It is the submission of the Canadian Association of Real Estate Boards (CAREB) that this section should be repealed for the following reasons:—

We put the initials CAREB in as representing the Canadian Association of Real Estate Boards, and it is referred to as CAREB from here on.

1. It discriminates against real estate agents. There are no other provisions in The Veterans' Land Act which discriminate against any other trade or profession, except this section which discriminates against real estate agents.

As far as we know it is not in any other known act in Canada that such discrimination exists.

It should be observed that counsel to CAREB has been unable to find any similar legislation in any other country in the world, and more particularly those countries such as the United Kingdom, either federal legislatures or any one of the state legislatures of the United States of America, Australia and New Zealand, which would have land re-settlement problems after each of the world wars.

2. The section is unfavourable to real estate agents. It stigmatizes them as a business association which might take advantage of veterans. Many real estate agents are, of course, veterans, and by keeping the section in the act, there is a suggestion that the parliament of Canada does not have confidence in the ability of CAREB or the various provincial bodies to conduct its affairs on a sufficiently ethical and proper basis to protect veterans.

Digressing for a moment, my immediate past president, myself, and the next two presidents of this organization of ours are all veterans.

3. It is unfavourable to veterans because it denies them a much wider market which they would ordinarily have from which to buy land. According to a recent survey, over 90 per cent of all properties for sale were listed with real estate brokers, and this section prevents the veteran using this large pool. The section creates suspicion in the minds of veterans who might otherwise wish to seek the assistance of real estate agents who have knowledge of special situations which might greatly benefit the veteran.

They are unable to come to us for advice.

4. It is unnecessary as a protection to veterans, because real estate commission is invariably paid by the seller, not the buyer, and the section only operates when a veteran is buying land, and any suggestion to the contrary is ridiculous, as only market value can be obtained as the maximum price for any piece of property.

5. The reason stated for having the section in the first place was to protect veterans from the operations of unscrupulous brokers. This may or may not have been necessary in the 1920's, however, it is submitted that in the 1960's, which we are about to enter, the remedies to the public that exist are so numerous, such a Section is out of date, and certainly throughout the late 1940's and 1950's, the education of those in the real estate business has raised the level to a stage approaching professional status.

Here again on the word "remedies" which I have used in that paragraph, I would suggest there are four remedies: first of course there is the law of the land and the civil courts which will protect against fraud; secondly, there are the provincial licensing acts which exist across the country; thirdly, the local real estate board; and fourthly, the code of ethics which has been adopted