

I shall not repeat the excellent arguments of previous speakers from my party with regard to the many specific weaknesses of this bill, but I should like to call attention to several of the most glaring ironies that surround this ill-considered piece of legislation. Ever since taking power the government has been wringing its hands about the size of the federal deficit, which it blames on Liberal mismanagement. But after six months on the job what is the sum total of Tory brilliance as reflected in this paltry proposal before us? It is a tax welfare scheme which will do nothing for renters, the poor and the many older Canadians who have paid off their mortgages through years of hard work. It is a welfare scheme which will get us nowhere in terms of a fair social housing policy for people of all ages and means in every part of Canada, though it will commit the federal government to successively greater cash outlays amounting to billions of dollars in a few years.

The government is asking us to support a welfare band-aid which will not only be discriminatory, regressive and ineffectual but will be inflationary and a growing burden on the federal treasury to boot—the wrong kind of burden, I might add, because it is the kind of government spending which divides Canadians and which economists have shown to be a dismal failure from a cost-benefit standpoint. This sorry piece of legislation will not achieve its stated objectives but will be an albatross around the necks of governments to come, an albatross which will weigh heavily in future years, an albatross which we might classify as a Clark-Crosbie albatross, a “C-C” albatross, though not the kind of “CC” most Canadians would look for.

● (1630)

However, the government persists as though it is doing the voters a great favour. The government obviously thinks it is doing itself a great favour. In reality it is doing neither. Within the context of the government's total economic policy only marginal net benefits, if even that, will accrue to eligible voters who need assistance. On the other hand, all voters will have to pick up the tab for an increasingly wasteful and inefficient program. Furthermore, the government will have to find ways to get this money from those unfortunate voters who will not benefit at all from the program.

This bill is nothing more than a hidden tax expenditure which itself is a camouflage for what my colleague, the hon. member for Winnipeg-Birds Hill (Mr. Blaikie), has called the Tory “hidden agenda”. We now see that the principle of universality in our social programs is being threatened. The Minister of National Health and Welfare (Mr. Crombie) claims magnanimously that this would only be in order to have more money, better to meet the needs of low income Canadians. However, the Tories have next to nothing in concrete terms to offer low income voters except more of the same, more restraint and more hardship.

We are left with the concrete reality that the Minister of National Health and Welfare is not in the inner cabinet, but the Minister of Finance and the President of the Treasury Board (Mr. Stevens) are. Do they share their colleague's good

Mortgage Tax Credit

intentions, or are they, as is much more likely, already laying claim to the savings from cutbacks in social spending and in services to people? With this ill-conceived bill we can look forward to welfare redistribution all right, from progressive social policies to regressive fiscal ones, and this in the name of giving Canadians the forward looking change they voted for and deserve. It is time this strategy of the Tory party was exposed for what it is, a desperate attempt to win support by means of shoddy, half-baked measures without regard to their elemental unfairness or negative consequences.

We have been speaking about housing, and I appreciate that there is a great difference between a house and a home. Nevertheless, let us bear in mind that without adequate individual housing for families there cannot be homes. Our country and all countries are based on the principle that we live in homes and that we have a place in which there is not only shelter from the elements but also love, care and shelter from the problems of the world.

This bill, which will help a small number of Canadians, leaves out the majority who need to have homes. I would like to bring to mind once more the fact that in our country we have a “third world” in which many Canadians live and which could become a greater part of our country unless a far greater effort is made toward creating situations and building dwellings in which we can have homes.

As a last thought I would like to leave this House with the idea once more that the albatross of the ancient mariner was what followed his doomed ship and finally brought about its destruction. The albatross we have spoken about, the albatross of Bill C-20, could certainly do the same to our land.

Mr. Eudore Allard (Rimouski): Mr. Speaker, thank you for giving me the opportunity to express my view on Bill C-20. At first thought, this legislative measure seems very sensible. Its objectives are acknowledged by everybody. Every Canadian should have the possibility to take steps to own a home in his lifetime. The high cost of housing has taken away the hope of many ever to acquire a house.

This bill, however interesting it may be, is not without any flaws. The bill favours those who are in a financial position which allows them to own homes; that is to say, the better off. The bigger the mortgage you can afford, the bigger the discount from your tax bill. Half of the householders in the country are not home owners. They will not be helped in any way to buy homes. They will get nothing from the bill. There are also in this country a million home owners who are too poor to pay the bulk of their taxes. Some people of 60 years of age and over still live in their homes, and it is their right to do so. They will get nothing from the bill.

In short, what I want to say here is that the poor are left behind by the government. The poor will stay poor. And what about young families? They have little hope of acquiring homes in a short period of time. Interest rates are almost out of control and have reached a point which is not acceptable. Young families also get nothing from the bill.