efficient. The Government cut out that program. Then it cut out the Atlantic Energy Conservation Investment Program, the Solar Energy Demonstration Program, the Remote Community Demonstration Program, the Forest Industry Renewable Energy Program, and the Industrial Conversion Assistance Program.

Of all the programs that have been developed over the last number of years to encourage conservation, the Government has virtually eliminated every single one of them. Yet, it has the audacity to say that it supports environmental issues. There is little evidence of that. The proof of the pudding is in what has been done with the environmentally sensitive programs that have been developed over the last number of years. The Government has eliminated virtually every one of them. Now I understand even better why no Minister rose to explain this program.

What about co-operative housing? Anyone who has visited or lived in a co-operative housing project knows that it has advantaged so many people and that the program is sought after by hundreds of thousands of Canadians. It enables people to live in decent accommodation at affordable prices. What has the Government's approach been to ease the housing crisis through a program that exists from coast to coast? Every major community has developed a popular, accepted and admired co-operative housing program. In its Budget the Government is reducing funding for co-operative housing. It is to be capped this year and reduced significantly in the years ahead. That option for future development and growth has been eliminated.

What are some of the ways for the federal Government to assist small businesses to expand, build new product lines, and create more employment? The Federal Business Development Bank management services have been one of the more positive aspects of the Federal Business Development Bank. There have been a number of concerns about its existing mandate as it is being interpreted, but the management services program was sought after by many people going into the small business sector, particularly those doing so for the first time. The Government announced that it would curtail these services. It said that this program offering advice and encouragement would not continue into the future.

Borrowing Authority

On top of that, the Government decided that it was not necessary to maintain support for post-secondary education. We know unquestionably that the economy of the future will be knowledge and information based. It will require sophisticated skills and abilities in research and development through to production, requiring more education than ever. At such a time, the Government is starting to cut back on support for post-secondary education to the provinces.

I suppose the most discouraging aspect of this lately was the Government's decision to cap programs for young native students who want to obtain training at the post–secondary level. Can Hon. Members imagine anything more sinister than saying to young native people who are qualified and want to go on to post–secondary education that the funding will not be there? The thousands of young native people who want to go to universities, colleges, technical schools, and similar institutes will not have that opportunity because the Government is capping funding for these programs.

I see you are indicating that unfortunately my time is up, Madam Speaker. We oppose this Bill as strongly as we can. The Government that wants to borrow \$24 billion is telling us that it will increase unemployment, slow economic growth, increase inflation, and keep interest rates high. At the same time, it is telling us that the deficit will actually go up next year and the year following.

I have to say that this is a Government that has not managed its affairs well. This is a Government that has no idea of where it is going. It does not know where it is taking this country. It is simply dismantling it and handing it over to the United States as a result of the trade deal. After 120 years of building, in just a few short months there has been all kinds of evidence to indicate that our country is being dismantled.

In conclusion, I want to say that Hon. Members should not be surprised when we rise in our places during the vote to oppose Bill C-11, the Bill that would provide the Government permission to borrow \$24 billion.

Mr. Sobeski: Madam Speaker, I would like to make a few comments about the speech made by the Hon. Member and about some of the misinformation we were given about Old Age Security payments. Old Age Security payments are not being reduced and the Hon. Member knows that. He knows that Old Age Security