

The balance on loans granted to the borrower under this Program, the Act to promote forest credit by private institutions or the Forestry Credit Act shall be taken into account in calculating that maximum amount. Notwithstanding the foregoing, debts that have devolved on the borrower by succession after the last loan was granted are not taken into account in that calculation.

**13.** A loan shall have a maximum term of 30 years and shall be repayable under the terms and conditions determined by the Corporation.

**14.** The interest rate on a loan may not exceed the lender's hypothecary interest rate in force on the date of the loan contract. The rate may be adjusted on the expiry of each period of 12, 36 or 60 months according to the agreement entered into by the lender and the borrower.

For the purposes of this section, "hypothecary interest rate" means,

(1) in the case of a lender who has such a rate, the interest rate on a closed-term loan secured by a first hypothec on a single-family dwelling; or

(2) in the case of a lender who does not have such a rate, the interest rate on a closed-term loan secured by a first hypothec on a single-family dwelling of any of the following financial institutions: Fiducie Desjardins Inc., the National Bank of Canada, the Royal Bank of Canada, the Canadian Imperial Bank of Commerce or the Bank of Montreal.

**15.** Where the lender is a person to whom is owed all or part of the sale price of forest assets, the interest rate may be set for a period not exceeding 5 years where the parties so agree. That interest rate may not exceed, for the chosen term, the current hypothecary interest rate of any of the financial institutions listed in subparagraph 2 of the second paragraph of section 14.

**16.** Interest on a loan shall be capitalized monthly and not in advance, regardless of the payment schedule agreed to by the parties.

#### DIVISION V MISCELLANEOUS AND FINAL

**17.** No amount of money may be charged to a forest producer by a lender referred to in paragraphs 1 to 4 of the definition of "lender" in section 2 for services rendered by the Corporation or for services offered by the lender free of charge in the normal course of its activities.

**18.** This Program comes into force on the fifteenth day following the date of its publication in the *Gazette officielle du Québec*.

9988

### Draft Regulation

Health Insurance Act  
(R.S.Q., c. A-29)

#### Regulation — Amendments

Notice is hereby given, in accordance with sections 10 and 11 of the Regulations Act (R.S.Q., c. R-18.1), that the Regulation to amend the Regulation respecting the application of the Health Insurance Act, the text of which appears below, may be made by the Government upon the expiry of 45 days following this publication.

The purpose of the draft regulation is to harmonize the coverage of mammographies for detection purposes with the parameters of the Programme québécois de dépistage du cancer du sein.

To that end, the draft regulation prescribes that mammographies for detection purposes will be insured where such service is rendered every 2 years to beneficiaries of 40 years of age or older in a place designated by the Minister, on the conditions set therein.

To date, study of the matter reveals an impact in the form of a better coverage for a target clientele for whom those services are recognized effective, thus giving that clientele easier access to detection services meeting high-quality standards and requirements, which should entail an important reduction in the rate of mortality caused by breast cancer.

Further information may be obtained by contacting Mrs. Andrée Bernard, service head, Service de la prévention en santé, ministère de la Santé et des Services sociaux, 1075, chemin Sainte-Foy, 3<sup>e</sup> étage, Québec (Québec), G1S 2M1.

Any interested person having comments to make is asked to send them in writing, before the expiry of the 45-day period, to the Minister of Health and Social Services, 1075, chemin Sainte-Foy, 15<sup>e</sup> étage, Québec (Québec), G1S 2M1.

JEAN ROCHON  
*Minister of Health  
and Social Services*

## Regulation to amend the Regulation respecting the application of the Health Insurance Act

Health Insurance Act

(R.S.Q., c. A-29, s. 69, 1<sup>st</sup> par., subpars. *b* and *b.3*)

**1.** The Regulation respecting the application of the Health Insurance Act, as amended by the Regulations made by Orders in Council 3397-81 dated 9 December 1981 (Suppl., p. 84), 1125-82 dated 12 May 1982 (Suppl., p. 105), 1181-82 dated 19 May 1982 (Suppl., p. 106), 1712-82 dated 13 July 1982 (Suppl., p. 107), 1789-82 dated 12 August 1982, 2448-82 dated 27 October 1982, 2546-82 dated 10 November 1982, 2630-82 dated 17 November 1982, 2678-82 dated 24 November 1982, 3018-82 and 3019-82 dated 21 December 1982, 13-83 and 14-83 dated 12 January 1983, 165-83 dated 2 February 1983, 539-83 dated 23 March 1983, 692-83 and 693-83 dated 13 April 1983, 763-83 dated 20 April 1983, 1771-83 dated 1 September 1983, 1828-83 dated 7 September 1983, 937-84 dated 11 April 1984, 1374-84 and 1375-84 dated 13 June 1984, 1513-84 dated 27 June 1984, 1769-84 and 1770-84 dated 8 August 1984, 1813-84 dated 16 August 1984, 1893-84 dated 22 August 1984, 2051-84 dated 19 September 1984, 2298-84 dated 17 October 1984, 2751-84 dated 12 December 1984, 321-85 dated 21 February 1985, 661-85 dated 3 April 1985, 944-85 dated 22 May 1985, 1119-85 dated 12 June 1985, 1516-85 dated 17 July 1985, 2276-85 and 2277-85 dated 31 October 1985, 2494-85 dated 27 November 1985, 445-86 dated 9 April 1986, 654-86 dated 14 May 1986, 1179-86 dated 30 July 1986, 1538-86 dated 8 October 1986, 1730-86 dated 19 November 1986, 1936-86 dated 16 December 1986, 1026-87 dated 23 June 1987, 1258-87 and 1259-87 dated 12 August 1987, 1556-87 dated 7 October 1987, 1656-87 dated 28 October 1987, 1834-87 dated 2 December 1987, 1937-87 dated 16 December 1987, 424-88 dated 23 March 1988, 618-88 and 619-88 dated 27 April 1988, 841-88 dated 1 June 1988, 950-88 dated 15 June 1988, 1550-88 dated 12 October 1988, 1634-88 dated 26 October 1988, 1823-88 dated 7 December 1988, 1887-88 and 1888-88 dated 14 December 1988, 1980-88 dated 21 December 1988, 922-89 and 924-89 dated 14 June 1989, 967-89 dated 21 June 1989, 1214-89 dated 26 July 1989, 1600-89 dated 10 October 1989, 224-90 dated 21 February 1990, 512-90 dated 11 April 1990, 858-90, 860-90, 861-90 and 862-90 dated 20 June 1990, 1027-90 dated 11 July 1990, 1473-90 dated 10 October 1990, 1735-90 dated 12 December 1990, 384-91 dated 20 March 1991, 862-91, 863-91 and 864-91 dated 19 June 1991, 940-91 dated 3 July 1991, 1064-91 dated 24 July 1991, 1134-91 dated

14 August 1991, 1500-91, 1501-91 and 1502-91 dated 30 October 1991, 1834-91 dated 18 December 1991, 499-92 and 500-92 dated 1 April 1992, 903-92 and 904-92 dated 17 June 1992, 948-92 dated 23 June 1992, 1002-92 dated 30 June 1992, 1192-92 dated 19 August 1992, 1244-92 dated 26 August 1992, 1402-92 dated 23 September 1992, 1469-92 and 1470-92 dated 30 September 1992, 1509-92 dated 7 October 1992, 1755-92 dated 2 December 1992, 1890-92 dated 16 December 1992, 124-93 dated 3 February 1993, 209-93 dated 17 February 1993, 423-93 dated 24 March 1993, 729-93 dated 20 May 1993, 744-93 and 745-93 dated 26 May 1993, 869-93 dated 16 June 1993, 950-93 and 951-93 dated 30 June 1993, 1472-93 dated 20 October 1993, 1899-93 dated 15 December 1993, 69-94 dated 10 January 1994, 612-94 dated 27 April 1994, 896-94 dated 15 June 1994, 1779-94 dated 14 December 1994, 386-95 dated 22 March 1995, 1179-95 dated 30 August 1995, 1638-95 dated 13 December 1995, 323-96 dated 13 March 1996 and 759-96 dated 19 June 1996, is further amended in section 22:

(1) by substituting the following for subparagraph *ii* of paragraph *o*:

“*ii.* mammography for detection purposes, unless this service is rendered in a place designated by the Minister in any of the following cases:

(*a*) to a beneficiary of 40 years of age or older but less than 50, on a medical prescription indicating the presence of a serious risk factor associated with breast cancer, provided that the beneficiary has not been so examined for 2 years;

(*b*) to a beneficiary of 50 years of age or older but less than 70, provided that the beneficiary has not been so examined for 2 years; or

(*c*) to a beneficiary of 70 years of age or older, by medical prescription, provided that the beneficiary has not been so examined for 2 years;”;

(2) by inserting the following after the word “dentist” in subparagraph *ii* of paragraph *r*: “except mammographies for detection purposes for beneficiaries of 50 years of age or older but less than 70”.

**2.** This Regulation comes into force on the fifteenth day following the date of its publication in the *Gazette officielle du Québec*.