

Fisheries Improvement Loans Act

Act. Again I want to mention to the minister how important it is that these pamphlets be published in the French language. If our fishermen want to operate successfully, they must be provided with credit facilities which will enable them to improve or modernize their equipment and thus increase their catching efficiency.

On a recent visit to my constituency I discussed with officials of credit unions or caisses populaires the application of this particular act in our fishing communities. I was rather surprised to learn that there was little interest on their part in participating in this loan scheme. I was told that there was attached to these loans so much red tape that many credit unions preferred to keep away from participating under this act. Such a situation should not exist. If there is misunderstanding in the application of the act, steps should be taken at once to rectify the situation.

I would suggest to the minister that the supervisor of the fisheries improvement loans division be instructed to make a survey of the situation without delay. He could meet with leaders of credit union groups in fishing communities in the Atlantic provinces or with leaders of caisses populaires and could find out what are the clauses or conditions of the act which are not meeting with their approval. It may be that the 15-10 per cent government guarantee is not sufficient and that serious consideration should be given to increasing the percentage to a 20-15 basis. I would ask the minister to give this suggestion serious consideration.

As I have said, I am supporting this resolution. There is much more that I should like to say with regard to the provision of loans to fishermen but I realize that we have in the Atlantic provinces provincial fishermen's loan boards where larger loans are being taken care of. I also know that under this act loans are limited to \$4,000. However, I wanted to make sure that I would limit myself to this resolution. I hope the minister will give consideration to my request to take the necessary steps to make this act better known to fishermen and to contact the credit unions in order to find out whether there are in the present act any clauses or conditions which make it rather difficult for them to participate.

Mr. Crouse: Mr. Chairman, in rising to speak on this resolution I wish to make only a few brief comments with regard to those men engaged in this primary fishing industry who will benefit from the extension of the Fisheries Improvement Loans Act. I listened with interest to the hon. member for Gloucester who has just taken his seat.

[Mr. Robichaud.]

He raised some questions relating to the coverage of this act. Possibly we may find the key to the reasons behind the lack of interest in this act displayed by the fishermen by referring to the act itself as it is listed in the statutes of 1955, chapter 46, at page 271. In his remarks the hon. member dealt thoroughly with the banking end of the act. In reading the interpretation section we find the following:

(a) "application" means an application for a guaranteed loan;—

(c) "borrower" means a fisherman to whom a guaranteed loan has been made;—

(f) "fisherman" means a person who has a prescribed interest in,

(i) a fishing vessel,
(ii) a weir, or similar fish catching or trapping device, that is affixed to the ground, or

(iii) a proprietary share in a fishing vessel or in a weir or fish catching or trapping device described in subparagraph (ii),—

In my opinion the act, as it is at present worded, does not adequately cover many of those rugged individualists who today class themselves as fishermen. At the present time, for example, there are many men engaged in a full time fishing operation on deep sea trawlers who do not own a share in the trawler or a share in a part of the trawler's equipment. These men are actively engaged in the fishing industry. They are operating on the banks for approximately ten months of the year. But there comes a time when, as they grow older, the hardships which they are enduring and which are associated with this type of fishing—the constant struggle with the elements, the hard work, the long hours, the weeks of loneliness away from home and loved ones—cause them to stop and reflect upon their present way of life.

To most of them there is no alternative. They must continue on in what has become the only true free enterprise industry left in Canada; I refer to the fishing industry. However, some may decide to continue prosecuting the fisheries in a more modified way; and so they decide to stay ashore, purchase a small boat and some lobster traps or possibly a mackerel trap. From their meagre savings they are unable to finance the boat and the equipment needed and so they make application for a loan under the Fisheries Improvement Loans Act. Here we have men who have spent the greater part of their lives in the fishing industry. However, under the present interpretation of the act these fishermen cannot qualify for a loan as they do not own a share in a fishing vessel or in any fishing equipment. This same argument could apply to a shore fisherman who owned a boat and equipment and sold these to a friend or relative with the intention of procuring a larger boat and new fishing equipment. Under the