

Guarantee of Loans to Small Businesses

the benefits of the bill and within the definition contained in clause 2 of the bill. The hon. member, therefore, comes very late into this discussion. He is not aware that this amendment is entirely unnecessary and therefore unacceptable. You do not go on repeating things over and over again in a bill. It is quite clear, as I said much earlier in the discussion, that co-operatives are included in the benefits of the bill.

Mr. Pickersgill: I should like to ask the minister a question. Can the minister say whether those words are any less necessary in the clause, and if so what particular purpose the minister's legal advisers think they serve?

Mr. Fleming (Eglinton): To which words does the hon. member refer?

Mr. Pickersgill: The words the amendment is striking out.

Mr. Fleming (Eglinton): The hon. member is not striking out words; he is adding the words, "a co-operative association" in clause 2 (c).

Mr. Pickersgill: I did not have a copy of the amendment.

Mr. Fleming (Eglinton): Therefore the words he is adding are quite unnecessary because co-operatives are included in the benefits of the measure.

Mr. Pickersgill: If they are unnecessary they are certainly not going to do any harm there; and for greater certainty, as the British North America Act says, there would be a lot to be said for having them there.

Mr. Argue: I think one of the purposes of this amendment, as the hon. member for Bonavista-Twillingate has said, may be for the purpose of greater certainty. So far as I am concerned that is not the most important reason for adding the words "co-operative association" to this clause which now says that "business enterprise" means an enterprise carried on for gain or profit. If no other words are added I think the co-operatives will take exception to this clause, because co-operatives do not admit, and never have admitted, that they are in business for gain or for profit.

Mr. Horner (Acadia): Oh, fiddlesticks.

Mr. Argue: The person who says "fiddlesticks" obviously does not know very much about the principles of the co-operative movement. I was saying that co-operatives do not admit that they are in business for gain or for profit. They say they are in business as a service to their members and in the hope that they can bring about a saving to their members. If people are not well

[Mr. Fleming (Eglinton).]

acquainted with the co-operative movement this may not appear important, but to the members of the co-operative movement these are words that separate the co-operative movement from private businesses that are engaged in retailing, manufacturing, wholesaling and so on.

The co-operatives will not be satisfied with the ruling of the Department of Justice in this instance which results in the elimination of the words they use in the conduct of their business. In years gone by there was a controversy in Canada as to whether co-operatives should be subject to income tax, as to whether co-operatives made a profit. At that time there was a great deal of wrangling and bickering on the definition of these words. I would suggest that by the use of the words in the amendment we would remove any doubt from the minds of the people in the co-operative movement that, in the first instance, they can obtain loans if they make application; and in the second instance, the government is not trying to define by this measure the kind of business and the purposes of the business in which they are engaged. I am certain I am right when I say that the co-operatives would welcome this amendment specifying that they are entitled to a loan when they otherwise qualify under this act and desire that the legislation not state that a co-operative, in order to obtain a loan, must claim that it is conducting a business for a profit.

The Chairman: The Minister of Finance has raised a point of order about this amendment. If nobody wishes to discuss this point of order, I will make a ruling now.

Mr. Pickersgill: I had not understood the minister to be raising a point of order, Mr. Chairman. I thought the minister had merely said that the amendment was unnecessary. I cannot believe that the minister seriously intended to raise a point of order because surely even the suggestion that there was a point of order about this matter would be a suggestion of abridgement of the rights of private members of parliament, a suggestion which I do not believe any minister of the crown has made in this House of Commons since 1867. The minister has told us that in the view of the law officers, whose view he accepts and endorses here, the co-operative societies are included by this amendment. As to any words that someone seeks to put in for purposes of clarification, surely it is for the house to decide whether they want them and not for the Chair or a minister of the crown. However, I do not think the minister really raised a point of order. I should like to have the point clarified.