

Mr. BENNETT: The point is not so much the incentive as the difficulty of getting certain types of these men out of relief camps when agriculturists are anxious for help on the farms and cannot secure it.

These letters about the situation in Vancouver may be grossly exaggerated. I never express opinions about letters because I learned, during the five years we were in office, that there is sometimes a tendency to put a very strong construction upon what in the end may yield to very simple analysis. At any rate there is in Vancouver a considerable number of single homeless men who cannot go to these relief camps and who are now being thrown upon that city. That will be true in other places as well. I should like to make it clear that these relief camps came into being for one purpose only, to take care of single homeless unemployed men who were not properly a charge upon the provinces in which they happened to be, but who were wandering to and fro; they were to be provided with clothing and shelter and food at the expense, not of the province, but of the dominion. That was how the camps came into being, and prior to last summer, the average of the period of time they remained in the camps was very low. I noticed the other day the hon. minister gave an average that was somewhat higher than it was a year ago, for reasons I can readily understand, for there are certain numbers of these men who have remained in the camps from the time they were opened. The minister gave in detail information as to the ages of the various men and the number of months they had been in the camps. That information in part was contained in the report made by the Department of National Defence last year, but it has been brought up to date, and it would appear that men have remained in these camps a longer time than was contemplated when the camps came into being. But the camps themselves were established for a special purpose, and the responsibility was undertaken by the federal government for a special reason, that is the nomadic character of those who were in these camps. They were not men who had a home in a particular province. I visited two camps without any previous intimation that I was going there, and I went all through them to find out where the men came from. I found that very few of them came from the province in which the camp was located. They had come from various parts of the dominion, and while moving through the country had come to these camps and were cared for in the manner I have indicated.

At this stage I am not going to traverse various discussions that have taken place as to the difficulties of the situation, but I desire to make one observation with respect to housing. The Minister of Finance has indicated that the housing act which was placed on the statute books last year is now becoming effective, though there have been some difficulties. When that statute was enacted we took the best advice we could get. We conferred with those who had money to loan in the ordinary course of their business, that is, the insurance and loan companies. While one could not describe them as being particularly favourable to the legislation, nevertheless support was promised with respect to the measure itself, and I was glad to hear the minister say this afternoon that he believes it will become effective in process of time. I think, however, he was mistaken in what he said with respect to what had transpired in Great Britain. Undoubtedly the financial assistance given there to the housing problem is responsible for the construction of many thousands of houses. It will be recalled that just before the general election the government of the day was blamed for not having speeded up its housing program, and special efforts were made and much money was expended to enable that program to be carried forward.

There is another matter I would like to mention. Upon all the hoardings in the big cities there will be found advertisements of building societies, some of them very large organizations, and the rate at which money may be loaned. It may come as a great shock to some members of this house to know that the rate of interest that is being paid to those societies is in excess of five per cent; while some money was borrowed for less than that, having regard to the nature of the risk, in other cases some of the building societies were getting slightly in excess of five per cent. For the deposits that were received by the societies, owing to the demand made upon their resources they paid a substantial rate of interest, higher than the banks were paying, until the time came when they advertised that they were no longer prepared or ready to accept new deposits from the public. But it must be borne in mind that it was the action of the government of the United Kingdom that set in motion the forces which resulted in the great building program there has been in Great Britain during the last few years. I do not think that can be successfully controverted, because the number of houses under construction under the auspices of the government's legislation was recorded in the morning edition of the newspapers,