

motion, in the view of the government, is that the hon. member did not elaborate it enough. Notwithstanding the support which the hon. member for Winnipeg North Centre (Mr. Knowles) sought to give, I think the motion raises many more questions than it answers. The few buttressing answers provided by the hon. member for Winnipeg North Centre just do not fit the bill, so far as I am concerned, although they certainly make the views of the hon. member for Regina East (Mr. Balfour) more palatable.

The feeling regarding motions of this nature which are so often put on the order paper is that they do not look far enough down the road. Hon. members who sponsor such motions are prepared to show all the advantages but they do not spend too much time elaborating the problems that would arise nor the administrative difficulties that would be involved.

The great thing about a motion such as this, however, is that the government, notwithstanding the fact that a motion or a bill in private member's hour may be talked out, is given an opportunity to pause and ask itself: Is there a way in which this particular administrative difficulty can be overcome? I think some of the views expressed by the hon. member for Regina East endeavour to do just that. I do not think he provided all the answers but I think that for once—we do not get too much of this from opposition members—he conceded that there might be some problems and he came up with suggestions to overcome them, namely, a limitation on the amount of mortgage interest that would be exempt and the suggestion dealing with the unfairness that would arise relating to a man who rents as opposed to one who owns a house.

The hon. member for Laurier (Mr. Leblanc) was listening, but did not feel it was necessary to elaborate on the comments made by the hon. member for Regina East. However, he went down another road and dealt, not so much with the man who buys a house but the man who invests his money. There might be further difficulties in that particular area. So the motion does give rise to many questions.

There is a grey area in the hon. member's motion, and with the latitude allowed in private members' hour I would like to explore it for a few minutes. I refer to the situation where a home owner has imposed upon him a problem not of his own making, where he is required to put out money and where in all probability he has to borrow that money and pay interest on it. I think there is an area here where the total amount of money borrowed and the interest paid should be allowed either as a write-off, as a deduction, or as some form of tax concession to the home owner.

I am thinking primarily of the problem faced by home owners as well as those who rent, because this would be equally applicable to both categories, along the shores of the Great Lakes. When I say "along the shores," let me point out that some years ago they lived 100 yards or so from the shore but now find themselves on the shore of Saint Clair Lake or of the various rivers that feed into the Great Lakes basin. This is the situation of people who had built a house, or a substantial building, on the lakefront but suddenly found that erosion had occurred. When they built the house it was far enough from the water's edge

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that they did not have to worry; now they find the water has come closer to their front door and they are forced to do something to protect their property.

An hon. Member: What about floating a loan?

Mr. Cullen: An hon. member suggests floating a loan. They are faced with this situation, and they have to build walls or hire trucks to drop loads of gravel and stone along the water's edge. A great deal of money has to be spent simply to protect their property. Perhaps a concession might be made—this is an area which could be considered by the Department of Finance—in the interest of helping these people. It is not a problem they created; it is a problem forced upon them by the vagaries of nature, if you will.

Some people may ask why such action should be taken because an individual is protecting his private property. I suggest he is protecting a piece of property which will be owned by others down through the years, and the land involved will be protected in perpetuity. The home owner is not only protecting his home for his own use and benefit, but for the benefit of those who will buy it from him and will own the property through the years in perpetuity. So, in effect, it is money he or she is spending in the interests of protecting a piece of property that must be protected now if it is to maintain its value. Here is a situation where a tax allowance somewhat along the lines proposed in the hon. member's motion could work to the advantage not only of the home owner but of the person who rents along the shores of the Great Lakes.

Some of the points I had hoped to make were, in effect, made by the hon. member for Laurier. This is where I thought the hon. member for Regina East and the hon. member for Winnipeg North Centre might have helped us a little more by having carried out more research on this motion to discover how much tax revenue would be lost as a result of this proposal. I know the hon. member made a valuable effort to indicate that tax revenue would be lost, and he felt there were some areas where it would be recouped. If there had been a little more research I would be more apt to vote in favour of the motion should it come to a vote today.

I conclude by again pointing out that perhaps a tax allowance or a tax credit could be considered in the case of people who have an adverse situation forced upon them. In this situation, governments are often prepared, after the fact—after a flood, after substantial damage, after a tornado or a hurricane—to pour millions of taxpayers' dollars into repairing the damage. Government at all levels seems somewhat loath to make taxpayers' money available, to make tax concessions to people before a problem arises, in the course of its arising or before it becomes a disaster or a catastrophe.

I was pleased to hear the Minister of the Environment (Mr. Davis) indicate the role the federal government is prepared to play, and I hope some initiative will be shown by the provinces. I understand that the province of Ontario is taking some action so that the taxpayer will be protected in this instance. One of the things that concern people when taxpayer's money is spent on a particular project, or when tax concessions are made, is that they might find themselves with their land in the public