Strangely enough, the government must have recognized that I was incensed about this because just on Friday of last week some 50 copies of this home insulation, information package arrived at my door, but it took an editorial in the newspapers, and on open letter to every business firm in my riding dealing with insulation to explain the program that this government has failed to explain to Canadians, in spite of its three quarter page ads. Wrong numbers have been listed in the newspapers. People have been calling Montreal and getting Halifax or some other place. There has been no notice taken of the time differential.

With all respect to my Francophone brothers, there are those in British Columbia who have difficulty with the French language, including this member, and it is rather difficult to communicate in French when you do not speak the French language. That was another problem. I realize that every program the government introduces has its problems. It takes time to put programs into gear, but many of these things could have been thought out beforehand.

Perhaps I am deviating from the point, but the point is that after the Minister of National Health and Welfare assured this House that the senior citizens of Canada would not be taxed on the benefits of this program, we now see it introduced by this government on page seven of this bill. I say shame! That is the very least I can say, and I ask the Minister of National Health and Welfare to withdraw her statement, or apologize.

I note that the government has withdrawn its hand from the graves of those who had life insurance policies. However, as one of my colleagues recently remarked, the government has not gone to the extent of demonstrating assistance to small business.

It seems to me that it was about October 28 that the Minister of State (Environment) (Mr. Marchand) spoke in Trail to an assembly of people attending a Chamber of Commerce luncheon. At that time the minister, formerly responsible for small business, described not his new responsibilities for the environment but those with which perhaps he was more familiar, his former responsibilities for small business. I admired his frankness when he said that for too long the government has imposed too much red tape on small business, and that it could see that the small businessman was being drowned in red tape and in forms of little or no consequence.

Yet after a frank speech of that nature indicating how dedicated this government is to the support of small business we find that it is moving in this bill to frustrate further the advance of small business. What does the government want? Does it want the small businessman to go to that court of last resort with the highest interest rates? Does the government want the small businessman to run to the FBDB? Does the government really want to cultivate and encourage small business? It certainly has not demonstrated that inclination with the provisions contained in this bill as they affect insurance policies.

This weekend I called on a small businessman, Mike Banderoff. He operates a small store in the city of Castlegar, and he

Income Tax

is tearing out his hair. He has a small bakery attached to his general store. He has three bakery employees supporting three families. He will have to let those employees go because, as he said, the Department of Consumer and Corporate Affairs has told him that he must label all his bakery products. He says he has no difficulty with bread, and his bakery bakes buns every day. That is easy enough. But then he says, "Today because I make a dozen apple pies—I may not make another dozen for six weeks—I must have 2,000 labels on hand telling the public what the shelf life is, what the labels are—"

• (2142)

Mr. Woolliams: Ask Basford. He got one in the face.

Mr. Brisco: That is right. I understand the Minister of Justice (Mr. Basford) is an authority on pie. These ridiculous little labels are supposed to be for the protection of the public. Anyone who has been in the business of serving the public knows that when you cease providing quality, you lose business. A mouldy apple pie on the shelf is not going to attract customers. Anyone who buys it will never buy again.

Why is the Department of Consumer and Corporate Affairs hassling this small businessman with such nonsense? If he has a dozen danish rolls that happen to have jam in them he must have a label for that, and then a label for his peach turnovers, and one for his apple turnovers. It will take him about 25 years to use up the labels.

The ultimate insult to this small businessman is not only that ridiculous regulation but the fact that he received a letter headed "Consumer Fraud Protection", not the official letterhead of the department. It could have been a fraud. That letterhead could imply to the businessman that he was already pulling a fast one on the public. He could accept a letter from the Department of Consumer and Corporate Affairs, but when it comes under the heading of "Consumer Fraud Protection" does it mean he is regarded as a gangster?

A little while ago I listened to the Parliamentary Secretary to the Minister of Industry, Trade and Commerce (Mr. Loiselle) talk about the failure of the opposition to do anything but criticize. When he said that I thought he had failed to recognize the role of parliament and the role of the opposition. It is the role of the opposition to criticize, and I suppose from time to time we are guilty of not criticizing constructively, perhaps because we are frustrated at the government's policies. I should like to draw to the attention of the hon. member that it is the role of the opposition to oppose, to criticize constructively. That has been demonstrated many times in the past through amendments introduced by the opposition that have helped improve legislation.

The tax policies of the government as set out in this bill give me some concern. I do not understand their priorities. The city of Castlegar is unable to expand industrially, commercially, or socially in terms of housing, for want of water which could be supplied with \$3 million of this government's money. Yet every day in the newspapers and through parliamentary reports the residents of Castlegar learn about the government spending