applied here with the Fisheries Loans Act. For all parliamentarians, whether fishermen, farmers or those responsible for speaking on behalf of fishermen or farmers it is an even larger principle, namely, the principle being enshrined in these acts. It is one of permitting the Minister and the Government of the day, whatever day it might be, to change the particular fee to any level the Government wishes. It is listed nominally at half a point, but the Bill then goes on to explain "Or other rate that the Minister or the Government of the day may determine".

● (1630)

That is not exactly consistent with parliamentary process. The function of Parliament is supposed to be to authorize the Government to levy taxes, but it does not normally levy taxes with an open-ended agreement. It does not meet once a year and say: "Here is authority to collect whatever taxes you want." There is usually a limit to the amount permitted by the Act. This Bill and the Farm Improvement Loans Bill which will perhaps follow later on today has no such limit on the Minister or the Government. It simply gives them authority to set that particular fee, and that is a form of taxation, I submit. I think it really stretches the practices and usual procedures of Parliament. That was why I wanted to speak on this particular aspect of the loans Bill and to call attention to the same principle which is being attempted to be applied in other loans Acts that may be presented to the House later this day.

The Assistant Deputy Chairman: Is the committee ready for the question?

Some Hon. Members: Question.

Amendment (Mr. Gagliano) negatived: yeas, 12; nays, 22.

[*Translation*]

Mr. Guilbault (Saint-Jacques): Madam Chairman, I simply want to point out that Members are going in and out during divisions. Some Members came in during division, which is irregular and contrary to the Standing Orders. I hope this practice will end before the next divisions.

Mr. St. Julien: Madam Chairman, it is the same thing on the Opposition side. I saw Members going in and out. They are doing the same thing on the other side.

[*English*]

The Assistant Deputy Chairman: The question is now on the second amendment. Mr. Gagliano, seconded by Mr. Baker, moved:

> That Bill C-63, be amended in Clause 3 by striking out line 24 at page 2 and substituting the following therefor:
>
> "not more than 15 years after the date of".

Is it the pleasure of the committee to adopt the motion?

Mr. Baker: Madam Chairman, this motion was originally put by the official critic for the Official Opposition in the name of the Hon. Member for Egmont and then, during debate on the Bill, was put by the Hon. Member for Saint-Léonard—Anjou, who is the critic for the Small Businesses Loans Act. This amendment attempts to take back one more of the things that were removed by this Bill but were originally in the Fisheries Improvement Loans Act, and that is the period of time required for repayment.

The Government has imposed more restrictions on the borrowing of the money. It has imposed a fee upon the borrower and has told the borrower that he will have to fix up with the bank the remaining 15 per cent that the Government cannot guarantee, and then the Government turned around and said that even though he cannot borrow as much money, he has to pay it back in a shorter period of time. That is why the fisheries critic and the small businesses critic of the Official Opposition proposed this particular amendment. They were simply trying to get back a small portion of what the Government removed from the loans program that was designed for fishermen and had been in place for 32 years.

The other instance when this amendment becomes very important is when the amount of the repayment will increase substantially, and this will cause the bank to want payment more quickly during bad seasons. The Fisheries Improvement Loans Act has no such arrangement. In the off-season when the ice was in all around the coastline and fishermen could not get out and could not make payments to the bank under the Fisheries Improvement Loans Act, there was always a mechanism for the Government of Canada to talk to the banks and make arrangements for fishermen to pay when they could afford to pay during that season. Under the Small Businesses Loans Act, no such arrangement will be made. The fisherman will either have to pay up or he will lose his equipment, his boat or whatever he borrowed money to purchase under the Small Businesses Loans Act.

Unless the Government turns around and says it will guarantee 100 per cent of the loan and it will lengthen the period for repayment, then I believe that fishermen will not be issued any loans by the chartered banks in Canada. This motion would simply give back what the Government is again taking away at a bad time for the fishermen of Canada.

I would say that not one Hon. Member should disagree with this amendment. What earthly reason would someone have to disagree with it? Would it be loyalty to the Parliamentary Secretary to the government House Leader or to the Minister responsible for small businesses? What reason would even the Minister have for turning down this amendment? There is no reason whatsoever. However, I am sure he will now rise to tell us why he is opposed to this amendment. It is his Bill. He should at least tell us why he is opposed to stretching the repayment period from 10 years to the 15 years fishermen were always used to.

I would also expect the standard support from members of the New Democratic Party for this excellent amendment.