

The Budget—Mrs. Casselman

to pride and self-sufficiency are essentials of schooling if it is to be any basis for lifetime educational habits.

We constantly hear and read of the need for excellence in workmanship if we are to be an exporting nation. The products of our universities must aim at equal excellence in higher mathematics, science and engineering if we are to compete in the research so necessary for new ideas, new processes and new patterns of thought. I would recommend that the federal government give more encouragement to research, possibly by tax encouragement to companies according to their staff and expenditures in this regard. This would serve the double purpose of increasing our productivity and making it possible to keep our highly trained minds in Canada.

Time does not permit me to digress into the involved problems of the electronics industry, but the research already done by this industry is very great and they are on the threshold of the most advanced developments. In the interests of Grenville-Dundas, where we have a large electronics plant, I urge the government to consider most seriously the effects of unfair competition from low wage countries.

I do not believe this ambition for excellence, which demands all-out effort, will likely develop if the way is made too easy. Free education at all levels is an attractive idea, but I doubt whether it is very practical at the present time when municipalities and provinces are already staggered by the tax burden for educational purposes. There is the strong psychological stimulus to obtain returns from investment, and this increases if the investment is made directly and voluntarily by the student himself. I fear that our high standard of living tends to lead all of us to feel that a great deal is due us, and we forget that this high standard came about by somebody's effort and will not be maintained without continued individual effort.

I should like to see federal loan banks for education available to all, young and old Canadians, not particularly based on need or the highest excellence in scholastic achievement, but on the prime requirement of a desire to learn. A revolving fund should be kept replenished by those who benefit most in this generation for those of the next generation, and who would be the first to recognize the enormous cost of university buildings, laboratories and libraries, and the competition for the best brains in the world, teachers and professors. It seems to me that if we have industrial loans, farm loans and loans for small businesses, we should certainly have loans for the development of the greatest resource we possess. I think the government's

investment in a bright, ambitious Canadian is just as safe as it is in any other loan, and personally I would much prefer to have a mortgage on a bright young Canadian than on any 100 acres of land. The benefits of education are not only in obtaining the best possible preparation for the demands of a rapidly changing world and in the self-confidence enjoyed by a trained and challenged mind, but in actual dollars and cents as well.

A United States survey last fall showed that a young person in the United States in 1960 could expect to earn about \$200,000, more or less, in a lifetime, depending on education. The potential lifetime earnings of a grade school graduate were estimated at \$139,000, of a high school graduate at about \$243,000, and of a university graduate at about \$343,000. We are grateful to the Minister of Finance for his tax relief to students and their parents in making university fees deductible from a student's earnings and in determining his qualifications as a dependent.

I hope that future budgets will show the results of continued study of education in all its facets. This is by no means a sudden or unexpected need in our society, but one that becomes more pressing with world competition and automation. I feel strongly that we should concentrate more on developing strength and pride in Canadians while they are young and ambitious. If we did this we would be called upon less to relieve suffering of various kinds later in their lives.

The encouraging and assisting of our young people to obtain more education will not only prepare them for the skilled jobs now available, but will immediately remove a considerable percentage from the numbers of the unemployed. Mr. Davidson Dunton, president of Carleton University, as reported in the *Ottawa Journal* of December 5, 1960, said:

The present university enrolment is about 10 per cent of the 18-21 year old age group. It should be 25 to 40 per cent.

If Canadians are better educated it will facilitate the process of working together that is so essential for making use of our great opportunities. Excellent work was done by the Department of Trade and Commerce in setting up the recent trade conference, and it is being continued in the encouragement of our businessmen to export to the markets of the world. The budget provision to enlarge the tariff board to expedite its work and the reassessment of the interpretation of class and kind are excellent steps which the government has taken to encourage Canadian production.

These efforts at government level, good as they may be, can easily be killed by lack