

*Government Orders*

The hon. member for St. Boniface mentioned the important contribution to research and development by small and medium sized businesses. A weekend ago I met a Canadian who originally came from Taiwan. He is involved in research and development of automobile brakes. He and his colleagues have invented a brake which does not contain asbestos, an asbestos-free brake line. What a breakthrough. We know the environmental and health dangers of asbestos. Thanks to a bit of R and D in a smaller business there is an invention to solve this problem. There are thousands of inventions such as this through the smaller and medium-sized businesses.

Not long ago in Parkdale four or five gentlemen were working on a solar battery that would power an automobile for more than one day. Through lack of support from government that project unfortunately fell through.

I was sorry to hear this doom and gloom from the small businesses in Parkdale—High Park. One thing that bothers me about this bill is the government says it will increase the maximum loan to \$250,000 or \$200,000. That sounds great and looks good on paper, but the businesses I talked to could not get \$30,000 or \$40,000 loans from their local banks or commercial banks downtown. Business after business said there was no point increasing the maximum when they could not get small loans to hold them through the recession.

I also learned that women have a tougher time holding on to their businesses than men because banks somehow believe women are greater risks. One woman has been very successful in my riding for about 10 years. The recession has affected her and for the last two years she has been in the red. She went to the bank to get a loan to tide her over. The local bank said sorry, it only gave personal loans and did not handle commercial loans. This bank knows the businesses in that area and how long they have existed but says: "Sorry, *nyet*." We do not give commercial loans, you have to go downtown. Who knows this shopkeeper on Jane and Annett downtown? Of course she was refused a small business loan.

Somehow we have to do more to get women into various enterprises, because they are great entrepreneurs.

My colleague from Broadview—Greenwood told me he held a workshop to teach women how to get involved in self-employment. I think these are great projects and

they deserve the support of government assistance at all levels. Otherwise the free trade and NAFTA agreements are not going to help us and those jobs will leave us permanently.

In 1981–82 when we had the recession, firms that laid people off rehired them when the economy picked up. Now, once these firms close those jobs are gone forever.

I would like the government to look into the depressed areas of cities. I think anyone coming from a larger city realizes there are thriving sections but there are also deprived areas of the city. I visited some of these in December and January and they really need our help. People are going into the red month by month and year by year. They are losing their RRSPs which they have put away for their retirement. They are losing their homes. They are losing their condominiums.

I spoke to one family who is going back to Peru. The woman told me she sees a greater future for herself, her husband and five children in Peru than in Toronto. I found that very hard to believe. She had a big cleaning business that was thriving. She was putting her children through university but the recession just wiped her out. By June she will probably be heading for Peru with the entire family. Look at the talent we are losing. This is a family of entrepreneurs with children who are already in university. Imagine what they could do for Canada to stimulate other businesses. We are driving these people back to where they came from. That is a sad state of affairs.

• (1550)

Somehow the government must do more than increase the maximum on small business loans. It must help the small and medium-sized businesses that need \$20,000, \$30,000 or \$40,000 to hold them over through the recession.

One gentleman came into my office. He was not losing his business. He wanted to do something to really create jobs in this country. He was proposing a new type of food business because he had analysed the lifestyles of people. He said many people now with both spouses working like to drop into a food store and pick up dinner on their way home from work. They do not want a whole tailor-made pizza. They want to create. He developed many ways of creating dinners with a bit of this and a bit of that so people could prepare their dinners on the way home.