

Canada Student Loans Act

This is no solution; it is as effective as a band-aid on a wooden leg—as I often say—it will do nothing to solve the problem of Canadian students.

And so, in closing, Mr. Speaker, I say that the federal government should order the Bank of Canada to finance the provinces that they might offer the students, our children, an education system enabling them to pursue their studies and to fulfil themselves for the good of the whole Canadian population.

[*English*]

Mrs. Grace MacInnis (Vancouver-Kingsway): Mr. Speaker, my colleagues, the hon. member for Oshawa-Whitby (Mr. Broadbent) and the hon. member for Yorkton-Melville (Mr. Nystrom), outlined the opinions of our party on this bill; therefore, all I wish to do is deal with a couple of points to which my attention has been drawn over and over again in connection with the Canada Student Loans Act and the amendments in the bill before us.

On balance, we are very glad to see some of the improvements which have been made to the act, particularly in the clause which will qualify for a loan a student who has been a resident in Canada for a period of not less than one year and has declared his intention to reside in this country after he ceases to be a full-time student. I know that this provision will be welcomed in my city of Vancouver as well as in cities across Canada which are receiving a number of people who will make excellent citizens of this country.

I want to comment on the amendment which deals with the period of time for which a person may be eligible to receive a loan. I find that throughout the bill, as well as throughout the act, there is an insistence on the applicant being a full-time student in order to qualify. I think the amendment to the act is an improvement in that it introduces the semester as a period for which a student may obtain a loan, but in my riding a number of people—a great many women are in this position—are not able to become full-time students. They are able to give part of their time to household duties and part of their time to studies to upgrade themselves. They cannot study for a full semester nor can they enrol for a full university year, but they can be part-time students or what I would call installment students.

I have known a great many people, not only in my own riding but all across Canada—and this applies particularly although not entirely to women—who are

well able to take one course in a year, following which they can take another course the second year and in due time work up to a full university degree. However, as I understand it, under this legislation even as it is amended they are not eligible for a student loan. These are the types of people who need a loan because very frequently they are most anxious to upgrade themselves after their children have left home and no longer need them. Very frequently their studies have been interrupted by an early marriage, but after their children have left home they want to go back to their career or to a job, and prepare themselves for it by going to university; but since they can only study part-time they do not qualify for a loan. I hope the minister will consider these cases because I think it is very important that an incentive in the form of a loan be given to these people to encourage them to study.

As I have said, improvements have been made to the act. It is not necessary now to enrol for a full university year in order to obtain a loan; a semester is sufficient. However, under the bill the instalment students who can take only one course or two in a year do not qualify for a loan.

The other comment which I wish to make applies to the moderate to low income people. There are a great many young people in Canada who are trying their very best to get to university. I have in mind in particular the case of a young chap who managed, through the efforts of his whole family, to enrol for the first year at a university and to get a loan. He found at the end of his first year that he was not able to continue his studies because he had to go out to earn money to help the family. He tried to get a job but was unable to get any kind of steady work after only one year at university. As the hon. member for Hillsborough (Mr. Macquarrie) emphasized today, jobs are very scarce, particularly in the summer months. This young fellow could get only casual work for short periods but not a steady or permanent job. He went away to the hinterland of British Columbia to look for work, but he could not find a good paying, steady enough job that would permit him to pay back the loan principal and interest. In fact he got into real trouble about paying back his loan and it was only due to very special intercession that we were able to have his payments suspended until he had the chance to get a permanent job.