

Income Tax Act

Mr. Crosbie: Mr. Speaker, I would have no objection to this supine and absolutely jejune and ridiculous question if it were factually correct. But never at any time in my life have I compared the economy of the Atlantic provinces to Bangladesh, or any other "desh". So why does the hon. gentleman not get what I said, quote it correctly, and then put his question instead of trying to infer that something untoward or reprehensible was said by the Minister?

An Hon. Member: Do your research.

Some Hon. Members: Right on!

Mr. Deputy Speaker: Order, please. That was the first point of order. On the second point of order I recognize the Hon. Member for York East (Mr. Redway).

Mr. Redway: Right, wrong, or indifferent, Mr. Speaker, the question had no relevance whatsoever to the comments of the Hon. Member in his speech, nor to the Bill, and I would ask that you move on to the next comment or question.

Mr. Crosbie: Absolutely.

Mr. Deputy Speaker: I agree that the question is not relevant to the Bill. Questions and comments? Resuming debate.

Mr. Iain Angus (Thunder Bay—Atikokan): Mr. Speaker, I am pleased to join in this debate this afternoon on Bill C-11. Before I do, perhaps I could appeal to the Minister of Transport (Mr. Crosbie) to share with us his dictionary, so we all can find sources of new words.

Bill C-11 was actually promised some eight months ago in the Budget, and it has taken the Government that long to put together a few pages of legislation in order to enact it. Then it wants us to deal with it very quickly in all three stages in this House.

Of course we will do that, because we recognize the importance of anything that will provide a more timely payment to at least one group of Canadians to ensure that the income that they need is in their hands at a time when, as we all know, expenses can be very high and anticipated needs of children, in particular, can be met because of the availability of this money.

We will support the Bill. But we do have some concerns with some of the actual applications, and I suspect at second reading we will get to some amendments that we will pursue.

Let me say at the outset one thing that it is important that it not only say here, but that when the Government is informing the recipients it make very clear, and that is that this is not new money. This is not an amount that these people will receive over and above the credit that they will get back on their income tax. It is only an early payment of something that they would normally have received in the spring, in any case. That has to be included in any of the literature that goes out, in a very bold way, to make sure that nobody misconstrues the

intent and erroneously budgets on the assumption that: "Well, it's great. They have sent me \$300 now just before Christmas, and then in the spring I am going to get that much more".

We see from time to time in our constituency offices individuals who are not used to the bureaucratic processes, who do not always read the fine print, or do not clearly understand the intentions of a particular program. I can guarantee you today, even if the Government does do as I suggest and makes it very clear in its literature, that there will be calls to almost every constituency office some time late next spring when people get a cheque that is much smaller than what they thought they should be receiving.

One of the things that bothers me about the Bill, Mr. Speaker—and it is something that I have seen with the Conservative Government here and I saw it in the Province of Ontario—is that they can take a good idea, but they can bog it down in red tape. Separating out those with incomes of less than \$15,000, and saying that that group of Canadians whose aggregate income is less than \$15,000 will receive this advance payment but those who are above \$15,000 will not, indicates to me that somebody, either through a computer system or manually, will have to spend the time and the taxpayers' dollars to make those separations. At the same time we have those people who really do not know down to the last cent what their aggregate income is. They will be phoning the appropriate government offices, whether it is Revenue Canada or the income support offices, to try to determine why they have not received their \$300. So that will add to the bureaucracy, because the people answering those calls will not be doing other work which they are currently hired to do. So aside from the fairness aspect, just from a straight efficiency point of view, I think the Government should reconsider the cap of \$15,000 and allow anybody who is eligible for the child tax credit to receive that \$300 advance payment.

With regard to the fairness component: those individuals who have incomes above \$15,000 need that money at the same time of year as those who have incomes below \$15,000. Whether it is winter clothing in certain parts of the country, whether it is appliances that are aimed at the household or Christmas presents, that would be of great assistance to those individuals as well. So for two reasons I think that section has to be changed.

I do not quite accept the over-all rationale that by paying this \$300 out we are going to eliminate the problems with the tax rebate discounting. There will still be Canadians, who will find a need that forces them to go to the rip-off artists who will do nothing but gouge them and take hard earned money from them. We already know that half of the 1984 discounted returns involving the child tax credit cost Canadians \$20 million, \$20 million which should have gone to those individuals. Instead, it went to some kind of legitimate loan sharking outfit. Back when we were dealing with Bill C-83 respecting the Tax Rebate Discounting Act, we should have banned that procedure and not allowed anyone to make money from the financial difficulties of poor Canadians. The Government