

*Government Orders*

Taken together these two measures contemplated in this bill plus the government's refusal to change the guidelines over a nine-year period mean that literally thousands of university students in communities across this country, whether they are in communities I mentioned or in Lamaline, Monkstown, Point au Gaul, Point au Mal, any of the 158 communities in my riding or elsewhere across this country, who are being deprived of a university education because of the overt and mean actions of this very mean government.

**Mr. David D. Stupich (Nanaimo—Cowichan):** Mr. Speaker, the Canada Student Loans Program reminds me of something that actually started at the end of the Second World War. There was a government program to assist students in continuing on with their education.

In part it was recognition that as a result of the war starting in 1939 and running for almost six years a lot of people had their educations interrupted and that the government owed it to them to help them continue with their education and get their university degrees.

There is also little doubt that it was political in the sense that the government did not want a million people suddenly dropped on the streets looking for work, a large number of them being unemployed. They were young adults who might have made it difficult for the government if there was no program of any kind to look after them.

There is no doubt that in part it was recognition that education is important not just to the people who are getting it but to society as a whole. It is important to the development of the whole of Canada that we improve our education delivery system and that we make higher education available to those who are able to make good use of it.

It was recognition at the end of the war which went further than a loan. There were no loans. The government under the Veterans Land Act paid all of the tuition fees and paid an allowance depending upon whether it was a single person or a married person with a family. It paid people an allowance to enable them to live while attending university, I will not say comfortably but they certainly could exist. During the other months they could usually get employment of some kind. It was a good

program, it worked, and it provided for a tremendous expansion in our universities from one end of the country to the other. It achieved all of the objectives, whatever the objectives were, and it worked.

Some years later, perhaps it was 20 years later, the government once again recognized that there were a lot of people who were unemployed. People were not able to pursue their education because in many cases they were not able to afford it. The government had to come up with an alternative plan.

It was recognized that it was in the interests of society that these people be educated so that we did not rely on being able to import people from other countries who have had training to come here and show us how to do it. It was more important that we develop our own sources of educated people here in Canada.

There was some recognition of that but the government did not go all the way. It did not go as far as the country was prepared to go at the end of the war. It lent people the money that it would take for fees and accommodation. It was not quite enough but it was enough to help them get by if they were able to get summer employment or even part-time employment while going to university.

The program has worked. There have been complaints about it, certainly. The government taxes back 3 per cent of it before the loan money is even awarded to students. Before students pick it up they lose 3 per cent. They owe the full amount but they collect 97 per cent.

That is something that has bothered people from the beginning. In recognition of that the government made the proposal in advance of this legislation actually being introduced that the proposal before us now would give the government the money it needed to replace that 3 per cent deduction so that the students would actually be getting the money they were borrowing.

I am talking now about the proposal to remove the six-month holiday on interest that has been in the act. If this passes that will be a thing of the past. Students may defer payments for a period of six months after graduation but will still owe the full amount and will owe interest on that amount from the day that they actually received the money.