but if you didn't, why they'd just be duplicating. It doesn't hold true, Mr. Speaker, in reference to crop insurance. In Law Amendments this morning we were able to compete particularly in the area, in the area that they've already got crop insurance - and I make that modification because I understood what went on - but, Mr. Speaker, in that field there is no area within the hail policy that the crops are already being covered, already being covered by other businesses in the field where there is a prohibition, there is a prohibition against the other companies covering that loss. None whatsoever, Mr. Speaker. It just depends on which stool you're on, Mr. Speaker, it just depends on how you want to swing to face the hamburger.

Mr. Speaker, we've heard a lot about automobile insurance and the Minister of Mines and Natural Resources has advised us, he's advised us that the agency system of making available automobile insurance in Manitoba is redundant, that those people might very well be employed with the same money by Manitobans, except, Mr. Speaker, that through the public purse it came out in taxation instead of premiums, Mr. Speaker. We could tax for that money and we could have a few educators and we could have a few health inspectors and we could have a few social workers and we could have a variety of things - and I've forgotten all of the examples that the Minister of Mines and Natural Resources had but he strung them out that long. I just remind you of one thing, Mr. Speaker, that in my experience in government, every time you take something to the people to give it back to them in another form, it's reduced somewhat. It's reduced somewhat in going through the exercise. It depends, Mr. Speaker, in what area that expenditure is being made to the extent to which it is reduced, that it goes through the other set of hands, but, Mr. Speaker, it certainly is reduced.

Mr. Speaker, in terms of redundancy, in terms of redundancy let us say that if service didn't count, if service to the choice of the people didn't count, the most redundant person in the House in his own occupation is the Member for St. Boniface. I was one who enjoyed the same profession, but if service didn't count, if respect for an individual, and a lot of things that really don't have any physical dollar value attached to them but they have considerable value to the people who need the services, but if you were to accept that theory, Mr. Speaker - the Member from Morris didn't go that far - but may I say that in terms of the House and if I went back to my former profession on those terms and conditions, the two most redundant people in the House would be the Member for St. Boniface and myself, because if all we were doing was looking after the hygiene, making sure that the cause of death didn't spread, there



(MR. WEIR cont'd.) . . . . are certainly much more inexpensive ways of doing it.

I can't understand why there would need to be the choice, the choice of the twelve or thirteen or fourteen that we have right within the Metropolitan Winnipeg area. They could be made as redundant as can be. There's all kinds of times that there are vehicles, which is a large part of the cost related to service; there are staff, Mr. Speaker, that aren't doing anything -- (Interjection) -- the First Minister can ask the questions when I'm finished, Mr. Speaker. My experience with the First Minister has been - and I'm going to say this in my remarks because I think it's about time that somebody did - that he makes more speeches on the pretext of asking questions than any other member of the House. He takes more privileges, Mr. Speaker, he takes more privileges in terms of interjecting himself in a debate than anybody else in the House. Now I'll give him this credit, that unlike the Minister of Mines and Natural Resources and unlike the Attorney-General and some others, he usually, not always, he usually asks for the permission to interject in the debate, and generally speaking, Mr. Speaker, generally speaking . . .

MR. GREEN: I learned from Sterling Lyon.

MR. WEIR: . . . it's granted, but the exhibition that I saw last night, the exhibition that I saw last night where the First Minister didn't interject himself once but interjected himself on several occasions -- (Interjection) -- last night when the Member for Morris was speaking -- (Interjection) -- Oh yes by permission, but every time he got up, every time he got up he really made himself a little speech, Mr. Speaker. He didn't really contribute anything to the debate but really he made himself a little speech, so I'm going to take this occasion to see if there is anything I can do - I don't think I'll be able to stop it, Mr. Speaker, but I might be able to slow it down just by bringing a little attention to it at this stage of the game and I do so in all good humor.

But I've dealt with the funeral directors, Mr. Speaker, and I could go on and I could deal at large with bakers, I could deal with bakers -- (Interjection) -- well of course if it wasn't for us in here, if it wasn't for us in here -- you talk about lawyers, and one of the things that there might be in terms of the Legislature is an exclusion of lawyers. I think, Mr. Speaker, that we would have much less difficulty in the courts if you declared the funeral directors redundant and had them come in here and write the laws, because I think the Member for St. Boniface and I and a few of our colleagues could sit here and we could make them read like they made sense. You know, Mr. Speaker, I wasn't here very long until I found that "upon" didn't really mean putting it up on, it means that really something happened. You know, once upon a time, it just takes you back to the fairy tales and so on and the various interpretations in the legal language that some of our lawyers get into. So there is the odd one of those fellows that it wouldn't bother me if you declared redundant from time to time, and we could start with some of the members of the House.

There are many other categories, Mr. Speaker, like fish processors, etc., that we have had discussions on in the past and there is legislation providing for the declaring of redundancy. The fish processors believe that they are being made redundant, certainly they are not being given anything to do and they are not able to do anything down the line. The only thing is that the difference that we have is that the Minister of Mines and Natural Resources says the agents are redundant and the agents say oh no, we're not, we've got lots to do and we are providing a good service. The fish processors say it would appear that we are redundant and the Minister of Mines and Natural Resources, because there is legislation there that says that there is a liability on the government, he says oh no, you're not redundant - or certainly he hasn't acted on the redundancy clause at this stage of the game.

Well, Mr. Speaker, in all of the discussions that there were contained within the report from the - oh, I'll get real polite now, I'll call it the Pawley Committee, there was no mention at all, Mr. Speaker, or I didn't see it, of one of the things that really creates the high cost, that really creates the high cost of automobile insurance, and really the villain in the piece is the automobile manufacturer. The Honourable Minister of Mines and Natural Resources talked last night in I think maybe a facetious vein - although when they are talking about taking over something and when they are talking about going into business, when they are talking about the government doing something, I hesitate to say he is being facetious, Mr. Speaker, because he may not be being facetious, he may very well mean it - but in this area, Mr. Speaker, I think that one of the things that has to be done, Manitoba might very well take some initiative in encouraging other jurisdictions across Canada. I know that interest is being shown in some other

(MR. WEIR cont'd.) . . . . provinces and certainly in a lot of the States, and that is the design of a vehicle that doesn't disintegrate upon impact, because one of the things that needs to be taken into consideration is that the difference in cost between buying a car at its initial value in the first place, or buying a do-it-yourself kit or buying the parts and putting it together yourself, is simply amazing.

MR. SCHREYER: Would you take this statement to the drawing rooms of the nation?

MR. WEIR: Well, Mr. Speaker, the First Minister he accepted me at my word and he is not going to interrupt me from standing in his place in the House, but he is going to continue to take part in my remarks in the House from his place in the House. I really don't know what he said but I don't think it really fit in with the point that I'm trying to make, because one of the points that I wanted to make is that a large part of this cost, not all of it I'm sure, but a large part of it is bound up in something called "duty", something like about 34 percent where under the Kennedy Round you can get the whole car, you can have it brought in and put together in the factory but you've got about another extra 34 percent in terms of parts which become a part of the cost, a significant part of the cost.

The people of Canada, the Government of Canada have their hands in the pocket of the premium payer of automobile insurance to the degree of about something like 34 percent of the cost of the repairs that go into that car, to say nothing about some of the other costs that are in there. And I'm told - and I won't vouch for its accuracy because I'm not sure of the source it comes from - but I'm told that one of the manufacturers in Canada, the only real part that they make for one car in Canada is the ash tray - the ash tray - and all of the other parts being bought piece by piece would face the duty that is payable. It may vary from item to item - I'm using a wide figure of speech when I say 34, but my understanding is that I'm not too far out when I'm talking about 34 percent - but I notice that there was no reference to that as being a large part of the makeup of the cost of repairing automobiles which has to be paid for out of the premiums that are collected from the people that use the roads.

Well, Mr. Speaker, I object, as I think most Manitobans do although I know I'll get disagreement on that side, to the reckless rush to socialism that's being promoted by this administration, and, Mr. Speaker, may I say that it's my view that state-run automobile insurance must not be foisted on an unwilling public, on an unwilling public in the Province of Manitoba.

MR. IAN TURNBULL (Osborne): It's not going to be foisted on an unwilling public; they're willing.

MR. WEIR: Mr. Speaker, my colleagues and I recognized last fall, we recognized last fall what the attitude of the government was. You didn't really have to look beyond Page 3, in one sentence on Page 3 of the report, Mr. Speaker, an insignificant little sentence there that says "the first public session of the committee was held at the permanent address of the committee". Mr. Speaker, permanent lasts quite a long time. Permanent lasts quite a long time. You only had to look, Mr. Speaker, at the terms of reference of the committee. One of them was to investigate the feasibility of initiating a program of public automobile insurance; the second term was to receive and consider representations regarding all aspects of automobile insurance - you note "receive and consider"; and, Mr. Speaker, the next point was to make recommendations deemed to be in the public interest of the general public; and the fourth was to submit draft legislation.

Well, Mr. Speaker we tried for some weeks while this session of the Legislature was on to find out who was drafting the legislation, and you know what? They wouldn't tell us on the other side. Well, the terms of the committee said who was to draft the legislation. We never got the reply from that side that the committee was drafting legislation, notwithstanding the fact, Mr. Speaker, that it was in the terms of reference. Mr. Speaker, it depends on how they want to apply the terms of reference in any given set of circumstances as to (a) how they develop them and (b) how they carry them out.

It is very interesting, Mr. Speaker - and I go back to the old kangaroo court again - very interesting, Mr. Speaker, that in terms of the presentations it was of note, it was certainly of note that the people that presented briefs were suggested to send them in and we'll invite you to come in and discuss them if we want to talk to you. You don't have to read the brief, we will read the brief and we will ask you questions. Mr. Speaker, there's not much doubt that one of the things that was certainly evident to members of the committee was that there would be a lot less publicity in terms of the briefs if the briefs weren't read. If all the discussion that took place was questions and answers, with members of the committee developing the questions,

(MR. WEIR cont'd.) . . . . . certainly the public interest would be different, certainly the understanding of the people of Manitoba from gleaning the mass media would be different than if the presentations were made.

I note, Mr. Speaker, reference to the fact that there were 2920 representations from the general public. I don't know what form they took, we haven't been told what form they took, but I must tell you that I couldn't help but wonder if it wasn't the replies to a pamphlet that went out by many members opposite last fall or early in the year. It seems to me one of the Ministers sent it out as a Christmas card. You know, the way the question was asked kind of dictated the answer, Mr. Speaker. The question goes this way: "Would you like to see a government-run auto insurance plan if this is the best way to reduce premiums? Mr. Speaker, I wonder how you would answer that question. I wonder how you would answer that question, Mr. Speaker, if you were asked that question.

Well, Mr. Speaker, that's just the same kind of an approach that members of the government side have taken. We talk about old traditions and we talk about getting rid of them, but it's the same kind of a theory that presents itself with the attitude of the government towards Private Members' Resolutions. One of the old dogmas that was got rid of in the House is the value of a Private Member's Resolution in the House because of the interpretation, because of the interpretation the House Leader puts on it. "To consider the advisability of" isn't really just in reference to a money bill, it really has a literal meaning of just what it says and there can't be any reason why anybody can't vote for any principle because it doesn't really mean anything. All it means is they have a look at it and they throw it out if they don't like it.

Now, Mr. Speaker, this is just one more of the areas, Mr. Speaker, just one more of the areas where the things that the people have come to count on in the terms of the operation of this Legislature that they're not going to be able to understand. Well, Mr. Speaker, I kind of got a little sidetracked there and if I go over, Mr. Speaker, I hope you'll understand, Sir, -- (Interjection) -- if I go over my time limit I hope you'll understand, Sir, that I am speaking for the party and I am exercising my prerogative as leader of the party in continuing my remarks over the 40 minutes.

HON. RUSSELL PAULLEY (Minister of Labour) (Transcona): Mr. Speaker, my honourable friend just mentioned that he was using his prerogative as leader of the party. I think that he has exceeded that because this is not a motion of non-confidence in the government and I respectfully suggest to you, Mr. Speaker, that you consider as to whether or not -- (Interjection) -- What's that? I suggest to you, Mr. Speaker, . . .

MR. WEIR: Mr. Speaker, does the honourable member have the floor or do I?

MR. PAULLEY: Yes, on a point of order I have the authority to rise, and my honourable friend who has been around too long . . .

MR. SPEAKER: . . . allow the Honourable Minister of Labour on a point of order.

MR. PAULLEY: My point of order, Mr. Speaker, is as to whether or not my honourable friend the Leader of the Opposition has the right to speak for longer than 40 minutes.

MR. J. WALLY MCKENZIE (Roblin): He hasn't got there yet. What are you talking about? Wait until he arrives at that position.

MR. PAULLEY: I wonder if my honourable friend would go back to Roblin and sleep for a little while. He has been sleeping all evening, but I would suggest, Mr. Speaker, that you consider as to whether or not on an amendment - and this is the point of order - that on an amendment to a motion, whether my honourable friend the Leader of the Opposition can go on for more than 40 minutes, because -- (Interjection) -- by leave yes. Leave has not been asked, and I ask my honourable friend the Member for River Heights to suggest to his Honourable Leader that leave be requested. But I would suggest, Mr. Speaker, according to the rules of the House, we are dealing with an amendment to a government proposition which in effect is not a motion of non-confidence. -- (Interjection) -- My honourable friend from Souris-Lansdowne -- (Interjection) -- I beg your pardon? Could be an election over it? Yes, Mr. Speaker, I agree on the point of order there could be an election, and if my honourable friend the Member for Souris-Lansdowne suggests this should be done, I'm prepared, but on the point of order, Mr. Speaker, I raise as a privilege . . .

MR. GORDON W. BEARD (Churchill): Mr. Speaker, I wonder just what the point of order the Minister is speaking on.

MR. PAULLEY: Well, my honourable friend doesn't know anything about points of order, so while I'm on my feet I think that I should have the opportunity of stating my point of order.

(MR. PAULLEY cont'd.) . . . . Mr. Speaker, you are still seated and I raise the point of order -- (Interjection) -- What rabble is that? I raise the point of order, Mr. Speaker, that without leave -- (Interjection) -- the rabble is still rabbling. I rise on a point of order. I know the rules of this House, at least I think that I do, and I come back, Mr. Speaker, to the point that I raised. First of all, on an amendment to a proposition it is not a motion of non-confidence.

MR. WATT: My honourable friend has made his point. Would you make a ruling?

MR. PAULLEY: It is not a motion of non-confidence.

MR. WATT: Mr. Speaker, on a point of order, I say the Minister has made his point of order and would you make a ruling?

MR. SPEAKER: Order please. Would the Honourable Minister state his point of order?

MR. PAULLEY: Yes. I suggest, Mr. Speaker, that the motion of non-confidence is on the main motion and not on the amendment, and without leave . . .

MR. WATT: On a point of order, Mr. Speaker, he's already said that three times and again I ask you to make your ruling on his point of order.

MR. PAULLEY: Mr. Speaker, in all deference to my honourable friend from the south-west part of Manitoba whom I respect greatly, he is not conversant with the rules of this House. All I'm suggesting to you, Mr. Speaker, is that we are not dealing at this time with a motion of non-confidence because we are dealing with an amendment to . . .

MR. WATT: Mr. Speaker, on a point of order, my honourable friend who used to be the leader of this House is deliberately trying to disrupt the speech of my Leader and I ask you to make a ruling. He's taken up the time of 15 minutes . . .

MR. SPEAKER: Order, order please. The Chair will be quite happy to hear expressions of opinion on the other side on the point of order when the Honourable Minister of Labour has completed stating his point of order. The Honourable Leader of the Official Opposition.

MR. WEIR: . . . because I haven't checked the rule and I'm not sure whether -- (Interjection) -- But I don't care if it is, let me finish. I didn't interrupt you, Mr. Speaker, I didn't interrupt the Minister of Labour, I sat here while he said everything he had to say 15 times. Mr. Speaker, I'll be happy to say mine once. And again, Mr. Speaker, we've got members on the other side of the House who are interpreting things the way they want to interpret them. The First Minister has gone around in a variety of places in the Province of Manitoba saying that the government would consider the defeat of this Bill as a vote of non-confidence. Now who are we to please, Mr. Speaker, the Minister of Labour or the First Minister? -- (Interjection) -- Mr. Speaker, I'd ask my friend to sit down until I'm finished; I waited him out. Mr. Speaker, the tone of this amendment sends that motion into oblivion. If the amendment is passed the bill is defeated.

MR. PAULLEY: No.

MR. WEIR: Six months' hoist - it's gone, it has the same effect -- (Interjection) -- it sure does. It's gone - gone. Mr. Speaker, I suggest to you, Sir, that there has never been, there has never been a vote of non-confidence that had more necessity for the discussion of the people of Manitoba and in their interests than the one we're discussing at the moment, because, Mr. Speaker - and I'm getting ahead of myself again - if I can do anything to help defeat this bill so that the people of Manitoba can then make a choice as to whether they want it or not, I'm going to do my best and this motion will do it.

MR. PAULLEY: Mr. Speaker, if I may, on the point of order -- (Interjection) -- Never mind the House Leader, I'm a member of this Assembly.

A MEMBER: Oh, let the old rooster go.

MR. PAULLEY: I'm a member of this Assembly and if Mr. Speaker recognizes me, or recognizes the Member for Fort Garry, then Mr. Speaker that is your prerogative. Both of us stood, and if you, Sir, recognize the Member for Fort Garry then I will sit down.

MR. WARNER H. JORGENSON (Morris): Why don't you shut up; he has recognized somebody.

MR. PAULLEY: All right, then I have now been recognized.

MR. JORGENSON: . . . recognize you. You knew right away Russ he wouldn't recognize you.

MR. JACOB M. FROESE (Rhineland): On a point of order, Mr. Speaker.

MR. PAULLEY: I am standing on a point of order my honourable friend. Then I say, Mr. Speaker, as far as the point of order is concerned and the motion of non-confidence, the

(MR. PAULLEY cont'd.) . . . . motion has been introduced by a member of the Executive Council, namely the Minister of Municipal Affairs. We now have before us a motion, a historical motion of a six months' hoist. It is conceivable that the Assembly will be meeting six months hence and dealing with the subject matter of Bill 56, and I suggest to you, Mr. Speaker, that the Honourable the Leader of the Opposition -- (Interjection) -- I like what he's got to say and I would suggest that he's got more to say than the Honourable Member for Arthur has to say.

MR. WATT: You don't like what he's going to say to you.

MR. PAULLEY: But on the point of order - and that is what we are dealing with, the conduct of this House, not with the contents of what the Honourable Leader of the Opposition is saying - but what I do say, Mr. Speaker, that according to the rules of this House the only matter before us, as far as confidence or non-confidence is concerned, is the defeat of the bill and not an amendment. Let my rabblous friends on the other side argue the way they will, that is the point under consideration at the present time. My honourable chirping friend from River Heights can say what he likes -- (Interjection) -- and one who is least conversant with parliamentary procedure in this House, I would say, is my honourable friend the Member for River Heights, despite his training in some other fields, whatever they may be, and I am not sure where his training has been. But, Mr. Speaker, again I say to you -- (Interjection) -- was never the House Leader - I had to put up, I had to put up with you when you were on this side of the House who had the least of any knowledge of the rules of procedure. But, Mr. Speaker, again I come back to the point. -- (Interjection) -- Yes, and my honourable cockling friend from Morris . . .

MR. JORGENSON: Why don't you talk plain English instead of that pure . . .

MR. PAULLEY: If I talked plain English you wouldn't understand it.

MR. JORGENSON: What we're hearing is pure . . .

MR. PAULLEY: So I say, Mr. Speaker, the point is it will be your decision whether an amendment to a government sponsored bill is in effect a motion of non-confidence and I suggest that it is not. The bill itself is but not an amendment.

. . . . . continued on next page

MR. SPEAKER: Order, please. I wish to thank the honourable members for their comments. I believe that in this instance we are governed by our Rule 32 which reads as follows: "Subject to sub-rule (2), no member except (a) the leader of the government, (b) the leader of the opposition, (c) the leader of the recognized opposition party, (d) a Minister moving a government order, (e) a member making a motion of no confidence in the government, or (f) the Minister replying thereto shall speak for more than forty minutes in any debate." As I interpret this motion it means that any member who may qualify as any one of the six aforementioned may speak for more than forty minutes, and as I understand the makeup of our House, the member on his feet at the present time happens to be the Leader of the Opposition and therefore he is entitled to speak for more than forty minutes.

The Honourable Leader of the Opposition.

MR. WEIR: Mr. Speaker, if I may, I would like to thank the Dean of the House for his understanding of the rules and I would hope, Sir, that maybe he wouldn't forget and that in the morning he would re-read them and see if he arrives at the same conclusion as he arrived at tonight.

As I was saying, Mr. Speaker, before we had the lull in the discussion, sometime last fall, about the time we read the terms of reference and saw the makeup of the committee, it was evident to the members of our party that the government had made up its mind and that there was going to be the introduction of a government operated monopoly, and that notwithstanding what the report said, that the interpretation by that committee would be that it would justify, Mr. Speaker, a government monopoly rather than study the feasibility. Having arrived at that conclusion and having recognized that the committee system of the Legislature was not to be put into practice, and that if we were going to have any observations of our own that we were going to have to take our own initiative, to find our own resources, to get our own volunteers, to carry out our own studies to arrive at our own conclusions, having established our own judgments.

Mr. Speaker it's no secret that the opposition does not have the facilities of staff or the money to acquire them that a government or a government committee has, but notwithstanding that, Mr. Speaker, we've done the best that we can and I don't think it's probably surprising -- (Interjection) -- Mr. Speaker, the Minister of Agriculture wants into the debate now. I don't know whether he wants to talk about the content of automobile policies and what kind of discrimination there is in them or just what he's got in mind, but he's making every effort to get in.

Mr. Speaker, notwithstanding the fact that we went at it in two different directions, generally speaking I think that we arrived at some very similar conclusions. There are quite a number of areas really, Sir, that stand out as problems in the automobile insurance field in the Province of Manitoba and I'm going to enumerate the major ones, the ones that I feel stand out, and I must say, Mr. Speaker, there are some other ones but I don't think that they have the significance that the seven that I'm going to enumerate have, and within these of course there are all kinds of sub-areas that you could identify and talk about if you so desire.

The first one, Mr. Speaker, of great concern is that uninsured cars are permitted on the highways of Manitoba.

Also, Mr. Speaker, too great a delay often occurs in putting funds in the hands of the victims - the people, the victims of automobile accidents, even if the vehicles are insured.

Another one, Mr. Speaker, is that there would appear to be an excessive penalty against single accident drivers with a minor claim as the merit system is being applied at the present time.

Another one, Mr. Speaker, is that there would appear to be an unfair penalty, that an unfair penalty is included in the insurance premium of a new young driver before his driving record indicates that penalties should be applied.

Another one is that the high percentage, extremely high percentage of relatively small claims resulting from minor accidents and the high administrative costs of determining fault and settling these claims contribute very greatly, Mr. Speaker, to the cost and to the delay.

Another one, Mr. Speaker, is the high cost of parts, which wasn't indicated in the report, but the high cost of parts in relation to the original cost of the car in the repair of the damaged vehicle is another very large contributing factor.

And, Mr. Speaker, there is continued concern in the public mind of whether or not excessive profits are being earned by the insurance companies and/or their agents.

(MR. WEIR cont'd.)

Now having said that many of those similarities exist between the two studies that were carried out, one by our friends on that side and the other one by ourselves, Mr. Speaker, it's about here that the similarity stops, because when we start to apply our judgment as to what to do with a given set of facts there is where the difference starts to occur. So, Mr. Speaker, while I point out, and some friends on that side have admitted that there was a prejudice to start with and that it started away early, all fellows on that side don't. And having said that, may I indicate one that didn't - and I'm prepared to table the letter if you want it, a letter here that was sent to me and just arrived today as a matter of fact from the First Minister to a Mr. L. Johnston at Wawanessa, Manitoba.

It says, and I'll just read it in part, I'll read the significant paragraphs and if members want the letter tabled I'll be happy to table the entire letter, which hasn't always been the circumstances as matters have been tabled within the Legislature. "Thank you for your letter of December 26, 1969. First, I feel I must reiterate that the government has not decided to proceed with the establishment of a government insurance service. My colleague the Honourable Howard Pawley is the Chairman of the committee which has as one of its terms of reference the examination of the feasibility of a government operated plan as a means of offering automobile insurance to the motorists at less than the present cost. It may well be the case, however, that Mr. Pawley's committee will recommend regulatory or operational changes with in the existing industry rather than a government operated insurance plan.

"It is the belief of this government that the conditions under which motorists must today operate their automobiles make the provision of no-fault insurance both sensible and ethically correct. It is also the position of this government that everyone operating a motor vehicle should be required to carry sufficient coverage so that should he commit an error in judgment while driving his victims would not suffer undue financial loss. If automobile insurance is to be made compulsory then there should be some mechanism created by which the public can influence the mode of operation of the insurer because the compulsory aspect places the public in effect at the mercy of the insurer.

"It is for these reasons that the New Democratic Party has an inclination towards a publicly operated insurance scheme. Please note that I say 'inclination' and not 'irrevocable commitment' " -- (Interjection) -- I beg your pardon? -- (Interjection) -- No, it's not, Mr. Speaker. What I'm trying to point out, Mr. Speaker, is that I can agree with everything that I've read out from the First Minister, but it doesn't fit with the things that the Minister of Mines and Natural Resources said last night in no way, shape and form. As a matter of fact, the Minister of Mines and Natural Resources said last night had they not presented this plan they would be betraying the people that elected them. It had nothing to do with the committee report, it had to do with an election campaign, that it was a party position and had been long before he came into the Legislature, and yet on January 27th the First Minister had indicated that it wasn't an irrevocable plan. It's no wonder the automobile insurance agents in the Province of Manitoba have been concerned over a period of time. Now, Mr. Speaker there's one more paragraph, two more paragraphs. I'll be happy to table the letter so that it can be seen in its proper context. Yes, the question comes, guess who won in caucus.

Well, Mr. Speaker, having pointed that out, let me say that I'd be the first to acknowledge that we on this side have a prejudice as well, the difference being that we admit it. But may I define that prejudice, Mr. Speaker. That prejudice is that, generally speaking, the role of government is to regulate and not to operate. Generally speaking the role of government is to regulate and not to operate, and the first three paragraphs of the First Minister's letter to Mr. Johnston at Wawanessa would leave one to understand that even he believed that this was possible.

Now, Mr. Speaker, I hope that as I go on to be able to explain to members of the House a means whereby regulation can take place and whereby the interests of the people of Manitoba can be protected, and whereby the no-fault principles can be applied and be applied in even greater areas than are being anticipated on the other side. Lack of courage; lack of courage.

There's another paragraph or two I think I should read in here. I think I should read the part that talks about no fault, Mr. Speaker. They know what the answer is but the people aren't ready yet; the people aren't ready yet. This zeros in, Mr. Speaker, on the statement that the First Minister made at the NDP convention, the NDP convention in the Winnipeg Auditorium where he says you can only travel so fast; what you have to have is power. The people aren't ready yet, Mr. Speaker, the people aren't quite ready yet.

(MR. WEIR cont'd.)

But, Mr. Speaker, my examination of the facts points out to me that there's another area where no fault should be included. I'm going to present tonight a plan, but before I do that I'm going to read the advantages of the no-fault system as contained within the report. "The committee is quite unanimous in its belief that the most obvious advantage of reliance upon the no-fault system is that it lends itself readily and easily to payments being made to accident victims immediately after the event of an accident. By so doing, those persons who may be injured, as well as their dependents, would be relieved of much anxiety."

The next question is the extent to which the motoring public would be prepared to rely upon the no-fault system. "The committee does not believe the public would be willing to rely upon the no-fault system completely, but we do believe it is now opportune to advance towards a no-fault system to within reasonable and practical limits and to embrace completely the no-fault system as soon as possible. The committee recognizes the motor vehicle and its use in our daily lives as a social need of the community. Furthermore, there is no difficulty in concluding that any loss or damage in the form of death, bodily injury or even property damage automatically places the responsibility upon the state or society, and such loss will result in detriment in one form or another to the state or society as a whole. For practical purposes we contend that a partial reliance upon the no-fault system would automatically provide a greater cost benefit to the motoring public than the present system. To the extent to which the no-fault principle is applied, certain savings or cost reductions would be derived by eliminating the need for establishing and proving negligence, the assessment of damages in respect to personal injury, negotiations and litigation to name a few.

Well, Mr. Speaker, may I say that I agree with most of that. There may come a time when I'll agree with it all but I don't yet. I don't agree that the no-fault concept all the way down the line would be a good one. I believe that there is an area for a tort system but I believe that that area should be relatively restricted, and I intend as I start to talk out about what I'll refer to as a PC plan, Mr. Speaker, PC plan, and I have no objection if you misinterpret the initials, no objection at all because PC stands for People and Car, People and Car plan, and you can use any definition on those initials that you like because I'm prepared to take this plan to the people of Manitoba as one that would work and as one that would be in the interests of the people of Manitoba.

Mr. Speaker, the thing that this plan would do is place the emphasis on people - people first. It would endorse the no-fault concept that has been talked about by members on the other side and is contained within - well, the principle is contained within the report because there is really nothing else contained within it, within the Minister's speech. We haven't got a plan at all, Mr. Speaker, we haven't had anything that we can compare to statistically, nothing at all, but there are some other areas of no fault that I would like to talk about that we would suggest be implemented as well.

Now let me talk about the compulsory coverage first, Mr. Speaker. First of all, actuarial studies show that in terms of the compulsory coverage, the area of the compulsory package that I will outline to members of the House now, there would be a reduction of approximately 20 percent in premium from what would be considered the basic coverage today of a similar type plan that would be available, except that the benefits wouldn't be as great. The plan that I will outline to you will have greater benefits, or enhanced benefits in it than the plan that I am comparing the statistics with. There is some 20 percent saving in the compulsory package and the compulsory package contains no collision. It is the view of members on this side of the House that collision insurance is the right of the individual, that no state has the right to tell any person that he has to cover his own car with insurance if he's prepared to take that risk himself. -- (Interjection) -- Mr. Speaker, the Minister is starting to try and work me ahead in my remarks again. I've tried to indicate to him that there was going to be some no fault, and he said well there can't be any no fault. He's moving into my remarks again and I'd be just as content if he'd hear me out and see if I can possibly get through to him. Mr. Speaker, this is the purpose of the exercise I've got, to try and get through. We are trying to prove the point that we are not completely negative; that we have done some homework; that we are prepared to give to the government a reasonable alternative; we're prepared to stand up and vote for it; we're prepared to defeat the bill and we are prepared to take it to the people of Manitoba.

Mr. Speaker, if you ask -- (Interjection) -- Mr. Speaker, the Member for St. Boniface is very bright in here and the Member for St. Boniface knows, and had I been this well prepared and had I been able to have the work done, I'd have been prepared to do the same thing at that stage of the game. -- (Interjection) -- Mr. Speaker, might I ask the Member for St. Boniface



(MR. WEIR cont'd.). . . . why most of the legislation we are dealing with at this session of the Legislature wasn't dealt at the last session, and why some of the stuff they are going to contemplate at the next session of the Legislature isn't here now. Mr. Speaker, under the terms and conditions that my fat friend is talking about, we'd only need to sit about once every ten years.

MR. LAURENT L. DESJARDINS (St. Boniface): You wanted a mandate. Do you think you've got the mandate now?

MR. SCHREYER: I'm rising on a point of privilege. My point of privilege is that the Honourable the Leader of the Opposition can feel quite free to talk a lot of nonsense and he has, but he can't insult any member on this side. That's a flagrant breach of privileges of this House and of individual members and I demand a retraction.

MR. WEIR: Mr. Speaker, I'll be happy to withdraw. I'll be happy to withdraw on the understanding that the people around will observe the size of my honourable friend and recognize the fact that we're friends -- and recognize the fact that we're friends. If they'll just contemplate his size and recognize the fact that we're friends, Mr. Speaker, we'll have no problem. I make my point. I didn't say anything insulting at all all the way down the line, but I do, if there is anybody in the House insensitive in the least, I move back from that area of sensitivity.

It's very interesting to note that the First Minister talks about a positive plan from this side as silly, that I'm talking a bunch of silliness is what he said. He said I was talking a bunch of silliness. Mr. Speaker, that's what he said. He said I was talking a bunch of silliness and I can tell you, Sir, that there's no silliness involved in this, this is a realistic plan.

I had reached the point, before I was so rudely interrupted by my friend from St. Boniface -- my friend from St. Boniface, to say that if you took the compulsory package and you added to it collision, \$50 deductible collision and \$25 comprehensive, that there would still be a marginal saving over the existing plan which would not have as great benefits as the plan that I'm talking about, and, Mr. Speaker, I think that the reasons can be found, the reasons for the saving can be found within the report itself as to why the savings are there.

Now, Mr. Speaker, in terms of benefit -- if I may, I'd like to move on and talk about benefit and in terms of the death benefit. The death benefit in the People and Car plan would be \$5,000 immediate payment to the immediate survivor and \$1,000 immediate payment to the secondary survivors within the family; a \$50.00 weekly payment for 104 weeks to the primary dependent and \$10.00 weekly for each additional survivor; making a total, Mr. Speaker, of, let me see, \$10,200 in terms of death benefit in total and \$2,020 in terms of each additional dependent with funeral expense, Mr. Speaker, allowance of \$500.00.

The medical and rehabilitation benefit, Mr. Speaker, the medical and rehabilitation benefit would be \$10,000 per individual and the disability benefit would be a minimum of \$50.00 a week to a maximum of \$100.00 a week depending on income based on 80 percent of the salary of the individual, with no maximum, with it being determined by the length of the disability for life, if disabled for life.

MR. BOROWSKI: It sound like a good socialist plan.

MR. WEIR: Well, Mr. Speaker, my honourable friend can define it in any way, shape or form. I've taken the precaution to have it actuarially checked as best I can and I find it a very very positive plan and I think in the interests of the people of Manitoba. -- (Interjection) -- Mr. Speaker, may I say I think that the fellows that are trying to tap the telephones have got the wrong wire.

There would be a benefit, Mr. Speaker, to a housewife who was injured in an accident to the extent of \$50.00 a week for a period of 26 weeks. Out-of-province motorists, Mr. Speaker, the minimum limit applicable in the jurisdiction where the accident occurred and things of that area that are commonplace within plans of this type, and then an Unsatisfied Judgment type of plan would still be required, notwithstanding the compulsory aspects, but in a very very limited way to look after the likes of hit-and-run and stolen cars, things of that nature.

Then, Mr. Speaker, there is the third party liability and here is essentially where our difference comes. Outside of the extended benefits in the other areas, this is where the difference comes and the difference comes in no fault. There would be a \$50,000 liability all-inclusive, including passenger hazard, compulsory coverage, with the exception of the first \$300.00. The first \$300.00, Mr. Speaker, would be an immunity from tort, but the companies would be responsible for providing collision to cover it at a \$25.00 deductible up -- \$25.00 deductible up. Well, Mr. Speaker, my friend goes like this -- my friend goes like this. The big

(MR. WEIR cont'd.). . . . difference is that our friends, in the plan that they are talking about, if they stick with the \$200.00 deductible that they are talking about, Mr. Speaker, if they stick with that they are leaving all of the headaches with the people to fight out with the company in looking after the few cases themselves.

Mr. Speaker, you know there is over 85 percent of the claims, Mr. Speaker, of automobile accidents are under \$300.00. If you are going to attack the administration costs involved in the tort system - and I can recall seeing comments of the First Minister many months ago, as he met with insurance officials, talking about this with great concern - if you are going to eliminate that antagonistic approach, there is only one area that you can do it in. There is one area you can do it in and that's in that first \$300.00 - in that first \$300.00. You maintain the right to insure, Mr. Speaker - and remember what I said when you eliminate it - when you eliminate it, you still have a saving over existing coverage if you add together both the compulsory with the enhanced benefits and collision, down to a \$50.00 deductible was the one that I did my figures on, or had them done because I believe that most people probably wouldn't go for a \$25.00 deductible, that \$50.00 would probably be more realistic, but there would be, comparing the existing and the other, and there is where the difference falls, Mr. Speaker, and if you abandon in the no-fault principle in terms of automobile insurance you have abandoned the area where you can create the greatest assistance for the people of the Province of Manitoba.

You can maintain in the other areas, for the other 15 percent of your claims, maintain the tort system, maintain it so that the people can satisfy themselves to the extent within the terms of the policy that everything that is coming to them is fair and just. They get the immediate payment of the no fault people benefits, I would call them, and I think members of the House understand what I'm talking about when I'm talking about - I guess it's the DDD provisions you would talk about in today's. . . . - you would have those and over on the other side you would have collision.

You would have freedom of choice, you would have the freedom to choose who you bought your insurance from for both compulsory and for collision. You would have freedom to choose whether you wanted collision at all or not, and, Mr. Speaker, there are many people, many people who drive vehicles for a variety of reasons; some of them just wanting transportation, some of them seldom leaving a dirt road - I'm thinking now in terms of farm trucks, a variety of things of that nature - I'm thinking of people who have cars that they count on to get to work, nothing but transportation to get to work. They may have a very limited value and the people would sooner take the chance themselves in terms of the collision and take a chance on replacing the car than pay for the price of the car through collision over a period of time. It's our view that they should have that option, Mr. Speaker, and that is contained within the plan.

Now, Mr. Speaker, I have -- oh I've got a few more notes left here yet, I've a few more notes left here yet. I think that I've covered generally the \$300.00 immunity provision, as I refer to it, and as the debate continues there will be other members of my group attempting in probably a little more detail to explain some of them, because in the length of speech that I've got it's impossible to go into any great amount of detail.

One of the things that will have to be done with a plan of this kind, Mr. Speaker, is to review the penalties, the penalties for negligence under the Highway Traffic Act, in the light of people that are negligent in minor collisions, because the provision of fault and the going after the negligent is then being done solely, Mr. Speaker, through the enforcement of the Highway Traffic Act following accidents, so that recognition of appropriate penalties within the Act, where negligence was found afterwards, would have to be done. Now, I think that it's fair to say that in two car collisions, where this happens now and fault is established, at the present time charges are laid and the penalties are paid. The point that I'm making is that the penalties might very well, as a matter of fact I'm fairly sure, would have to be reviewed in the light of the no-fault provisions of the first \$300.00 of claim.

Mr. Speaker, all of these things that I've talked about are taking the existing insurance situation and comparing it with a plan on an actuarial basis. We couldn't do it with our friend's proposal because we didn't have enough details to do it with, so I've had to take the next best thing for my comparison. This is done on the basis of no changes under the existing situation, but I want to propose, Mr. Speaker, that at the same time some changes would be made, and that is that there would be established a rate review board. Compulsory insurance would be with us at that stage of the game and incumbent, I agree with my friends on the other side, incumbent on the state to make sure that the people are protected in terms of the premium that they would be paying. Some of the responsibilities that would fall to the rate review board

(MR. WEIR Cont'd.). . . . would be reviewing the categories of insurance, the categories of insurance as they are established within premiums. I also agree that many of the rules that are set down are set on a national basis. It may very well be that a rate review board on studying the matter would insist that categories be developed for Manitobans in the interest of Manitobans and that they wouldn't necessarily follow the categorization that exists across Canada, so that categories would be one of the things that would be up for review.

Agents' Commission. The fact, Mr. Speaker that part of your plan is compulsory and part of it is optional, I think probably is an indication that it might be possible to have a different agent's commission for the compulsory than there would be for the optional. Now that's something that could be established, and I'm one who believes that the agency system should work, but if you'll pardon my English, Mr. Speaker, I don't believe the agents should have the cream test. I think that they should be paid for the work that they are doing, for the function that they can make in terms of the servicing of their clients, but I don't think that there should be a gravy train and I think that one of the things that should very well be before the review board, and would be a part of our plan, is the review of agents' commission.

And the claims rate. The claims rate, Mr. Speaker, the claims ratio to the premium dollar, and, Mr. Speaker, as has been evidenced in other places, I think that it's fair to say that the claims ratio might not necessarily be the same between the compulsory plan and the optional plan. There might be a variety of claims ratios. I think that it's fair to say, Mr. Speaker, that over on the other side in Saskatchewan, if 85 percent is right in Saskatchewan that doesn't say that 85 percent is right in Manitoba, Mr. Speaker, because our experience is different. I would very much have loved if that committee had taken the Saskatchewan rules and applied them against the Manitoba experience. But they didn't do that, Mr. Speaker. They looked at Saskatchewan and said it worked in Saskatchewan so it should be exactly the same here. The fact of the matter is it won't wash, because in Manitoba we've got half a million people living close together and I'm willing to bet that our percentage of under \$300.00 claims in Manitoba, because of the way we've got people living close together, is much higher than it is in Saskatchewan. They'll probably have just as big an experience of claims on the highway with the very severe collisions, but in terms of the rubbing fenders and the broken bumpers, I suggest that this probably isn't true.

Another thing is the merit system. The merit system as it applies within the automobile insurance industry should be subject to the review of the rate review board. And, Mr. Speaker, investment income should be included in calculating premiums. It should definitely be included in the calculation of premiums. Mr. Speaker, they nod their heads and my investigation tells me that some companies do; some companies do partially and it's probably true that some don't. The fact of the matter is the rules should be the same for all of them. Compulsory plan - investment income is income and should be included in the calculation of the premiums.

Now, Mr. Speaker, there is -- I'll skip a few of these things I was going to talk about, I think I've covered most of them anyway. One of the other things I think that should be emphasized is the role of the Superintendent of Insurance. I think that there are surprising powers contained within the Insurance Act now where the Superintendent of Insurance could lift the licence of a company that was not treating its policy holders right. If it's not there and if it's not there satisfactorily, it should be put there. If that licence is taken away, penalties should be provided before that company would get its licence back. There is no reason for the Province of Manitoba licencing insurance companies that are not treating, particularly if you have a compulsory automobile plan, that are not treating the people that are exposed and are the victims of accidents, if they are not treating them properly.

Another thing that I think should be included, Mr. Speaker, and certainly in terms of the compulsory plan, there should be a simple certificate. Mr. Speaker, it should be contained within the legislation. It should be a statutory thing and the major extremities should be not within the regulations but should be within the Act. Consideration should be given to a simple certificate in terms of optional, but recognizing the difficulties there might be in providing the variety of choices it may not be as easy, but consideration should be given. I don't know whether I'm getting to my honourable friend or not. He's pointing at me, but I don't know whether he's trying to give me a message or what it is.

There is one other thing, Mr. Speaker, that I would like to close on, and that is the young driver. I don't think that in my studies of automobile insurance that anything has bothered me more than trying to find what I believe would be a solution to the young driver situation.

(MR. WEIR cont'd.). . . . Manitoba - and I think it applies all across North America and probably a much wider area than that - because, Mr. Speaker, you know we have built-in penalties. They're exposed to the same rules of the road that the rest of us are exposed to; they're exposed to extremely heavy penalties in insurance. Before, Mr. Speaker, their record indicates that they should be penalized, they're exposed to that penalty.

But, Mr. Speaker, notwithstanding that, of our new young drivers, one in three of them are having an accident every year, and of those that are having accidents, Mr. Speaker, the accident that they are having is a more serious accident. One in three, compared to the more average driver in the other category probably is someplace around one in twelve. This is the kind of comparison that we're talking about between the other driver essentially and the new young driver. And it's serious. The cost of the young driver accident is averaging something just under \$850 where the cost of the other accident is ranging someplace in the last five hundred bracket or in the six hundred bracket, so that it's almost a 50 percent increase in the cost of that young driver.

Well, Mr. Speaker, may I suggest that the time has passed for us to apply the penalty in that form. May I say that I think that young people might respond better to an incentive system, and within the legislation I would advocate that the young driver be considered innocent until his record proves him to be different. But that's not enough. I think, Mr. Speaker, that I recommended - as a matter of fact I do recommend to this House that there be an incentive policy established by the government and paid for by the government - and paid for by the government - of a hundred dollars a year for two years subsidization -- no, not subsidization, incentive. -- (Interjection) -- Well, Mr. Speaker, the First Minister is back making my darn speech again. He's back making my speech again and I would like to finish it.

It's a matter of incentive, Mr. Speaker, because remember, you have put him in a class - it's not really subsidization because already you've given him the benefit of the doubt - you've insisted that the insurance companies treat him as being innocent until his record proves otherwise.

But I'm suggesting, Mr. Speaker, \$100 a year for two years on one condition. On one condition, and that would be that the young driver had had no moving traffic violations for two years; that he had had no accidents that were his fault for two years, and if he had there'd be a series of demerits, and stiff demerits attached with even the slightest infraction of the moving vehicle in the Highway Traffic Act; and when that young fellow runs out of his \$200 he runs out of something else, he runs out of his driver's licence because I think that people have to grasp the situation that it isn't a right to drive, it's a privilege to drive. If we as society are prepared to say to a young fellow we're prepared to give you an incentive, we're prepared to make it worth your while, if you'll just be a safe driver for two years we'll make it worth your while. By the same token, if they refuse to accept that incentive, I think that the state has a right to say: My friend, apparently you don't understand; I think you don't understand and I think that it is necessary for you to walk for a while - for you to walk for a while.

Maybe in this way they can understand, because in this thing I can see two things. One is the means of paying for accidents, which is what we're talking about in automobile insurance. The other thing that I'm concerned about, Mr. Speaker, is doing what we can to stop the accidents from happening, which is probably in the long term the best approach for us to take. I'm one who believes that courtesy and habit are probably the two things that create safe drivers more than anything else.

Now there is a bunch of other things too. I think that this plan would coordinate very well with the driver safety plans that are going on across the Province of Manitoba. If they didn't respond to it, if they ran out of the \$200 it wouldn't be costly because they wouldn't get the grant. If they did respond to it, recognizing that one out of three has an accident, one out of three has an accident that costs on an average of \$850 apiece, there is a saving. And recognizing that driving is habit and if we can get our young people to drive safely for two years, if we can get them to drive safely for two years I think they will help reduce the premiums in my classification when they move into it.

So, Mr. Speaker, really there is a double area here that I'm attempting to work at. One is the concern on the young driver and the other is that we should speak as a Legislature, we should speak as individuals, and we should speak loud and clear that in terms of the development of an automobile, safety features for the protection of the automobile and for the protection of the passenger are a must for the automobile industry. May I say that I'm happy to see, I'm happy to see the legislation that appears to be going forward in two states like Florida and

(MR. WEIR cont'd.). . . . California. If it does, I think that there will be a terrific impact on the automobile industry in North America within the next two or three years. I recognize, Mr. Speaker, that Manitoba isn't big enough alone because we don't have enough cars. We can't have the impact. There is a way, the Minister of Mines and Natural Resources told us about it last night. You know, we can build our own car; the government can establish its own factory.

MR. GREEN: I didn't say that.

MR. WEIR: No, you showed it as an example of ten and so on and so forth.

MR. GREEN: Mr. Speaker, I must rise on a point of privilege because -- (Interjection) -- Mr. Speaker, I wish to rise on a point of privilege. My honourable friend may be joking, but I did not suggest that the Manitoba Government go and manufacture its own cars. As a matter of fact, my example showed that we could not possibly do that.

MR. WEIR: Mr. Speaker, I don't think -- if I did I'm sorry, I don't think I said that he suggested we should. I think I said he used it as an example last night. Well, maybe I did. I didn't think I had. What I intended to say was that he had used it as an example last night and I believe he did talk about automobile manufacture as an example last night, maybe not used in the context that you think I'm using it, but it fits my. . . .

Well anyway, Mr. Speaker, I've attempted to explain what I refer to as the People and Car Plan which emphasizes the fact that government does have a responsibility and that that responsibility is to regulate. It emphasizes also that it is possible for them to regulate and have others within the community operate it. Mr. Speaker, as members vote on this six months' hoist, I want them to recognize that they are not just voting for the government plan in terms of going to the people, they are voting against the plan that I'm presenting to the members of the House tonight, and as the debate continues some of the members of our caucus will attempt to outline, and probably in a little more detail, some of the points that I have attempted to speak about in general tonight.

MR. SPEAKER: The Honourable Minister of Municipal Affairs.

MR. GREEN: Mr. Speaker, I just wonder whether the honourable member and the House will permit me to question. . . .

MR. SPEAKER: The Honourable Minister of Municipal Affairs.

MR. GREEN: Oh, I'm sorry.

HON. HOWARD R. PAWLEY (Minister of Municipal Affairs)(Selkirk): Mr. Speaker, I only wanted to ask a few questions so that I could have some clarification of the plan before reading it in Hansard. The \$300.00 deductible referred to by the Honourable Leader of the Official Opposition, the \$300 deductible, this is in connection with whether or not in fault or not at fault, is this correct?

MR. WEIR: Well, Mr. Speaker, I don't know where the Minister of Municipal Affairs got that word at all. I never did say \$300.00 deductible. That's his words and it's related to his plan. I talked about a \$300.00 immunity in terms of the tort system. It's an immunity. It's not a deductible and it's insurable as a collision charge on the collision portion of the policy as an option.

MR. PAWLEY: Well, Mr. Speaker, I'm not here to argue terms or names, but the point is that it's a \$300.00 area that will not be sued for regardless of fault. Is this correct? I would like to also clarify this. I understand from the honourable member that in order to obtain protection that you would then have to take out collision coverage in order to obtain this protection in respect to the \$300.00 immunity portion. Is this correct?

MR. WEIR: Well, Mr. Speaker, yes it's correct. It's my understanding that to have any coverage for anything you have to take out coverage, so the answer would be yes. I said that it's not compulsory, but if he wants to it's optional to include within the policy. It's not compulsory.

MR. SPEAKER: The Honourable Minister of Mines and Natural Resources.

MR. GREEN: Mr. Speaker, I want to ask the honourable member whether he and the House will permit me to apologize to him and also to thank him for bringing to my attention, because on the record his remarks that I said that the Minister of Transportation and the Minister of Health and Services and I were the longest fighting, I meant quite the opposite. I want to clear that on the record and I thank him for bringing it to my attention. What I was intending to say is all of the other members of the Cabinet have fought longer for this proposition than myself, with the exception of the Minister of Transportation and the Minister of Health and Social Services. I meant to demonstrate that they were all senior to me in the party and in this fight, and I thank the honourable member for correcting me and I'm sorry I interrupted

(MR. GREEN cont'd.). . . . him because he did read right from the record.

MR. WEIR: Mr. Speaker, I'd like to thank the Honourable Minister but I didn't really do it to try and correct him, I did it because that's what I thought he said.

MR. SPEAKER: The Honourable Minister of Finance.

MR. CHERNIACK: Mr. Speaker, . . . .

MR. BOROWSKI: May I ask a question of the Leader? What did he mean when he said that the insurance agents were not going to or shouldn't get the cream. Was he talking about their excessive commission rates?

MR. WEIR: Mr. Speaker, if the Minister had been listening to everything I said, he would have remembered that one of the seven points that I said concerning people of Manitoba was whether or not excessive profits are being earned by the insurance companies and/or their agents, and I said if they were they shouldn't be. I didn't say they were, I said if they were they shouldn't be, and with a compulsory plan it is a responsibility of the state to make sure that they're not, and that it should be one of the functions of the rate review board to assess it.

MR. SPEAKER: The Honourable Minister of Finance.

MR. CHERNIACK: Mr. Speaker, I must say that I've always respected the ability of the Leader of the Official Opposition to speak concisely, precisely, and not to waste any of his time in the presentation of what he had to say. I always respected the fact that he never wasted the time of honourable members who listened to him and as I watched the clock roll around the minute hand moved almost two hours - well, in the first hour I was wondering what he was trying to say because he said but nothing, absolutely nothing until 9:00 o'clock, Mr. Speaker -- (Interjection) -- and now we have the Honourable Member for River Heights who's kept his mouth shut for so long that it must have been very difficult for him, so he would like to deny me the ten minutes that's left. If he wishes to do so he knows how - raise points of order, privilege - you know how to do it; do it.

MR. SIDNEY SPIVAK, Q. C. (River Heights): Don't get excited now. Don't get excited.

MR. CHERNIACK: Mr. Speaker, the reason I really said this was that the Honourable Leader of the Opposition today said more nasty things in more difficult ways, in more unpleasant ways that is his wont, and he was so burnt up and so excited about it all that it was out of character for him. Therefore, I noticed there was something going on that was a little different, and what really went on as far as I'm concerned is one hour of bluster - and it was bluster - because he really talked in a manner that is completely unlike him and it was not to the betterment in his style. The style I respected in the past was much better than today.

But he did say that he was glad to let the Honourable the Minister of Mines and Resources speak a little longer, although he didn't say anything, and I kept watching that clock roll around and still the member was saying absolutely nothing. At 9:30 - 32 to be precise - at 9:32 he said we will bring in a Rate Review Board. And do you know, Mr. Speaker, that's all he said in one hour and forty-five minutes other than to deliver one of the strongest condemnations of the existing auto insurance plan that I have heard in this House.

I listened carefully because I was trying to figure out how it was that his usual precise manner was not being used today and, Mr. Speaker, he said nothing to justify all the talks by all the members on his side about the contributions that the industry has made about its stability, about the forthrightness, about the integrity, about the financial stability and the fact that they provide real service. Mr. Speaker, he made a fantastically strong attack on the industry. He included in that the fact that the agents' commissions should be reduced -- (Interjection) -- Oh, he didn't, then let him read the speech which is being distributed. I am sure we can get him a copy from his secretary or the press might lend him a copy.

He said that to the extent of the compulsory feature of the coverage, the agents' commissions should be carefully reviewed - and as far as I'm concerned if he didn't intend to say it, he'd better clarify it - he indicated that there would be, could be, should be, a reduction in agents' commissions. Clearly. What he didn't say of course is how he would compensate the agents for denying them that, but no doubt he'll straighten that out in caucus, with the insurance agents in his caucus who would be violently attacking that concept -- (Interjection) -- Mr. Speaker, I'm pleased to hear that the Honourable Member for River Heights likes to judge what suits me and doesn't and I'm sure he's saying that in all sincerity and in friendship, but if he wishes to speak would he please rise on his feet and do so. -- (Interjection) -- All right, Mr. Speaker.

(MR. CHERNIACK cont'd.)

I might say, Mr. Speaker, that I had planned to make a speech tonight. Little did I know that the plans of the Leader of the Opposition were not to include my making a speech tonight, but I felt nevertheless that there was something to say in spite of the fact that he gave me absolutely no contribution on the basis of which I could speak, and I will have to go back to other things that have been said or other things that I've thought because there is nothing he said today....

A MEMBER: He said far more than your bill does.

MR. CHERNIACK: .... that isn't fully helpful to this government in planning and preparing the operation of a government operated insurance plan. He attacks the industry, I believe; he attacks the scheme that is now being offered to Manitobans, I believe. He indicated all the inadequacies of the insurance plans that are being offered, of the safety program that's being carried on, of the entire operation to which his government fell down in the regulatory deal which is what he says it should be. He did all that and then he did introduce some interesting concepts which I don't reject, which I know will be of interest, and which can be better implemented through a unitary system of insurance than this compulsory competitive scheme, and I for one thank him for it. I think, Mr. Speaker, I've said all I want to say about what was said by the Honourable Leader of the Official Opposition because I've thanked him for his contribution, I've encouraged him to join us in his attack on the present system which clearly he has done, and I've indicated that he did take a lot of time, and I don't know why but it was out of character, but yet it is pleasant to watch him, especially when he boils up and says things that he normally wouldn't say.

Mr. Speaker, I did wonder before I made the decision to speak tonight whether there was any real value or point to doing that, because I wondered just whom would I be addressing. I know I would not be addressing those members on the opposite side who make their best, cutest, smartest speeches sitting on their dignity. -- (Interjections) -- There's the best, the Honourable Member for Swan River....

MR. BILTON: We learned it all from you.

MR. CHERNIACK: ... excels in this. But I was thinking to whom I would address my remarks and I felt I would address my remarks to several people in the House. Of course I would address my remarks to the people of Manitoba through the media, the communications media. I thought I'd like to address the Honourable Member for St. Boniface; the Honourable Member for Churchill; I want to address the members of the Liberal Party who have a peculiar approach that's both doctrinaire and yet understanding of the need for participation; and I wanted to address the Honourable Member for Lakeside. And do you know why? Because amongst the most reactionary people in this House, he is the one who introduced The Fresh Water Fish Marketing Board; he's the one who introduced another marketing plan in my recollection; he's the one who introduced, or planned to introduce by his own admission, a government operated Crown corporation for the development of the forestry industry in Manitoba, and I think that there is something within him deep down which I hope to touch that will make him understand that what we're talking about here is a public utility.

So there are some other people I'd like to address. I thought possibly the Member for Emerson might not get me so completely blocked off, although I must say that some of the remarks he's made recently have sort of made me feel that he may already be lost to me, but I feel that there are still some people in this House and outside whom I would like to address and whom I look forward to doing so on the next occasion I'll be given the opportunity. I will continue to speak until I'm stopped, Mr. Speaker, because I intend to retain control of this bill.

MR. SPEAKER: It's now 10:00 o'clock; the House is adjourned and will stand adjourned until 2:30 tomorrow afternoon.