

Canada Student Loans Act

Now, some maintain this is interference in the field of education on the part of the government. With my little knowledge—Mr. Chairman, I admit my incompetence—I do not think this is federal interference in the field of education. It seems to me that the ten provinces have their own education departments and look after their education problems. The only thing is that the federal government is putting what I call a temporary measure, which will certainly not last indefinitely, at the disposal of the provinces that do not have the financial resources to provide for the needs of their students.

Until these constitutional problems are settled—it is to be hoped they will be settled one day—I for one once thought that the time had come to do so, but I note, for instance, that we should start by being in agreement in the province of Quebec.

There are two or three trends, and I believe that as long as Quebecers do not learn to agree among themselves, at least on what they require as standards in the Canadian constitution, it will be quite difficult for them to sit together with Canadians of other provinces to try to reach a formula. Otherwise, we could have the opinion of a group, and the other would not be satisfied. I think that the time has not yet come.

Mr. Speaker, I now come to my main conclusion, while hoping that these constitutional questions will be settled as soon as possible.

The federal government must fully carry out its responsibilities under the constitution. The federal government has understood since it entrusted the province of Quebec with administering this student loans fund. Thus, the matter is settled from the constitutional standpoint. If the other nine provinces want to carry on with the central government—I am under the impression that agreements have been reached with the federal government—then there is no violation of the constitution or if there is, it is by mutual consent of the parties concerned. As I am from the province of Quebec, I have nothing to say about what is going on in the other provinces.

But, Mr. Speaker, I maintain that the federal government should encourage banks to grant loans to students, until education is free at least at the upper level. That would be desirable until we have what has been called the advanced salary. The federal government should encourage loans and should force banks and caisses populaires to lend money to students for education purposes.

[Mr. Mongrain.]

And all this bona fide, without any federal or provincial control or restriction. Any Canadian businessman can borrow from the bank to operate his business, to make improvements to his buildings, he can get a long-term loan, for four years. Now, why should the federal government not give the banks the right to make 10-, 12- or 15-year loans to students who want to prepare themselves to become leaders in the Canadian community, and why could the government not intervene, by paying the interests for instance? If the total amount of loans came as high as \$58 million—it could reach \$75 million with the additional amounts that would be authorized in each case—and even \$100 million, or yet \$200 million, that would mean that at 5 per cent interest, the federal government would pay out \$10 million interest annually. It would be paying very little to train the experts we need. We are being told that we lack almost 1,500 to 1,800 technicians and engineers every year in Canada.

I feel the government should make such loans easier to obtain and do away with the red tape such as we find here: "such amount must not be exceeded; the institution must be approved by the province—". Why not let the student attend the school of his choice where he may get the specialized training he needs to become a leader. Let us help him by paying the interest involved and extending the period of repayment until he begins to earn his living. On the other hand, he should be assured that if death or illness should prevent him from repaying his loan, his estate or his family would not be charged the costs he incurred to attain a higher level of education enabling him to be a Canadian, a leader. In short, Mr. Speaker, those are my views on the subject.

In conclusion, I say that the government proposal contained in Bill No. C-197 is a worthy effort which should surely be encouraged, even though it is still not perfection itself, keeping in mind that it is easier to criticize than to accomplish, in the hope that the government will implement all the constructive suggestions made to help it attain perfection in that field, since it is one of the most vital fields requiring our attention without delay.

[English]

Hon. H. J. Robichaud (Minister of Fisheries): Mr. Speaker, if I may have the consent of the house to close the debate on second reading, as I am acting for the Minister of Finance—