

Government Orders

those 23 or 24 times that it has brought in time allocation and closure since November 21 of last year. This is the type of thing that shows the disdain this government has, and in particular the minister responsible for privatization, for small business and the average person out there on the street.

• (1540)

We do not need this kind of thing that we are getting from this minister who is a loudmouth with very little content. We need something with a little bit of substance. We need the opportunity to be heard as Canadians. We do not have that.

We do not need the gags that are being put on members of Parliament and members of the public as a result of what is going on in the finance committee. We in my party will not let that happen. We believe in the people of Canada. We believe in democracy. We do not believe in the jackboot tactics of this government.

An hon. member: You do not know what democracy is.

Mr. Whittaker: Certainly the member does not know what democracy is since he is a member of the side that is putting the gag on. I say that these members should be ashamed of themselves.

Mr. McDermid: Did you hear what the Quebec farmers said about the NDP last night?

Mr. Whittaker: Madam Speaker, if the member knew how to read, he would also tell the House a little more about the reaction of Canada to the shameless tactics of this government in trying to muzzle Canadians. There is no excuse for that type of thing in a democratic society, in a world that is expanding into democracy in eastern Europe. While we are putting up with this government, democracy is being expanded on other sides of the world. It is unbelievable that members of the government can sit there and laugh about it as the minister responsible for privatization is doing, while they carry on shamelessly with their tactics of shutting people in Canada up without giving them the opportunity of speaking up and being heard by the government.

A habit this government got into is one of never listening. It says: "We can hear you". But it does not. It does not know how to listen. It says: "Yes, you can put in your briefs and we will pay attention". But does it? No, it does not. It brings in closure so we do not have the opportunity of ensuring that the people of Canada are heard.

Let us move on to the small business community. Although I do not necessarily agree with every one of these tenets, I think it is fair to set out some of what the Federal Business Development Bank has asked this government to look at with respect to small business. It said that over the last two years there has been a decline in the actual number of new and existing borrowers. There has been a decline in the average dollar value of loans from \$163,000 in 1987 to \$155,000 in 1988. In 1988, more than 80 per cent of all funds for loans and guarantees were in the over \$100,000 category. To put it differently, 3,306 firms or individuals received loans or guarantees in the under \$100,000 category, for a grand total of \$147 million.

At the same time, those larger firms receiving funds in the \$100,000 plus bracket consumed a grand total of \$714 million, or more than 80 percent of the \$862 million in funds authorized.

In the finance minister's 1989 budget, it is noted, as I have noted before, that he cut \$13 million from the Federal Business Development Bank management services. He has cut a further \$18.5 million in his new budget from the Federal Business Development Bank budget.

The Federal Business Development Bank is suggesting that it is time to advance from what is all too often a program on interest subsidy for business and a welfare program for the banks to a loan guarantee system funded by users, the banks and government operating at market rates. It further feels that the present loan guarantee system should be changed to eliminate existing distortions by moving to market rates, plus a 1 per cent guarantee fee. The enhanced profitability of the Small Business Loans Act—loans at market rates—would allow banks to end the practice of securing personal collateral in addition to the loan guarantee.