

*Canada Student Loans Act*

year, or \$500 for a semester, at a higher interest rate than in 1964 when a student could secure a loan at 5½ per cent. In 1969, the interest rate has gone up to 8½ per cent. If we add to that the bank charges, we get the equivalent of 9, 9¼ per cent, and even 10 per cent in some cases.

Now, a student who must complete a five-year university course may get into debt for \$5,000 and on completing his studies, if he wants to establish himself, he will have to spend another \$5,000 or even \$10,000 in the case of a dentist, a doctor, a lawyer, a sociologist or a psychiatrist.

Therefore, a professional of 26, 27 or 28, is faced with debts ranging from \$10,000, \$15,000, \$17,000 to \$18,000. Is this likely to promote initiative? Is this the so-called free education promised by the federal and provincial authorities?

Let us not forget, Mr. Speaker, that if the loans allow students to complete their studies, they nonetheless mortgage their future. It may be one of the reasons why university students do not much agree with the way the central and provincial governments proceed in that matter.

After all, those young people are no fools; they are quite aware they will get into debt. Moreover, when they fail to find summer jobs to earn money in order to pay for their studies, this is no encouragement to them.

I saw something worse last week in western Canada. In Saskatchewan, university students, for instance, pay tuition fees at Regina University with wheat because they do not have any money. In Winnipeg, they pay with barley.

Are those young people encouraged by this government? I admit that education comes under the jurisdiction of the provinces rather than that of the central government as such, but the latter, for example, could set up a credit system which would enable the provinces to look after their respective educational systems and provincial autonomy would be entirely protected in that field.

Mr. Speaker, I said earlier that students cannot find summer jobs. I saw striking examples of that situation last summer; thousands of students were unable to find a job during their holidays, although they had to go back to the university for the fall term. Thousands of them cannot afford it; thousands of others can go back thanks to their annual \$1,000 loans.

Is it any wonder then that young students rise against what is commonly known as the

[Mr. Caouette.]

establishment, that they rebel against a society to which they cannot identify themselves?

Young people of 20 or 22 still have to ask their father for a buck—and he may be a labourer in Montreal or a miner in Noranda—to be able to go to a movie or buy a pack of cigarettes. Are these young people of 20 or 22 not a bit ashamed to ask their father whose salary is not even sufficient to pay tuition fees for their children attending school or university?

Mr. Speaker, it is all very well for the government to introduce legislation which will enable students to go \$115 million deeper into debt, but will it be able to take them out of the hole? All previous speakers mentioned students, young people, because everybody likes them, the future of the country rests on them. We sure like the future and the young people of Canada. But when time comes to help them in order to guarantee the future of Canada, bills are introduced to mortgage them to the hilt, to crush them still more.

Mr. Speaker, in 1964, I had the opportunity to visit communist countries. We are all afraid of communism. We are afraid of some communists in Montreal, Toronto, Vancouver and Halifax. But when I went to Moscow, I made a visit to the university of that city, which has 35,000 students, with whom I talked. As a matter of fact, my Russian interpreter was a student.

At the Moscow university, education is free, although it is in a communist country. Besides the free tuition, the student is given \$30 per month. I hope that hon. members have their ears open, and especially their mind. Mr. Speaker, it is possible to give each student \$30 per month plus tuition fees, at whatever faculty he may be enrolled. And this is in a communist country. You may say that the individual has been deprived of his freedom, and it is true. But when the Canadian student is prevented from entering university because he cannot afford it, is it not a financial dictatorship which makes it impossible for him to pursue his studies under a system which is supposed to promote personal initiative and liberty?

In a country where private enterprise and freedom of the individual must be respected, the best we can do is to introduce Bill C-135, telling our students: "See how generous we are with you. Get into debt for ten or fifteen years. Borrow from banks or finance companies. Mortgage the future, yours and Canada's."