

## SPECIAL PROVISIONS RETAINED

"Sub-section (d) of Section 31 continues unchanged the special provisions regarding the admissibility of certain classes of relatives such as brothers and sisters, adult sons and daughters, orphan nieces, etc., which applied to certain countries specified in former Regulations 20(c). The reasons for the continuation of this special provision are essentially historical, based on the immigration patterns and policies that have been established over many years. This situation could only be changed by introducing restrictions and withdrawing privileges which have been enjoyed for many years by close relatives and sponsors from European and Western Hemisphere countries — those parts of the world from which Canada has traditionally derived the vast majority of its population. This the Government does not deem wise or equitable to do. To introduce restrictions at any point in the new Regulations would have run counter to the Government's basic objective, which remains to foster and encourage, wherever possible, changes and improvements which will result in the immigration of larger numbers of suitably qualified immigrants to Canada.

## CHIEF BENEFICIARIES

"The general effect of Section 31, taken as a whole, is to improve the position of nationals of all countries, without weakening the position of any. The chief beneficiaries will be the Asians, Africans and nationals of Middle Eastern countries. Not only will sponsors in Canada be able to apply for a wider circle of relatives from these countries than formerly, but for the first time *un-sponsored* applicants from these parts of the world with the necessary qualifications will be admissible to Canada. Heretofore, qualified persons from these areas without relatives in Canada could only be admitted by Order-in-Council.

"Next to the Asians, Africans and nationals of Middle Eastern countries, persons from the Central and Latin American countries, including The West Indies, stand to benefit. Nationals of these countries will for the first time come within the admissible classes on the basis of their education, training and skills.

"To a less significant extent, the nationals of European countries will also benefit under the present Regulations. In the past, persons from continental European countries other than Britain and France could be admitted if they came to Canada to enter approved employment or to establish themselves in an approved business, trade or profession, or in agriculture. Henceforth, they will come within the admissible classes if they have the necessary training and skills to qualify and have sufficient means to maintain themselves in Canada pending their successful establishment.

## CEYLON, INDIA AND PAKISTAN

"The new Regulations make no mention of the special agreements which are in effect with India, Pakistan and Ceylon — formerly referred to in Section 21. This does not mean that the agreements

do not continue in full force and effect. Quite the contrary, the enlarged provisions of the new Regulations bring directly into the admissible classes those qualified but un-sponsored immigrants from these three countries who formerly were covered by the agreements and make it unnecessary to have a special Regulation to provide for them. It is in fact the view of the Government that the agreements with India, Pakistan and Ceylon will no longer be necessary, and it is the intention to arrange discussion on this point at an early date with the representatives of the governments concerned. Until such time, however, as these discussions have been completed to the mutual satisfaction of the governments directly concerned, these agreements will remain in effect without change.

"Less important revisions of the new Regulations include an extended definition of 'child'. The new definition makes provision for illegitimate sons or daughters under 21 years of age in cases where the mother herself is a legal resident of Canada or an immigrant to Canada. The literacy test in the former Regulations, which was not satisfactory, and, in fact, rarely used, has been abolished. The requirement of education, training and skills contained in the new Regulations will, to a large extent, take the place of any formal requirement concerning literacy..."

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## CREDIT STATISTICS

Balances outstanding on credit extended on the books of sales-finance companies (for consumer goods), small loan companies, department stores, furniture and appliance stores, and chartered banks (personal loans) amounted to \$3,284 million at the end of October 1961, up 0.6 per cent from \$3,265 million at the end of September and up 7.3 per cent from \$3,061 million at the end of October 1960.

End-of-October outstandings on the books of sales-finance companies for consumer goods declined 6.9 per cent to \$784 million from \$842 million at the same date in 1960 and small loan companies for instalment credit 25.5 per cent to \$35 million from \$47 million.

Balances outstanding on the books of sales-finance companies for commercial goods at the end of October rose 0.2 per cent to \$405 million from \$404 million a year earlier, small loan companies for cash loans 6.4 per cent to \$525 million from \$494 million, department stores 9.9 per cent to \$344 million from \$313 million, furniture and appliance stores 0.5 per cent to \$193 million from \$192 million, and chartered banks for personal loans 19.6 per cent to \$1,403 million from \$1,173 million.

Retail instalment financing by sales-finance companies of consumer and commercial goods in October 1961 totalled \$87.9 million, down 6.8 per cent from the year-earlier figure of \$94.3 million. Repayments in the month at \$105.5 million were down slightly (0.5 per cent) from the corresponding 1960 total of \$106 million.