

*Fisheries Improvement Loans Act*

them to pay off loans with less risk of being caught by a few seasons of lower income.

In addition to the variations in catch caused by nature we have other threats today to the income of fishermen. Unsettled markets are not a new problem, but the fact that the problem is old in no way diminishes its seriousness. As we have seen in Newfoundland, we must now face the man-made problem of pollution which is ruining the fishing grounds and the incomes of the fishermen who use them.

In this regard I am very much concerned over the proposals that have been made by the federal Department of Fisheries to assist these fishermen. It is my understanding that an arrangement has been made whereby loans will be granted to aid those fishermen whose livelihood has been taken away from them.

If, Mr. Speaker, you should drive your car into the rear end of another automobile and thereby do it damage, the man whose car you damage would not ask you to lend him the money to fix his automobile; he would ask you to repay him for the damage which you caused. In this instance pollution caused by man—by a company, according to the minister's statement—has been responsible for some time for destroying the income of more than 400 fishermen in Newfoundland. Therefore, I urge the minister carefully to consider the program which was originally initiated as a means of providing support to these people who, through no fault of their own, now find their livelihood taken away from them.

I bring these matters to your attention, Mr. Speaker, to underline the need for an extension of the period within which loans may be repaid. To have a series of poor catches, or a disaster such as we have seen at Placentia Bay, or a period of unsettled markets, all of which force men to sacrifice capital equipment to meet bank loan terms that are more stringent than they need be in terms of the repayment period, just does not make sense.

As the motion before us is to send this bill to committee, I think it only fair to give the minister an indication of one aspect of this whole problem upon which I hope he will comment in committee. The minister has explained that it is the west coast fishermen who use this plan, that the Atlantic provinces and Quebec fishermen have preferred to use provincial loan and grant programs. At the same time, the minister agreed that the advertising the federal government does in the east to publicize the opportunities it offers

our fishermen has not been effective. This is due to the limited use that our Atlantic coast fishermen have made of this program. On several occasions in February when we were considering Bill C-151 the minister spoke of the need to upgrade the information services surrounding this program. At the time of third reading he closed his remarks in this regard with these words, as reported at page 5440 of *Hansard* for February 12 last:

But I think my department must take an initiative itself by publicizing the availability of loans under the federal act.

We will be interested to know in some detail in committee exactly what initiatives the minister has taken in the last three and a half months to make the benefits of this plan known to fishermen, especially those in the Atlantic provinces and in the province of Quebec.

[*Translation*]

**Mr. Réal Caouette (Témiscamingue):** Mr. Speaker, I will say just a few words on the bill before us tonight, the purpose of which is to help Canadian fishermen and to increase the government guaranteed loans from \$10,000 to \$25,000. In fact, Bill C-195 recommends the following:

His Excellency the Governor General has recommended to the house the present measure to amend the Fisheries Improvement Loans Act to increase the maximum loan amount to a fisherman from ten thousand dollars to twenty-five thousand dollars, and to establish a new period during which the Minister of Finance may guarantee loans made by banks and other lenders to fishermen and to limit his maximum liability during the new period to ten million dollars for each type of lender.

That matter will probably be considered in committee as soon as the house has approved it, for it is important to know what categories of lenders are authorized. If there are ten categories of lenders, at \$10 million per category, that would mean \$100 million. So the government must state clearly what it means by its maximum liability of \$10 million for each category of lenders.

In any event, Mr. Speaker, Canadian fishermen from western Canada, the Maritimes, Quebec or New Brunswick, represent a class of our society that did not always get a fair treatment from federal authorities. We know that in Quebec and in other provinces, loans can be made under provincial jurisdiction, but Ottawa has nevertheless a very important part to play with regard to Canadian fisheries, and this bill should be of some help to Canadian fishermen, from western or eastern Canada.

[Mr. Crouse]