the fund has once again become depleted. Further loans must be curtailed unless the fund can be expanded for a fourth time.

Bill C-77, this bill, would provide for just such an increase, to be set by regulation. In this respect—the change from fixing the limit by statute to fixing it by regulation—the bill proposes a reasonable departure from past practices.

In a sense, honourable senators, this is an administrative issue. The government proposes that this become a regulatory matter in order to obviate the need to return to Parliament when an increase in demands for loans requires an increase in the advances made available to the program.

The intention here is to give the government the ability to respond more quickly to the shifting flow of refugees. The principle that such loans should be made available remains unchanged, and the authority to provide them remains in the

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With regard to the need for a proper degree of scrutiny in future, I would point out that the minister will still have to submit an annual report on the program to Parliament. Moreover, the minister will still have to make public any proposals to change the limit by regulation and therefore provide for the expression of public and parliamentary views on all such proposals. Bill C-77, then, does not put an end to opportunities to scrutinize increases to this program's funding limit.

Therefore, honourable colleagues, I ask that we move this bill quickly so that Canada can keep its international commitments and humanitarian traditions in respect to the displaced and the persecuted.

Hon. Royce Frith (Deputy Leader of the Opposition): Honourable senators, I have some reservations about this bill and I believe that it should go to committee where those reservations, and any other reservations that may be raised either here or in committee, can be studied.

What I like about this bill is that it is an expansion of a desirable immigration policy, and there is no question that these travel loans are a very positive part of the overall immigration program. I believe in an expansive and, as much as possible, open immigration policy for this country. We know that many people come to this country with very little money in their pockets, but with the determination to become good citizens and to work. They wish only for an opportunity to do so, and therefore they are properly in need of loans as an answer to their need for help; loans they have every intention of repaying.

One of the things I do not like about the bill is the fact that there is no cap on the amount. It is what one person, to whom I shall not attribute the quote, described, quite eloquently, earlier today when we were discussing the bill as a "bureaucrat's bill". I am not antibureaucrat. It is very easy and convenient to blame civil servants for a number of things and to automatically take a negative attitude toward anything that seems to be in their interest. However, I do feel that the committee might want to give the bill the extensive review I think is necessary.

One possible amendment could be the requirement that departmental officials or the Minister of Employment and Immigration appear before committees of both houses to inform them of the actions of the department, particularly since they are exercising their rights by Order in Council. Perhaps the committee will obtain more facts and figures on the program of extending the loans; information that could best be sought in committee, rather than here. I believe we should take a positive and constructive approach to this bill.

I have a few questions the committee might wish to look into: first, the statistics on those who are benefiting most from the program; second, the levels of service provided to the immigrants to ensure that the moneys lent to them are not lost through dealings with unscrupulous individuals who might prey on immigrants; third, what percentage of the loans are fully repaid; fourth, what sorts of agreements are in place for collection by the government from those who fail to pay back the loans; fifth; whether the level of funding will meet the demand of the growing number of refugees and immigrants, because if we are to be positive about this bill as an important part of a good immigration program, then we should know that; and, sixth, what the minister is doing to provide assistance to those persons in the refugee backlog. Those are some of the areas I would like the committee to look into and include in their report to the Senate.

So with those questions and reservations, I recommend that the bill receive second reading and be referred to committee.

Senator Doody: Perhaps we should refer it to Committee of the Whole for next week.

Senator Frith: We could do that. Perhaps the Deputy Leader of the Government would look at the questions I raised. Certainly, that information could be provided as easily in Committee of the Whole as at a standing committee meeting. Either way, the bill should be studied by a committee and these questions should be answered. Therefore, I support referring the bill to Committee of the Whole if, after reflection, the Deputy Leader of the Government thinks that that is appropriate.

Senator Doody: Honourable senators, I thank Senator Frith for his comments and for the points he has raised. I think that dealing with the bill before a Committee of the Whole next week is appropriate, as there is some urgency. The department informs me that if they have any heavy demands on the fund, it will probably run out very quickly. In point of fact, they are anticipating at this point that it will last no later than July, which is next month. So it is a matter of some urgency, and pehaps the most appropriate way to deal with it is in Committee of the Whole. I shall ask a representative of the department to provide the information requested by Senator Frith, and perhaps we can deal with it in that way.

Motion agreed to and bill read second time.

## REFERRED TO COMMITTEE OF THE WHOLE

The Hon. the Acting Speaker: Honourable senators, when shall this bill be read the third time?