

academic excellence. Today the University of Guelph provides an excellent post-secondary education to over 10,000 full-time students, not only from Canada but from throughout the world.

The present riding of Guelph is comprised largely of the four townships of Pilkington, Eramosa, Puslinch and Guelph, in the county of Wellington. The city of Guelph, with a population of 72,000, is the hub of the riding and is surrounded by a number of small and beautiful communities such as Rockwood, Alma, Crieff, and Eden Mills, to mention a few. The rural area is comprised of rich farm land where hardworking farmers have built many prosperous dairy, beef, hog, poultry and cash crop farms which provide an important source of food for the nation and prosperity for the region.

The city of Guelph itself, while maintaining the beauty of its historical past, provides many jobs in business and industry for residents of Guelph and surrounding communities. It is the home of many local Canadian owned companies such as John Rennie Ltd., Hammond Manufacturing and W.C. Wood Company. In addition, some of the world's largest electrical generators are manufactured in Guelph, while at the same time some of the world's smallest and most sophisticated electronic equipment is also manufactured there.

Much of the success that Guelph riding has had in building up such a broad economic base of industry and agriculture is owed to the foresight of the city fathers and various township councils. In years past these councils have fought long and hard to attract business and industry to the city and—

**The Acting Speaker (Mr. Scott, Victoria-Haliburton):** Order, please. I would ask the hon. member to relate his remarks more to the subject of the bill. I hope that this will take place.

**Mr. Fish:** Thank you, Mr. Speaker; I will deal directly with the bill.

As you will note, Mr. Speaker, by my accent, I am a Canadian by choice, having come to live in this country after the last war. The visions, the beliefs and the dreams I had when I chose to become a Canadian were well founded. Canada was all I hoped for. We enjoy the political, religious and moral freedoms in Canada that much of the world will never know. It is this desire that caused me to become a member of Parliament.

During the election campaign the Progressive Conservative Party pledged to implement a program of tax credits for home owners' mortgage interest and property taxes, a pledge kept by the introduction of this bill before us today, Bill C-20. The debate on this program during the campaign, and now in the House of Commons, has served to show the differences between the Progressive Conservative Party and the Liberal and New Democratic parties.

With this program, the Progressive Conservative Party, and today through the wisdom of the voters the Progressive Conservative government, have stated in no uncertain terms that we want Canadians to be able to own their own homes. Let me

### *Mortgage Tax Credit*

say to those members opposite that no matter how they tried to disguise their attacks on this program through distortion of fact, it is clear to this House and to the people of Canada that they do not really support the goal of more Canadians being given the opportunity to own a home, and they fail to support the concept of helping the middle class of this country who have borne the brunt of past taxation policies.

The first thing I did when I came to Canada was to buy a small home and invest what little money I had in this country, which brings me to the first point I wish to make about this legislation. The Prime Minister (Mr. Clark) has said that he wants people to have a stake in this country, and that one of the best ways to do this is for Canadians to be able to purchase a home of their own. It is of fundamental importance that individual Canadians have a personal stake in their nation and in their society. This legislation allows existing Canadian home owners and future home owners to deduct their mortgage interest and property taxes from their federal income tax. This will help this goal to be realized.

The ability of Canadians to own a home is of such importance that it must be considered in the broad context of the right to private ownership of property. This right of private ownership of property is fundamental to the basic goals that most Canadians and the members of this House believe in.

First of all, it is belief in pride of ownership to be able to say: I have worked for, earned and invested in this, my home. This is the source of great pride and satisfaction for well over 60 per cent of Canadian families. Statistics show that 90 per cent of young Canadians, if they had their way, would own their own homes. This is their major goal. This program will help those who already have homes to be able to keep them in the face of increasing cost of ownership, and it will help many to reach their goal of home ownership who otherwise could not afford to make this investment.

This right to own private property extends beyond pride and personal satisfaction. It is a means of ensuring that Canadian citizens have a personal stake in their country. It is of vital importance to ensure social harmony and social stability, which we cherish so greatly, that we maintain, reinforce and expand the number of Canadians who feel that owning a home is a wonderful means of bringing about this goal.

In conjunction with this is the often overlooked and yet vitally important fact that private ownership of property is a critical means of ensuring that individuals retain their freedom from the state. Just as individuals with a stake in society, such as a home, provide the basis of stability and cohesion in that society, so too do they guard this right against excessive incursions by the state. It provides a strong bulwark against those who would rob us of our freedoms and our rights. Those who have something to lose are those with something to defend.

These broad beliefs and basic tenets of rights and freedoms must be encouraged and supported, and protected from those who would deny them. The hon. members of the NDP are fond of espousing the virtues of Sweden, their idea of a socialist Mecca. Perhaps hon. members will be interested to hear the