Hon. Member for Egmont. The Member for Saint-Léonard—Anjou proposed the amendment in his place because he is the small business critic for the Official Opposition.

The amendment is very important because it maintains the limits that were present under the Fisheries Improvement Loans Program which is being discontinued by the Government and is being replaced by the Small Businesses Loans Act, which is a loans program for all small businesses in Canada regardless of what they do, whereas the Fisheries Improvement Loans Program was a specific loans program which had a specific responsibility toward fishing enterprises. Under that particular Act, the fishermen will lose their guarantee of up to $150,000 because under this Act the limit is $100,000. That is the main purpose of the motion proposed by the Hon. Member.

The other reason that this amendment is so important is that the guarantee is not as great as it was under the Fisheries Improvement Loans Program. As well, no fee had to be paid under the Fisheries Improvement Loans Program. By replacing one clause and one of the conditions to what they were under the original Fisheries Improvement Loans Program, which this particular Bill replaces, I suppose is trying to correct a wrong that has been dealt the fishermen of Canada by the Government in doing away with its loans program, knowing full well that the Partner Loans Program for farmers will be dealt with in this Chamber in a few moments time. But fishermen are wondering why there is a double standard for primary producers.

From 1945 there was the Farm Improvement Loans Act and the Fisheries Improvement Loans Act came 10 years later, in 1955. For the past 32 years everybody has operated on an equal footing. The farmers and the fishermen were guaranteed under legislation of the Parliament of Canada that they could walk into a bank and get a loan. Now, only the farmer will be able to walk into a bank and get a loan under the Farm Improvement Loans Program, which is to be dealt with in this Chamber in a few moments time. The fishermen will be left out in the cold. The fishermen will be left out in the boats all by themselves. They wonder why the double standard.

Why did the Government of Canada pick on the fishermen? Why did the Government set the fishermen adrift? Why is the Government dealing with the farmers in just the opposite way by letting them have their own loans program and guarantees? The fishermen of Canada have a right to know why. The Government of Canada gives them no reason. The Minister of State for Small Businesses and Tourism stood in the House and said, "This is what we have to do. We cannot give them $150,000 anymore, just $100,000. We cannot give them 100 per cent guarantees, only 80 per cent to 85 per cent". Now when the fishermen walk into the banks, they have to pay to get a loan. When the fishermen go into a bank now, out of their own pockets they will have to lay down some money for the fee that has to be paid by the bank. The bank will not charge the fee. The bank will pay a fee in order to take advantage of the loans program to secure 85 per cent of their loan. The bank will see 85 per cent of $100,000 and consider for what type of individual. The banks will consider it a fishing enterprise, and note that fishing enterprises defaulted substantially in the past five years. The banks can say, "We all reached our limits, so why loan fishermen money at such a risk when we can loan money to someone who is not in the primary end of production but somebody who deals in nightclubs, for example? Why should we loan money to fishermen and take such a chance? Besides, fishermen will not have the fee to pay the banks anyway. Fishermen will probably turn to the finance companies.

Fishermen ask, why the double standard. Why is it if this Act will replace the old one that the limit is $100,000 and not $150,000? I know the New Democrats are anxious to have a few words about this atrocious Bill. I know the New Democrats are going to speak up now.

Mr. Nowlan: Give them a chance.

Mr. Baker: There is the Member from Nova Scotia who is concerned about his Nova Scotia fishermen. Here they are being discriminated against by the Government of Canada. The Member for Nova Scotia will not take that. He will stand up in a minute and he will criticize the Government of Canada. He will demand what the Hon. Member here proposed a few moments ago, namely, raise the limit to $150,000. The Member from Nova Scotia will stand up and do that because he is not going to take it on behalf of the fishermen of Nova Scotia.

Mr. Nowlan: Will you sit down so I might stand up?

Some Hon. Members: Oh, oh!

Mr. Baker: If that is a promise, I think perhaps I should sit down, Madam Chairman.

Some Hon. Members: Hear, hear!

Mr. Nowlan: Madam Chairman, I watched my friend, who is one of the more vibrant persons in the Opposition. I have been most entranced with what he has said and I agree with a lot of what he has said. I am awfully glad he sat down, and I am going to sit down too.

Mr. Althouse: Madam Chairman, it is not often that I get a chance to speak on a fisheries matter. I do not know or claim to know a great deal about the fisheries. I do note that there is a principle being used in this Act that the Government is attempting to implement in the other improvement loans acts, the Small Businesses Loans Act and the Farm Improvement Loans Act, and I want to say a few words about the principle. I think it is a bad principle on which the Government is embarking with user fees which attempt to pay part of the cost of insuring the loan insurance which the Government provides to the lending institutions.

With the Farm Loans Act, which we will be coming to, the Government is proposing initially to put a half of 1 per cent of the loan into the insurance fund. The same principle is being