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covered by the program. These may be said to be national standards relating to accessibility objectives.

But the present act radically changes the relations between the central government and the provinces or territories that opt out of the program. From now on, the required conditions pertain to the administration of money. Not enough confidence is placed in the provinces and territories to assume that the money they receive will be managed responsibly in order to ensure that as many students as possible receive loans. No. They are told that they must ensure that so much, and so much, and so much-In fact, there is more concern about the terms set for the banks than about access for students.

This is too bad, because the government is prepared to be generous, and I would like to believe that. It sounds wonderful. However, we cannot take them at their word.

• (2225)

We cannot take either senior officials or the politicians at their word. We must look at the legal texts and the hard facts. And when we look at the texts and the facts, this legislation is excessively centralistic. It ignores provincial jurisdictions and introduces provisions, in a manner unheard of before in this country, that have no connection with the general rules or objectives for opting out and regulate administrative details, which is not only unacceptable but also entirely inefficient and inconsistent.

If a province or territory can decide to exercise its opting out rights, one would imagine it is capable of exercising good judgment. I am very disappointed to see this legislation before the House in its present form. I must say that the Official Opposition did everything it could in committee, even going so far as to propose amendments that were not entirely consistent with its basic premises, including that the minister must consult the provinces before designating the appropriate authorities.

We feel it is absolutely inconceivable-I say this not as a sovereigntist but as a person who sees and understands the present Canadian perspective and how it evolved-it is inconceivable that fundamental powers given under the Constitution should be withdrawn without further ado, all in the name of generous objectives that are not at all supported by the budget.

[English]

Mr. Monte Solberg (Medicine Hat): Madam Speaker, it is a great pleasure for me to stand in the House today and speak on Bill C-28. It is a bill that unfortunately has some great flaws in it. I will talk about some of our concerns about Bill C-28 in a moment.

It also has a couple of good things in it that our party supports very much and about which our party has spoken in favour in times past. It is primarily for those things and the hope that down the road they will become a reality that we will be supporting this bill.

It is getting late, but I absolutely want to discuss another provision of this bill which is totally unacceptable to us. As the Official Opposition, we did what we had to do. We could have said that this issue does not concern us since, in any case, we will leave and Canada will have to look after its own affairs. But We did not do that. I really think that this legislation is a serious ^{mistake}. I do not believe in one Canada and I do not feel part of it, but I do think that it is a good country and that this bill is not a ^{good} measure for it. Instead of relying on the co-operation of the provinces, the overcautious minister prefers to keep the decision-making power, for fear of having to convince them. If this is the foundation of the new Canada, when the provinces wake up, they will see that their role is very minor. As I said this afternoon, even with Quebec gone, Canada will have vigorous constitutional debates to say the least.

•(2220)

l absolutely want to discuss the provision which, ultimately, is the one that concerns Quebec. I am referring to the opting out clause. I should point out right away that so far only Quebec and the Northwest Territories have opted out and do not participate in the national program. If the previous speaker, my hon. colleague from the Northwest Territories, had read the act carefully, she would have seen that the Northwest Territories, like Quebec, will have to meet nitpicking conditions—conditions that have nothing to do with student eligibility and that Would not force provinces that want to opt out of the program to ensure that specific groups of students—needy students—are entitled to pursue their education.

Allow me to say a few words on that subject. In 1964, the first time there was a federal student loans act, when co-operative federal: federalism was the order of the day and before centralizing liberal Liberals came to Ottawa, some of their leading lights arriving from Quebec in 1964, there was an unconditional right to opt out Distinguished members who are familiar with the law of the and need only read it. The logic was simple: either you are interested in participate in the national program because you are interested in i, or was it, or you opt out, set up your own program and Canada places enough confidence in you to think the money will be used in the students' best interests.

Remember that the provinces hold primary jurisdiction over ducation education and that the same people who elect provincial legisla b_{0} rs also elect federal legislators. There is no reason to think that the quality of the $h_{e}^{\circ also}$ elect federal legislators. There is no reason to dimension to the quality of democracy will be less in a province; quite the contrart of democracy will be reaches to the seat of power contrary, in fact, since the people are closer to the seat of power than they. than they are in Canada, whose citizens, as we can see here, are far removed from power.

 W_{hen} the act was reformed in 1985, two small conditions $p_{peared, p}$ act was reformed in 1985, two small conditions appeared. Provinces opting opt out were given the same amount per capit per capita as provinces participating in the program, but they were asked as provinces participating and students who were asked to ensure that part-time students and students who had compt had completed their studies had the same opportunities as those