

*Fisheries Improvement Loans Act*

known that in Newfoundland we have very few credit unions and very few communities have the services of a chartered bank. In my own riding, where there are perhaps 10,000 fishermen scattered over 200 settlements, there are four banks but even there a large number of fishermen can have access to a chartered bank without any great difficulty. Therefore, we must look for some reason other than the ready accessibility of banks and the number of credit unions available. These reasons in themselves are not sufficient because in my own riding at least 50 per cent of the fishermen would be able to get to some bank to negotiate a loan without any great difficulty.

I suggest to the minister that one of the reasons for the small use of this legislation in Newfoundland is the lack of publicity. This has already been referred to by the hon. member for Gloucester. These little pamphlets to which he referred are not very well distributed. I have never seen any of them in my riding; I have never heard any fishermen mention them and I think it would be wise for either the Minister of Fisheries or the Minister of Finance to see to it that the secretary of the Newfoundland fishermen's federation at St. John's was given a supply of these so that he could distribute them at least to the various locals around the coast of Newfoundland.

Another reason for the lack of use of this legislation is confusion with similar provincial legislation. In Newfoundland we have a fisheries loan board and very many fishermen—I think perhaps the majority of them—confuse the fisheries loan board with federal legislation. Some way should be found to distinguish between the two separate pieces of legislation. Perhaps a new title is required.

**Mr. Browne (St. John's West):** May I ask the hon. member a question? Does he not think that the chairman of the fisheries loan board, if he is unable to grant a loan to a fisherman, would refer him to the federal loan board?

**Mr. Carter:** I am not here to criticize the chairman of the fisheries loan board or anybody else. That is not my purpose here. If I am going to criticize anything it is this legislation and that is my job.

**Mr. Browne (St. John's West):** It is not criticizing.

**Mr. Carter:** I will say this to my hon. friend. I have never known a single case yet where the fault was always on one side. Always in my experience there has been a little fault on both sides and if there is fault

[Mr. Carter.]

on the federal side it is my responsibility to criticize. Let somebody else take care of whatever fault there might be on the provincial side.

There could be better liaison between the federal departments and provincial authorities in this matter. I do not know why there is not. Perhaps this is one matter that the Minister without Portfolio might make it his business to look into and see what could be done to remedy it. There certainly is need for some device to differentiate in the minds of fishermen between this particular act which is federal and the various pieces of provincial legislation which provide loans from provincial governments.

But the most important reason of all why so few fishermen in Newfoundland have taken advantage of the legislation is the reluctance of the banks to make these loans. I have had some experience with this because on two or three occasions I have had to back notes myself personally before the bank would grant a loan to a fisherman although that fisherman was well known in the community as an honest man and a reliable person. They were very small loans, too, in some cases as small as \$200. I can think of one person who had his dory smashed up in a storm. He was able to repair it himself. He provided the labour but he needed the cash to get the materials; I took him personally to the bank and he could not get the loan unless I backed the note for him. When the banks take that attitude toward fishermen they are not living up to the spirit of this legislation. The way in which this legislation is administered by the banks at the present time makes it impossible for the person who needs the loan to get it and the amount of security required is such that loans are available only to those fishermen who can manage to get along without them. Certainly this was never intended by this act.

Therefore, Mr. Chairman, I point out to the minister that as far as Newfoundland is concerned this need still exists. In fact, it is even greater than ever. But we may ask ourselves, what use is there in extending the period for the application of a loan if nobody can make any use of it? I appeal to the minister to consider further amendments along the lines which I have suggested with a view to making this legislation more effective.

**Mr. Fleming (Eglinton):** Mr. Chairman, I thank hon. members who have spoken both for their support of the measure and for the