

National Housing Act

were made by any minister in advocating any legislation that he was asking the house to pass.

When ministers come before the house asking the house to approve legislation we ought to have something more than simply a statement that the officials, in their experience or in their judgment, think this is the kind of legislation that parliament should pass. Parliament has a more far-reaching responsibility than that. Whatever the opinion of the officials may be, what parliament wants is the information upon which the officials reached their judgment. Parliament may or may not arrive at the same conclusion as that arrived at by the officials. It is not enough—indeed it is far from being enough—simply to be told that the officials have arrived at certain conclusions. The officials may or may not have taken into account all the factors that parliament may think ought to be taken into account. The officials may or may not have attached to the various factors the weight that parliament, with its experience, thinks ought to be attached to them. If we are to be asked to support legislation of this kind, I think we want more information given to us than we have been given here this afternoon; and in particular we want something more than just to be told that the officials, in their judgment or in their experience, think that a three-year period is required.

Mr. Vincent: Mr. Chairman, I do not think the period has been extended just in order to give the department more time in which to look into the fraud situation. I think it has been extended in order to impress the borrower, so that he will feel responsible. If a fraudulent borrower feels that within six months he may be caught but after six months he is free, he will not be too scrupulous with regard to his business dealings. He will feel that by waiting six months he can get away free. But if he feels that the department has three years in which to catch up with him, he will be more careful with regard to his actions.

I think that is the reason the period is being extended to three years. I do not think it is in order to give the department more time. I think it is in order to impress the borrower with the fact that there is a period of three years during which he can be caught up with. I think the period of three years is all right.

Mr. McIvor: No one knows as much about the act as do those who are required to put it into practice. I think we should listen to their advice.

Mr. Hamilton (York West): Mr. Chairman, we like to hear their advice and I think that is what we are here for. They should be here with the information, and should give it to us directly, not on the basis that they have come to some conclusion. In this respect I am a little disappointed that we do not have the statistics we should have in order to make an adequate decision.

Mr. Fleming: Surely the hon. member for Fort William is not suggesting that we should abdicate our legislative function to the officials?

Mr. McIvor: Certainly not.

Mr. Fleming: Why must we accept their judgment without knowing the grounds upon which they have arrived at it?

Mr. McIvor: I have seen a mechanic on a machine that was extremely hard to run. After he had run it for a year he know more about it than did the people who bought the machine.

Clause agreed to.

On clause 12—*Home improvement loan insurance fund.*

Mr. Regier: This clause deals with insurance on home improvement loans. What I should like to ask applies as well to insurance on the ordinary National Housing Act loan. The complaint that is so widely made is that this is one-sided insurance, that it is insurance for the lender while there is no insurance for the borrower.

In some other debate—I believe it was at the time of consideration of the minister's estimates—I mentioned the fact that there was a feeling that the department should be able to arrange, with relatively little inconvenience, an insurance scheme which would be a little more extensive than the present scheme and which would provide protection for the borrower as well as for the lender. I had in mind particularly mortgage insurance, so that if the purchaser, or whoever had the home improvement loan or the N.H.A. loan, should pass away, the mortgage would be paid off; not the company paid off and the family lose the home.

I wonder whether the minister can tell us whether his department has given any consideration—either a year ago or recently when they drafted these amendments—to the possibility of extending the insurance feature in that respect. If so, what conclusion was arrived at?

Mr. Winters: Mr. Chairman, I have already answered that question. I answered it when it came up under another section. I think it was when we were discussing matters of general interest.