Dr. DAVIDSON: Let me check the vote wording. Yes, Vote 55 in the main estimates is as follows:

Irrigation and Water Storage Projects in the Western Provinces including the South Saskatchewan River Project, . . .

which is not covered by legislation.

. . . the Prairie Farm Rehabilitation Act Program, Land Protection, Reclamation and Development, the Maritime Marshland Rehabilitation Act Program and the Agricultural Rehabilitation and Development Act Program—Administration, Operation and Maintenance, including Canada's fee for membership in the International Commission on Irrigation and Drainage.

tion, Irrigation and Water Storage Projects. So, this vote consolidates certain programs that are authorized by legislation, and also certain programs that are authorized only by the vote wording of the legislation itself.

All of those subject headings are properly a part of Vote 55, Land Rehabilita-This vote wording extends the scope of this particular vote to include expenditures in respect of irrigating drought stricken farms in Ontario and Quebec. We know there is enough money already requested of Parliament, although not yet voted, in the Main Estimates, to cover the \$50,700 that we estimate the extension of the vote to Ontario and Quebec will cost. Therefore, we put in this debit amount of \$58,699 to indicate that it is not the extra money we need but only an extension of the vote wording authority, so that the moneys already in this vote can be used for these additional purposes which were not included in the original purposes set out in the wording of Vote 55 in the main estimates.

The CHAIRMAN: And if there were no surplus in the votes already granted under the Main Estimates this item would appear with the same wording but with the appropriate figure for the actual expenditure against it instead of the figure we have now?

Senator FLYNN: Not necessarily.

Senator McCutcheon: On that point, Mr. Chairman, may I refer Dr. Davidson to page 17 of Supplementary Estimates (D) where under "Loans, Investments and Advances" this appears:

Vote L 15d—to provide that the total amount of outstanding advances at any one time with respect to loans to Indians under section 69 of the Indian Act, notwithstanding subsection 5 thereof, shall not exceed \$1,500.

Now, that is legislation, in my opinion.

Dr. DAVIDSON: Senator McCutcheon, may I make it clear that I was not giving that one illustration as being the sole illustration that I was going to put forward. I pointed out to Senator Aseltine that these one dollar votes represent different kinds of problems in different sets of circumstances. I would be very glad to explain to you what this refers to.

Senator McCutcheon: I do not want to interrupt your sequence. You go ahead.

Dr. DAVIDSON: There has been since 1938 a practice of making loans to Indians on reservations, or to groups of Indians. In section 88 of the Indian Act there is a provision which prohibits the charge, pledge, mortgage and attachment of Indian real and personal property situated on a reservation. This is what makes it impossible for Indians on a reservation to have access to the ordinary credit facilities that are available to people whose assets, personal and real, can be pledged. For this reason this fund has been provided over the years. It was originally set up at an amount of \$1 million under section 69 of the Indian Act. The purpose of this is to amend the amount of the size of the fund