

debate, and that is well known in the country. They were legally denied it, but slickly or politically denied it. Members of parliament are entitled to the opportunity for comment on the economic posture of the country and the government as it affects their constituencies.

It is our intention to use this debate to examine, hopefully for the benefit of the minister and hopefully for the benefit of the economic growth and welfare of the country, what Bill C-11 means; what the government's programs mean in terms of the country; and how they have failed. This is in the hope that the government will change its mind and realize that granting only three of the matters raised by Her Majesty's Loyal Opposition, and not the six major items proposed, is not satisfactory to us, nor is it satisfactory to the country, and I suspect it is not satisfactory to a good number of government backbenchers.

I am glad the Parliamentary Secretary to the President of the Privy Council (Mr. Pinard) is present in the Chamber. Perhaps he will understand the course this debate is taking. While we would not for one moment put any unnecessary impediment in the way of the passage of the bill, it is our intention to allow parliament the opportunity to debate this bill fully.

I am delighted that some Liberal members are standing up and debating this bill as well and are, indeed, criticizing the government. I believe the government is worthy of criticism.

I thought I should make that point clear, and I want to thank my friends for the attention they have given to my very short speech tonight.

Some hon. Members: Hear, hear!

Mr. Lumley: Mr. Speaker, I rise on a point of order. I wonder if the hon. member for Grenville-Carleton (Mr. Baker) would permit a question in his time remaining?

The Acting Speaker (Mr. Turner): Order, please. Due to the fact that the hon. member's allotted time has expired, I have to ask for the unanimous consent of the House. Is there unanimous consent?

Some hon. Members: Agreed.

Mr. Lumley: Mr. Speaker, when the hon. Leader of the Official Opposition (Mr. Clark) wrote his letter to the Minister of Finance (Mr. Chrétien) regarding the death benefit tax, did he take into consideration that the real beneficiaries of that proposal would be the low and middle income people and it would be an expense to the high income people?

Mr. Baker (Grenville-Carleton): Mr. Speaker, I am sure the Parliamentary Secretary to the Minister of Finance (Mr. Lumley) has seen the letter which the Leader of the Official Opposition (Mr. Clark) sent to the Minister of Finance (Mr. Chrétien). I am sure the Leader of the Official Opposition took into consideration all of the ramifications which flowed from the original proposal of the government. The proposal

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was admitted by the government to be so silly that it found itself bound to withdraw a third of the proposal put forward.

I hope the government, in the course of committee hearings and the committee of the whole on this taxation bill, will consider looking at the insurance provisions and withdrawing the balance of them. In terms of revenue raising for the government, they mean nothing; but in terms of 12 million Canadians who rely on their insurance policies as a reasonable way to create investment capital and to borrow funds which can be used for legitimate purposes, the proposals really damage Canadians from that point of view.

I hope the government will consider those things. That is precisely the reason why the hon. Leader of the Official Opposition wrote the Minister of Finance.

[*Translation*]

Mr. Pinard: Mr. Speaker, with consent of the House, would the hon. House leader of the opposition allow me a question?

[*English*]

The Acting Speaker (Mr. Turner): The hon. member's allotted time has expired, and the hon. member for Waterloo-Cambridge (Mr. Saltsman) wants to speak tonight.

Mr. Max Saltsman (Waterloo-Cambridge): Mr. Speaker, as the previous hon. member for York South used to say in opening up his remarks, with the greatest respect to the two previous speakers, and with the utmost humility and deference, I think it is time for an expert to wade into this debate.

Some hon. Members: Hear, hear!

Mr. Saltsman: One of the problems with formulating a policy for small business in this country is that the policy inevitably gets formulated by people with outstanding qualities in the field of law who have never met a payroll.

Having listened to the two very distinguished hon. members who preceded me, the hon. Minister of State (Small Business) (Mr. Abbott) and the hon. member for Grenville-Carleton (Mr. Baker), it is no wonder that small business is in trouble.

I have some qualifications in this area, and therefore I feel I should say something about the state of small business and who are the real friends of small business.

Some hon. Members: Hear, hear!

Some hon. Members: Oh, oh!

Mr. Saltsman: I see hon. members opposite are anticipating the truth which I propose to place before the House. I am delighted to see their powers of perception are as sharp as they are. There is no doubt in my mind the best friends small business ever had were the socialists of Canada.

Some hon. Members: Hear, hear!