

*Government Orders*

had some serious misgivings about a particular measure. Indeed, he may have enough misgivings to vote against a particular measure even though that individual member would already have voted to approve the general budgetary policy of the government.

The member for South Shore really ought to reflect a little more on that point before he starts advocating putting the wrecking ball to some of the very well established procedures here. They are well established because they serve a very real purpose for him and for other members of this Chamber and, more important, for the people who we represent here.

The member also speaks fairly eloquently on the subject of fiscal restraint. He says that this bill is in part an example of how the government is leading by example in the matter of fiscal restraint. Maybe he is right, I do not know. I did not look at this bill in that particular light so I would give him the benefit of the doubt. However, while he is parading fiscal restraint as something this government practises he might well look at some other issues. For example, he might want to examine the \$4.5 billion being spent on helicopters and tell us whether he thinks that is an example of fiscal restraint and whether that is an example of how money is best being spent in very tough times.

Let me talk specifically about a matter in this bill that affects people who live in all parts of this country, wherever there is a family with a young person going to university, to post-secondary education this year. That family might be in Cape Ray or O'Regan's in my riding or in any one of a thousand communities large and small across this country.

I want to focus on one or two communities in my riding where the aspect of the bill concerning Canada student loans is particularly hurtful. In fairness I do not believe this was very well thought out. In my riding there is a community called Coomb's Cove on the south coast in Fortune Bay and another community in that same bay called Pool's Cove. These are two quite small communities but they are indicative of the communities in Newfoundland. In those communities there are many families who aspire to having their children continue on after finishing high school, secondary school, either in their respective communities or in nearby communities

at the central high school to which they are often bussed for their secondary education.

• (1310)

When they have completed that phase of their education those families and those individuals aspire to going on to Memorial University in St. John's or to some of the universities in the maritimes. To a degree they have been able to depend on the Canada Student Loans Program.

Sad to say that program is being dismantled by this government bit by bit. Let me give an example. When this government took office in September 1984 it inherited from the previous Liberal administration a set of rules, a set of Canada Student Loan parameters or guidelines, by which the program was administered at that time, in 1984.

In the nine years, since inflation has taken its toll in many areas and costs have increased appreciably, I am sure that nobody would argue that point. The cost of university education has certainly increased.

We only have to look at the tuition fees of any Canadian university in 1984 and compare them to this particular calendar year to realize that the cost of getting a university education, whether in terms of tuition, text books, or accommodations, has gone up appreciably in that length of time.

Does the House realize that nine years later the guidelines in terms of the floor amount, the basic amount which students may receive, have not changed in nine years? They have not changed. There has been no adjustment. There is no acknowledgement that the cost of getting a university education is considerably more now than it was nine years ago in 1984.

In that way alone the government has seriously undermined the Canada Student Loans Program. On top of that are the two measures in this particular bill. The first is the government's intention to cancel the six-month interest free post-graduation period for students with Canada student loans. That will increase the debt load of poorer students who had to borrow through the loans program in order to receive an education.

The second is the government's intention in this bill to introduce a 3 per cent administrative fee which will effectively tax those students least able to afford an education. In that context, this tax is regressive and unfair.