

tions paid in certain selective industries in this country. Gross revenues are to be increased to \$1.5 million, but I doubt if the proprietor of a small business will be able to take from the business much for himself. Once he has replaced his stock, paid his staff salaries and paid to governments moneys he is forced to pay, moneys used to finance schemes of compensation, insurance, and so on, little is left for himself. I sometimes think the more highly-paid staff members of a business take more out of the business than the owner does himself, or his partners do if they are family partners in the business.

Today, our small businesses operate in an uncertain world. Small businesses in the remote regions of this country find it next to impossible to accumulate capital. So even though we are providing for increased lending ceilings, I suspect that once the bill passes we shall have provided too little, too late. We shall not really help small business until the government seriously comes to grips with inflation, the foremost problem which this nation faces.

Mr. Brisco: Mr. Speaker, I am pleased to participate in the debate on this legislation.

Mr. Dionne (Northumberland-Miramichi): British Columbia members are doing well in being recognized this afternoon.

Mr. Bob Brisco (Kootenay West): Mr. Speaker, British Columbia members always do well. I congratulate the Minister of State for Small Business (Mr. Marchand) for piloting through this House the first significant piece of legislation introduced since his appointment relating to his responsibilities.

Mr. Stevens: Actually, it is in the name of the Minister of Finance (Mr. Macdonald).

● (1440)

Mr. Brisco: It is a proud moment, as well, for the members of the opposition who presented the thoughts that the minister has so sensibly followed. I can recall back in March of this year when the hon. member for High Park-Humber Valley (Mr. Jelinek), in a private member's motion, on March 28 said:

That in the opinion of this House, the government should consider the advisability of implementing programs to assist the development of small business in this country, consisting of such positive initiatives as (a) allowing tax credits for investment in small business, (b) providing assistance in the formation of small business export consortia, (c) changing government tender practices so that small business supplies a portion of government purchased goods and services, (d) reducing the government paperwork burden imposed on small business.

Perhaps as a result of the debate that followed that day, the most significant comments, at least in the context of the bill before us today, are the remarks of the hon. member for Capilano (Mr. Huntington). That Conservative member said, as recorded at page 4398 of *Hansard*:

I also think that after having gone through an era of a very high rate of inflation the amount of the loan, \$50,000 should be increased to at least \$75,000 and perhaps even to \$100,000. Perhaps also that could come up for annual review.

Improvement Loans

It is, indeed, more than a coincidence that the increase in the Small Businesses Loans Act is \$75,000, up from \$50,000. The hon. member for Capilano went on to say:

In view of the inflation we have been through, and if the Minister of State (Small Business) (Mr. Marchand) is recommending changes to the Small Businesses Loans Act, perhaps we should give consideration to increasing the gross volume of business for firms qualifying under that act. I suggest that we look at something in the order of \$1.5 million.

How significant is it that that is precisely the figure that has been set under the amendments to the Small Businesses Loans Act? I think it is also significant that the same evening, if my memory serves me right, or at least within hours of the debate introduced by the Conservative critic for small business, the Minister of State for Small Business gave us an indication that that would be the thrust of the act before us today. I must say that I cannot remember a government responding more quickly to another initiative than in that case, so of course the minister is to be commended for taking something from the opposition which is of value, certainly not an unusual case in that the contributions made by opposition members are frequently of value, but most unusual in that the government side of the House actually recognized the fact.

In presenting this bill, which makes changes affecting the Farm Improvement Loans Act, the Small Businesses Loans Act and the Fisheries Improvement Loans Act, there are a number of businessmen who will be materially affected. These acts will, of course, also affect businessmen in the future. If one is frustrated, as has just been described by the hon. member for Okanagan-Kootenay (Mr. Johnston), and informs his constituents that there is, indeed, an IBDB, as there was an FBDB, then the minister will recognize that his department has extensive public relations work to do. I recognize the frustration that the minister probably experiences when he asks, "Why don't people know about this?" It is the same frustration, I suppose, that members on both sides of the House experience when suddenly confronted with the unfortunate constituent who is perhaps three or four months' late in making an application for his pension under the Canada Pension Plan and who, by virtue of his delayed application, may be out of pocket.

One would think that all Canadians are familiar with those programs which most closely affect them. The fact remains that sometimes these business opportunities for the small entrepreneurs happen very quickly and they are presented with an opportunity which they want to seize. In the past they might not have had the opportunity or, indeed, the necessity, to get themselves informed about the FBDB. I know that the FBDB, through their officers, makes an effort to speak to service clubs, to hold seminars in various communities, and to make its presence known it advertises in our national newspapers.

Quite frankly, I am at a loss to make specific recommendations to the minister as to how better to provide information to the public, to those who may wish to use the services of FBDB, except to say that I think that in terms of speaking to service clubs he is preaching to people who are already well aware of the benefits or the disadvantages of doing business with