

*Income Tax Act*

would not, in the name of tax reform, end up increasing taxes even more for ordinary families in this country.

**Mr. Ravis:** Mr. Speaker, I want to make a supplementary comment. I know that we are not here to ask each other questions, but I want to make a statement concerning increased taxes, and it relates to that old expression we have heard a thousand times in the House and throughout the country, that there is no such thing as a free lunch. In other words, after one has given away so much, as the previous administration did over the last 12 to 15 years, there comes a time to face up to the debt. That is precisely what we are trying to do. I get very frustrated when members of the New Democratic Party fail to realize that perhaps it is necessary to face up to the debt, that we just cannot continue to send out blank cheques. Taxes are not raised because people get a kick out of raising taxes. They are raised because somebody has to meet the expenditure of the Government today, whether it is for social programs or economic programs. I am stating the obvious. I just have to say that I get a little tired of continually hearing about how the Government has raised taxes. I think somebody should be standing up to say that the Government finally had enough guts to face up to the issues in this country.

**Mr. Keeper:** Mr. Speaker, the Hon. Member mentioned that he and his party do not get a kick out of raising taxes. I am sure they did not get a kick out of raising taxes, but something they will get from it is the boot. Canadians will boot them out of office because they continue to raise taxes on ordinary families in this country.

**The Acting Speaker (Mr. Paproski):** Questions and comments have terminated. Debate.

**Mr. George Minaker (Winnipeg—St. James):** Mr. Speaker, this is my first opportunity to speak in the second session of this Parliament and I want to take the opportunity to congratulate you on your reappointment to your duties as the Deputy Chairman, as well as to congratulate you for a record that you and I hold. Each time I have spoken in the House you have been in the chair. I saw you rush back with wild anticipation to make sure that you did not break that record.

I also know that my good friend, the Hon. Member for Prince George—Bulkley Valley (Mr. McCuish), has been waiting patiently all day. The hour is getting late, so I am pleased to have this opportunity to speak in support of this Bill.

I sat on the Legislative Committee that dealt with the tax discounters legislation and had the opportunity to become interested in this Bill. The Government stated in the Throne Speech that it is committed to the preservation and reinforcement of the family institution. This Bill is part of that program, because bringing forward the child tax credit at this time will help to strengthen families and lessen economic problems in low-income families. In addition, it follows our theme that social justice demands that those in the greatest need should be helped the most. Both of those themes are being followed in this Bill. It is important that the Government

has decided to put forward \$300 per child for low-income families earning less than \$15,000 a year.

When I was on the committee dealing with Bill C-83, the Consumers' Association of Canada made a presentation which clearly describes the impact this Bill will have on tax discounters. They state that the statistics reported in chart 5 of the consultation paper indicate that almost two-thirds of the discountees reported an annual income below \$8,000, and that 84 per cent of the female discountees claimed a child tax credit. This Bill will eliminate the majority of these instances with tax discounters and will put the money into the pockets of the families in need. I have always believed that it is far greater to have the family bread-winner working than throwing his or her hands up in disgust and saying: "I am going to go on welfare". The approach we have taken with the child tax credit for those in need follows one of my beliefs.

I might say that when I was Minister of Community Services in the Province of Manitoba I had the opportunity to institute a program that follows the belief that we should keep the family together by having the bread-winner working rather than on social assistance. I introduced a program called the child-related income support payment that gives \$30 a month per child to low-income families in Manitoba. That program has worked very well. I am pleased that the Government is following this approach to provide funding to those families in the greatest need.

What does Bill C-11 mean to Manitoba? When we consider that over 700,000 families will benefit from a payment of \$300 per child in November, we are probably talking about 30,000 families in Manitoba who will benefit from this Bill. I represent a cosmopolitan type of riding, Winnipeg—St. James, with part of the riding in the core area of Winnipeg. I know that many low-income families will benefit from the Bill we are discussing today.

I also believe that the time of year we are providing this prepayment is important. While the weather may not be the same in Vancouver, those who live on the Prairies, in Newfoundland and other parts of Canada and experience extreme winters know the cost of providing clothes for children, particularly when they are growing rapidly at certain stages in life.

Another fact in Manitoba that probably increased the use of tax discounters in the past is that the auto insurance payment comes due in February. That is approximately the time when tax discounters would be approached under the old system to see if a family could borrow money to pay for the insurance, if they owned a car. Again, the time of this prepayment is very important.

I believe the Hon. Member for Winnipeg North Centre (Mr. Keeper) said that we should eliminate tax discounters. I can tell the Hon. Member that the changes in the tax discounters act has greatly affected the opportunity for people in that business to get access to this money from the child tax rebate system. We have changed that considerably so that a portion