

*Private Members' Business*

cy, to try to find a better balance between the creditors and the debtors, and to help avoid the red tape.

As I say I have concerns about the legislation. I have not had ample time to go into them in detail this evening. I hope at a later date I will have that opportunity. I certainly look forward to seeing the amendments that the committee will come up with when it goes to the consumer and corporate affairs committee. Hopefully they will improve the legislation.

[*Translation*]

**The Acting Speaker (Mr. DeBlois):** Pursuant to Standing Order 30(6), the House will now proceed to the consideration of Private Members' Business as listed in today's Order Paper.

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## PRIVATE MEMBERS' BUSINESS

• (1910)

[*Translation*]

### INCOME TAX

#### QUARTERLY INSTALMENTS

The House resumed, from Monday, October 7, 1991, consideration of the motion of Mr. Harvard (p. 2805).

**Mr. Guy H. Arseneault (Restigouche—Chaleur):** Thank you for giving me the opportunity to make a few remarks on the motion presented by the hon. member for Winnipeg St. James. By the way, I wish to congratulate my colleague from Manitoba who was kind and thoughtful enough to present this motion to correct a serious shortcoming in our tax collection system, one that penalizes the elderly.

As you know, Mr. Speaker, people who hold more than one paid job and those who receive a pension must pay income tax quarterly; they must estimate their annual income and then determine the amount to pay every quarter.

At first glance, this may not seem to be a problem. However, it often happens that they underestimate the amount payable or are late making their payment. In such situations, Revenue Canada imposes heavy penalties and charges high interest.

Mr. Speaker, as my colleague from Winnipeg St. James said in his speech on September 26, seniors in this country do not have the choice they deserve. Is it not obvious that these citizens worked long and hard for their retirement and that they should have the choice not to pay their income tax in four quarterly instalments? The law says that seniors and the self-employed who owe more than \$1,000 in income tax must pay quarterly instalments on the estimated annual amount.

Furthermore, the payment deadlines must be strictly respected and the income estimates for the following year must be reliable. It should be mentioned, Mr. Speaker, that the quarterly instalments are supposed to even things out and prevent one group in society from receiving special treatment over another. Unfortunately, for many people, this compromise is ineffective and unfair. Seniors often overestimate and pay too big instalments because they are unable to predict their income.

Like everyone else, they are affected by changes in interest rates. Therefore, they do not know what their income for the year will be. They cannot break it down quarterly.

Mr. Speaker, I think that we in this House should show some compassion and flexibility towards our nation's seniors. Therefore I do not think that it would really be too expensive for the government to allow them to pay their income tax once a year.

The option of a single payment could eliminate the guessing game for seniors and the need for Revenue Canada to constantly examine their accounts.

[*English*]

The purpose of the motion presented by my colleague from Winnipeg—St. James is very simple. It is to allow senior citizens in our country to make one payment on their income tax rather than the quarterly system that is now in place.

I believe if we examine the motion of the hon. member from Manitoba, we will find that it is a very just one. It is a motion that allows flexibility in the Income Tax Act. It is a motion that shows that we have some social conscience. I believe it is important that we, as parliamentarians, listen to our citizens out there and guarantee that when we feel there is an injustice in the system that we will make sure that injustice is rectified as soon as possible. I would say, Mr. Speaker, to go a little further