

*Government Orders*

working committee were also taken into account. All stakeholders supported the move to full cost recovery.

Small business people in Guelph—Wellington know that in order to survive as a nation we will have to choose. They have told me that we can no longer afford the luxuries and excesses of the past. As they have had to do in their businesses, they have asked me to work for them to make decisions on what is important to us and for our future and to concentrate on what will make us strong again.

They do that in their businesses each and every day and they welcome a federal government that from the day of its election in October 1993 does the very same in order to secure a strong future for this country.

As part of our efforts we have introduced a new 1-1/4 per cent annual administration fee on each lender's average outstanding balance of the Small Business Loans Act made after March 31, 1995. We have also announced that the maximum interest rate that a lender can charge under the program has been increased by 1-1/4 per cent.

Bill C-99 also includes changes which will complete the move to full cost recovery and improve the administration of the program. These changes will mean that the Small Business Loans Act will be better targeted toward small business which really needs its help. These changes go hand in hand with our efforts to improve access to loans to small business by our financial institutions. While we aim at cost recovery, our commitment to strengthening the future of small business in Canada is unchanged.

Small business recognizes the need for co-operation. Each and every day in Guelph—Wellington small business leaders rely on distribution, transportation and communication in order to survive. They have called on me to bring a message to Ottawa. Let us work together: government, industry and labour to get the job done.

In Guelph—Wellington we know the importance of listening and working together to build a stronger community. This summer, Wendi Bacon of the Royal Bank Business Centre brought me together again with the leaders of financial institutions throughout my riding. We discussed the concerns of small business people, their frustrations in obtaining capital and their suggestions for strengthening their relationship with the banks.

Everyone recognized that there is more to be done. But it was also an opportunity to review what has happened in the past two years and to remind ourselves that we have met with some success.

Also this summer I had the opportunity to meet with small business people, leaders like Phil Greenway of Danby Products and Dwayne Mott of Orbex Computer Systems who reminded me that they want deficit reduction and they demand that the government plan carefully, consult extensively and act responsibly.

Community leaders like Michael Henry, general manager of the Guelph Chamber of Commerce, Ralph Macdonald of the Rockwood and Eramosa Township Business Association and Mike Lazarakos of the Guelph Small Business Association, bring together business and government in order to work out solutions and most important, to listen to one another in order that we improve and enhance small businesses in Guelph—Wellington.

Small business leaders throughout Canada have told the government that the primary lending issue for them is access, not the cost of financing. We believe that by making the Small Business Loans Act self-sustaining, these changes will ensure that access will continue.

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In the past two years I have participated in the ground breaking of a new Purolator facility, welcomed the Minister of Industry as he visited Skyjack and Linamar, walked with the minister of agriculture as he toured Semex, visited countless businesses and congratulated our business leaders on their successes. Guelph—Wellington supports its businesses and it celebrates their successes.

As a former small business manager I share the frustrations of individuals, couples and partners who have a dream and who work hard to establish that dream in a business of their own. I also share the fulfilment and know how enriching owning, operating and working in a small business can be.

I am excited to tell small business owners, managers and employees that the federal government recognizes that it must create a better environment for jobs and growth in the small business sector.

We have eased restrictions on internal trade, proving to the world and to ourselves that federalism works. Removing these barriers is good news to many of the businesses that sell products and provide services to other parts of Canada. This is welcome news to Sleeman's Brewery, which knows that various provincial liquor boards practise selective listing policies. Mackinnon Transport should welcome this initiative. It is aware that transportation regulations differ from province to province. D&J Construction in my riding saw new opportunities because construction procedures are different from one province to another. Trodat Canada, Clear Choice Manufacturing and Auto-sparks are companies that have told me that our patchwork of regulation standards and various provincial laws are unacceptable to them and to their employees.

We have also opened doors through exports. Canada is a major exporting nation. By forging partnerships with the provinces and working as Team Canada we have built a new approach to selling Canada to the world.

Nipponia Export Limited of Puslinch is one example of this success. During a recent trip to Brazil it sold 200 cattle in a deal worth almost half a million dollars. The University of Guelph re-signed an agreement with a university in Chile. Valcom