

*Income Tax Act*

against the people in his own riding. In any case, we will hear what he says later on.

This measure is not only a fiscal mechanism, it is a charitable and humanitarian fiscal mechanism. Earlier, I heard the Hon. Member for Laval-des-Rapides (Mr. Garneau) criticize the technical aspects of this fiscal measure, but I did not hear him say this is the first time in the history of the Income Tax Act that we have a mechanism that reflects humanitarian considerations. I think that is important. Mr. Speaker, I remember when I was practicing in Trois-Rivières, in the beautiful riding you know so well, before I was given the opportunity to sit here on behalf of the constituents of Trois-Rivières, I remember the many low-income families which were actually taken to the cleaners by income tax discounters between February and April.

Mr. Speaker, 700,000 families will benefit from this measure in 1986, 700,000 families will get at least \$300. A couple with two children will receive \$600 as early as next month. Families will no longer have to deal with discounters demanding 15, 20 or 25 per cent. Nobody has referred to this, nobody has alluded to this unfortunate aspect of the system under which people had no choice but to get this advance tax credit through companies which in some cases were more interested in their own profits than in the needs of families. Mr. Speaker, we are still talking about families earning less than \$15,000 a year.

This is something which must be mentioned. For over ten years now I have had representations about this from a number of associations—among others the ACEF in Trois-Rivières came to see me as early as November 1984. The income tax discounting issue had been on the back burner for ten years. Mr. Speaker, the Consumers' Association called on me to discuss it. For ten years absolutely nothing had been done to come to grips with the problems of families forced to deal with child tax credit discounters two or three months before April 30, or before the normal deadline after April 30.

A moment ago I listened to the Hon. Member for Laval-des-Rapides (Mr. Garneau). It is a new commitment, a simple commitment, Mr. Speaker. Our tax system has often been denounced, I have done so myself here in the House, and the Opposition does it regularly. For once there is no red tape involved. We are not even asking Canadian families to send us any papers. We are saying: If, in the previous year, you earned less than \$15,000, and if you have children, you will receive automatically \$300 in November. It is a simple measure, Mr. Speaker. It is a measure that is economical for the Government and simple for Canadian families. And the Hon. Member for Laval-des-Rapides somehow criticized the fact that there would be no forms to fill in.

Mr. Speaker, I am quite happy and I congratulate the two ministers of Finance who have imagined a system whereby there will be no paperwork. I think this is a Government which is precisely trying to reduce the amount of paperwork. Everybody is aware that this cannot be done overnight. But this is a measure which is going in the right direction.

Unfortunately, once more, Hon. Members opposite are trying to scare people. They are trying to confuse them. We have put forward a tax reform, with changes—all tax reforms normally have them—and we have announced an increase in the Child Tax Credit over the next three years, \$70 in 1986, \$35 the following year and again \$35 the third year, for a total amount of \$140. It is written black and white in the Budget, it is settled and they are still trying to scare the people. Are the people going to get it next year? Will there be any change? Will there be this or that?

Mr. Speaker, I am somewhat disappointed with the Opposition. Really. I was under the impression that when a Government introduced a measure which was good for all Canadian families and expected by the Canadian people, everybody would agree, even though in the end the finance critic said: As a Party, we agree. But all his remarks were aimed at scaring people, Mr. Speaker. When the Government introduces very good measures, when everybody is in agreement, the Opposition should not continue to say: Yes, but perhaps something will happen . . . Perhaps! Mr. Speaker, I suggest that a tax reform is a major document. It has been criticized for not yet having been made public, but I remember the days when the Hon. Member for Laval-des-Rapides (Mr. Garneau) was Minister of Finance in Quebec. He had talked about tax reform. If I am not mistaken, he was six years in office, but we never saw that reform.

● (1640)

Mr. Speaker, we should give the Minister of Finance (Mr. Wilson) and the Progressive Conservative Government some time to collect the necessary data so that the reform will meet the needs of Canadian families and businesses.

Mr. Speaker, he said there was nothing new. We are adding something new, that is a \$70 tax credit for this year. That is quite an amount of money, Mr. Speaker. In 1986, the child tax credit will be \$454. In 1987, it will be raised to \$489 and, in 1988, to \$524. Well, I can say, Mr. Speaker, that in my constituency of Trois-Rivières, low-income families with \$15,000 or less are quite proud of the Progressive Conservative Government, they are quite proud of the policies which they needed. The Hon. Member for Montreal—Sainte-Marie (Mr. Malépart) does not believe me as usual, Mr. Speaker, but he is always welcome in my riding.

**Mr. Malépart:** There are fewer opinion polls.

**Mr. Vincent:** He is always welcome in my riding and he can come and make inquiries, Mr. Speaker. He will be surprised. He is always welcome as long as I am told beforehand so that I can be there. I would be pleased to welcome him, Mr. Speaker.

**Mr. Malépart:** Your radio program . . . He can call.

**Mr. Vincent:** Mr. Speaker, he can even call my radio program, it will be a pleasure. Indeed, Mr. Speaker, everybody does not get invited on a radio program. But credible people do.