Income Tax Act

three or four children—I know it for a fact that because I have lived there for a long time first as a student and now still. Those people with three or four children expect to receive perhaps the hon. Member will correct me if I am wrong because I would not want to mislead anyone-three or four times the amount of \$454. And they will if their income is below the \$15,000 level, but above that level they will only receive \$300 per child. Which means that depending whether they have three or four children, the advance payment will be either \$900 or \$1,200. Even with three children, who would entitle them to receive \$454 for each, over \$450 would be paid to them later. So they will still go to these discounters, and that is the point and the problem. If they know that a small cheque for about \$450 will soon be coming, and my colleague will correct me if I am wrong, then they will go to the discounters just the same, I am pretty sure of it. They will say: "Look, I was entitled to \$454, I only got \$300, which leaves a balance of \$154. I need money now. Can you give it to me right away? Can you advance me \$154 and I will pay you 15 per cent." I think that is about what the discounters charge, 15 per cent.

Well, what do you want? When your philosophy is to help the big guys, the bankers and the oil companies, you can imagine what 15 per cent of \$150 means. A sum of \$22.50 is not much for some people who remain insensitive, but it is very important.

Therefore, the Government would perhaps agree until the Senate—they could introduce an amendment which would be quite appropriate. We will surely vote for that Bill. This is not a very negative criticism but a finding and I think that we are doing the honourable thing this afternoon with the cooperation of every party.

Monique Bégin had advocated such a philosophy, so this is nothing new. It is a bill which improves on a very Liberal philosophy developed by Monique Bégin, and I say this as I know that many of my colleagues here have known that very worthy, resolute and passionate woman who could take a stand against her own party, mine, that is, when social programs were involved.

To tamper with social programs under Mr. Trudeau, one had to tackle in the first place Monique Bégin. And I can tell you that those who knew Monique Bégin did not dare to challenge her in the caucus when her projects were involved. Some tried but they were completely defeated because Monique Bégin thought that her programs were something sacred, untouchable.

Now, by the way, I wanted-

• (1610)

[English]

I just wanted to say some good words about Monique Bégin, who conceived this new kind of approach of giving what we used to call the No. 13 cheque—

[Translation]

Cheque No. 13, the supplementary cheque.

[English]

The Government has taken a step forward but since it has taken that step, why does it not go all the way? It has already been diminished from \$26,330 to \$23,500. That is a little step backward. But each one has its own approach in politics. That is the Government's decision. It is making its bed and it must lie in it. But the Government is already cutting off close to \$3,000 and is saying that not only will these people not touch their \$300 of \$454, but only if one is making \$15,000. On top of that, if one happens to have received a little more, perhaps the Government would render it to itself since it would believe things are improving. If it is true that things are improving, the Government is penalizing the people because it says that if one made \$15,000 last year and makes more this year, and one touches \$300, the little supplementary, the Government will charge that person. It is pennies, a few dollars, and I don't think that is in the spirit of a good social legislation, especially if we compare that legislation with the legislation we were forced to vote on so hurriedly and with such rapidity. When it came time to vote the \$1 billion, the \$900 million—we still do not know the exact amount—the Government was immediately present in the House of Commons to help these rich people who were about to lose the money they had invested in the banks. We did not know how much money. We will never know who got the money, but that is irrelevant because it was something the Government cared about.

I say to the Government and to my two esteemed colleagues and Ministers opposite that I know they have a good social conscience. They should try to convince their colleagues to go all the way in a good project and make it totally and absolutely perfect by allowing this to everyone earning under \$23,500. That would be a way to repair some of the immense taxation these people have had to face since the Budgets of November, 1984, May, 1985 and February, 1986. They are going to receive some money, almost the same amount as in the past, but earlier, yet the Government must remember that everyone has essential needs and all those essential needs have been taxed over the last two years. It is not because one is extremely rich that one buys more soap or more pharmaceutical products. Everyone buys the essentials and all the essentials were subject to a new taxation of 1 per cent in November, 1984 and 1 per cent in May, 1985.

As for taxes on alcohol and tobacco, I owe my colleague, the Hon. Member for Ottawa-Vanier (Mr. Gauthier), \$5 because he caught me smoking one cigarette today. That is my way of getting rid of this bad habit of smoking three packs a day. I am speaking to the Minister of State for Immigration (Mr. Weiner) and to the Minister of Employment and Immigration (Mr. Bouchard). I ask them to use their great social consciences which I know they possess. I ask them to go all the way and not to be mean. I ask them just to make a completely good, new law. Do not be, as I said earlier—