

Veterans Loans

VETERANS BUSINESS AND PROFESSIONAL LOANS ACT

AMENDMENT WITH RESPECT TO GUARANTEED LOANS

requirements and recommendations should be brought forcibly to the attention of the public and hon. members of this house. I do not think that is being done and I do not think we have enough information on it. I read a most interesting report of an address given by William P. Rogers, deputy attorney general of the United States, at a testimonial dinner for Judge James C. Connell, Cleveland, Ohio, on November 17, 1954, and he had this to say:

I want to propose to you here tonight a plan which I believe holds great promise for the future of the judicial system. I believe that a primary need of the federal judiciary today is an effective way to speak to the congress and to the people of the United States. The judiciary needs a voice possessing strength and prestige to speak effectively. That voice is, in my opinion, the voice of the chief justice of the United States. I believe that the chief justice should be invited by concurrent resolution at the beginning of each session of congress to address a joint session of the house and senate. At such a joint session of congress the chief justice could effectively present to the congress and the people of the United States not only the needs and problems of the federal judiciary, but give a broad and comprehensive picture of the performance of the courts in their vastly important function of doing justice between man and man and between the government and its citizens.

There should be, and I believe that there is, no partisanship in the matter of providing adequate facilities for our federal judiciary. In the past the fault has not been with congress. The fault has been, in my opinion, with the procedure whereby the needs of the courts are not fully presented to the entire congress and the people.

The judiciary holds neither the power of the sword nor of the purse. But if, as we believe, justice is the chief concern of men, then the instrumentalities of justice—our courts—must be assigned a truly co-ordinate position in our governmental scheme. They should enjoy in greater degree than they now do the opportunity to declare and to make known their problems, needs, and plans for more effective performance of their vital functions in our society.

I do not know just how akin that problem raised by Mr. Rogers is to our own case, but I think it offers food for thought. I am pleased to say that we in this group are in full support of this resolution and at this time we should like to express esteem and best wishes to those whom this resolution will affect. We feel confident that those who are responsible for this resolution have given careful consideration to the matter of these appointments with the view that we add eminence to our judiciary.

Resolution reported and concurred in.

Mr. Garson thereupon moved for leave to introduce Bill No. 252, to amend the Judges Act.

Motion agreed to and bill read the first time.

The house resumed, from Monday, April 23, consideration in committee of the following resolution—Mr. Harris—Mr. Robinson (Simcoe East) in the chair:

That it is expedient to introduce a measure to amend the Veterans Business and Professional Loans Act to provide that a loan under the act is a guaranteed loan if the application therefor is made within the periods specified, even though the loan itself was made at a later date.

Mr. Harris: This is a quite simple amendment which has been recommended to the house because of a little difficulty we ran into in connection with the administration of the act. As I think hon. members will recall, the government said during the war years that it would provide a guarantee to banks for certain loans to be made to veterans of professional or business standing, in order to re-establish them. The loan was to be guaranteed if made within ten years from, I think, May 1 or March 1, 1945, or ten years from the date of the discharge from the armed services of the veteran.

We found last year that there were cases where the ten years was running out. The veteran had applied for a loan, but there was sufficient time lag between the application and the final determination by the bank to make the loan that in fact the ten-year limit had run out in the interval. This was no one's fault. There would be a normal time for the banks to investigate the loan and to have it certified through the Department of Veterans Affairs that the applicant was in fact a veteran and entitled to the benefit of the guarantee. So, in order to overcome the possibility—in fact, the actuality, as it turned out—that a veteran might apply in what he would consider sufficient time to obtain the advantage of the guarantee, and yet not receive it because of the lapse of the ten year period, we are suggesting to the house that we might amend the act so that the date of his application would be the date that would be used to determine the ten-year period. In other words, if a veteran applies any time up to the last day of the ten year period and the application is subsequently granted, the government will guarantee that loan to the bank.

Mr. Castleden: What is the last date?

Mr. Harris: The last date is either ten years from, I think, May 1, 1945, or ten years from the date of his discharge from the armed services, whichever is the later.

Mr. Castleden: Does that include Korean veterans?