

Tax Rebate Discounting Act

us who the discounters will be in the future and what publicity he intends so that people who do get tax refunds will be able to go to these people.

Mr. Allmand: Under the law any company or individual could go into the discounting business. Of course, it is likely that the fast operators will drop out of the business and the field will be left to banks, credit unions, caisses populaires, trust companies, and so on. It is also likely that some of the people who are in the discount business now will continue their operation, because 15 per cent on many refunds still provides a pretty good rate of interest and a pretty good income. There is nothing in the bill to restrict legitimate operators from going into this field. While I expect the more fly by night types to drop off, perhaps some discounters will be in the business with the other lending institutions.

● (2252)

Clause agreed to.

Clauses 3 to 6 inclusive agreed to.

On clause 7—Punishment.

Mr. McGrath: Will the minister briefly explain to the House what the mechanism is for enforcing the provisions of this bill in order to get into the marketplace and into the dealings of the shady, pseudo-storefront operators who prey on the victims of this kind of operation? How does the government intend to make this bill operative and to get into the marketplace with it?

Mr. Allmand: Mr. Chairman, as I explained very briefly at the beginning, this bill has strong support from the provincial governments. As a matter of fact, it was the item which they were most concerned about at the recent federal-provincial conference and on which they were unanimous that we must act. These were governments of many political stripes. Of course in the different provinces we will publicize the act through debt counselling services and through all means possible, to show that this is a legitimate rate of interest from now on for this type of tax discounting. It will be made known, if a person breaks any provision of the act, that they are liable to a fine, as set out in clause 7 of up to \$25,000. In enforcing the law, we expect to have the full co-operation of the provinces. That has been promised. Also we will publicize the provisions of the bill so that the people are aware of them. We will do it through available means.

Mr. McGrath: Will the minister give consideration to taking up with the Acting Minister of National Revenue the possibility of notice being printed on the tax returns concerning the provisions of this bill and the penalties involved? That might be one way of getting the message across.

Mr. Allmand: Mr. Chairman, that sounds like a very good suggestion. I will take it up with the minister.

Clause agreed to.

Schedule I agreed to.

Schedule II agreed to.

[Mr. Gilbert.]

Clause 1 agreed to.

Title agreed to.

Bill reported.

Mr. Deputy Speaker: When shall the bill be read the third time? By leave, now?

Some hon. Members: Agreed.

Mr. Allmand moved that the bill be read the third time and do pass.

Mr. Deputy Speaker: Is it the pleasure of the House to adopt the said motion?

Some hon. Members: Agreed.

Motion agreed to and bill read the third time and passed.

Mr. Allmand: Mr. Speaker, I thank hon. members for their great co-operation.

PROCEEDINGS ON ADJOURNMENT MOTION

[English]

A motion to adjourn the House under Standing Order 40 deemed to have been moved.

STATUS OF WOMEN—EQUAL OPPORTUNITY PROGRAMS FOR WOMEN IN PUBLIC SERVICE

Mr. David MacDonald (Egmont): Mr. Speaker, hon. members will recall that over the last two months hon. members on this side of the House have raised questions about the situation with respect to equal opportunities for women in the public service. Much of this was precipitated by the release of a report on behalf of a concerned group of women in the public service almost two months ago. It would be useful to remind hon. members of the context in which these women in the public service released this report on an anonymous basis. In part, the report reads as follows:

The attached is from a group of concerned women who are witnessing every day signs of increasing discrimination against women workers. Press reports have indicated that there is growing opposition to women workers. Few have reported on the fallacy of the argument that women are a cause of the high unemployment rate. Worse, senior federal public service employees lacking the creativity and initiative to develop policies to help Canada, are content to jump on the bandwagon and proclaim that there is no unemployment problem in Canada, it is just a case of too many women competing for jobs.

Women in the federal public service are particularly vulnerable. As public service employees, their right to speak out and to be involved in political activities is practically non-existent. In most departments where female SX's are found they are isolated and afraid to jeopardize their careers in speaking out.

The report goes on to detail chapter and verse some of the more blatant examples of discrimination and the deteriorating