

Mr. Cousineau: I thank the Hon. Member for that. That is right, he gave me a flag. Some Quebecers are happy about that.

Mr. Baker (Nepean-Carleton): That is good, I am too.

Mr. Cousineau: Maybe not for the same reasons.

[Translation]

On September 7, 1982, there was a ground breaking ceremony on Marengère St. in Pointe-Gatineau. Here is the press release which the Quebec Housing Corporation issued on that occasion and which reads:

Visit of a housing project on Marengère St. in Pointe-Gatineau, in the Chapeau Riding. 48 housing units will be made available to low-income families at a cost of \$2,225,000.

Mr. Bernard Landry, the Minister, was there, together with Messrs. Michel Gratton and M. Kehoc, the Quebec MPPs for Gatineau and Chapeau respectively, Mayor John R. Luck and Alderman Michel Séguin, who is responsible to the other aldermen for municipal housing projects. Yes, I was there, and when the time came for the sod-turning ceremony, I got into trouble because I hit a huge rock with my shovel.

An Hon. Member: In spite of the fact that you were the one footing the bill.

Mr. Cousineau: Yes, I was the one footing the bill. Mr. Speaker, I should like to emphasize this point: The Federal Government, through the Canadian Mortgage and Housing Corporation, is participating in this project to the tune of \$2,224,800 in guaranteed loans—\$2.5 million makes a rounder figure—an amount which represents the total cost of the project. Moreover, the Canadian Mortgage and Housing Corporation will provide on a continuing basis a subsidy of over \$306,463 a year. The Canadian Government therefore pays between 72 and 75 per cent of the operational deficit at the end of the year—I should not say 75 when it is 72 perhaps, I would not want my separatist opponents to call me a liar—and the balance of 28 or 25 per cent is shared by the municipality of Gatineau and the Provincial Government.

I have not checked this with my Quebec colleagues, but here the story is always the same with respect to signboards: the name of the Société d'habitation du Québec appears in 6- or 8-inch high letters, and "with the participation of the town of Gatineau and the Canadian Mortgage and Housing Corporation" is acknowledged in letters measuring about three quarters of an inch, maybe an inch. Why? It is the same thing on our buildings where people have to go, not to beg but to get social benefits because they have been hard hit by the current recession. The flag of Quebec is displayed, but the fact is that the benefits handed out by that department are paid at the rate of 50 per cent by the Federal Government and 50 per cent by the province, be it Ontario, Manitoba or any other. Unfortunately, Quebec will not admit that the Federal Government pays its share.

Small Businesses Loans Act

Perhaps I am slightly out of order when I say that, but my point is that when Industry Minister Biron comes along and states that he has spent so many dollars to help small businesses, I would advise the people of Quebec to check before quoting those statements, because sometimes they are half-truths. I would not say that the Minister is telling lies, but he does get carried away now and then and he does not always speak the truth.

Well, Mr. Speaker, back to the piece of legislation we want to adopt today. Besides being available in all regions of Canada, the program has enabled the Government to give assistance to a wide range of businesses. According to the 1982 figures, the service industries got 40.3 per cent of the total amount of loans, followed by retail outlets with 24.9 per cent, manufacturing companies with 11.4 per cent, construction firms with 9.4 per cent, and transport companies with 9.8 per cent. Other companies in the communications and wholesale sectors received 4.2 per cent of the loans.

At first, only chartered banks were allowed to act as lenders under the program. Over the years, the program was extended to other lenders, and today, in addition to banks, the list includes trust companies, mortgage companies and savings banks, while hundreds of credit unions, caisses populaires and branches of the Alberta credit union network also make loans. The number and amount of the loans contracted in 1981 and 1982 demonstrate how important the program is to small businesses, whatever Minister Biron, the Separatist Minister of Industry in the Quebec Government may have to say about it. In 1977, only 4,894 loans representing a total amount of \$96 million were granted. In 1981, the number of loans had risen to 17,378 and totalled \$516 million, while the preliminary figures for 1982 are almost identical, namely, 16,843 loans representing a somewhat smaller amount, namely, \$435 million. These figures are ample proof of the importance of the Bill we are considering in the House today.

I would like to end on this note, Mr. Speaker, because otherwise I would be tempted to make a few more references to Mr. Biron, but I think he has had enough attention for today. Nevertheless, it is very sad to see someone from my own Province trying to sell the people a bill of goods. In any case, as far as small businesses are concerned, I heard my good friend from up North—I am not too sure what his constituency is—saying that we should not forget small businesses. Well, I do not think we are forgetting them today, and we have wanted to pass this Bill for a long time. Therefore, I hope that my colleagues opposite will do their share to show Canadians that this Bill is really going to help them, and I would also invite the Members of the New Democratic Party to vote for all stages of the Bill this afternoon, so that we will be able to tell Canadians that the Act is not going to expire on March 31 but will be extended for another two years.