

Small Businesses Loans Act

Branches and received a big horse laugh. (They all said) there is no way that we are going to let our money out for 1 per cent over prime.

That came from a plumbing company in Calgary, but it is an issue that has been raised time and time again in the House. Small business people are having problems obtaining loans from different trust companies and banks. I hope we will hear something constructive from the minister regarding the problems that small businesses are having in obtaining loans.

I should like now to quote a comment of a businessman from Salmon Arm, B.C., who writes in the *Mandate* as follows:

For our clients, banking is a constant concern. The banks do not serve the business communities—the community serves the banks.

The problems are continuing, and Bill C-17 is far from the total answer. In fact it is not anywhere near it. Another letter which appeared in the *Mandate* reads as follows:

If the government is entitled to make laws to protect the consumer, they should also have the responsibility to make them known to all small businesses in such a way that the onus is not always on us. Who reads the official Gazette anyway!

I imagine this gentleman was referring to orders in council. We know that in 1978 about 3,300 orders in council were passed. This is a constant problem for the business community, to try to keep up with all the changes and the laws. They cannot sit down and read orders in council every day. We raised a question repeatedly in the House about the number of orders in council issued which affected businesses and other people in Canada.

Another area has caused problems for the small business community, especially the housebuilding industry. The September, 1979, issue of *Hudac National Focus* applauds the Conservatives' mortgage tax deduction plan which was filibustered and blocked by the Liberal and NDP parties in the last government. The publication commented that builders and industry generally were well pleased with the program outlined by the then minister of finance, although a few were skeptical about its over-all effects. It might not have helped everybody in the country but it would have been a great step forward in assisting home owners and builders. Nothing has been done since the new government took over. We hear the NDP screaming and yelling about interest rates but they filibustered and blocked a piece of legislation which would have been a major step forward in assisting home owners and the building industry in Canada.

Not only were they busy blocking veterans' affairs legislation and the transportation of dangerous goods measure but they also blocked the mortgage tax deductibility plan which would have helped home owners and the business community.

Mr. Blenkarn: And put people right out of their homes.

● (2030)

Mr. McKenzie: That is right. The NDP and the Liberals are putting people out of their homes.

Mr. Blenkarn: It costs them 3 per cent more than it should in interest.

Mr. McKenzie: That is right. One of my colleagues has just pointed out that the interest rates have gone up 3 per cent. That is as a result of the actions of the Liberal and the NDP parties in the Twenty-ninth Parliament.

The Liberal government is also falling back in not creating jobs and instead causing problems. It could do a lot to help the business community by making Canada self-sufficient in oil. We see that Canada spends \$5.1 million a day to import oil. Successive Liberal governments have done more to create jobs for OPEC than they have to create jobs in Canada.

Mr. Blenkarn: They have done a good job with high interest rates in Canada though.

Mr. McKenzie: Yes, they have certainly done a good job with high interest rates in Canada. I understand too that they have done a remarkably good job in creating work for OPEC with their policy of relying on imported oil, instead of making Canada self-sufficient. If previous Liberal governments had continued with the policy introduced by the Diefenbaker government in 1958, namely, the road to resources program, Canada could very well be self-sufficient today. We probably would not have any unemployment nor would we have to worry about importing oil. Every business in this country would be booming if the Diefenbaker program of roads to resources had been continued. But the Liberals had a big laugh about that and said that all we were doing was building roads from igloo to igloo. That is a Liberal policy for which we are paying very dearly.

Of course, under the present Liberal policy, this \$5.1 million a day going to OPEC to create jobs, over the next three or four years, will increase to about \$15 million a day. I am sure OPEC will be looking forward with glee to this Liberal government depending on other countries for energy.

There are others in our party who wish to speak this evening but I wanted to put these viewpoints on the record. I know the Minister of State for Small Businesses (Mr. Lapointe) has moved around—there he is behind the curtain—and I hope he has taken some note of what I have said tonight. I hope he is reading the *Mandates*, and I hope he bears in mind why we have the high interest rate policy. I do not know whether he was here during the Twenty-ninth Parliament, but I hope he bears in mind the damage that was done to this country by allowing the NDP to run Canada for 20 months. They have to take full and direct responsibility, along with the Liberals, for the high interest rate policy that we have today which was established by the NDP and Liberals in the Twenty-ninth Parliament.

Mr. Jim Fulton (Skeena): Mr. Speaker, I appreciate the opportunity to speak tonight, having been the advocate of small business during the past Parliament. As a result, I have some knowledge of the difficulties that small businesses are having in the country at this time.

The bill itself is really not going to fool the small business community. All it is is an amendment to the instructions found in the average Liberal band-aid box. The increase by \$75