is from September 1, 1945, the day when hostilities ceased, up to September 1, 1955. That would mean, on a pro rata basis, 187,500 in two and a half years up to March 1, 1948. That was the target. Has it been reached? Well, some hon, members will recall that the minister stated in this chamber about ten days ago that in the first two and a half years 200,000 units in round numbers had been completed, with about 40,000 more partly completed; and this was accomplished, may I remind the house, notwithstanding the delays, the unavoidable delays, to which I have referred, in getting started in the first place.

So where does the criticism come in? Is it because the minister is exceeding the Curtis report? That is how it would appear. From some speeches we have heard, one can imagine the gloating criticism that would have been forthcoming had he fallen below the Curtis objective. The Curtis report suggested 375,000 units, when taken on a pro rata basis, in the five years up to September 1, 1950. The minister has expressed the belief that we shall continue to exceed that objective in the future as we have exceeded it in the past. I believe every member of this house, right down in his heart, appreciated the statement made by the minister, plain, straightforward, unequivocal, with neither boast nor bluster. In his statement at that time we were told that, of 77,000 units actually completed in 1947, there had been 22,000 built for rental, under various forms of government sponsorship, National Housing, Wartime Housing, Emergency Shelter, V.L.A., et cetera.

The other 55,000 units were for home owners. It has been proudly said that a man's home is his castle, and to me there could be no more promising sign of national stability than for Canadian people to prefer to own their own homes. I believe that, in so doing, they should receive every encouragement. Surely there are none who have persuaded themselves into the belief that the government should have taken over the whole building program, and should not have permitted any citizen even in democratic Canada to build a home for himself. I sometimes wonder.

In that connection may I say that there comes to me every month, and perhaps to many hon. members, a small but excellent publication, known as *The Scene*, from Shingwauk Farm. It is published at Bracebridge, Ontario. An article in the last issue contains two paragraphs which I desire to quote:

The housing shortage in Ontario today is due to three things—the scarcity of satisfactory material, the scarcity of satisfactory labour and the fact that it does not pay to build houses to rent.

[Mr. Matthews (Brandon).]

There are probably more than 20,000 people in Ontario today who are financially able and are prepared to build houses for themselves to live in as soon as satisfactory materials and labour are available. If the government steps into the market and grabs off the materials and labour to build 20,000 houses, it will only mean that 20,000 private citizens will have to defer their building plans until the government is through. Will the government's 20,000 houses do any more to relieve the shortage than a like number of privately built dwellings would have done? Certainly not.

Mr. Speaker, I would suggest that the writer of that article must be himself a builder, because he certainly has the faculty of hitting

the nail right on the head.

It was interesting to me to hear the other evening an hon. member for whom I have the greatest respect name several towns or cities in Ontario that want houses. One wants 100, another, twenty-five; another, fifty, and so on. Well, who is preventing them? I am sure it is not the government. I can tell the hon. member about a small town or village in my own constituency that also wanted houses. Those who needed the houses got busy and built them, and when I was in that town a few months ago there were over a hundred houses in course of construction, some nearing completion, others just begun. The parties building those houses were not wealthy in the ordinary meaning of the word; but, better than that, they were endowed with a wealth of thrifty habits and independent thinking. They did not go to their neighbours demanding assistance, by insisting that those neighbours pay higher taxes to the government in order that the government, by the granting of subsidies, would assist in the building of those homes. Nothing of the kind. And I can well understand that those hundred families living in their own homes, the result of their own work, their own savings, and their own planning will be much happier and more contented than if living in homes built or subsidized by any government agency. This has no reference, of course, to cases where permanent residence at any point is improbable and where individual building might therefore be unwise.

The taxpayers of Canada know from experience what subsidies mean. They know that every dollar thus raised comes out of their own pockets, be they rich or poor.

We hear reference occasionally to New Zealand's building program. Who would withhold—certainly not I—the slightest credit for the good work done in that country, even though it does fall far below what has been accomplished in Canada? However, what is the situation in New Zealand according to what would seem to be reliable reports? A statement issued recently by