

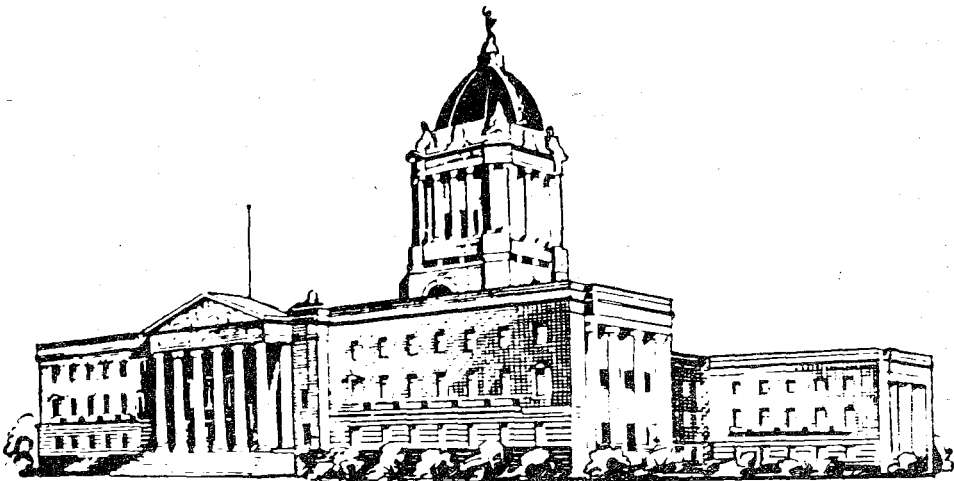


Legislative Assembly of Manitoba

DEBATES
and
PROCEEDINGS

Speaker

The Honourable Ben Hanuschak



Vol. XVII No. 113 8:00 p.m., Monday, June 15th, 1970. Second Session, 29th Legislature.

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THE LEGISLATIVE ASSEMBLY OF MANITOBA

8:00 o'clock, Monday, June 15, 1970

GOVERNMENT BILLS

MR. SPEAKER: The Honourable Member for Rhineland.

MR. FROESE: Mr. Speaker, just before we recessed for the dinner hour I was discussing the auto insurance legislation that is before us and I did dwell on a number of matters already. I did discuss the matter of delegation of powers. I think this is a very important aspect of the whole bill and of the problem that we are facing today, that as a result of delegating so much power to government boards over the past number of years that today we find so many grey areas where it seems difficult for people to define or to place distinction in right or wrong or in what is private enterprise and what is not. I feel that we've gone too far in past years in giving too much power to government boards. I mentioned several government agencies and I could mention more. I could mention the marketing boards. These in my opinion have far too much power on their hands. They can restrict production, which power should never be given to a government board in my opinion. And so it goes all along the line, that as a result we have been putting the individual in a subservient position as far as the state is concerned.

This is quite contrary to the Social Credit principles, the principles that are basic to our party. The first principle of our Social Credit Association reads this way, and I quote: "The individual is the most important factor in organized society and as a divinely created being with both spiritual and physical potentials and needs has certain inalienable rights which must be respected and preserved." And then following the four principles with the following quotation: "Social Credit is unalterably opposed to Communism, Fascism and all other forms of socialism which make the individual citizen subservient to the state. Social Credit recognizes the family as the basic unit of society and regards the sanctity of the home as fundamental to the preservation of Christian civilization." I think this is very important. We know about Hydro in B. C., that the hydro companies would no longer take certain dictation from the government in connection with progress, in connection with development and as a result they had to take over. So this is what happened in B. C. and I do not subscribe to take-overs, not at all. But I can see where if you have a monopoly in a province like in British Columbia and we had one in Manitoba and it stood in the way of progress and as a result you couldn't bring about development, I would see the need that something had to be done. Therefore this happened in British Columbia, and I don't think just because that thing happened that Social Credit no longer subscribes to private business because the last election in British Columbia was fought private business versus socialism and we know what happened. I think the people in Manitoba think likewise. They don't think any different than the people in British Columbia did and that when it came to a decision between the two they knew what to choose.

I mentioned the erosion of the rights of the members of this House as a result of the various agencies and boards that have been set up and since in so many cases we're dealing at arm's length, and I do hope that this will not be the case with this new auto insurance agency, that the rights of members of this House should not be deprived. I already mentioned the various matters that come under regulations and I do hope that the government sees fit prior to the passing of the legislation to bring in the regulations in connection with benefits, coverage, insurance money and the insured and so on, all of which plus many other things that will come under regulations.

There are a few other things that I think I should bring into the discussion. The insurance companies no doubt have contacted honourable members of this House because they are concerned and I think they have a right to be concerned. Certainly co-op insurance is no different than some of the others and here we have a co-operative and the co-operative over the years have displayed a motto: "Service at Cost". This is what the people were led to believe, service at cost. Now we find the government does not accept this motto. They think that they can do better than the co-op movement.

MR. SCHREYER: Would the member permit a question?

MR. FROESE: Yes.

MR. SCHREYER: The co-op motto "Service at Cost" which one sees painted on the walls of every pool elevator building is a motto that I accept and endorse almost as much, if not as much, as the Honourable Member for Rhineland, so I ask my honourable friend, would he not accept the argument that it could be that the Co-ops in certain cases could perhaps, provide

(MR. SCHREYER cont'd.) service at even lower cost if the nature of the arrangement was different? In other words, I'm asking the honourable member if he would not agree or concede that the motto "Service at Cost" means service at the lowest possible cost in a given context. Now if you change the context, could it not be that the service at cost would be even at lower cost? That's my point.

MR. FROESE: I appreciate the Minister's question. We know that the co-op movement has over the many years not paid interest on share capital. I feel that interest on share capital certainly would add very greatly to the cost and if the government sets up a new corporation and no doubt they will have to make very substantial expenditures and if this is done in the way of share capital, that they would accept share capital from private individuals or even if the government put in money of its own, certainly they would have to pay interest on that very money, which is not the case with the co-op movement, because the co-operatives over the years have not paid interest on share capital. That was money that they had interest free. While I often didn't subscribe to the fact, because as a result I always felt that the co-op movement was rather weak, they didn't attract the amount of capital that they needed for their own resources and they had to go out and borrow and as a result, these borrowings cost them very considerable money. I think they could have attracted more capital if they had paid some return on the share investment that the members had in their particular co-op.

But to answer the First Minister on this very point. I can't accept it because of the way the co-ops were dealing with their members and that they were using all this share capital without interest and here we're going to set up a new corporation and the money that will be given to the corporation we will have to pay interest on as the people of Manitoba. I don't feel that the government will be able to operate at less cost than what the co-operatives are doing at the present time.

There's one other point to be made, I think. The New Democratic Party had very considerable support from many of the co-op people in Manitoba and whether they're not alienating a large portion of their support as a result of bringing forward a Bill of this type; I think they will be alienating a large part of their support through this very Bill. They're destroying the people's business in Manitoba. The co-op insurance, this applies to the Mutuels and certainly in many respects the Mutuels are termed as co-operative companies, so that here again, I feel that the government is not pursuing the right course.

The matter of compensation has been brought to my attention by the insurance companies and the co-operative insurance as well. When the government speaks of compensation, what do they have in mind? What do they mean by "compensation"? The question was put to me like in the case of the co-operative insurance company, if they have 35 percent of the auto insurance business and this pays for 75 percent of their staff, as a result they will have to lay off certain staff. Other staff will have to be - the salaries will have to be cut down as a result because there will not be sufficient business to employ the high priced help.

Now will the government consider compensating those companies for the difference, let's say, for an employee that's receiving \$10,000 and as a result of the lesser business that they will be doing they will only be able to afford to pay him 6,000, will they pay the difference of 4,000? Is this what they consider compensating? Certainly I would like to hear from the government side as to just what their definition of compensation is and to what extent it will apply to these companies when their people will no longer be able to find employment with them.

I certainly am interested in reducing costs and to have insurance available to the people of Manitoba at the smallest cost payable. I think there are other ways and means in which to bring this about. Certainly we should explore all the avenues that we can. I'm sure that the insurance industry would be quite willing to help us along in this matter.

MR. SPEAKER: . . . tell the honourable member he has five minutes remaining?

MR. FROESE: Mr. Speaker, once more I cannot subscribe to a compulsory auto insurance corporation. I feel that this is contrary to my beliefs, is contrary to the principles and policies that my party stands for. I do not subscribe to government going into business or being in business and the way we are going in Manitoba we're getting into more and more business all the time and sooner or later a conflict of interests will arise and I'm sure that it must have arisen during the years. -- (Interjection) -- About British Columbia? Well, this again was something that had been started by a previous government. There was a stretch of railroad which started nowhere and ended nowhere and it was a white elephant. It did not produce the necessary revenue. It wasn't a paying proposition, so the government took it on and

(MR. FROESE cont'd.) extended it and they've made a going proposition of it; they've made money with it.

MR. SCHREYER: Would the honourable member permit a question ?

MR. FROESE: Yes.

MR. SCHREYER: Well, in light of the honourable member's answer would he not agree that sometimes it is necessary for government to make the best of an unsatisfactory situation? In the case of the railway that my honourable friend just mentioned, I agree with him that that was the reason, and could it not be the same thing in respect of auto insurance and the underwriting of risk?

MR. FROESE: I think we have to distinguish between existing industries and starting and establishing new ones. These were already there and they were a liability to the province and as a result they certainly built them up and they're a going concern, they're no longer a liability to the province, they're an asset. This is surely the case with Hydro because Bennett developed the Hydro system and they sold a lot of hydro electric power in advance and got the money to pay for it so they would forego paying the large amounts of interest that would accrue normally, so that this has worked out very well in the case of British Columbia. But in Manitoba it's a different case. Here the government is venturing into a new area, which in my opinion is completely unnecessary.

MR. SCHREYER: Would the honourable member permit another question?

MR. FROESE: Yes.

MR. SCHREYER: When the Government of British Columbia went into the business, when the government went into the business of operating a whole fleet of ferries across the Strait of Georgia, from Vancouver to Victoria, was it not because the government there felt that the two companies operating the existing ferry service were doing an inadequate job, so the government went into the ferry business; and could my honourable friend say whether or not it has been a success? I understand it has been.

MR. FROESE: It has been a very great success, Mr. Speaker. There again they had consulting firms which brought in reports which were negative and that the companies concerned would not go ahead, they would not proceed, and the result again, the government took action and they've built these large ferries and they've made terrific progress in that respect and the people are getting much better service as a result. But it was only when private industry did not proceed that they took action and went ahead.

MR. SPEAKER: The Honourable Member for Morris.

MR. WARNER H. JORGENSEN (Morris): Mr. Speaker, in the month or so that this Bill has been before the House, and one cannot say that that is a great length of time considering the number of occasions that it has been the subject of debate in this House and when one considers the importance of the subject of the Bill. I also say that it's not a great deal of time in attempting to elicit from the government some information concerning their intentions. Debating a bill that contains nothing but generalities, that does not contain the principle on which the government say this bill is based upon, is a somewhat difficult exercise.

The bill in itself sets up a corporation and with some broad guidelines then sets out the authority upon which regulations will be based. In other words, you have a corporation, Sir, and a government with authority to pass regulations, and with that information before us, we, Sir, are expected to debate a principle that has been reiterated time after time by honourable gentlemen opposite. And that principle, Sir, is simply a reduction in premium rates of approximately 15 to 20 percent. They've backed away from -- you don't hear from the 20 percent stuff anymore, it's now 15.

MR. ENNS: Make it 10.

MR. JORGENSEN: And there was an impression that was left by honourable gentlemen opposite every time they arose in their places, an impression that was left that everybody was going to get a reduction of 15 percent in their premium rate until the Honourable Member from Portage smoked them out of that position. Now you hear them say, Sir, that not everybody is going to get a 15 percent reduction, there's some that will and some that won't. Guess who will pay more, Sir. Guess who will pay more. It will be that group who contribute least to the accident rate and whose demands upon automobile insurance are the lowest, the people living in the rural areas, and for them to attempt to say that this in any way purports to dispense justice in this province is nothing short of sheer lunacy. Their literature before the bill was brought into the House, their statements before the bill was brought into the House and almost

(MR. JORGENSON cont'd.) every statement after, have said that this whole issue is a matter of dollars and cents. This is the value; this, Sir, is the only value that they place on this legislation, the dollar and cent value.

Well, Sir, did they ever stop to ask anybody if they wanted that savings? From my own point of view, automobile insurance represents about seven percent of my total operating costs in an automobile if it's that much. They're going to save me 15 percent of seven percent of my operating costs. Well, they can save themselves the trouble. Why don't they, Sir, deal with those things that are really important? A reduction in taxes. Now that would have been substantial to me. Now there are other things that are more important. For example, the high cost of funerals. -- (Interjection) -- Now surely, if we can't get it when we're coming, we can get it when we're going.

MR. LAURENT L. DESJARDINS (St. Boniface): I can get you a cheap one if you want it.

MR. JORGENSON: Well, Sir, my honourable friend says that he's prepared to provide for my needs. Well that's taken care of. Now I'll move on to the next subject. You know, Sir, they remind me in their introduction of this legislation, and the arguments that they've put forth in support of it, of a group of boy scouts helping an old lady across the street. No-body ever thought of asking her if she wanted to go.

But, Sir, can it be true that this is their only concern? Is really that 15 percent reduction in premium rate their concern? Well, the Member for Crescentwood says it is and he outlines in details how it can be saved. He says here on Page 2792 of Hansard - and I'm certainly grateful to the honourable member for having made that speech because he helped me make mine. "Well", he says, "how could it?" He said "The administrative efficiency comes by way of eliminating the agents' commissions" - remember that, Sir - "the advertising, the duplicated office space, the duplication in forms, the extra correspondence involved, the lawyers' fees and so forth." These are the costs that he would eliminate, Sir. Well, 15 percent reduction. What a change in attitude from the good old Southern Indian Lake days. There, a policy of the one resource approach was not sufficient, a matter of dollars and cents in those days, Sir, was not worth anything; you had to consider all of the other facts.

Well, Sir, have they ever stopped to consider what other factors are involved in this question? Do they think that the only values there are in the world are the dollars and cents attached to this legislation? Yes, they do, because that's the only thing that they've ever stated in the entire course of this debate, a 15 percent reduction in premium rates that's saving of administration costs.

Sir, it's interesting to hear and it's interesting to see what they're doing to old friends as well. Well, you know, they cultivated the co-op movement. They wormed their way into the board of directors of every co-op organization in the country and led them to believe that they were the friends of the co-op. Now that they're in power, with Machiavellian predictability they turn on their friends. Now the co-op movement is worth nothing. It's not enough that they just turned on them, Sir, it's not enough that they discard them like an old boot, but the Minister of Agriculture, the Minister of Agriculture goes so far as to condemn them. He condemns them, Sir with the statement that they were practising racial discrimination.

MR. USKIW: Mr. Speaker, I have to object to that because that isn't what I said.

MR. JORGENSON: Well, Sir, I gave the Minister an opportunity to correct what he said and he failed to take advantage of it in this Chamber. It doesn't take very much of an examination to find out who the Minister was associated with when he was selling insurance, as he said he was, and one could only conclude that the evidence, the so-called evidence that he brought into this House about racial discrimination was practised by the insurance group that he was affiliated with.

MR. USKIW: Mr. Speaker, I didn't say that. On a point of privilege . . .

MR. JORGENSON: I know he didn't say it, Sir, but I'm just simply saying, Sir, that one must remember - and I warn the Honourable Member for St. Boniface again that his support to honourable gentlemen opposite may find an unhappy ending because they have been known to turn on friends.

Now can one believe that the prime and the only reason for bringing in this legislation is a saving of 15 percent in premium rates as the honourable gentlemen opposite have stated. Well, one can go back to the statement made by the Premier at a convention held here last fall. At that time he said their prime objective is winning elections, even, Sir, if it meant bending their principles a little bit. Well, I wonder what they're doing in this case.

(MR. JORGENSON cont'd.)

On the strength of that, Sir, and on the strength of the statement that he reassured the automobile insurance group that they were not going to take over any businesses in Manitoba, I hope, Sir, you'll forgive me if I just happen to be a little bit suspicious of their intentions in this case. Could it be - could it be, Sir, that this is going to be an organization where the relatives of the members opposite will find suitable employment on the government payroll? Could it be that, Sir, in their desire in bending principles a little bit that they're looking for a whipping boy and they've found one in the insurance industry, or could it be nothing more than a subterfuge to get their hands on some extra money.

I've heard them say a great deal and talk a great deal about the amount of money that the S.G.I.O. in Saskatchewan has been deriving from automobile insurance. Well, they say that there's going to be a reduction in premium rates and the speech of the Minister in introducing this legislation certainly led us to believe that this is what was going to happen, but there is evidence that even in the Saskatchewan plan, even in the Saskatchewan plan that has been held up as an example of a government organization that is saving the taxpayers or the voters of that province money, this is not borne out by an article that appears - and this incidentally, Sir, appeared before, long before the issue of automobile insurance came up in this province. This is from the Monetary Times of May, 1965, so the writer of this article had no axe to grind, he was simply writing an article on the basis of the information that he found in comparing the automobile insurance program in the Province of Saskatchewan and the automobile insurance program in the Province of Manitoba.

As I say, this article was written in 1965 so it bears a relationship to that time. It goes on to say: "The compulsory scheme does not provide claim bonuses nor does it differentiate between rural drivers and those who live in cities where traffic hazards are greater." I think that's an important point, Sir. It goes on to say further: "The motorists are paying more for compulsory insurance in 1965 in two ways, and if they don't pay they can't drive their vehicles. Ordinary driver's licence plates now cost \$4.00, up \$1.00, and of the \$4.00, \$3.00 goes into the insurance fund. Drivers who run afoul of traffic laws and are demoted to coloured licences pay more. This blue licence will cost \$15.00 for insurance instead of 10.00, and the red licence, 30.00 instead of 25.00."

Well, I'm not going to quote the most recent figures because they're the subject of considerable controversy in this Chamber and seem to be subject to different interpretations, but I'm sure that no one could deny that the figures that are quoted here before this controversy arose in this House can be depended upon. It says: "Compulsory government insurance provides only limited coverage - public liability up to 35,000 for either property damage or bodily injuries, and collision, fire and theft coverage subject to \$200.00 deductible. Because the \$200.00 deductible exceeds the value of old models the coverage is useless as far as collision, fire and theft are concerned."

Now it goes on to say this: "Propaganda which often compares automobile insurance rates in a big city such as Toronto with that with what Saskatchewan motorists pay has convinced most Saskatchewan drivers they are getting a bargain. Most persons apparently don't realize that comparing for auto insurance costs with those in Saskatchewan is akin to comparing apples and turnips. There are more cars in a few square miles in the Toronto area than in Saskatchewan's entire 250,000 square miles, and accident hazards are greater in the congested city. A comparison of rates in the Manitoba City of Brandon and the Saskatchewan City of Moose Jaw, which are of comparable size, works out to the advantage of the Brandon driver." One can only conclude, Sir, that the so-called advantages that the government claim are inherent in this program are not going to be made available . . .

MR. PAWLEY: Mr. Speaker . . .

MR. JORGENSON: The Minister is going to have an awful lot of time to ask questions in the committee stage.

MR. PAWLEY: On a point of order, Mr. Speaker.

MR. JORGENSON: He's going to have an awful lot of time to make his own speech.

MR. SPEAKER: Does the Honourable Minister have a point of order?

MR. PAWLEY: Would the honourable member be prepared to table the article that he has just completed reading?

MR. JORGENSON: Yes, of course, there's no question about that. As a matter of fact, it's time that the Minister had that information and I am glad to help him in his education on this subject.

(MR. JORGENSEN cont'd.)

You know, it's been rather interesting to listen to the defence that have been . . .

MR. SCHREYER: Mr. Speaker, on a point of order - well, on the same point of order, since the document quoted by the honourable member has been tabled. I'm wondering if the honourable member will be quoting from certain articles as published in the Canadian Bar Review and other law reviews and periodicals by one Dean Otto Lang who seems to me someone known to us. Will he quote from them and table those as well -- bearing on auto insurance?

MR. JORGENSEN: Mr. Speaker, you know, you've got to watch the First Minister very carefully because he sneaked up here on a phoney point of order, and if I ever heard a phoney one that was it, and when he gets the floor on a point of order then he smuggles in a speech. He's going to have an opportunity to deliver his own speech in his own time and I wish he'd stop interrupting me when I'm attempting to -- my only intervention in this debate. I will listen to him whenever he gets up to speak.

Now the Attorney-General - and I simply must quote something from the Attorney-General. If I ever was going to be defended by a lawyer, remind me never to use him, because the kind of defence that he put for this bill could have been shattered by a third grade student. Now he says -- he compares this with crop insurance. He said: "Why honourable gentlemen opposite" - and I should quote the relevant section here because I don't want to do him an injustice. He says: "There was no duty put upon the government to satisfy the need for equitable crop insurance premiums." Surely his own parallel backfires on him. "But what they did was introduce compulsory crop insurance to certain areas declaring districts." Man, now that's real . . .

MR. MACKLING: The districts were declared by regulations.

MR. JORGENSEN: Now that's compulsion, Sir. What the government did on that occasion was to introduce a voluntary crop insurance program and set up three test areas.

MR. MACKLING: They were compulsory, the test areas.

MR. JORGENSEN: Boy, I'm telling you, if you're going to court with that evidence, man, you're going to sure get an awful clobbering because it's meaningless. Three test areas in which the farmers in those areas could enter into a crop insurance program voluntarily.

MR. MACKLING: You couldn't move from one area to the other.

MR. JORGENSEN: Voluntarily. Nothing would compel them to get into it.

MR. MACKLING: The rates are arbitrary and . . .

MR. JORGENSEN: The interesting thing, Sir, about the Attorney-General . . .

MR. MACKLING: You don't know the difference between . . .

MR. JORGENSEN: The interesting thing about the Attorney-General is that even when you point out the weakness of his argument he continues to argue. Then he brought in the question of the compulsory hog marketing corporation. There is no such body, Sir. There is a Hog Marketing Commission set up and up to this point - heaven knows what's going to happen now - up to this point it's been voluntary. There's no compulsion on the part of anybody to sell their hogs through the Manitoba Hog Marketing Commission. Well now, -- (Interjection) -- well, you've probably changed it within the last day or so, but there has not been any compulsion to market through the Hog Marketing Commission. Now what are the honourable gentlemen trying to do about it?

MR. USKIW: Would my honourable friend submit to a question?

MR. JORGENSEN: No. We've had other interesting arguments, Sir. We've had other interesting arguments. The Member for The Pas - you know, I might as well cover them all. The Member for The Pas he drew a parallel here. He said what is so different, what is so different between an automobile insurance program or a marriage license. Well you know, that is a good comparison. I'll quote the honourable member because I don't want to misquote him. He says, "I suppose if you carry this matter of freedom of choice to its logical extension, the government is interfering in many ways. I assume the honourable member has a driver's licence which is compulsory and which he must purchase." Well of course, but up to this point the government isn't telling you what car you must drive or they are not telling us that we must all drive the same car.

He said, "I'm not sure if he has a fishing or a hunting license," and the parallel that he draws here is that if you do have a hunting license or a fishing license that you all must hunt the same animal or catch the same fish. Then the government goes even further. He says, "but he probably has a marriage licence. Well I'm sure, Mr. Speaker" - and he goes on to say this - "I'm sure, Mr. Speaker, that he's using an argument that has been used for a long

(MR. JORGENSON cont'd.) time and is not debating this issue on its relative merits." Well, Sir, sure it's true that we all have to have marriage licences, but up to this point we don't all have to marry the same woman nor do we have to marry the one that the government says that we must marry - and thank goodness for that. So for him to use this as an argument is a little bit ridiculous.

The Minister of Health and Social Services in that extemporaneous contribution that he made to the Chamber when he rose in his place -- (Interjection) -- He's right, Sir. You know, I have a real problem with the Minister of Health and Social Services and the Minister of Transportation who both live in my constituency. I'm glad to have them there but I have to be careful because the majority of votes in that poll I must maintain.

The Minister made a great contradiction in his contribution the other day. He said: "I say this because in order to demonstrate personal initiative one must first have personal liberty" - and this is a ringing declaration - "and it is my view that it is a key responsibility of government and its institutions to permit, promote and protect the personal liberties of its citizens." And then at the very next page he goes on to say this: "The public plan takes the decision-making process out of the company's board room and into the hands of the people." Now there, Sir, is the protection of personal liberty if I ever heard it.

There is no question in anybody's mind that there are required in the automobile insurance industry some changes. There's no question and there has been no argument on this side that public liability and property damage must be, in the light of the changing circumstances, must be compulsory. No-fault insurance is a feature that should be incorporated into a plan, but along with that is a responsibility on the part of government as well, the law enforcement aspect, driver safety, and automobile safety as well in automobile construction. These are the sort of things that are necessary to be incorporated into a program designed to reduce the accident rate, the cost of repairs, and thereby the reduction of premium rates. Nobody is quarrelling with that. Nobody is quarrelling with that, Sir, but we do take issue, we do take issue with the method that this government has chosen to bring this about.

Well, Sir, the Member for Crescentwood - and I want to come back to his speech and I want to remind you again of the statement that he made about how insurance rates can be reduced, and that is by cutting down on the fringe and the frills. I'll read it again. "The administrative efficiency comes by way of eliminating the agents' commission, the advertising, the duplicated office space, the duplication in forms, the extra correspondence involved, and the lawyers' fees and so forth." Well, in that inimitable style of his, while he read his remarks - and I'm not criticizing him for that because at least I'll give the honourable member credit for at least preparing his own material. Of course that's the purpose of this rule about not reading speeches in this House, simply that when the members are speaking that they are speaking their own thoughts rather than the thoughts written up by somebody else. So I don't criticize a member that reads his speech if he reads his own remarks instead of something that is prepared by somebody else.

But he went to great pains to ridicule what he interpreted to be our interpretation of freedom. To him, Sir, freedom meant buying only one brand of toothpaste, manufactured of course, I presume, by a Crown corporation at the lowest possible cost. Well, that can be done. Once that is done of course there is no need to incorporate any improvements or scientific advancement into a brand because you had all the market anyway, and after all costs must be kept down. The clear implication here, Sir, is that the Member for Crescentwood knows what the right brand of toothpaste is, and once he's made his determination then everybody must use that brand.

But surely, Sir, having once determined what the right brand of toothpaste is, surely he is not going to stop there. What about, as he mentioned in his speech, what about the ridiculous choice of 29 brands of deodorants? Everyone knows that it is cheaper to manufacture just the one brand in one factory. There'll be no duplicating administrative costs and, better still, no phoney advertising. Well, why advertise when you have all the market anyway? Besides that, we'll all smell alike. That means, Sir, that you can close down 28 factories and release a few people from the advertising agency; you won't need them. Mind you, they'll have to be retrained, but that's no great problem for the Socialists, no great problem at all. All you do is raise the income tax a little bit and get enough money and you retrain them all for something else.

Well now, why stop there? You know, is there anything more inefficient in this country

(MR. JORGENSON cont'd.) than all the automobile service stations in the City of Winnipeg and in the Province of Manitoba? Why they are cluttering up streets all over, far more service stations than this country really needs. Why couldn't we - why couldn't we, Sir, just have one in each corner of the city? One in each corner of the city. That would provide for all the needs of the motorists, and just think of how you could cut down on the administrative costs there. Well now, the motorist may have to wait for a couple of hours to get a tankful of gas, but that's no great inconvenience to him when he knows full well the contribution he is making to the reduction of the price of gasoline by one cent. Just think of that thrill you get out of making that kind of a contribution. Of course, mind you, the government might have to add a five cent a gallon tax on top of this to retrain all those people who would be put out of work, but my goodness, that's the least society can do for these poor unfortunate individuals.

You know, Mr. Speaker, the thought of becoming a Socialist is beginning to excite me because I hadn't recognized, I hadn't known of the great possibilities that were available to me until the Member for Crescentwood spoke on Thursday. Just think, Sir, just think what we could do to the restaurants in this town. Can you think of anything more wasteful and extravagant than a restaurant with a dozen different items on the menu? Ludicrous! Let's put all the steaks in one restaurant, we'll put all the pork chops in another one, until we have one restaurant serving only one kind of food, just like a Shakey's Pizza.

You know, it might be a little bit inefficient and inconvenient, it might be inconvenient for the customer, but dammit, Sir, they've got to learn to put up with this sort of thing because just think what they're saving. If we're going to bring down the price of food in the restaurants, this is one way it can be done. You could cut down even more if you bought your own pork chop and your own steak and just put it on the grill there and did it yourself. Just think, you could save on refrigeration costs. Mind you, you'd -- (Interjection) -- Yes, why don't you just stay at home?

But, mind you, there'll be a lot of waiters and waitresses that will be misplaced, but you are going to have to do something about these people so I suppose what will be necessary is to put about a 15 percent sales tax on top of the price of food to take care of those people that will need retraining. This is Socialism at its best, the Gospel according to St. Gonick. Of course, society must learn that the benefits of all this largesse will come to the relatives of honourable gentlemen opposite and I have been giving some very serious thought as to how I could become an instant relative of the Minister of Municipal Affairs.

Now, Sir, there was one other gem that the member passed onto the House and it was a real thriller, it was a Perry Mason thriller. He says: "Let's take the case of the employer and the employee. The employer has bought the services of the worker, and however humane his treatment may be, he still commands him. There is no personal freedom in that relationship - one commands, the other obeys. The employees are free to leave and that is the extent of their freedom, but only to hire themselves out to other employers who also command. To a degree, the trade union movement has acted as a mediator but its powers are restricted because it cannot claim the right that only the owners or manager has."

According to this gospel, Sir, the person who has by his own initiative, his ability and skill, been successful in developing a manufacturing industry, who has probably worked long hours and sacrificed a great deal in time, and probably a lot of borrowed money, now has no more to say about how that business is to be run than the man whose only investment is a lunch pail.

Now no one denies the worker the right through his union to negotiate for the best possible working conditions and wages that he can possibly get, but surely - surely, Sir, the right of management is to manage. Now here again we hear from the -- (Interjection) -- I wish the Minister would shut up and sit down in his seat. I'm sorry, Sir - I'm sorry, Sir, I withdraw that remark but you see I've only been a Socialist for a couple of minutes, Sir, and I was overwhelmed by the surge of power that I have and the authority that I could command. That is the reason I used that language to the Minister and I apologize to him. I'm not going to be a Socialist any more because that game gets too rough. Now then, Sir, . . .

MR. PAULLEY: It requires intelligence to be a Socialist.

MR. JORGENSON: Now this is a strange doctrine that we heard in this House. It's been significant . . .

MR. SPEAKER: May I remind the honourable member he has five minutes remaining.

MR. JORGENSON: I hope, Sir, that you have given me the benefit of the interruptions

(MR. JORGENSON cont'd.) that have accrued here.

You know, it's becoming quite obvious from listening to the honourable members opposite just what to them are the important things of life - dollars and cents. They haven't stopped to take into consideration that there are other values. Happiness is not just having a lot of money. Happiness, Sir, means different things to different people. To Maintland Steinkopf it means Manitoba and to Stephen Juba, happiness is Metro - or Winnipeg without Metro. To Jack Willis it is Metro without Juba; to Ed Schreyer it means not having to depend on Desjardins; to the Honourable Member for Rhineland it means having his own seconder in this House; to the Minister of Municipal Affairs it means relatives on the payroll; to the Minister of Industry and Commerce it means a day in the House without the Member for River Heights; to the Minister of Transportation it means the presidency of the Chamber of Commerce; to the Member for Rupertsland it means turtle-neck sweaters; and to the Member for Crescentwood it means Crown corporations galore. These are the different values that people place on things and the government has no right to determine what those values should be to anybody.

Sir, there is a better way to introduce a program of automobile insurance and I am going to give an opportunity to my Leader to present to this Chamber an alternative to the present plan. Therefore, Sir, I move, seconded by the Honourable Member for Fort Garry, that the motion be amended by deleting all the words after the word "that" in the first line and substituting the following: "That Bill No. 56 be not now read a second time but be read six months hence".

MR. PAWLEY: I wonder if the honourable member would submit to a question or two at this point?

MR. SPEAKER: Moved by the Honourable Member for Morris, seconded by the . . .

MR. SCHREYER: I believe that once you put the motion, Sir, then it precludes honourable members from putting a question to the last speaker, therefore the Member for Morris should have an opportunity to indicate whether he will or will not accept questions.

MR. DESJARDINS: Mr. Speaker, may I ask him if he'd submit to a question?

MR. SPEAKER: The Honourable Member had indicated he would not.

MR. DESJARDINS: I was just going to ask him how he'd vote on a compulsory monopolistic medicare plan.

MR. SPEAKER: Order, please. Moved by the Honourable Member for Morris, seconded by the Honourable Member for Fort Garry, that the motion be amended by deleting all the words after the word "that" in the first line and substituting the following:

MR. PAULLEY: Mr. Speaker, on a point of order, the Member for Fort Garry is not in the House. -- (Interjection) -- You're not in the House when you're not in your seat.

-- (Interjection) -- It doesn't matter, the motion is coming before the House.

MR. SPEAKER: . . . Bill No. 56 be not now read a second time but be read six months hence. Are you ready for the question?

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

MR. GREEN: Mr. Speaker, I think that all members will agree that we have had a considerable amount of entertainment tonight and I think we can all congratulate the Honourable Member for Morris for being in rare form. I think that his remarks constituted, with one small exception which I thought was rather vulgar, and that was the reference to the Minister of Municipal Affairs in setting up this corporation to put relatives on the payroll - I will dismiss that as being an exaggeration which is sometimes the result of an intense political debate and therefore I won't deal with it; I think it was vulgar - but for the most part the rest of his remarks constituted what I thought was certainly a fair discussion of the issues that are between us relative to this program.

I think that indeed there is a division of opinion relative to this matter and that's why the people of Manitoba in an election are faced with political programs and choose one or the other, and for many many years they chose to elect political parties who did not advocate the public automobile insurance being presented as a program and they fulfilled the expectations of their electorate, and I would think that when the electorate turn around and say that they do want a government that will provide for a public automobile insurance corporation, that given their adherence to the democratic process that they would say, well this is the will of the people of Manitoba; we will argue against it; we will present our views; but this is certainly something that could be expected from a government that was elected on that program.

I also indicate that the honourable member used a device which we in this Party, particularly because of our long association with organized labour, are well acquainted with. He indicated to the people of rural Manitoba that possibly their rates will be a little higher in order to in some way accommodate the people or urban Manitoba, and for years, Mr. Speaker, the people who have been in real control have used this device of playing off one against the other. By trying to tempt one to believe that the worker is his enemy or trying to tempt the worker into believing that the farmer is his enemy, they have succeeded in keeping the house of producers divided so that they couldn't move forward towards true progressive programs. That's a device which has been effective; the honourable member believes that it still will be effective and I grant him his right to think so and therefore he uses it. I rather think that the people of Manitoba generally, and I make no distinction as between rural and urban, I believe they have the same needs and I believe that they are wise to the ruse that is now being played and has been played so effectively in the past, and I think that they know that it is for the over-all benefit of all of them that they get together and decide on which is the most socially desirable means of providing this form of coverage and they will all benefit thereby.

MR. DESJARDINS: Mr. Speaker, will the honourable member permit a question?

MR. GREEN: Yes.

MR. DESJARDINS: Is the honourable member aware that the Honourable Member for Morris, when he was an MP, voted in favour of a compulsory monopolistic medicare plan?

MR. GREEN: Well, I was aware that some of them did do this, but I know that even in that debate over the years they tried to divide the populace in similar fashion. The Honourable the Member for Ste. Rose did a similar type of device. He tried to divide the members of this party by suggesting, or trying to play on vanities or playing -- (Interjection) -- well, he tried to divide us.

MR. GILDAS MOLGAT (Ste. Rose): No, you did.

MR. GREEN: I can assure the honourable member that this party - and he obviously doesn't have an understanding of this political party if he thinks that any one person. . . .

MR. MOLGAT: Do you want to bet?

MR. GREEN: . . . that any one person, and he named myself, is able to lead the people of Manitoba by the nose. I suggest to him that, as distinct from his own political party, this party represents the will of the people of Manitoba and no one individual. His very description of us indicates that he doesn't understand us. I can tell him that my own role in this matter is probably very small, that of all the members of this Cabinet, I believe that the Minister of Transportation, the Minister of Health and Social Services are the only ones who have fought for public automobile insurance as a principle and program of this party longer than the rest of the members of the Cabinet.

I came to this party not to bring public automobile insurance, I came to this party because it advocated that type of program and therefore it's the party that has attracted me and not vice versa. If the honourable member feels that this is a device that can be used to split these people, then I tell him that he knows very little about the New Democratic Party. He has been too long in

(MR. GREEN cont'd.). . . . his own institution. He tries to judge us by the way they have behaved and I tell him that it's just not so, that this party is not committed to any person, it's committed to a group of principles which have been established by the people who elected us and we intend to continue that way. Therefore, there's no great mileage to be made by him in employing that type of device, although I don't blame him for doing it.

Now, Mr. Speaker, insofar as this issue is concerned, how did it all begin? Other than through the advocacy by this party of public automobile insurance administered through a publicly controlled corporation, how did it all begin? In 1967, Mr. Speaker, when the then administration was in office, the Conservative administration, a resolution was moved by the Honourable Mr. Evans - not by Mr. Pawley, not by any private member but by a Minister of the Crown - and that resolution described the problem. It's not a problem that we say existed, it's a problem that was described and recognized by every member of the House.

"Whereas in recent years there have been increases and variations in automobile insurance rates; and Whereas concern has been expressed by the public at such increases and variations; and Whereas it is deemed advisable in the public interest to study and investigate these matters; Therefore Be It Resolved" - and now I'm missing out certain words - "that these people be appointed to review the variations in automobile insurance rates as well as any rate increases which have been effected in recent years for the purpose of considering and weighing the factors to which these increases have been attributed and thereby assessing the justification for such increases, and without restricting the generality of the foregoing, to investigate all aspects of automobile insurance as it deems appropriate for the purpose of safeguarding the interests of the public and to make recommendations."

Mr. Speaker, this resolution, as I understand it, was passed unanimously in the House and it was passed at the instigation of the administration for the purpose of safeguarding the interests of the public as the result of increases which caused concern. Well, Mr. Speaker they spent a long time in considering it. In '67 they knew there was a problem of increases and '67 went by, '68 went by, '69 went by, and knowing the existence of the problem and having studied the problem, they didn't do anything about it. It's not as if this problem was focused merely by the attention of this party, although I think we contributed to it, this was a resolution passed by the Conservative administration.

It's also interesting to note what the Minister said in proposing the resolution, because it's going to give the lie to a lot of statements that have been made in this House. Mr. Evans at that time said: "As far as I can see in the wording of the resolution, or certainly in the intention of the government, there is no intention to be restricted or to consider that there are forbidden territories into which the committee should not inquire." Now the Minister said there are no forbidden territories into which the government should not inquire, and I assume make recommendations.

Now, Mr. Speaker, so much for the question of principle, for when the Minister said that there are no forbidden territories, one of the areas which was obviously on his mind, because he knew that it was suggested, was that there may be a public automobile insurance program recommended, a compulsory one, and that was not, to the very government that is now opposite, it was not considered to be a forbidden territory. -- (Interjection) -- Yes, that's right, that's the better way that was deemed advisable perhaps by the Minister when he made those remarks. But in any event there is no forbidden territory. And then we have following these events, and following what I submit were three years of blatant inactivity - as a matter of fact worse than blatant inactivity, damaging inactivity to the people of the Province of Manitoba - this committee which was considering this problem of increases did nothing. Then a government was elected, a government that said that it will look into the feasibility of implementing this program, and came out with a report for the purpose of implementing a program to deal with the problem that that administration said existed.

Now, Mr. Speaker, what was said as a result of this government dealing with this problem which the previous administration itself accepted as being a problem. Well, I'd just like to read some of the remarks that have been made in the House, and you know, the Member for River Heights made a statement which I wrote down. He said that this government is seeking by emotional exploitation to - and then I can't remember his exact remarks but it had to do with the implementing of this program. Well those are his very words - "emotional exploitation."

Now, Mr. Speaker, I ask you to measure those words against the phrases which I am now going to read out. "The government's casual and pragmatic manipulation of thousands of

June 15, 1970

(MR. GREEN cont'd.). . . . Manitoba citizens affected by the government's approach to possible changes in the automobile insurance industry, the flouting, or at least the violation of the due process of legislative criticism, my fear is that the opposition in this case is being denied the opportunity of bringing to bear the kind of scrutiny and examination of a very controversial legislative issue that is its just dessert and right under centuries of parliamentary precedence." By the way, this was said by the Member for Fort Garry who was worried that they would not be able to get into the debate.

Mr. Speaker, I don't remember another debate in this House in which every single opposition member has spoken -- (Interjection) -- all right, there were others - I don't remember them but there were others - but the fact is that the Member for Fort Garry was worried that they would not be able to go into the debate. "I question the ethics of that kind of process. The whole debate has been taken out of this Chamber and has been conducted arbitrarily. This is a violation of this House and a denial of the rights of Parliament and a denial of the rights of opposition. This province is playing confrontation politics. This is a breach of faith on the part of the First Minister; it's a direct repudiation, a direct breach of promise. This administration through its First Minister really bludgeons the people of Manitoba into an election. It's also cynical as hell. The great danger is that in the course of the next few months Manitoba itself may be lost.

"We are in a state and a situation of confrontation politics in the province now. And what comes after that? The essence of freedom itself. This curtain of secrecy, this cloak of secrecy and of ignorance about the contents of that legislation has denied the opposition its due legislative process. It's a tyranny of the worst sort. An industry is being strangled. All this kind of subversive argument and propaganda is unethical and is a violation of the parliamentary process of debate. It's a cruel and heartless act. A government who have lack of compassion. Tyranny. Very cruel. Heartless. Lacking compassion. You declare bankruptcy, you lose your credit, you affect your reputation. Worse than expropriation. Contrary to the Bill of Rights which is unconstitutional. Confiscation of businesses. Government of Manitoba confiscates. Expropriation without compensation. Deceptions and a cynical disregard of the fundamental rights of ordinary citizens. They pit men against one another in mortal combat. It's arbitrary. Autocratic. Authoritarianism, unrelenting authoritarianism. Socialism. Deception and totalitarianism. If you listen closely enough you. . . ."

MR. BUD SHERMAN (Fort Garry): On a point of order.

MR. GREEN: "If you listen closely enough you can hear the muffled cadence of jack-boots."

MR. SHERMAN: On a point of order. . . .

MR. GREEN: "Society is being infiltrated and. . . ."

MR. SHERMAN: On a point of order, Mr. Speaker.

MR. SPEAKER: Order please. The honourable member has a point of order?

MR. SHERMAN: Yes. On a point of order, Mr. Speaker, I wonder if the Minister would table the document from which he is reading.

MR. GREEN: Mr. Speaker, I don't have to, it's all in Hansard, but I will.

"Society is infiltrated and undermined. Freedom is under siege. This is barefaced authoritarianism. Tyranny of the majority. Lacking any compassion. Assaults the basic principles of a responsible government. A calloused assault on the basic principles of responsible government. Reserve dictatorial power in the secrecy of the Cabinet Chamber. Never in the history of this province has such power to invade progress been sought. Dictatorial powers. Invasion of privacy. Force the citizens of Manitoba to beg and not demand their rights. The killing of an industry. A campaign generating emotion. Taking away from the public their right of free choice. They're selfish. I don't think they have a heart. Gutless. Spineless. Find them our masters. Creeping socialism will become walking and running nationalization. Bankruptcy of a callous character. Rankless discrimination. People like Napoleon and Hitler actually believe what they thought. Tremendous bureaucratic input. We could lose all our freedom. We could be legislated into a one class society. We are cutting the throat, the Minister of Municipal Affairs is cutting the throat. A preconceived plan to overthrow free enterprise." Mr. Speaker, I could go on for a long, long time, but I. . . .

MEMBERS: Good. Good.

MR. GREEN: Well, Mr. Speaker, the Member for River Heights has suggested that we are engaging in what he described as emotional exploitation in order to pass this legislation.

(MR. GREEN cont'd.). . . . Mr. Speaker, what we have done is what the previous administration said they were going to do. And that's really the difference. What they are annoyed at is that here is a political party which is actually going to fulfill the hopes and aspirations of the people of the Province of Manitoba who elected us, and this is so unusual a concept in his mind that he identifies it with some type of emotional exploitation.

Well, Mr. Speaker the members of the opposition and the previous government knew that there was a problem. They passed a resolution saying that there was a problem and they said they were going to deal with it, and we have brought out a program which we say deals with the problem. I've heard a lot of the opposition who have indicated that we haven't proved that the program that we present will offer the service to the people of Manitoba in a more efficient, in a more equitable and in a less expensive manner. I have heard the Member for River Heights mention many many times, prove it; prove it; and, Mr. Speaker, I intend to do just that. Now mind you, Mr. Speaker, I don't believe that it's possible to convince people who will not be convinced. I only want to deal with this, Mr. Speaker, and I want the members of the opposition to consider that I will deal with it in a manner which will be accepted by a reasonable group, by let us say 12 people. Mr. Speaker, I can't prove it to the satisfaction that. . . .

MR. SIDNEY SPIVAK, Q.C. (River Heights): Well, put it in the Bill.

MR. GREEN: Will you let me continue? Mr. Speaker, when automobile insurance companies start telling the public what their premiums will be in 1971 is when the public will decide that they are going to do that kind of thing. It's just ridiculous, no sophisticated company will operate that way and we intend to be a sophisticated company.

MR. SPIVAK: What about Saskatchewan? What is Saskatchewan doing?

MR. GREEN: Well, Mr. Speaker, the honourable members says put it in the bill. The Member for Sturgeon Creek said exactly the same thing. He held up the bill and he said, "what's the matter with the Saskatchewan bill, it's got the limits in it." And I said to him, would you vote for that bill and he said "No". The fact is, Mr. Speaker, we on this side know that if we put the limits in the bill, and they could be changed every year by legislation, that that would not satisfy the objections of the honourable members. We are not here to satisfy the objections of the honourable members, we are here to satisfy the aspirations of the people of the Province of Manitoba. And we intend to operate on a sound basis; we intend to operate a good insurance company; we intend to operate an efficient one; and the honourable members opposite hope that we will operate a hopelessly inefficient one and that's why they are making demands of this kind. We have no intention. . . .

MR. SPIVAK: We'll never be able to tell. Put it in writing.

MR. GREEN: The honourable member says prove it.

MR. SPIVAK: Put up or shut up.

MR. GREEN: The honourable member says prove it, and if he will let me, Mr. Speaker, if he will let me I will prove it.

MR. SPIVAK: In writing.

MR. GREEN: Well, Mr. Speaker, I wish that the honourable member would wait and listen and see whether this is not true.

MR. SPIVAK: Why not in the bill?

MR. GREEN: Mr. Speaker, the fact is that we have indicated to the people of Manitoba in proposing this legislation that automobile insurance could be provided on a more efficient, a more equitable and a less expensive basis. We've indicated that we could do this by providing a system whereby the people of Manitoba provide a basic coverage which it is the responsibility of everybody to purchase, and that coverage beyond that could be provided by an independent source or by the public themselves. We have indicated that our evidence, which we are satisfied to go on, would result in a saving on premiums of between 15 and 20 percent and we stand behind that. If my honourable friend wants me to prove it, I will prove it in the same way that is accepted by any court as being the most conclusive type of proof.

And what is the most conclusive type of proof before a court? What is the most conclusive type of proof, Mr. Speaker, as indicated by a court? The most conclusive type of proof is when you have a confession voluntarily given. When a confession is voluntarily given, Mr. Speaker, there is hardly ever a trial, because if we agree that it is voluntary and if we agree that it is a confession, then of course, Mr. Speaker, it precludes an issue and the trial just doesn't proceed. It usually results in a guilty plea and that is taken as the most conclusive type of proof that is ever offered. Now, Mr. Speaker, that's the type of proof that I intend to

(MR. GREEN cont'd.). . . . advance because I know that my honourable friend will not believe it from me - and by the way I don't believe that he would believe, no matter what I say - but that's the type of proof that I intend to advance so that he will know that we are able to prove it.

Mr. Speaker, I sat on the automobile insurance commission that was set up by the previous administration for three years and I remember that all of the insurance companies came before us, and as they came up and each of them made their presentation, I had a series of questions which I asked each of them and which they all answered in the same way. I asked them, first of all, what percentage of the Manitoba coverage do they have and they said, well 10 percent. Let's take that as a hypothetical figure. And I said if you had 20 percent would you be able to operate more efficiently, reduce your administrative costs and thereby reduce your premiums? They said "yes." And then I said if you had 50 percent, would you be able to further reduce your administrative costs and pass the premium savings on to the policy holders? And they said "yes." And I said if you had 75 percent of the business, and you are all going out to try and get business, that's what you are in for, would you still be able to reduce your administrative costs still further and pass that on to your policy holders? In each case, Mr. Speaker, these people who are in the industry agreed that they could do it, and they all agreed that the more business they could get the cheaper would be their administrative costs and the more premium savings they could pass on to the premium holders.

Mr. Speaker, I take that as axiomatic, that this indicates -- Mr. Speaker, when I said to them, when I spoke to them about 100 percent, only one person answered the question and that was Mr. Brown of the Portage la Prairie Mutual Insurance Co. He gave an interesting answer. He said "No". He said, "If we had 100 percent we would become so autocratic and so dictatorial that our clients would not get service." But, Mr. Speaker, what Mr. Brown did not realize, and what he now realizes today, is that he couldn't do that because his policy holders wouldn't let him, and if he tried to be autocratic and if he tried to be dictatorial they would boot him out and get somebody else in. That, Mr. Speaker. . . .

MR. G. JOHNSTON: Mr. Speaker, would the Minister permit a question?

MR. GREEN: No, I don't want to permit a question. But the fact is, Mr. Speaker, that that is all we are suggesting. The Member for Rhineland says he believes in the cooperative insurance company and I believe in one too. Mr. Speaker, I believe that any insurance company should be owned and controlled by its policy holders and that's why I believe in the basis of cooperative insurance. And let me tell the Member for Rhineland that the people who started cooperatives started them to get away from the very type of situation that exists on the market which they did not want to participate in. They couldn't get any assistance from the government, the government was not prepared to enter into these areas at the time the cooperative movement was started, and they saw the only way of having an insurance company owned and controlled by its policy holders was to go ahead and create one.

Mr. Speaker, that's all that the people in Manitoba are now doing. They are creating a cooperative insurance company which will be owned and controlled fully by its policy holders and which, if its operators, if its managers try to act dictatorial or autocratic - I say it now and I say I don't care who's in power - if its managers act that way, they deserve to and should be booted out by the people of Manitoba and replaced by people who will not be autocratic and dictatorial. And that's the protection that I have. That is the protection that I have with this type of insurance company which I don't have, by the way, with the existing types of insurance companies.

Now, Mr. Speaker, I'm sure that that will not be proof enough for my honourable friends so I will go on and continue to prove it. One of the members of the opposition - I don't know who it was - said, have the members read the Wootton Commission Report, and then the Member for Ste. Rose chose as his authority the Wootton Report. Now, Mr. Speaker, I have read the Wootton Report word for word and I note that my honourable friend the Member for Ste. Rose chose the one part of the report which was not based on fact but which was based on a political opinion. The part of the report that he chose was that part which said that the government should not involve itself in a business of this kind unless it was an actual monopoly.

That's not a finding of fact, but if the Member for Ste. Rose would have gone through the report he would have found that that report made the following findings a fact, Mr. Speaker - and if the lawyers for the insurance industry are here, they are not here, I want to say that I waive all parliamentary immunity, if they want to sue me, which they have threatened to do, they can go ahead and sue me, and maybe they should join Mr. Justice Wootton as a defendant

(MR. GREEN cont'd.). . . . for what he says in the report - because, Mr. Speaker, as I read the report, what it said was this. First of all, that there was no effective - now I use the word "effective" - competition in the sale of automobile insurance in British Columbia. Mr. Speaker, I say that the tendency is the same in the Province of Manitoba, that -- (Interjection) -- Mr. Speaker, I say that the tendency is the same in the Province of Manitoba. -- (Interjection) -- Well you say no, you've had your go; now it's my turn.

Secondly, they said that it really is not a very good thing to have competition in the industry because actually the actuarial rates have to be figured out for the whole population, and if every company takes its share of the good and bad risks there really isn't any need for competition because the rates have to be figured out in order to pay the claims and therefore the practice that the insurance companies enter into in trying to stabilize the rates over the Province of British Columbia is inevitable and it really is a desirable practice.

They found, thirdly, that you cannot accept the profit figures and the profit margins which are advanced by the insurance companies to the commission.

They found, fourthly, that the material they got from Saskatchewan was by far the most reliable material that they received and they found that there were savings in the Saskatchewan plan. Now those are all the findings of fact which the Member for Ste. Rose conveniently ignored, because I say the only finding that he picked on was the finding which really reflects a doctrinaire position on the part of the Commission not to move into the area of public control of the automobile insurance industry, that that's the only finding that he has advanced to the House, and he advanced one more which I will deal with in a very few minutes.

So, Mr. Speaker, for the member who said that we should look at the Wootton report, I tell him, read the report, you'll be very surprised as to what it said. That report was in the hands of the government before last year's session, and even with that knowledge available to them they didn't not only go into a public automobile insurance program, that was one default which we could very well expect of them, but they did nothing to regulate the rates; they did nothing to do all of the things that they now say should be done to deal with this question. They had that report before the session opened, but the fact is that the government didn't do anything. There was nothing in the Speech from the Throne about automobile insurance and we were presented with no bill, and they had the Wootton Commission report which contained that information.

Now I know that the honourable members opposite won't accept even the double proof that I have offered and that they will still need more proof. You know, the best kind of proof, Mr. Speaker, that they could have that the plan would not be a success is if somewhere they could find that I, or the Minister or the First Minister or somebody on this side, if somewhere they could find that secretly we had said to somebody this plan would be a failure, that it's going to cost more money, if they could get that kind of information, that certainly would be the best possible proof that the plan would not work, and I ask him to accept the reverse.

Mr. Speaker, what political party would have most to gain by demonstrating that public automobile insurance was a failure? I say the Liberal Party of the Province of Saskatchewan because they could say that for 25 years the people of Saskatchewan had been kept under tyranny and had paid millions and millions of dollars in excess premiums for a plan that couldn't work, so if we could find, Mr. Speaker, a statement from the party most adversely interested indicating the weakness of your position, then that should be proof. Mr. Speaker, conveniently there is just such a statement. The Minister in charge of automobile insurance in the Province of Saskatchewan made the following speech after the debate in Manitoba started. "The fund paid out, as I stated, 87 percent in claim benefits in 1969 and was able to report a surplus, whereby the industry uses the formula of not paying out more than 67 percent, including expenses, if it is to return a profit. There is a spread of at least 20 percentage points between the two systems. By the use of simple arithmetic and applying the 20 percent to the 25 million paid by Saskatchewan motorists into the fund last year, it is obvious that motorists in this province would have had to pay an additional \$5 million for the same coverage had we used the system in effect in other provinces." Five million dollars is what the people of Saskatchewan saved by having a public automobile insurance company.

Well, Mr. Speaker -- (Interjection) -- the Member for Fort Garry asks a very significant question and I believe that this is the most significant question of this debate, because soon after this statement was made the Member for Souris-Lansdowne took the time of the House to get up and make a special announcement that Mr. Boldt had been fired, or words to that effect--

(MR. GREEN cont'd.). . . . dismissed? Or moved? But he got up and had to make a statement to that effect. When I was speaking in Portage la Prairie the manger of that company got up - I can't remember his exact words - but, Mr. Speaker, as I saw it and there were other people there, he gloated to the audience about how this Minister who had made unkind remarks about the automobile insurance companies was no longer there. I suggest that the clear implication is, and the implication of the member's remarks for Fort Garry, is that in Saskatchewan the automobile insurance companies say who will be the Minister of Transportation, who will be the Attorney-General, who will be the Minister of Finance, and that is a very significant fact to this debate which has not yet been brought out, that there are people who control aspects of our society who don't have to do it by sitting in the Legislature.

MR. SHERMAN: That's your reasoning of it, not mine.

MR. GREEN: They can have other people sit for them in the Legislature.

MR. SHERMAN: No, that's your clear implication, not mine.

MR. GREEN: Mr. Speaker, the fact is that those remarks were made both by the Member for Souris-Lansdowne, the Member for Fort Garry, the General Manager of the Portage la Prairie Mutual Insurance Company, and what is more important, Mr. Speaker, they were made in this Legislative Chamber. The counsel for the insurance companies, the grey eminence sitting in that gallery watching our proceedings, approached the Minister of Municipal Affairs and the Attorney-General and used words to this effect: "I am here to get your job or to put you out of your job." And that's what they are here for. Mr. Speaker, that's what they are here for and that really is what is being decided in this House. Are the Ministers of the Crown going to be chosen by the people of the Province of Manitoba or are they going to be chosen by the private automobile insurance industry, because the industry. . . .

MR. SPEAKER: Order please.

MR. SHERMAN: Are you not there to get 1400 agents jobs?

MR. SPEAKER: Order please. The Honourable Minister has five minutes remaining.

MR. GREEN: Mr. Speaker, I know that they won't even accept that kind of proof.

MR. SHERMAN: How many jobs are you trying to wipe out?

MR. GREEN: Mr. Speaker, I have tried to present parties adverse in interest; now perhaps I'll choose one that was chosen by the Liberal party. The Minister in Ottawa, Dean Otto Lang, wrote several articles dealing with the Saskatchewan plan and this is what he had to say in one of the journals to which I'm referring, The University of Florida Law Journal. "Summary. The Saskatchewan plan has been an extremely successful experiment. All of its basic ideas have not been completely implemented, but even so the savings have fully measured up to all logical expectations." Now there are other quotes from Otto Lang which I'm prepared to table in the House and which other members can read, but Mr. Speaker, here is perhaps an authority that admits of some proof.

Now, Mr. Speaker, therefore we have the proof of the **industry** themselves; we have the proof of the Wootton Commission; we have the proof of the Liberal Minister in charge of Saskatchewan; we have the proof of a Federal Liberal Cabinet Minister; but, Mr. Speaker, I don't expect that these proofs will be accepted. -- (Interjection) -- The Minister of Lakeside indicates that he doesn't accept them. Mr. Speaker, let me advise the Member for Lakeside of a peculiar phenomenon. There is a society in the world, of which I was very surprised to hear of, a society that is dedicated to the continuing assertion of the fact that the earth is flat. There is a society that is dedicated to continue to assert that the earth is flat. Mr. Speaker, when the Apollo flight went to the moon the society came out with the statement and said the earth is still flat, and the fact is that no matter what proofs were proved to the members of the opposition they would still come out and say that the earth is flat because that is the principle to which they are dedicated and they have indicated that in this House.

Mr. Speaker, I want to say just a couple of words about the Honourable Member for Ste. Rose's statement, that Mr. Wootton said that the savings would not be significant. Mr. Speaker, it all depends on what you mean to be significant. Mr. Boldt has indicated, and we talk about 15 to 20 percent, that this would be \$5 million a year. Now, Mr. Speaker, the members' opinions will change fairly rapidly when we start talking about what \$5 million can do. For instance, the Minister of Education for \$5 million could this year build a new science building or a federal building. The Minister of Agriculture could give acreage payments to that amount of money. The Minister of Transportation could build miles of roads. That's contrary to the views of the honourable members, they would like the individual to have it.

(MR. GREEN cont'd.)

Mr. Speaker, if we took it on an individual basis and we took the premium at \$100 and the average payment was \$15.00 - I want to indicate that I have never ever said anything to the contrary - but if the average was 15 -- I heard the Member for Morris say that we could reduce taxes. Well, Mr. Speaker, how would the members of the opposition react, what would they say about whether it is an insignificant amount if we said that we were going to increase the sales tax by one percent. They wouldn't call that an insignificant amount, they would call that an abnormally high and atrocious tax increase, but, Mr. Speaker, one percent is roughly \$15.00 for a person who is in the income category which is considered average in the Province of Manitoba. Or if the sales tax is not a good example, and I ask them to again put themselves into perspective, last year they raised holy hell because we increased the income tax - actually we reduced it - but the amount of income tax which is payable for medical premiums for the average person with two children is \$30.00 per year. Now that could be cut in half by this saving.

Well, maybe the Member for Ste. Rose thinks that insignificant, but if we were to increase the income tax by three percentage points he would hardly call it insignificant, but it's the same amount of money that we are talking about. So I don't know, Mr. Speaker, that he would regard it as quite so insignificant if it was dealt with in those terms. Mr. Speaker, in many cases the savings would be more than \$15.00; in some cases they would be less; but overall the people of Manitoba, as evidenced by the Minister in Saskatchewan, would save the sum of \$5 million a year. Now I have not yet heard in this House, in the three years that I have been here, of somebody saying that \$5 million was insignificant.

MR. SPEAKER: The Honourable Member for Ste. Rose.

MR. MOLGAT: Mr. Speaker, I noticed your admonishment to the Minister that he had five minutes left. I would just like to say that I for one would be more than pleased to give him all the time he requires. I am thoroughly enjoying the performance.

MR. WEIR: . . . Mr. Speaker, if the Minister needs more time.

MR. GREEN: Pardon me?

MR. WEIR: Leave is granted if you want more time.

MR. GREEN: Mr. Speaker, I thank my honourable friends because there are some additional remarks that I would like to make.

The honourable members have made a great deal, Mr. Speaker, out of the argument that was used relative to South Indian Lake, and I participated in that debate. I didn't debate, as is now suggested by the honourable members, I did say that the dislocation of the communities was a problem and that that was one of the things that had to be considered, but the main reason that I said it was a problem, and as was said by other people on this side of the House, was that the government had yet to prove that there was ever a dislocation of native people in the Province of Manitoba which had worked out, that they were involved in a particular type of society which was directly devoted to their own physical environment and they had not been able to demonstrate that there was any dislocation which was successful.

Now is the argument that's now being presented by people like the Member for Souris-Lansdowne and people like the Member for Roblin, who are in the insurance industry, that once a person gets into the insurance industry his training is such that he is of no good for anything else to society from that point on, because I have never made, nor would I make such statements about people who are employed in that industry. It's just not true. There have been dislocations and movements of people from one industry to another. This has happened to labouring people; it's happened to people employed in things such as the fuel business or other businesses, the blacksmiths, who have moved out and done something else, but the fact is that it could never be demonstrated - and this is what we said - that there ever was a successful dislocation of native people and certainly that was a fact to be considered, but I don't think that I could say of the people who are working in the insurance industry that that particular training and their particular environment makes it impossible for them to do anything else. I have no doubt that there will be no such dislocation as honourable members opposite have been in the habit of predicting, but even if such were true, I have a little bit more confidence in the ability of the insurance industry to train youthful citizens of society than to suggest that if they don't continue to act as agents that there is nothing else that they can do.

Mr. Speaker, I'm interested in the position of the Liberal Party because the Liberal Party apparently, as has been their character in the past, suggests that the reform is possible but it can be done in a way in which it will not affect people. Well, Mr. Speaker, that has been

(MR. GREEN cont'd.). . . . their traditional position. They took that position vis-a-vis medicare in this House when they talked about a voluntary plan, which we suggested couldn't work, but they now suggest that there be a whole series of corporations selling insurance, together with a Crown Corporation, and they say let competition work its way out.

Well, Mr. Speaker, we have said that there is no saving and we have indicated, and I indicated in my earlier remarks, the savings come from having one industry selling the basic coverage. -- (Interjection) -- Pardon me? Well, Mr. Speaker, it's also the statement of the leader of your party.

I'm going to read the statement of the Leader of your Party made in the Budget Speech debate which indicates that it's not only my statement but it's his statement. He said it before he knew he was going to have to deal with the issue in this House but he said it nevertheless. He said in his Throne Speech Debate, "My only comment at this time is I hope the government plan will not be subsidized either directly or indirectly by the taxpayers of the province." He had earlier said, "and if I can understand the Premier's remarks, that a Crown corporation may be set up to compete with private companies, with no compulsion attached to the government plan. Also, if the government plan does not offer substantial savings to car insurance purchasers, then I can hardly see the advantage of setting up a duplication of services in the province with more red tape and an increase in the number of civil servants." Now he said it and the fact is that that's just what it would be. What is the point of setting up another insurance — and if, Mr. Speaker, if one more. . . .

MR. G. JOHNSTON: Mr. Speaker, on a point of order, I would hope that the Minister would read all of my remarks in that regard because I did say that the competition should prevail, and if the private industry cannot compete then they should fall by the wayside. But also I did say, Mr. Speaker, that if the government would pass the necessary laws for highway safety and matters like that, that it would so help the. . . .

MR. GREEN: Mr. Speaker, I wish the honourable member would come to order because the fact is that I have the floor.

MR. MOLGAT: Mr. Speaker, if I may submit, it's not up to the Leader of the House to call a member to order; that is your responsibility, Mr. Speaker.

MR. GREEN: That's why I asked the Speaker to do it.

MR. MOLGAT: Well then, let the Speaker do it.

MR. GREEN: That's why I asked the Speaker to do it. Mr. Speaker. . . . if I asked the Speaker to call the honourable member to order.

MR. MOLGAT: Mr. Speaker, if there is one thing this House doesn't need it's two Speakers. We're satisfied with you; we don't need the House Leader.

MR. SCHREYER: Mr. Speaker, the Honourable Member for Ste. Rose, I think when he reads Hansard tomorrow, will have to admit that it was most unfair of him, the interjection on his part, because I believe that Hansard will show clearly that the Honourable Minister of Mines and Resources simply asked Mr. Speaker to call the honourable member to order, or expressed a wish that the Honourable Member from Portage would come to order. He didn't make any direction or attempt to do so. Therefore, the Honourable Member for Ste. Rose surely will admit that he was being unfair.

MR. G. JOHNSTON: Mr. Speaker, on the same point of order, if I may be heard, because the Minister of Mines and Resources has quoted me, I would expect that he would be fair enough to allow me to say a few words about what he has attributed to me.

MR. GREEN: Mr. Speaker, he will have the opportunity of doing so.

MR. SPEAKER: I am just wondering whether the Honourable House Leader of the Liberal Party would not have an opportunity. . . .

MR. G. JOHNSTON: Then I would ask the Minister if he would permit a question.

MR. GREEN: Yes.

MR. G. JOHNSTON: Is it not true, when I spoke in the debate on auto insurance, Bill 56, did I not suggest to the First Minister that if he would have sat down with the industry with the problems that he had identified and found that they couldn't have worked, then I said that our party would have supported him on bringing in Bill 56. And he didn't do that.

MR. GREEN: Mr. Speaker, I won't bother to answer the honourable member's non-question. The fact is that if he will look at his quote, I suggest to you that I have quoted you fairly, that this is what you did say and I suggest that your position now is typical of the position that has been taken by members of your group for a long long time. You know, I can respect those people who say that it should be this way, who say as the Member for Sturgeon

(MR. GREEN cont'd.). . . . Creek says that this is the proper way of doing it, and I can respect the opposite, but I believe, Mr. Speaker, that it's unforgivable to delude the people of the Province of Manitoba into thinking that the reform has come by mere words and verbiage when nothing is happening, and that's what your statement says. That's exactly what your statement says.

MR. G. JOHNSTON: Mr. Speaker, would the member permit another question? Why didn't your government, after you had identified the problems as you understood them, why didn't you sit down with the industry and discuss it to see if something couldn't be resolved for the good of the people of Manitoba.

MR. GREEN: Mr. Speaker, there is no doubt that this party through the three particular years of hearings that we held, and during the election and after we became elected, said that we believe that there should be a public automobile insurance corporation in the province. We set up a committee to investigate the feasibility of it and we let the companies come and make presentations to that committee. Now that's the way we saw about going about it and we have now come to the conclusion that this is -- (Interjection) -- Yes. Mr. Speaker, the fact is that we chose a different procedure and, Mr. Speaker, we believe that the procedure, we believe that the procedure that we have chosen is the correct one.

MR. G. JOHNSTON: You are afraid that it would work the other way.

MR. PAULLEY: Long before you came out of Portage la Prairie we were talking about it.

MR. G. JOHNSTON: I know, doctrinaire talk.

MR. GREEN: Mr. Speaker, there's only one doctrinaire group in the House and that is that group who, despite all proof demonstrating that there is a way of doing something, won't do it because they are being pressured by people who have always felt that they have the right to run this country, no matter who is elected, into not going ahead with that particular report, and we don't proceed to do that. Mr. Speaker, you can put it into any words that you want -- and I'll conclude, because even though the members have graciously given me the time to continue, they apparently really want to give it to me so that they can heckle rather than listen to me. The fact is that they have taken out this doctrine of freedom of choice and they say that that is the true issue.

Well, Mr. Speaker, let's examine, let's examine the logic of that position, that freedom of choice is the issue. I have constituents, and my estimate is 76 percent of them, whose choice is that we provide a public automobile insurance company covering all the people in the province, which will offer insurance at the lowest possible cost. Now surely the reverse of that position, that we don't do it, is a denial of their right to free choice. Mr. Speaker, these people have sent legislators to office and have said we want you to impose this type of system and we feel that that is the only way in which our choice will be free. Mr. Speaker, is not the advancing of the proposition now advanced by the opposition a denial of the freedom of those people to make a choice? Because it is, Mr. Speaker.

Mr. Speaker, the fact is, the fact is that if we were to adopt the proposition that is advanced on the basis of freedom of choice by members of the opposition, even if we elected 57 legislators, even if every single person was sent here by an overwhelming majority of constituents to enact a public automobile insurance company which would be compulsory for everybody in the province, it would be a denial of freedom of choice because some people will have voted against it.

Now, Mr. Speaker, I'll go one step further. I will go one step further. Even if every citizen in the province who voted, voted to have a public automobile insurance company which was made compulsory for everybody in the province, it would still be a denial of choice because some people might not have voted and some people don't want it. Now, Mr. Speaker, that's a very pernicious doctrine and surely does not respect the freedom of choice of people like myself, people like my constituents who sent me here to do certain things, and then find that there is no way, if we have to adopt the principle argued by my honourable friends, that there is no way in which their choice could ever be implemented.

So I suggest, Mr. Speaker, that they look at it the other way, they look at it from the point of view of the choice of the people who sent us here and let those people have their choice regarding the public automobile insurance scheme, and if other people don't like it, it's not a very satisfactory situation. They will have to pay for it, but they can choose not to use it and they can buy any additional coverage that they want. They'd have to buy it the same as they now buy the public school system, and if they don't want to use it, they pay for it and buy

(MR. GREEN cont'd.). . . . whatever system is in existence, and I know many members on that side believe in that principle.

MR. SPEAKER, I am going to conclude by saying that the Member for Ste. Rose said that if you ever have a government system that this could not be a trial because it would be impossible, or that you'll never get rid of it, because once it's in you will never get rid of it. And he implied by that, Mr. Speaker, that - my thinking is that what will happen is the public will so readily see the wisdom of such a system that they wouldn't want to get rid of it - but he indicated that there is something about Crown corporations or public involvement that once you do it you can't get rid of it. Well, Mr. Speaker, it's an awfully difficult thing getting rid of the existing system, so there really is nothing to choose from in that connection.

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

MR. G. JOHNSTON: I wish to ask a few questions. Do you wish to speak?

MR. WEIR: Yes, I was going to.

MR. USKIW: I wonder if I might have leave to interject at this point.

MR. WEIR: No.

MR. USKIW: Nothing to do with the insurance bill, Mr. Speaker.

MR. WEIR: On a point of order, may we settle this question before we start having any interjections. The Member for Portage wanted to ask a question and I'm prepared to yield.

MR. SPEAKER: The Honourable Member for Portage la Prairie.

MR. G. JOHNSTON: Mr. Speaker, I don't mean to be rude, but I think it's highly unusual to cut off questioning by leave. I'm willing to give leave after some questions if that is. . . .

MR. SPEAKER: Has the honourable member a question?

MR. G. JOHNSTON: Yes, I do, Mr. Speaker. The speaker made reference to the Manager of the Portage Mutual Insurance Company as stating that if he became too authoritative or too autocratic then he would expect to be fired.

MR. GREEN: I said that the manager of the company knows that not to be true. I am in that respect attributing knowledge to him which he has not professed.

MR. G. JOHNSTON: Well. . . .

MR. GREEN: I didn't say he said it.

MR. G. JOHNSTON: Mr. Speaker, my question is, would you not expect the manager of a mutual company to be responsive to its policy holders? If he were too autocratic he should be fired.

MR. GREEN: Well, Mr. Speaker, as a matter of fact that's the proposition I put. He put the contrary proposition. I asked Mr. Brown if they got 75 percent of the business would they be able to reduce their premiums to their policy holders by virtue of a reduction in administrative costs. He said "yes". I said if you had 80 percent of the business could you reduce it still further. He said "yes". I said if you had 100 percent of the business could you reduce it still further. He said, "no", because we would become so autocratic and dictatorial that we wouldn't provide a proper service. And I say he knows that to be false because if he tried to behave that way and his policy holders had control of the company they would ditch him, and he would agree with that I think if he ever actually had to come down to it.

MR. G. JOHNSTON: Another question, Mr. Speaker. I have yet to have this question answered by any member on that side, including the Premier. Why did this government, after having set up their own commission and found and identified the problems as they saw them, why did they not make a sincere attempt to sit down with the industry to see, just by a combination of law, legislation and a guideline supplied to the industry, that there could not have been an action taken that would not have dislocated so many people out of the industry.

MR. GREEN: Well, Mr. Speaker, I'll answer the question for myself. The government presents a program -- to read into the motives of every particular member is a very difficult thing, but I'll answer it for myself because I see nothing but desirability in having the people of Manitoba own and control the automobile insurance company. I see nothing wrong with that. You are doctrinally -- (interjection) -- No. Mr. Speaker, my honourable friend says this, this, this and the other thing. The fact is that this particular issue has been looked into, has been looked into by the Wootton Commission, has been looked into by all kinds of other commissions, and I am not doctrinally against the idea of the people owning their automobile insurance company. I see nothing wrong with it.

MR. G. JOHNSTON: Mr. Speaker, by the rules I understand I'm entitled to a second supplementary question. I would ask the Minister who speaks for the government, will he be

(MR. G. JOHNSTON cont'd.). . . . using the same approach for any other industry that the government thinks that they should involve themselves in or take over.

MR. GREEN: Mr. Speaker, I really don't see that after talking about this issue in the House for four years that my honourable friend doesn't understand me. I can tell him that if there was an area which was in the same position vis-a-vis the automobile insurance, that is that there is no real effective competition, that there's no longer any necessity, as a matter of fact it's undesirable to have the competition, that the public can do it better, I am not doctrinally against it and I would go for it. The Honourable Member for Morris said, would I agree to having one company produce all the cars and dispose of the other companies. Well let me put it to you this way. If every single car being sold in Manitoba was identical and they were sold by ten different companies, but they were identical and we couldn't buy cars elsewhere, and the ten companies had a tendency towards agreeing as to what the price of the car should be, I would say we should own the car business, yes.

MR. SPEAKER: The Honourable Member for Ste. Rose.

MR. MOLGAT: Mr. Speaker, I wonder if we couldn't agree in the House to continue the questioning of the Minister, but with the interval for the Minister of Agriculture who I understand has a matter of importance to the House, could we not agree, by leave, to allow the Minister to make the statement?

MR. GREEN: . . . question.

MR. MOLGAT: Well then in that case, Mr. Speaker, I suggest that the House Leader is preventing something that would be useful.

MR. GREEN: I would like to answer the questions, but I also think that the House has prevailed -- myself prevailed on them for longer than the forty minutes for questions in addition, and I really think that the debate should continue.

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

MR. G. JOHNSTON: . . . leave to sit after 10:00 o'clock to allow the Minister to make his. . .

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

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

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

MR. USKIW: Mr. Speaker, I ask leave to have a motion put to bring a bill before Law Amendments Committee for tomorrow morning, if I have leave.

MR. SPEAKER: Does the Honourable Minister have leave? (Agreed)

MR. USKIW: I move, Mr. Speaker, seconded by the Honourable Minister of Youth and Education, that Bill No. 82, an Act to Amend the Crop Insurance Act, be withdrawn from the Standing Committee on Agriculture and be referred to the Standing Committee on Law Amendments.

MR. SPEAKER presented the motion.

MR. J. DOUGALS WATT (Arthur): Well, Mr. Speaker, I want to ask the Minister a question before this is put. Is the Minister indicating to us now that the Committee on Agriculture is not going to be called this session?

MR. USKIW: No, I think the problem arises, Mr. Speaker, because it was inadvertently left off the list of bills that were to be referred to Law Amendments. This notice should have been given earlier. We had advised the industry that they can appear before the committee tomorrow morning and because of that we want to accommodate the situation.

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

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