

An hon. MEMBER: Worse.

Mr. GLEN: The reason that these slum conditions obtain in the country is simply that the farmers are unable to find money wherewith to repair their buildings. Every member of the house who has any knowledge of the matter will agree that if even small loans could be made by the housing commission or the commission that is under discussion, a tremendous number of applications would be received. Sums of \$300 or \$400 or \$500, if granted to a farmer for the rehabilitation of his buildings, would be gladly accepted by large numbers throughout the dominion. Such loans would mean that lumbermen, ironmongers, plumbers, carpenters, all men employed on construction, would be provided with work readily available to them within their own districts. I know it may be objected that, where the property is subject to a mortgage, the mortgage company or other mortgagor might take the position that the new loan would take priority over the first mortgage, and would oppose it on that ground. That certainly is an objection, but surely where a farmer wishes to recondition his buildings, and is willing to do so for such a small amount as from \$300 to \$500, arrangements could be made with the mortgage company or the mortgagee in order that the loan might go through for the benefit of all concerned. If the dominion government were to lend money for such a purpose it would be in the position of the holder of a first mortgage, and therefore, of course, its security would be ample. The mortgage company or other owner of a mortgage would find that its mortgage was in a much better position because of the fact that the buildings had been improved; certainly the mortgagee would be in no worse position, and the owner of the property by the improvement in his buildings would be given hope and encouragement to work out his salvation and carry on his operations in a much better way than he had hitherto done. I strongly suggest to the minister that the recommendation last year of the special committee on rehabilitation of housing be carried out. I see no difficulty in inducing mortgage companies or other owners of mortgages to give priority to the dominion in respect of such a loan. I am sure that the increase of business, the fact that the men on the farms could do very much of the repair work themselves, that the youth on the farms could be usefully employed, and that the dominion would not be likely to lose the money they advanced, as they might do under the Canadian Farm Loan Act, coupled with the fact that the mortgagor is better supplied with buildings and the mortgagee's security is improved, all justify a proposal of this kind.

[Mr. Glen.]

I suggest to the Minister of Labour that this should be one of the first things to be brought before the commission, in order that the people of the country may find some employment right at their own doors, through an expenditure of money which would not involve any loss to the dominion. It was stated in the housing committee's report that eighty per cent of the cost of the construction of buildings went to labour. In the old country, according to the same report, labour costs in the erection of buildings represented sixty-four per cent. One can realize what that means in terms of wages. If that amount of money can be distributed under a scheme such as I have outlined, it will go to people who are anxious to have it and who must have it, and it will be a means of relieving not only the municipalities but the provinces of a great deal of the relief they are now paying. I repeat that this should be one of the very first projects that the new commission, when appointed, should undertake.

Mr. BENNETT: Would the minister be good enough to explain just what he means in paragraph (d), which speaks of the commission investigating and reporting upon proposals for the carrying out of programs of public works and other projects to aid in providing employment? Does that mean that the government will submit to the commission the proposals that are made for public works? In the public works department there is an accumulation of reports by departmental engineers on public works and undertakings. As many as could be have been dealt with, but there are still many reports of district engineers in every part of Canada, presented to the chief engineer and to the department, that have not been dealt with. If these proposed projects are to be sent to the commission for a report, I can understand that; but if on the other hand the commission is to investigate and make its report, then the services of those engineers and the reports that have been accumulating for many years would not be of very much value. I cannot quite follow what is meant by paragraph (d) in the only sense in which it can become a practical matter, and I should like the minister to give any explanation he has in mind in that regard.

Mr. ROGERS: The section as drafted contemplates that the national employment commission will, as stated, investigate and report upon proposals for the carrying out of programs of public works and other projects to aid in providing employment.

Mr. BENNETT: Where do the proposals come from?