

Fisheries Improvement Loans Act (No. 2)

institution that it is. A fisherman had an enormous debt on a large vessel so he fished in the wintertime to try to make enough money to make a vessel payment. He managed to put \$30,000 together. He assumed the bank was dealing with him in good faith so he offered it the \$30,000. The bank took the money—and then seized his vessel. That is the most disgusting thing I have ever heard in my life but unfortunately, it has been repeated time and time again. The Government should introduce legislation to stop this kind of nefarious activity by the banks—these predatory actions by which the banks attempt to feed on fishermen, small-businessmen and home owners. The performance of the banks throughout this recession has been disgusting. We are at fault, Mr. Speaker; we represent the people. Nothing has been forthcoming from the Government, however.

Something that should be coupled with this legislation is that people who have loans with the banks should be entitled to refinance them automatically at the lower interest rate. Interest rates have dropped like a rock but some people are still paying 19 per cent or 20 per cent. A clear message should be sent to the banking community from the House of Commons that it will no longer tolerate the exploitive activity of the chartered banks and that they must offer some sort of legitimate corporate responsibility and citizenship. The people who own vessels are labouring under enormous burdens, trying to pay off loans at outrageous rates of interest. The House should pass a law to the effect that an individual who has a loan with extremely high interest rates should be able to refinance it immediately at a lower rate. That would be a tremendous benefit not only to fishermen but to home owners and to the small business community. Without that kind of companion to the legislation before us, the Government has no conscience.

The Government could do some things that would assist this legislation which, in isolation, is of very little use in allowing fishermen to earn an income. The Minister mentioned the Pearse Commission. If its recommendations are implemented it will mean an enormous dislocation in the fishing industry in British Columbia with people being driven out of it. The Government seems to want to place the industry in the hands of a small number of people.

In some respects the processing industry in British Columbia has been in the hands of a small number of firms such as B.C. Packers for years. That company almost operated the coast of British Columbia like a feudal system. The House had the opportunity, under the Combines Act, to provide some remedy and give assistance to small firms and native communities to get into the processing industry. There was never enough money, never quite enough interest in the job to do it properly. The Pearse Commission seems to feel that there should be even more concentration in that industry with a small number of large processors and a small number of fishermen. Ultimately I think the key to preventing dislocation along the coast of British Columbia is to enhance and improve the operations of small processors and increase the number of people in the industry so that there is somewhere that fishermen can sell

their product for the highest price. There should be opportunities for people to get into speciality areas such as smoking fish, pickling fish or handling speciality products. A way must be found to glean the maximum dollar value from the industry and channel it into the communities that depend on fishing. That is basic. The legislation runs contrary to the Pearse Commission report. What is the point of a fisheries improvement loan if the report recommends driving fishermen and processors out of the industry?

There is another aspect to this and that is what I call the support side of the industry. On the coast of British Columbia there are problems related to the provision of sufficient ice. Fishermen cannot operate without ice, yet the ice facilities are controlled by a small number of large companies which only provide ice to their own vessels or vessels that fish for them. There is limited access to ice. Bella Coola is short of ice, although that problem is largely due to a fire, but other communities suffer the same problems with access to ice, and that is going to impair their activities. Independent fishermen do not have access. Up and down the coast of British Columbia small craft harbours development is in absolute chaos. What we wind up with is announcements, "We are going to do this harbour, that harbour, and the next harbour". That usually comes in the form of a Senator making a pronouncement in a community. I would have suspected that this ad hoc process would be done in order to win votes. Ultimately, however, in every case which I know of, votes have been lost because such conflict and dissension have been created over the harbour development that people are just outraged.

● (1550)

We must have a five-year plan which is public. I have asked for this since I have been a Member. The people I represent in my riding have asked for it. I know in other ridings along the coast the people have asked for it. The needs of every harbour up and down the coast of British Columbia where harbour planning has been done, whether it be Lund, Powell River, Campbell River, Alert Bay, Bella Coola, Bella Bella, wherever it happens to be, must appear on a list, or in a development plan, in order that these communities know where they stand on the priority list. It then becomes a public process where people can understand where they are on the list in relation to other communities. They can then begin to do reasonable planning in their own communities to respond to that list and those priorities. The way the Liberal Government has handled small craft harbour development is absolutely incredible. It is hard to understand why it would continue a process which does most of those communities no good and in fact loses any confidence which those communities had in Government.

Another problem is the way in which small craft harbours are serviced. Those harbours need security. Providing services of wharfage must be looked at seriously so that people cannot start fires and break into vessels when owners are paying harbour fees. There must be water, electricity and service facilities available. In some communities there is a desperate need to expand small craft harbour areas and