

delivers more and more control and arbitrary decisions to friendly people of the Liberal government and bureaucrats who interfere with our lives.

I would urge the government to pay attention to some of the suggestions that I have made tonight concerning interest rates, for somewhere there must be a solution crossing political boundaries that will deliver this country out of the nightmare it is facing. Productivity will resolve inflation, as the Minister of Finance (Mr. MacEachen) has told us so many times. However, there has been no legislation in the last two budgets of this government which would give us the magic factor of creating the wealth and turning loose the energy which is lying dormant out there in Canada.

I say to hon. members opposite: Please, for goodness sake, back off from the approach you are taking before you remove completely any chance for this country to regain pride in itself, and give people the right to own their own homes and to rear their families there. Maybe that is at the heart of this kind of legislation. Maybe the government just does not want families to have roots.

**Some hon. Members:** Hear, hear!

**Hon. Alvin Hamilton (Qu'Appelle-Moose Mountain):** Mr. Speaker, it is rare, indeed, that the House of Commons has the privilege of hearing two speeches, the likes of which we have just heard, one from the hon. member for Hamilton Mountain (Mr. Deans) and the other from the hon. member for Capilano (Mr. Huntington). These men were putting forward, in different ways, a common denominator that is true, I hope, for much of the world. I will be coming back to that common denominator almost immediately, but first I wanted to make a comment concerning this bill which would amend a long-standing piece of legislation, namely, the National Housing Act. I think it is the judgment of the House on all sides that this bill is inadequate to meet the needs to which we are all referring.

**Mr. Cosgrove:** Not on this side!

**Mr. Hamilton (Qu'Appelle-Moose Mountain):** I deplore the interjection of the minister, because I was hoping he would accept the remarks I will make from an all-party, all-Canadian point of view. We have heard the hon. member for Hamilton Mountain speaking from a humanitarian point of view. He stated the case of almost 100 per cent of the Canadian people who instinctively, as well as from reason and logic, want to own their own homes. Then we heard the remarks of the hon. member for Capilano. Until the last few sentences, he was searching through all the cloud of doubt we have had in this country over the last ten or 15 years as to why we were going the way we were, and he was trying to come up with a carefully thought out type of direction. I will try to keep my remarks in the same mood.

It is my honest conviction that all parties in the House, regardless of any partisanship that may exist, accepted long ago that the right to own a home and raise a family in that home, along with all of the rights of that family, is now a mandatory right. I do not think there is a Liberal in this

country who does not agree with that statement. I am sure that every Canadian agrees. If we can work from that premise, I would think that we should carefully consider the two speeches delivered tonight, and even my remarks, because this right to own property, to own one's own home, is a right which has been slowly accepted in the western world, a right which I am sure has been accepted in Canada and all of northern America for many years.

What we should be doing with this National Housing Act, is perfecting that right and making it work. We may quarrel over the way we approach it, but we should not quarrel on the fundamental purpose. At this stage of our development in the world, not only should a human being have the right to have food, but he should also have the right to have shelter of some reasonable variety, as the hon. member for Hamilton Mountain stated. If we can accept that principle, I think that the slightly partisan remarks which I will make can be taken in reasonably good grace.

It is my judgment, even though the minister has refused my judgment, that this minister really came into the House with a desire to help concerning the housing field. I have said this in the House before. However, when that terrible budget of November 12 came in, to use an expression which is now popular on national TV, at least in the United States, the minister was "hosed". There are other words I could use to describe what happened. The hon. member for Capilano stated it very clearly. A few people are going to get a little relief of a temporary nature from this bill. That relief takes the form of extending the period of their debt. Instead of being in debt for 20 years, they are now going to be in debt indefinitely. That is all it is. Without going into the details, that can be accepted.

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The minister told us before the budget came out, "Just wait for the budget". The minister took some pains to see that the news about the housing policy in the budget was in the hands of the people the next day after the budget was announced. He got into serious trouble with the customs of the House when his staff finally confessed to him they had done something that really was a little irregular.

Basically, this bill is inadequate in meeting this problem of providing shelter as a right. The fact is, and everyone admits it, that the government just does not have the money to provide all the things the hon. member for Hamilton Mountain and the hon. member for Capilano suggest we should do. This bill is based on the precedent that much of the starting place of backing up these loans, which is the insurance principle, and even direct loans, is that the government is the source of the revenue to get these programs started.

I simply say that with the government, having gone out last fall and borrowed nearly \$13 billion at 19½ per cent, cannot be blamed for not wanting to turn billions of that over to the housing industry, a billion to the farm industry, a bunch more to export industries and another couple of billion to the small businessmen of this country to go out and produce the wealth