

Mortgage Tax Credit

At that time my constituency played an important role in the history of Canada. The important parts of my riding were Queenston and Chippawa which now are at the heart of the city of Niagara Falls, a place which is not only known for the part it played in the history of this country but also for its beauty. God has given this universe a miraculous gift in the form of the Niagara Falls. Some of us Canadians take Niagara Falls for granted.

About a month ago I had the opportunity to be host to some gentlemen from the German Bundestag, and I thank the Senate for having given me this opportunity. These diplomats watched the water run over the Niagara Falls and asked, "Does it never stop running?" I have heard a few other people ask that question. When you look at the Niagara Falls you marvel at it and wonder where the water comes from that it never stops running. It is a truly magnificent sight. Not only is Niagara Falls important in that it is the honeymoon capital of the world, but its importance also lies in the fact that this was the area where the first electrical power in this country was generated, a fact which is important not only to the industry but one which has brought a tremendous change in our homes.

As I was listening to the proposal for this property tax and mortgage interest deduction, I heard it said from the opposition side that it will help only the elite of this country. I should like to inform the House that 50 per cent of my riding is made up of ethnic groups. I am very pleased to see, when I look at the statistics, that 75 percent of the Niagara Falls riding is made up of home owners and, what is still more important, that we are considered to be a low income area in Canada. In fact, you can buy a house in Niagara Falls for less than \$40,000. The reason I mention this and the reason I spoke of the background of the population in my riding is that the people in my riding put tremendous importance on owning a home. It is the most prized possession of any Canadian, and that is evident from the income level in Niagara Falls and from the number of people who own homes in that area.

Let me tell hon. members why this is so important. Niagara Falls was first populated in the 1950s when the hydro canal was being built. People from different parts of the world arrived there because there was a job available in Niagara Falls for anyone who wanted to work. Those who came liked Niagara Falls and stayed there. Does that mean to say that they were guaranteed jobs? On the contrary, they liked the area and what they found important was to own a home. The evidence of how important this has been is that owning a home has kept the family unit together.

Let me give an illustration of how important owning a house is to the people in Niagara Falls. About eight years ago I had the opportunity of travelling to the United States in connection with a Mennonite program called the MDS. We travelled to the city of St. Louis, which is the gateway of the west. When we arrived there I asked myself what kind of disaster befell the place that a carload of six men was sent down there in order to provide their services to the area. On arrival we found that a Negro organization in that city was rebuilding the old part of St. Louis for the Negro people.

[Mr. Froese.]

Hon. members might not be aware of the fact that St. Louis is the first place where people coming from the south have the opportunity to improve themselves economically before going farther north to the more industrialized centres. I was appreciative of the fact that I was a Canadian at that time because this was soon after the racial strife which had taken place in the United States. The night we drove into the city we did something totally wrong but we got away with it. We found ourselves in an area which was inhabited totally by Negroes, and being white people and males we were in some danger in that section of the city. At one point we lost our way and I stepped out of the car for a moment. As soon as I did so, another car pulled in behind me, blocking me in. I did not know exactly what the reason for that was. I asked the man in the car for directions. We were looking for a certain church. He gave us directions and we went there. The next day when I told people what had happened, they could not believe that we got away with it without being beaten.

The first few days in the city we could not get anyone to pose for a picture. We wanted to take pictures of some children there but they would not allow us to do so, until the third day when a lady asked us why we were there and where we had come from, to which question we told her we were from Canada. The whole situation changed then, the atmosphere in the whole community changed, when they found out we were Canadians. It really made me proud to be a Canadian.

But I learned a lesson that was even more valuable than this one. There were three people connected with the program there; one was a businessman who had given up his business in order to run the organization, and the other two were also businessmen from St. Louis, all three of them black. I realized what importance they put on owning a home when they said that they were rebuilding houses in their free time so that larger families could move into them. One of the businessmen said they could go to Washington to obtain interest-free money to restore these homes because they had a hard time borrowing money at 1 per cent to build these homes. I asked him why he did not take the interest-free money. He said that if you want to teach the Negro people responsibility you have to give them a sense of responsibility. Instead of giving them the money free he arranged loans at 1 per cent interest. In effect, this gave them a sense of responsibility.

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The important thing is not to give handouts because that makes people totally dependent upon the government. We must provide a sense of responsibility, and I believe that is exactly what this bill does. This bill does not make the people come to the government on their knees and become dependent on the government but, rather, it allows them to achieve something on their own with the assistance of government. That is what makes me happy about this program.

I heard members of the NDP say we were not being fair to certain people, particularly those at the lower end of the income totem pole, and perhaps some senior citizens. I should