## The Budget

Infrastructure projects may even save lives.

My background is in small business. I owned a general store in our community. My constituents own, work in and patronize small and medium sized businesses. Eighty per cent of new jobs are created by small and medium sized businesses. Eighty per cent of all jobs in rural areas are created by local based businesses.

This budget, I am pleased to point out, supports small and medium sized businesses. By its measures to support small business, this budget becomes the foundation for our country's economic renewal.

One of the most common complaints coming from the business community in my riding is that it is difficult to access bank capital for investment or expansion. During the election campaign we in the Liberal Party acknowledged this and promised to act to redress the situation.

The government is acting now in consultation with both financial institutions and businesses to develop a code of conduct for small business lending. The government's role is to act as an honest broker between stakeholders. By consulting with those concerned our government is showing its willingness and ability to tackle the problem of access to capital.

It is only by working with the banks and their business clients that we can together meet our country's common objective to improve the business environment and increase international competitiveness.

With this budget the government has proven that it not only knows how to consult but it knows how to listen and act as well.

More payroll taxes would have been a burden on business and a barrier to jobs. The government has acted decisively to roll back the unemployment insurance premium rate.

As most people know, a common request made to MPs' offices is for information on programs for small business. This suggests to me that Canadians have the will to create new businesses. Canadians have faith in their talent and their abilities. Canadians have plans that they are willing to put into action. Finally, Canadians have the initiative to search out the resources which are available to them.

My staff has been and will remain happy to seek information on government programs for small business on behalf of constituents.

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It is only sensible that my staff and my constituents should be able to access complete information quickly. They need direct access to civil servants who hold an expert's knowledge of the content and scope of government programs for small business.

By next year the government will have put a Canada business services centre in every province. This is an efficient one stop shopping scheme for government programs. This is just one more piece of the framework which will serve to support business growth. With this budget the government is putting into place the building blocks necessary for strong social and economic renewal.

Also, on the economic front I am excited about the Canada investment fund and the Canadian technology network, just two more pieces of the framework for our country's renewal.

I am perhaps most encouraged by our government's commitment to fundamentally overhaul the social security system. We will not achieve savings by indiscriminately slashing the budget of social programs. Ours is not the mandate of the previous government. We have not been elected to tear down the social safety net, but rather to rebuild a system that works for all Canadians. This is our mandate and this is what the 1994 budget initiates.

[Translation]

Mr. Yvan Bernier (Gaspé): Mr. Speaker, I would like to congratulate the hon. member for his speech. However, I would add that I do not agree with everything he said and I will begin with the end of his speech to illustrate the points on which I disagree.

When the hon, member said that his government was not elected to cut social programs, I wonder if we read the same budget, because it said that the Department of Finance will cut \$725 million from unemployment insurance plan this year. Is the hon, member aware of the impact that will have in regions like the Maritimes and Eastern Quebec where, unfortunately, people live on seasonal jobs?

Right now, unemployment insurance is essential there. Like everybody else, workers in those regions would like to be able to work 52 weeks a year, but they need tools. The government says that it did not get the mandate to cut social programs, but nonetheless it is cutting unemployment insurance. The Liberals say that they want to reform and restructure the Canadian social safety net, but I would like to be sure that when they talk about reform, they do not mean cuts and less assistance. What alternative do they have to offer?

## [English]

**Mr. McCormick:** I thank the hon, member for his question. Certainly I appreciate the fact that I have had an inside opportunity for the last few weeks of sitting with the Standing Commit-