should pass Bill C-71 in all stages. I have reservations about it and I will not give unanimous consent. I feel that it is an omnibus Bill that deals with the Criminal Code, the Immigration Act and the Citizenship Act and therefore should go to a legislative committee and be studied thoroughly so that it will become a good piece of legislation.

Mr. Kaplan: Mr. Speaker, there have been many consultations among members of all Parties during the day today in the hopes of recognizing the importance of getting that Bill through all stages today and satisfying the concerns expressed by members of the Conservative Party who continue to have reservations about the Bill. I would hope that in the time left to which the Parliamentary Secretary referred before that Bill is called, it might be possible to resolve those concerns so that the agreed procedure to which the Liberal Whip referred could in fact be followed.

The Acting Speaker (Mr. Paproski): Exactly. I will hear no more points of order on Bill C-71. If there are negotiations to take place, they should take place not on the floor of the House of Commons but behind the curtains.

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FARM IMPROVEMENT AND MARKETING COOPERATIVES LOANS ACT

MEASURE TO ENACT

House in Committee of the Whole on Bill C-78, an Act to increase the availability of loans for the purpose of the improvement and development of farms and the processing, distribution or marketing of farm products by co-operative associations, to amend the Farm Improvement Loans Act and to amend certain other Acts in consequence thereof—Mr. Wise—Mr. Paproski in the chair.

The Deputy Chairman: We were on Clause 4.

On Clause 4— *Payment of lenders' losses*

Mr. Foster: Mr. Chairman, the point I was trying to make with the Minister is simply that the banks want a 100 per cent guarantee but our concern is that if they only have a 95 per cent guarantee, these loans will not be made available. I would have assumed that the Department would have done some kind of assessment on that and that is what I am asking for. I hope that he would be able to provide us with exactly what his officials are advising him about these farm improvement loans not being available.

The second point I want to raise deals with paragraph (h) of Clause 4(3). As I read it, this is a new section which suggests that the lender should exercise the same care and prudence in granting and administering the loan as he exercises in granting and administering, in the ordinary course of his business, loans in respect of which this Act does not apply. Does that mean that the bank will only make loans available if they would provide a loan without the guarantee? If that is the case, people who cannot get loans directly from the bank because of their financial situations would not be offered loans by the banks under the Farm Improvement Loans Act. That suggests to me a real barrier.

Perhaps the Minister's officials could advise him if that clause will mean that loans will only be made available under the Farm Improvement Loans Act when a bank would normally provide a loan under its own auspices and take 100 per cent of the risk itself. It seems to me that that is quite a new idea and I wonder what the impact of it will be.

Mr. Wise: Mr. Chairman, first, my officials indicate that they really do not have any quantitative assessment of what the impact will be of 100 per cent versus 95 per cent. Second, they also advise me that after consultation, they do not think that this will be detrimental.

This is not a new provision. It was in the old Act. It is simply a change in the wording of Clause 4(3)(h) which has been strengthened to clarify that lenders are to exercise the same care and prudence with farm improvement loans as they do with their own loans.

Mr. Althouse: Mr. Chairman, I am somewhat concerned about the fees being imposed in this particular clause. I therefore propose to move the following motion:

That Bill C-78, be amended in Clause 4 (3)e(i) by deleting line 41 to line 3 inclusive at pages 4 and 5.

This would have the effect of removing the ability for fees to be levied under that clause of the Bill. I so move, seconded by my friend, the Hon. Member for Thunder Bay—Nipigon.

The Deputy Chairman: Debate is on the amendment moved by Mr. Althouse. Shall the amendment carry?

Amendment (Mr. Althouse) negatived: yeas, 7; nays, 18.

Clause agreed to.

• (1810)

Clause 5 agreed to.

On Clause 6—

Mr. Althouse: Mr. Chairman, again in an effort to clean up the Bill and get rid of the prescribed fees and charges, I move, seconded by Mr. Epp (Thunder Bay—Nipigon):

That Bill C-78, be amended in Clause 6 by deleting lines 18 through 21 at page 7 inclusive.

Amendment (Mr. Althouse) negatived.

Clause agreed to.

On Clause 7—

Mr. Foster: Could the Minister explain why the limit of $1.5 million is not being increased when the program is being expanded to cover co-operatives which will be able to borrow