We as parliamentarians have to look at where we are going and what we have done in the past in ensuring that our small business community is in fact a viable community and that we make things somewhat easier on them in order to secure their loans while still protecting the profits, which can be somewhat less, of the lending institutions.

I would like to move on briefly to touch on the amendments to the lobby area and just flag one problem that I foresee in this. It is a good idea to ensure that the user pays to some extent in this particular case, but there are two parts of the lobbyist registrations. There are tier one lobbyists who lobby on behalf of several different firms or organizations and tier two lobbyists who are employees of a firm or organization and lobby exclusively for their employer.

I would suggest that while there is now a cost of some $500,000 for the registration per year of lobbyists, and there should be some way of getting that back from the larger firms, there is a potential problem here for those groups which lobby on behalf of women, minorities, native people, the disabled, the homeless, the poor. Many of these groups would fall under tier one. Many of these groups may perhaps be hard pressed to pay some of the lobbyist fees that may be required. It is not set out in this bill exactly what those lobbyist fees will be and how extensive, but I would suggest that in order to get back what it costs for the registration that they may have to be fairly substantial. I flag that as a potential problem in this particular area.

The final part of this bill of course is that of reducing the salaries of ministers and the Prime Minister by 5 per cent. While I do not think that anybody can criticize the government for cutting back and recognizing that, we should also recognize that these cutbacks mean approximately $100,000 in the over-all picture, if added up. I think that each minister gave up a matter of something like $2,400 and the Prime Minister slightly over $3,000. All this added together is $100,000. This is not a lot when we consider a budget of over $160 billion in expenditures, but I think this was a correct idea to show that there are problems out there and to lead the way. Capping the salaries of the members with a 0 per cent increase last year and taking a cut in the cabinet and prime ministerial salaries of 5 per cent shows that things are tight and things are tough and that our cabinet is willing to make that step. However, it is in fact tokenism and I think the government has to look deeper into some of the areas that it wants to go into.

Mr. Dennis Mills (Broadview—Greenwood): Mr. Speaker, I would like to pick up on the remarks that the member from the New Democratic Party made in regard to the Small Businesses Loans Act.

I would corroborate the member's remarks in the sense that small businesses are the engine of growth and new job opportunity and the fact that most banking institutions in this country are not promoting and not working with small and medium sized businesses in providing this service of the $200,000 Government of Canada loan insurance. For many months now I have been asking the minister to try to promote this, and even to buy a bit of advertising space in some newspapers. This is a useful tax expenditure when promoting a service to the 1,700,000 small businesses and when most of the banking institutions are not aware of it.

I have just been handed the minister's press release wherein the banks are being urged to be more progressive in their attitude toward small business. I salute the minister for that.

If we could get something going in this House this week with that sector of the economy with the point person for the government then we can get some confidence going. We are not going to get a lot of confidence as we look to Royal Trust and the bigger guys. If we could somehow figure out a strategy this week where we could pump up the morale, pump up the entrepreneurial spirit with small and medium sized operators, I think Canadians would feel that maybe we are finally doing something constructive in this place.

I would like to ask the member a question related to student loans. I too have had the experience of young people who are being harassed by credit agencies coming to my office. Some of these stories are very harsh and very hard to believe. I think the government is making a mistake in the way it is handling the student loan situation. We know there is a major problem in terms of job opportunities for people coming out of university today. Maybe we should apply the same principles to student loans that we are applying to some of the restructuring going on with some of the loans to major corporations and the development industry.