

Charter of Rights and Freedoms to mean anything to Canadians, Mr. Speaker, let us treat every Canadian as an individual and a decent citizen and let us not try to take money from a hard working citizen, a new Canadian at that. He came to this country expecting something better from his government. As far as I am concerned, Mr. Speaker, until that \$1,000 is paid back, as long as I have a breath left in my body I am going to fight to get that \$1,000 returned to him. It is only right and only fair.

**Some Hon. Members:** Hear, hear!

**Mr. Taylor:** This action of going into private bank accounts has happened not once but several times. I have here another case where the Department made an error. This citizen had sent two cheques, each in the amount of \$1,627.51. He made the payment in January of 1983. In March of 1983 the Department of National Revenue went into his bank account and took out \$3,334.51. This was brought to the attention of the Department and I believe it has not been corrected. But I am shocked at the audacity of the Department to go into someone's bank account and take money out when it was its error in the first place. Even if it is not the Department's error, surely when this House of Commons gives the authority to the Department of National Revenue to go into a private bank account and extract money for taxes, it expects the Department to use common horse-sense. Surely the man should be notified and given a warning that this is going to be done. A totalitarian government could not do worse than the actions of this Government against my constituent in Cochrane. He was not even told. To this day he has not been told by the Department. It was mentioned by his bank manager "by the way", as if \$1,000 does not mean a lot of hard work to a fellow working in a service station.

I wish this Government would clean up its act in this legislation with respect to going into people's private bank accounts. We send people to jail if they break into a computer. To take money out of someone's bank account is the same thing. The Government has that authority, in my view, only if it has the decency and courtesy to warn the person that it will do that if he will not pay his taxes. He should be told: "We have warned you time and time again and now we are going into your bank account if you do not pay your taxes". That is the decent way to do it. The practice as it is now is heinous and I do not like it at all. This third party demand has its place in some cases but not to the extent it is being used now by the Department of National Revenue; and it certainly should not be done without the knowledge of the person who owns that bank account.

That brings me again to these instalment payments. The previous speaker mentioned this. I believe this Act should state that senior citizens on pensions, in particular, should not be required to make instalment payments. Someone who has plenty of money would come under a different category. Certainly senior citizens should not be required to make instalments before they even receive the money. A senior citizen came to me because he was charged a penalty by the

Department of National Revenue for not declaring revenue when he did not even receive that revenue until late in the year. Why should he make instalment payments at the end of March, the end of June and the end of September when the payment came in during November? But he still had to pay a penalty. That case alone shows the unfairness of making senior citizens make instalment payments every three months. Surely it was never intended that senior citizens should have to do that. If they pay the total amount of taxes at the end of the year, that should be good enough for the Department. It is good enough for any grocery store. You pay your bill at the end of the month and it is paid. But it is not good enough for this Government the way it is operating right now.

There is something else about these instalment payments. These penalties are added at the end of the first period, the second period and the third period. I am not talking about senior citizens now; I am talking about ordinary businessmen who have accountants. Many times their income comes in August or September, particularly with farm accounts where farmers do not have money coming in all through the year. They receive it when their wheat goes to the elevator or their cattle goes to market, but they are expected to make instalment payments four times a year, and if they underestimate they are stuck. A penalty is imposed on them. The Department does not make any check on when the revenue came into the farmers' pockets. That is absolutely unfair. I say, Mr. Speaker, after careful thought and deliberation, that if a taxpayer pays his total bill by the end of the year, there should be no penalty, instalment payments or no instalment payments.

The idea of instalment payments was so that the Government could receive the money a little earlier and have the use of the money for nine months, six months or three months ahead of time and it could earn interest during that period. But that is not good enough with this present money-hungry Government. It imposes a penalty at the end of the first period, the end of the second period and so on. Then it totals the whole thing up at the end of the year. If that is fair, then I do not know what fairness is. That is what the Hon. Member for Wellington-Dufferin-Simcoe (Mr. Beatty) was talking about yesterday, fairness. If we are going to be fair, let us be fair. But we are not being fair with these instalment payments today.

With respect to capital gains taxes, Mr. Speaker, if I had not been sitting down this morning, I would have fallen down when I heard the Hon. Member for Mississauga North (Mr. Fisher) speaking about capital gains taxes this morning. The man did not know what he was talking about when he said capital gains taxes are of no significance to the businessman or to the farmer. The man is completely wacky in that regard.

I want to give you the facts right now, Mr. Speaker. If that Hon. Member were in the same category, he would expect to have fair treatment. A farmer's nest egg, a farmer's pension, for old age is his farm. He works 10, 20, 30, 40 years, along with his wife and his kids, to build up an asset so that when he is 70 years of age he is going to have a nest egg. He pays taxes on everything he makes as he goes along. Then when he is 70,