

**Senator Frith:** Could you give us the page number, even roughly?

**Senator Simard:** The Senate committee ensures that you have research people to do that type of work.

**Senator Frith:** Could you give us the page, say, within 50 pages? It has around 400 pages. Is it around page 200, page 30, or somewhere in between?

**Senator Simard:** Why do you have to be so agitated? Are you still recovering from the GST debate, the first anniversary of which we celebrate today?

**Senator Frith:** Because you are a very agitating fellow, that is why.

**Senator Simard:** Thank you.

**Senator Molgat:** It is obvious that Senator Simard has studied the bill carefully.

**Senator Frith:** Can you not give us any help as to where it is, not even within 100 pages?

**Senator Simard:** If you will listen, you will find out.

**Senator Molgat:** He was carefully studying the bill while it was circulating on the Hill!

**Senator Frith:** Maybe someone who saw it circulating on the Hill can tell us what clause it is you are referring to.

**Senator Simard:** I do not think it would be the proper day for Senator Frith to see his publisher, if that is what he intends.

**Senator Frith:** What are we talking about now?

**Senator Simard:** Your book.

**Senator Frith:** I can tell you about that. What page?

**Senator Perrault:** You are holding your notes upside down.

**Senator Simard:** I do not even intend to read it. I have all kinds of time, I do not know about you.

**Senator Frith:** Just within 100 pages will do, to start.

**Senator Simard:** Honourable senators, as I was saying, in committee, officials from the Department of Finance were able to clarify a number of issues raised by honourable senators. For example, officials explained that changes in RESPs were made to tighten up the rules already in place. Students must be in full-time education and at a designated post-secondary educational institution enrolled in a qualifying educational program. That information was given as the result of a question posed by Senator Thériault. The program has been subject to growing abuse, and these changes were made to eliminate such abuse.

Again, I am sure Liberal senators would have to agree that it is the duty of government to put an end to such abuses. This is one of the things that this bill does.

With respect to small businesses, to help a Canadian-controlled private company concerned about the cost of capital, the government introduced an enhanced capital gains exemp-

tion. This will encourage investment in a private company and will not be an impediment to going public.

The bill quite clearly provides for tax benefits for Canadians with disabilities. Again, I am sure Liberal senators would want payments to be made to disabled people as soon as possible. Further delay of the passage of this bill will not allow that.

Other bills, which deal with changes to the Canada Assistance Plan, limit transfers to such groups. The issue relates to the other bills—not this one.

There are technical changes in this bill which deal with the disabled. Other changes that affect the disabled may be found in Bill C-32. When that bill is brought before us, honourable senators will have an opportunity to discuss the nature of those changes. What this bill does in terms of technical changes is serve to harmonize language. Major changes affecting the disabled will be found in Bill C-32.

Why, then, does Senator Frith create a smoke-screen by saying that he has to look at all the details? Senator Haidasz has said that a clause-by-clause study of the bill needs to be done in order to do justice to the bill. Contrary to that request, I do not think that has been the practice over the years. Some bills have received clause-by-clause study—and I see Senator Frith nodding his head—but not all bills.

**Senator Doody:** The GST certainly did not.

**Senator Simard:** I do not want to be partisan. That is not my type of approach. If you tempt me, Senator Doody, I might do just that. But we certainly did not do it back in September—

● (1020)

**Senator Frith:** You are prepared to let Senator Doody be partisan?

**Senator Simard:** —of 1990 or later on in this place. Therefore, I do not think our members here should be fooled by the arguments of Senator Frith when he says that because we have not done a clause by clause study, or because we have not analyzed and checked every word of this 400-page bill, that this is so terrible, because it is not.

With respect to northern benefits, there were questions in committee as well on this matter. I believe Senator Frith will find when he checks the blues as he says he will, that the changes introduced are as a result of an independent working group which reported to the government in October of 1989. We are now in December 1991. For over two years, this information was public, was available, and has guided the drafters and the government in coming out with Bill C-18. These things should not come as a surprise to Senator Frith or to any one of us here.

In fact, there is to be a northern region, and that was the essence of this group's request. There is also to be an intermediate region. There will be minimal change in the number of people who are eligible, but this system is now much fairer.

Finally, officials from the Department of Finance acknowledge the bill was lengthy and cumbersome, as we readily admit on this side—an unfortunate situation which we are trying to