

family allowances and old age pensions. It would seem to us that this measure is targeted at a group of Canadians who need that extra help and that we should assist them by prohibiting the sale of those cheques to tax discounters, as we did with old age pensions and family allowances. The House knows the discounters make a lot of money.

Mr. Dick: Does this concern the amendment?

Mr. Gauthier: It all deals with that amendment, Paul. Stick around and you will understand.

Mr. Dick: I am listening.

Mr. Gauthier: The Government says that it does not cost any more to have this measure because it is an administrative measure which gives a payment in advance to people who need the money. Why not give the whole amount? You say it is an insignificant amount of \$150. It could be substantial to the families who have two, three or four children, when one multiplies the number of eligible children times \$150.

It is possible for the Minister to accept this and increase it to \$454, which is the amount to which people are entitled. Why not do that and be generous?

[Translation]

Why be stingy and give only \$300, why not give \$454?

The Chairman: I am now ready to rule on the amendment moved by Mr. Garneau and seconded by Mr. Gauthier, the effect of which would be to amend Bill C-11 in clause 4 by striking out line 16 to 19 on page 3 and by substituting the following therefor:

"individual amounts, the aggregate of which does not exceed \$454 for the taxation year 1986, \$489 for the taxation year 1987, \$524 for the taxation year 1988, and for any subsequent taxation year, the amount of \$524 indexed on the annual increase in the Consumer Price Index, in respect"

In my opinion, this amendment would result in additional spending for the Government and, therefore—

[English]

The amendment, according to the Chair, is beyond the scope of the Royal Recommendation.

[Translation]

I must therefore declare the amendment as proposed out of order.

Mr. Garneau: Mr. Chairman, we must accept your decision. I wish the Minister himself had decided to support this amendment, so that Your Honour could have ruled it in order because it would have come from the Government benches.

In view of the fact the Government will not itself move an amendment which would make it possible for families earning less than \$15,000 to get the full amount of the child tax credit to which they would be entitled, that is \$454 per child, in view of the fact that they will have to be satisfied with \$300, I should like the Minister to explain to me why clause 4 limits

the benefit of this pre-payment to families earning only \$15,000 or less, for I just do not understand.

People are aware that under this legislation, following the Government's decision, the previous ceiling of \$26,000 and some hundred dollars from which the child tax credit gradually diminishes has been reduced by this Conservative Government to \$23,500. Because of this, several families will not be able to benefit from the child tax credit; those families earning more than \$23,000 and who have three, four or five children will be especially penalized.

Mr. Chairman, I want the House to know that we do not agree with this \$15,000 maximum income triggering the pre-payment. I want to ask the Minister whether he would accept, without being the sponsor, the amendment which I am about to move before you rule on this amendment Mr. Chairman. I am sure that if the Minister made it his own, it would be ruled in order. I move therefore that Bill C-11 be amended in clause 4 by deleting line 30 on page 3 and substituting the following therefor:

"of the individual did not exceed \$23,500 for the taxation year 1986 and did not exceed for any subsequent taxation year the amount of \$23,500 indexed on the annual increase in the Consumer Price Index."

Mr. Chairman, I should like to move this amendment in both official languages.

[English]

Mr. Hockin: Mr. Chairman, I believe that the suggested amendment would need a Royal Recommendation. I would ask the Chair to rule on that.

The Chairman: The proposed amendment by the Hon. Member for Laval-des-Rapides is the following:

That Bill C-11 be amended in clause 4 by deleting line 30 on page 3 and substituting the following therefor:

"of the individual did not exceed \$23,500 for the taxation year 1986 and did not exceed for any subsequent taxation year the amount of \$23,500 indexed on the annual increase in the Consumer Price Index."

The Chair does in fact rule that this amendment would bring an additional financial burden on the Government and therefore is beyond the scope of the Royal Recommendation. I must rule it out of order.

Mr. Garneau: Would the Minister table this amendment himself, with the support of the Government? Until now he has hidden behind the decision of the Chair. Would he be prepared to support this idea and increase the amount from \$15,000 to \$23,500? I would like to know if the Government is serious. I would prefer to hear the Minister say that he refuses that type of amendment.

Mr. Hockin: The suggestion of the Hon. Member would change the very principle of the Bill. That, too, would be ruled out of order. However, I want to make some general comments based on this foray of suggestions we are getting from across the aisle. First, I want to say, by way of encouragement to the Hon. Member, that the \$300 amount of pre-payment in the Bill can be changed without an amendment. We are going to