

*The Budget—Mr. Hamilton*

realize that when a budget statement has been made in the form of a ways and means motion, or in any other form, that is only the start. All that that indicates to Hon. Members is the direction which the Government is taking. It takes about a year or so before we fully understand what the announcement means because, in the meantime, there will have been an Order in Council which will have set up the power to make regulations and definitions and place it in the hands of the Department.

It is at this point in time that the greatest danger to Government policy exists. I think there are over 1,000 examples of this before a committee which has been in existence for a good many years. I refer to the Joint Standing Committee on Regulations and Other Statutory Instruments. If Parliament thinks it has done something, then all Parties may agree and it is accepted by the Government and put into practice. We can then find out years later that it has been ignored.

A classic example of this in recent decades goes back to the fact that after 10 years of discussion the House agreed that universality should be maintained with respect to family allowances. This was concluded by the simple reasoning that it would cost us more to put a means test in place than what we would be able to collect, if we were to take back something from those who did not need it. Ever since that legislation came in, orphans have been barred from receiving family allowances. As a Member of Parliament, when I finally found about it, I took it up with the then Minister. He was shocked and referred me to his Department, which told me it could not be done for various technical, logical but silly reasons. I have been interested in this subject for nearly 13 years, but not one Government has ever tackled the critical problem of how we control the regulations and definitions which are made after we have done our duty in Parliament. I suggest that Members of Parliament, instead of looking at the centre of attraction, the Minister of Finance (Mr. Wilson), spend a little time looking at the regulations on something they are interested in as soon as they come out so they can see where things stand.

● (1510)

I can quote many examples but I will just give one. The Government is very proud of the fact that it gave to the farmers, the foresters, the miners and all of the people in the production industry a 21.6 cents a gallon rebate on fuel used in production. Why is it not then being used by the farmers and those people in various types of industry? The answer is that when they finally see the regulations and the application forms they have to fill out, most of them do not have the time or the will to try to understand them. The regulations state that you should list every vehicle you put on a public highway. If we consider all of the farmers, foresters, miners, fishermen and all of the other people affected by this regulation, we can understand why they do not want to fill out the applications. Instead of the Government receiving credit for having fulfilled its promise in giving the rebate, all we catch is "hail Columbia". It is always blamed on the Minister of Finance. But I blame it on myself, and I can say with some seriousness to the farmers, fishermen, foresters and miners who receive all of these rights,

that they have to do some work for themselves. They must let their Member of Parliament know what the problem is.

According to these detailed regulations, if someone has three trucks, three tractors, combines, this, that and the other thing, it must be stated how much each of them was on a public highway. They have five years sometimes to make out these applications, but no farmer is going to remember things like that. A lot of them do not even keep their receipts, and if they do not, they are dead ducks. I am simply suggesting that if we simply watch the regulations and definitions as they come in, we can stop a lot of these things by making some practical suggestions.

This Budget is aimed at getting interest rates down, which is the number one factor in our cost-push inflation of today which is breaking banks, small businesses and everyone else. Once we pay over 6 per cent, we are dead ducks as far as the credit system is concerned. We have a Government that is pledged to address this problem. It announced the small business development bonds in 1985 and has renewed this program in this Budget, but not a loan will go through under this program because they forgot to take out a few little words, and we all know what they are, "only for those in financial difficulty". No right-minded person is going to ask a bank, trust company or other lender to lend money to people in financial difficulties, which means there are no loans at all going out. But who gets all the blame? The Minister of Finance does. I am simply saying that we have a responsibility as Members of Parliament to watch for these things.

We do not have to change the law. All we have to do is to change the definition and I am sure we can all come up with the right words to correct that problem. All we have to do is to define it as "any person who is paying too much interest". That would get around everything. We can then give the loans to farmers, to the homeowners and to the small businessmen, those who are almost guaranteed the right under the legislation of 1983. The legislation is in place. Let us make certain that we back up our Minister of Finance by taking some action on these things, not on the monetary side, not on the gambling side, which goes on all over the world, but on the fiscal side, about which those gamblers do not care.

We care at home. So let us get this Budget through, and get our interest rates down. I would think there would not be a farmer, a small businessman or a big businessman who does not know that once we get interest rates down, we keep the economy moving and we receive the extra revenue in our coffers. I am simply saying that as Members of Parliament we have to help, regardless of our politics, because when it comes to interest rates, we are killing off our enterprising businesses.

We have the legislation in place. Let us clean up the words in the regulations and their forms. That can be done by a simple matter of changing the definitions. If we do these things, if we take advantage of the amendments to the Farm Credit Act in 1983 and the National Housing Act in 1983—which all Parties supported—if we get to where the trouble is, we can force the banks and lending agencies to compete with every other agency we can provide. That means that the banks