

*Income Tax Act*

**The Acting Speaker:** Order please. The Hon. Member for Gatineau (Mrs. Mailly) has risen on a point of order.

**Mrs. Mailly:** Mr. Speaker, I require your guidance since, in my mind, the comment and question should apply to the speech made by our colleague from Churchill (Mr. Murphy) and not to my comment and question.

**The Acting Speaker:** Order! The comment was interrupted, I believe. The Hon. Member for Laurier (Mr. Berger).

**Mr. Berger:** Mr. Speaker, I thought that this was a debate between both sides of this House in which we could refer to what had been said by other Hon. Members. One need not live in a vacuum as does the Hon. Member for Gatineau (Mrs. Mailly).

As I was saying, she shows her total lack of understanding by insisting on waging the inflation battle on the backs of pensioners—

**The Acting Speaker:** Order! The Hon. Member's point was well taken. I would ask the Hon. Member for Laurier (Mr. Berger) to ask his question or make his comment on the speech by the Hon. Member for Churchill (Mr. Murphy).

The Hon. Member for Saint-Denis (Mr. Prud'homme) on a point of order.

**Mr. Prud'homme:** Mr. Speaker, you have certainly noticed that I have shown much more patience than the Hon. Member when, in a comment to the Hon. Member for Churchill (Mr. Murphy), she referred to everything I had said.

Mr. Speaker, I wish the Hon. Member for Gatineau (Mrs. Mailly) had waited until I had finished before commenting on my remarks. You have also noticed, I am sure, how cleverly she went about it. She did not reply to anything I had said, preferring to wait and comment on the speech made by the Hon. Member for Churchill (Mr. Murphy) and involving the Hon. Member for Saint-Denis on the side. I remained calm, it being 4.55 p.m. on a Friday afternoon, and decided to be a good sport and let her get away with it.

But if she insists, I will insist too and let her know what I think of her comments. Then, Mr. Speaker, you would be completely lost. That is why I appeal to her, for goodness sake, to let our colleague the Hon. Member for Laurier (Mr. Berger) complete his comment on the remarks which have been made during the day.

**Mrs. Mailly:** I want this Bill to be adopted.

**Mr. Prud'homme:** We have an agreement, Madam, the Bill will be adopted; don't worry. Be calm.

**Mr. Deputy Speaker:** The Hon. Member for Laurier has the floor.

**Mr. Berger:** Thank you very much, Mr. Speaker. That was exactly the question I meant to ask the Hon. Member for

Churchill, but considering the attitude of the Hon. Member for Gatineau, which is typically conservative—

**Mr. Deputy Speaker:** I regret to have to interrupt the Hon. Member, but the questions and comments period is now over. Debate.

[*English*]

There have been three minutes on points of order. We had 13 minutes in the questions and comments period. Resuming debate. The Hon. Member for Laurier (Mr. Berger).

**Mr. Dick:** Mr. Speaker, I rise on a point of order. I understood in discussions held at about two o'clock that prior to calling it five o'clock a vote would be taken to conclude this piece of legislation. I believe there was consensus and it was understood.

**Mr. Gauthier:** Mr. Speaker, I can assure the Minister in the House that we have no intentions of not passing the Bill. If the Hon. Member for Gatineau (Mrs. Mailly) will keep quiet for a while, we will get the Bill out of here within the next two minutes.

**Mr. Prud'homme:** Mr. Speaker, I would like to add a comment. The Government almost lost the Bill today because of the Member for Gatineau.

**Mr. David Berger (Laurier):** Mr. Speaker, you only have to pick up the papers any day of the week to see where the credibility of the Government lies. I have here an article from *The Ottawa Citizen*. John Ferguson talks about the new RRSP rules which go in exactly the same direction as the family policies of the Government. The Government, as you know, Mr. Speaker, has introduced new rules regarding RRSPs. Who gets the biggest benefits from these rules? You guessed it. Those with the biggest incomes. Mr. Ferguson gives the example of an individual earning \$100,000 who makes the maximum \$15,500 contribution to an RRSP. He would save about \$8,300 in federal and provincial income taxes. The state would be paying for more than half of the contribution to his RRSP. On the other hand, someone earning \$20,000 is allowed a maximum contribution of only \$3,600 to an RRSP and would save only about \$1,050 in tax. The state would be paying less than one-third of that person's RRSP. For the rich the state pays for more than half of the RRSP and for the poor the state pays only one-third of the RRSP. This is compounded and this is the exact kind of policy we see here in the family allowance where the Government is giving a refundable tax credit, but people who earn only \$15,000 have seen their percentage in taxes increased by 1.7 per cent since this Government came to office.

**Mr. Deputy Speaker:** Is the House ready for the question?

**Some Hon. Members:** Question.

Motion agreed to and Bill read the third time and passed.