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into every other item in his constituency. This morning the hon. member for Bonavista-Twillingate stood over his discussion on the St. John's harbour. It is true it has been the custom to have a general discussion on the first item. This is going beyond that if an hon, member picks out an item and proceeds to talk on it on the general item.

Mr. Garland: Mr. Chairman, I know the minister is an astute politician—perhaps I should say tactician—in this house, but I do say he left himself wide open when he mentioned so many specific items in the introduction of his estimates. I prefaced what I had to say by saying that I was going to delay the committee only on one matter.

The Chairman: Since we are discussing the general aspects of the department we should limit ourselves to a general discussion and eventually discuss the individual item when we deal with the items.

Mr. Garland: Mr. Chairman, I bow to your ruling, of course, but I do say with great respect that we should be permitted to use one instance only to prove a point that has a real bearing on the general discussion. I think the people of the country will find it rather distasteful that promises of public spending are used for political purposes. We have instances of it here, and I shall endeavour to raise the point again to indicate exactly what I have in mind. I know these are small matters in relation to the billion dollar spending program, or the reported billion dollar program, but they are important in our own area. These small amounts and small docks are very important.

The government should take a new look at the importance of the tourist industry in this country. The construction of those docks is tremendously important. I know docks are important in my part of the country and throughout all of Canada. The tourist dollar that is spent in Canada is one of our greatest sources of revenue. Therefore, I urge the government to take a more generous attitude toward those docks. There was a time when it was felt that the tourist industry perhaps was something which should be catered to strictly at the local level. Down through the years we have gotten away from that point of view.

In connection with those docks I should like to say just one word. It is a development that has perhaps come along with the times. The department should give consideration to the construction of a launching ramp or apron in connection with the construction of those new docks which are built throughout the country. It is not an expensive item at all.

\$200 or \$300. It is a great convenience to the people who use such facilities for the launching of craft that may be transported on trailers or otherwise and I should like to make that suggestion.

In introducing his estimates the other day the minister brought up the matter of housing. I would remind him that I am still waiting for an answer to my question respecting the decision of the government to suspend agency loans. Many people are concerned about this. We perhaps know some of the reasons but I think the house and the country would benefit from a statement in this regard. As I have mentioned before, I know that many of us are concerned about the siphoning off of funds from the smaller cities. It would seem that the government is now going in the opposite direction to some extent because they are now going into areas having over 55,000 people with direct loans for the first time. Some of us are concerned as to precisely what the objective is. Is it control of housing or is it control of the economy? I am not going to delay the house by debating the matter now but I think the government should say what the objective is. I believe sincerely that the government's decision to suspend agency loans for the time being will have a detrimental effect on wage earners in the lower income brackets. In my opinion they will be worse off because banks and other institutions engaged in this type of lending will become more selective with their own money. I would appreciate it if the minister would refer to this matter when he replies.

Mr. Grafftey: Mr. Chairman, I intend to speak only briefly but I thought I should like to take this opportunity to say to the hon. member for Kootenay West how much I appreciated certain remarks he made with reference to the Minister of Public Works. I heartily agree with the hon, member for Kootenay West in the congratulations he extended to the minister with regard, for lack of a better word, to patronage and with regard to what he termed the decentralization policy now being carried out by the minister. Before continuing with these few remarks, and they are going to be brief, may I say there will be cynics in the that I know there will be cynics in the official opposition who will say that my remarks concern patronage but I think those who will scrutinize them carefully will know better. I can only say that I have sat in the house during the discussion of these estimates and while the speeches of members of the official opposition may look good back home in their respective ridings I think the Canadian people in general are happy that we have a minister who is going to deal with the To a \$10,000 or \$15,000 dock it could be added Department of Public Works in the interests as an extra feature for perhaps a matter of of the Canadian people at large. As I have

[Mr. Green.]