

Canada Student Loans Act

held liable. Yet since the act became operative in 1965, to be eligible for a loan a student has had to prove that his parents or guardian are unable to pay for his post-secondary education. A student is declared independent only if: (1) the student is married; (2) the student has completed four successful years in a post-secondary institution; (3) the student held a permanent job before enrolling in a post-secondary institution; (4) the student is 25 years of age or over.

Bill C-135 should have removed from the act the distinction between "dependent" and "independent". Today growing numbers of young men and women are independent at the age of 18 simply because of their own choice or that of their parents.

This government is about to acknowledge in our Elections Act that an 18-year old is both independent and mature; otherwise, suggesting he should vote would be an insult to democracy. If an 18-year old is to be considered fit to vote, he should now be accepted as independent according to the Canadian Student Loans Act. You can call it undemocratic, or I suppose there is a great deal of other terminology which could be used, but if we consider a student old enough to vote we should consider him old enough to be independent under the Student Loans Act. The present classification of dependent for those not within the criteria of independence is unrealistic for our society today and therefore is of harm to the act and unjust for many young people. I am displeased that this was not one of the provisions put forward in the amendments.

The breadth of assistance has been extended and terminologically and administratively the act has been improved. However, there is another serious inadequacy in Bill C-135 which affects the quality of the program at this time. For five years the ceiling of loan assistance has remained at \$1,000 per year. I argue that this figure is increasingly inadequate, it increasingly excludes the poor and, being arbitrary, should have been amended. This bill does not take into consideration increasing tuition costs and the cost of living which for five years have seriously diminished the real value of a \$1,000 loan. I would

suspect that for all those who require a loan to the full level of the ceiling, this amount is now much too low. This must be painfully true of mothers and fathers who have lost their spouses.

I suggest that Bill C-135 should be reconsidered in light of the two points I have made. An adequate bill amending the Canada Assistance Act would accept that an 18-year old is often independent. I think we should consider raising the loan ceiling. I would not want to throw out a figure, but I would think \$1,200 or \$1,500 would be a little more realistic when we look at what inflation has done to the economy.

In conclusion, Mr. Speaker, I should like to speak of the Canada Student Loans Act in its fullest context. We can see immediately that this program in terms of aid to education provides more for the wealthy provinces than for the poor ones. For 1967-68 the plan provided \$8.25 million to British Columbia, \$23.6 million to Ontario, only \$1.7 million to Newfoundland and only \$4.2 million to New Brunswick. This makes sense considering the objective of the act. However, with the removal of federal assistance generally to education, the financial distribution of the act raises several questions regarding federal involvement in education. Is it responsible only to help students achieve accessibility and not assist the provinces to establish proper facilities? Should not the federal government, the guardian of our two founding cultures, be actively concerned with the Americanization of our universities? Are not accessible and effective universities a central factor in regional development?

I feel these questions are important and compel action. I suggest that the university has become a pivotal national institution as are, for example, the CPR and the CBC. Therefore, I appeal to this House to go beyond the housekeeping of present legislation and adopt an active and selective stance toward higher education within inherent obligations of the federal parliament.

May I call it six o'clock, Mr. Speaker.

At six o'clock the House adjourned, without question put, pursuant to standing order.