it is not encouraging. The situation is terrible when a person cannot get money with which to build a home.

The plea I am putting forward at this time is that this tight money policy that our government is forcing upon the people of this country be alleviated. We must see that it is easier for those people who want to build homes to get money. This policy is just adding to the cost of rents. I am told that persons renting apartments in the greater Vancouver area have already received notice that their rents will be increased by 10 per cent; that, in itself is an unfortunate situation. One of the insurance firms that this reporter in Vancouver interviewed indicated that their National Housing Act mortgages were completely used up for the year 1957. It was stated there would be no money whatever available for the building of homes until 1958. The banks have indicated that they are lending money only to those persons who are better than average risks.

These are not the people who require loans. The people who require loans are the people in the lower income brackets. Any man who can obtain mortgage money in today's markets is probably the wealthier type of man who can afford a home worth \$15,000 or \$20,000. The man who cannot afford this higher rate is the fellow who needs a home and who is going to have to pay and pay dearly for his housing in the near future if this tight money policy is continued by this government. Surely the answer to an increase in home building is a change in our monetary policy, a change that will make money available to those people who need it.

I indicated earlier, Mr. Speaker, my intention to move an amendment. I move, seconded by the hon. member for Acadia (Mr. Quelch):

That the amendment be amended by inserting after the word "which" in the third line, the following words, "in co-operation with the provinces".

## The amendment will now read:

This house is of the opinion that the welfare of the Canadian people requires the adoption now of a national development policy which, in cooperation with the provinces, will develop our natural resources for the maximum benefit of all parts of Canada . . .

And so on. The purpose of the amendment, Mr. Speaker, is that it has been indicated by the Minister of Northern Affairs and National Resources that his interpretation of the amendment moved by the Leader of the Opposition is that the acceptance of the amendment as it now stands means that provincial autonomy is at stake. I would not necessarily agree with the minister. I do not believe that was the intention of the Leader of the Opposition, but we cannot go by what we think his intention might have been. We

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want to be sure to protect the autonomy of the provinces; therefore I have moved this amendment.

**Mr. Donald M. Fleming (Eglinton):** It must have surprised some members of the house, Mr. Speaker, to hear suggestions that this type of amendment is not suitable on a motion to resolve the house into committee of supply. With respect, sir, I say that there could be no more suitable occasion than a supply motion for the assertion, in the form of an amendment, of a policy of general application such as is contained in the motion introduced by the Leader of the Opposition.

Has the house forgotten, sir, that the most famous policy in all Canada's history, the "national policy", was introduced in 1876 by Sir John A. Macdonald, then leader of the opposition, in the form of an amendment to a government supply motion? We ask for no better precedent than that. Nor will it be forgotten, I trust, that an amendment in identical form was introduced on a government supply motion in this house at the last session, on July 9, 1956. The amendment received the support of all the parties in opposition, and I am confident, sir, that the present amendment will be similarly well supported.

I had the honour of speaking in that debate on July 9, and it is a temptation, of course, to repeat now the things that one said on that occasion. I hope I may be able to withstand the temptation, sir, and make my remarks today something of a sequel to the remarks I made then.

I am prepared to affirm, sir, that the views put forward at that time by all those who spoke for the official opposition in support of that amendment were sound, were realistic, were forward-looking; and such events as have happened since, and such trends as have made themselves apparent, whether in political or economic life, have gone to confirm and support the views that were put forward on that occasion by members of Her Majesty's loyal opposition.

There are five elements in the amendment introduced by the Leader of the Opposition. The national development policy which is set forth here has these elements to it: first, to develop our natural resources for the maximum benefit of all parts of Canada; second, to encourage more processing of those resources in Canada; third, to correct the present serious unfavourable trade balances; fourth, to foster wider financial participation by Canadians in the development of our resources; and fifth, to promote greater opportunity and employment for a steadily increasing population.