Private Members' Business

they will confirm that. As well, all the personal development and culture gained by young people will prove very useful throughout their lives. But providing an education to young people is also a social investment. The richest and most advanced societies from a socio–economic point of view are those where young people get the best education.

The loan and scholarship program in Canada was based on these premises. The federal and provincial governments were guided by the following principle when they got involved in loans and scholarships: each young person has the right to an education and that education is a social investment. This is why, in Canada, we made sure to keep tuition fees rather low, compared to what they are in some other countries. It is a societal decision, a choice we made as a society because we believe that our young people should get an education for their own benefit and that of society as a whole.

Therefore, I cannot support the motion before us because the hidden agenda seems to be to have students pay their own way. It is particularly striking in the part of the motion that my colleague from the Liberal Party wants to delete, the part that talks about reducing the cost to taxpayers and charging accumulated interest. Basically, the motion put forward by the hon. member for Calgary Southwest arises from a concern to save money for taxpayers and make sure that the government withdraw as much as possible from education financing.

• (1755)

I think that there is a danger for students in there too and that is the danger of long-term indebtedness. Take for instance a student who has accumulated a debt of \$15,000, \$20,000 or \$25,000 while in school. If this student has the misfortune to have trouble finding a job, if he has the misfortune to be poor, he is going to be in debt for a very long time. Perhaps 10 years, maybe 15 or even 20. He will not have much of a chance to get out of debt, especially if, as suggested by our colleague from the Reform Party, we charge him accumulated interest on his debt.

I think that the danger for our young people is long term indebtedness. This is also an indirect way of forcing us to go along with the underlying spirit of minister Axworthy's reform, i.e. shift the financial burden of education on to the students by reducing government assistance in the form of scholarships and asking students to go into debt to get an education.

I think that a proposal like this one could have a negative effect on motivation to pursue their education. My experience as a teacher tells me that positive reinforcement is important if we want our young people to be motivated to get higher education and I think that putting in place an adequate grants and loans scheme plays a major part in this. So, this is why I shall vote against the motion: because, in my opinion, it will institutionalize long term indebtedness for young people and it overlooks the need to maintain a scholarship system.

This motion also disregards the need to provide our young people with incentives to graduate as soon as possible, so as to keep government expenditures to a minimum. It is a matter of completing one's education in good time. If it takes three years to get a degree, take three years but not four, as some are tempted to do because they have to work their way through school.

To conclude, I think that what our young people need when they graduate is to find a good job they can live on and pay their school debts with, not to find themselves having to spend the next 10 to 15 years paying off debts.

[English]

Mr. McClelland: Madam Speaker, I rise on a point of order. I believe we have 10 minutes left to speak to the motion as 40 minutes were allotted.

Would it be in order for me to speak to the motion?

The Acting Speaker (Mrs. Maheu): Right now I am dealing with the amendment. The House has heard the terms of the amendment.

[Translation]

Mr. Laurin: Madam Speaker, can you tell us exactly what is going on with this amendment at this stage? Was it put to the House?

The Acting Speaker (Mrs. Maheu): The amendment I have here is admissible. I just read it and we will add it later on.

Mr. Laurin: Is the amendment likely to be put to the House?

The Acting Speaker (Mrs. Maheu): Yes.

• (1800)

[English]

Mr. Maurizio Bevilacqua (Parliamentary Secretary to Minister of Human Resources Development, Lib.): Madam Speaker, let me begin by saying that as a government member I am somewhat perplexed by the motion put forward by the leader of the Reform Party.

A clear look at the changes and amendments we made in the Canada Student Financial Assistance Act will show that we included the concept and notion of an income contingent loan repayment system. I would point out to members of the Reform Party that subsection 15.0 of the Canada Student Financial Assistance Act currently provides for the repayment of student loans by borrowers on an income contingent basis.