

*Government Orders*

to claim an additional credit of up to \$100. The first GST credit payment should be made in December 1990.

Again, Mr. Speaker, you know that it was this government that established a refundable credit, payable in advance. This is excellent for low-income families and I think that the Minister of Finance should be congratulated for this initiative.

With this refundable credit, families whose income is less than \$30,000 will pay less income and sales tax than at present; I repeat, Mr. Speaker: families whose income is less than \$30,000. Just this morning, I saw an article in the local Trois-Rivières newspaper saying that seniors would be adversely affected by the GST. Mr. Speaker, this is absolutely untrue for all seniors whose income is \$30,000 or less.

• (1220)

I think it is important to say it and to put an end to the scare campaign currently being waged. Three quarters of households headed by a senior citizen or a single parent will see their after tax income go up, Mr. Speaker. The GST proposal calls not only for certain initial benefits for farmers and fishermen but also includes a list of important tax-free items.

As far as housing is concerned, the GST will only apply to new construction and major renovations. The modified housing rebate will represent 2.5 per cent of the purchase price up to \$350,000. This rebate will be gradually reduced for homes worth \$350,000 to \$450,000, and I must tell you, Mr. Speaker, that I will not have any problems with that in my riding.

On December 19, the Minister of Finance announced major changes to the GST which are included in this bill. The most important change was the reduction of the GST rate to 7 per cent. This lower rate, in conjunction with other changes, meets certain objectives: to benefit quickly and smoothly from the economic spin-offs of the GST, to protect low-income Canadians, to minimize—

[English]

**Mr. Rodriguez:** A point of order, Mr. Speaker.

**The Acting Speaker (Mr. Paproski):** The hon. member for Nickel Belt on a point of order.

**Mr. Rodriguez:** Mr. Speaker, the hon. member for Trois Rivieres has been here since 1984. There is a longstanding tradition and practice in this House that members do not read their speeches. We are not interested in what the Ministry of Finance thinks about the GST. We are interested in what the member thinks about the GST. In fact, he is reading a speech. If you want to do that, you go to the other place. But in here you are supposed to be able, after five and a half years, to make a speech without having to read it verbatim from some prepared speech from the finance department.

**The Acting Speaker (Mr. Paproski):** I think the hon. member was referring to his notes. This is a very important debate and I just think that this is what the hon. member is doing. I am sure he as is capable, as any other hon. member in this House, to debate without notes. But I guess when you are debating finance even the hon. member for Nickel Belt might have to refer to some calculations or some figures or something. The hon. member has made his point of order and I am sure the hon. parliamentary secretary will take heed.

**Mr. Rodriguez:** Mr. Speaker, you are probably right. In 1972, for the first three months, I may have read a speech, but I cannot remember ever taking a speech and just reading it verbatim. People are watching on TV and they know that he is not just referring to notes. He is reading verbatim. I have never read verbatim from any speech in this House since 1972.

**The Acting Speaker (Mr. Paproski):** Yes, I realize the hon. member is never short of words. I do appreciate what he is saying. The hon. member for Port Moody—Coquitlam on a point of order.

**Mr. Waddell:** In spite of what you said, Mr. Speaker, you have to lay down the rules clearly. The rules of the House are that you cannot read your speech. I think you have to tell the hon. member that those are the rules of the House and you have not done that, with respect.

**The Acting Speaker (Mr. Paproski):** The hon. member for Trois Rivieres on debate.