

Farm Improvement Loans Act

borrower together with any amount owing in respect of other guaranteed farm improvement loans; to authorize the Minister of Finance to designate certain trust and loan companies and insurance companies and certain credit unions, *caisse populaire* and other co-operative credit societies as authorized lenders under the Act;

Therefore, for this reason, I declare the amendment unacceptable.

[*English*]

Mr. Horner: I beg your pardon, sir, I did not hear your final words. Did you say the amendment was out of order?

The Deputy Chairman: I ruled it out of order.

Mr. Horner: Mr. Chairman, I appeal your ruling to Mr. Speaker.

● (5:40 p.m.)

Mr. Speaker resumed the chair, and the deputy chairman of the committee made the following report:

Mr. Speaker, in committee of the whole on Bill C-111, the hon. member for Crowfoot (Mr. Horner) proposed an amendment to clause 1 of the bill as follows:

"To add after the word 'society', line 12, and before the word 'that' in line 13 the words 'and other financial institutions.' "

● (5:50 p.m.)

I ruled the proposed amendment out of order on the ground that it went beyond the provisions of the resolution preceding the bill in that the resolution listed specific institutions whereas the proposed amendment would include many institutions not covered by the resolution.

Mr. Baldwin: Mr. Speaker, my participation in the argument will be very brief. I refer you to the resolution which appears at page 36 of *Votes and Proceedings*. In describing the institutions which may be susceptible of being designated by the Minister of Finance for the purpose of sharing in the capacity to make loans pursuant to this act the following words appear:

—to authorize the Minister of Finance to designate certain trust and loan companies—

Then it goes on to deal with insurance companies and certain credit unions. If it had been the intention of the government to limit or restrict the class of institution that would be susceptible of receiving these guarantees, the government would and should have said so. When we come to examine the bill we find in clause 1 that loan and trust companies are carefully defined, and the meaning of "loan company" as set out in the resolution is very carefully limited. The government has that

[*The Deputy Chairman.*]

right, but we are not compelled to look at the terms of the bill in order to decide whether or not that is so.

I submit to you, Mr. Speaker, that you are not compelled to look at the bill to decide what should be the rights of a member to move an amendment and still come within the four corners of the resolution. I suggest that the words "loan company" must be given their widest possible interpretation. There is a general rule, as Your Honour well knows, that if you are on the horns of a dilemma and entertain any reasonable doubt, the benefit of that doubt must be given to the legality of the amendment placed before the house. On that basis I would ask Your Honour to rule that the amendment is in order.

I summarize by saying that if in the resolution the government had seen fit to limit loan companies to the type of companies set out in clause 1, then the point of objection raised by the chairman would have been completely correct and we would have not only accepted it but in that light I am sure no one from this party, which religiously abides by all of the rules, would have moved an amendment. On that basis I ask you to rule that this amendment is in order.

Mr. Olson: Mr. Speaker, I will be very brief. The chairman of the committee ruled that the amendment exceeded the terms of the resolution. Quite obviously it does because the kinds of institutions, such as credit unions, *caisses populaires* and loan companies, were spelled out. I could go into a long explanation of why that limitation was placed there. It involves reasons other than the ones raised by the hon. member for Crowfoot who moved the amendment, but I will not do so because I agree that the limitation of the resolution does in fact preclude such an amendment.

Mr. Woolliams: Mr. Speaker, may I just add one more thought. I agree partly with the Minister of Agriculture. The legislation outlines certain financial institutions such as trust companies, loan companies, insurance companies and credit unions. and out of that group the minister can designate certain companies. But the chairman's ruling was that the amendment went outside the scope of the resolution.

It is my view that we are arguing about something that is quite simple because the minister can always designate the institutions, and all the hon. member for Crowfoot is adding to the clause are the words "and other