

Mr. SINCLAIR (Vancouver North): But they pay only \$23 a month.

Mr. FRASER: Hang on to yourself a minute. The return I got when I received these figures stated that what the veteran had to pay was ten per cent of the \$6,000 and everything over the \$6,000, which would make his down payment \$1,500.

Mr. MACKENZIE: How much a month?

Mr. FRASER: I am going by the figures given me by the department.

Mr. MACKENZIE: But how much a month is that over twenty-five years?

Mr. FRASER: That is not stated in this report. They just tell me what the veteran would have to pay for his home.

Mr. MACKENZIE: Does the hon. member know that what it is going to cost the veteran over the next twenty-five years is between \$20 and \$25 a month?

Mr. FRASER: How much a month?

Mr. MACKENZIE: Twenty dollars, with the additional grant. Tell me any country which has done better for the veteran. You do not know the first thing you are talking about.

Mr. SPEAKER: Order. The hon. member must not be interrupted without his permission.

Mr. FRASER: Will the minister tell me what the veteran is paying?

Mr. MACKENZIE: Yes, I will. It is costing the veteran from \$20 to \$25 a month over a period of twenty-five years, amortized at 3½ per cent interest.

Mr. SINCLAIR (Vancouver North): Can you get it any cheaper than that?

Mr. MACKENZIE: Then he owns his house.

Mr. FRASER: In the return I received from the Department of Veterans Affairs it is stated that if a veteran wants to buy a house he has to pay \$1,500 down for a house, costing \$6,900, for which in 1939 you would not have paid \$2,500.

Mr. SINCLAIR (Vancouver North): Stick to the tobacco business. You know something about that.

Mr. ROSS (St. Paul's): You make your own speech.

Mr. FRASER: If the hon. member for Vancouver North (Mr. Sinclair) knows no more about his own affairs than he knows about mine, he does not know anything at all.

Mr. MacNICOL: Wouldn't he know enough to come in out of the rain?

Mr. SPEAKER: Order. The hon. member has already spoken for forty minutes.

Mr. MERRITT: On a point of order, Mr. Speaker, if hon. gentlemen opposite are going to interrupt a speaker all the time without rising in their seats, I suggest respectfully that you should follow the procedure adopted in a football game when a wrangle starts; that is, take time out for interruptions.

An hon. MEMBER: He had five minutes extra.

Mr. LIONEL BERTRAND (Terrebonne): Mr. Speaker, I do not propose to discuss the budget fully because I am not an expert in such matters. I should like, however, to express my own views as well as those of my constituents and to offer a few suggestions which, to my mind, are timely.

I have only a few comments to make on the budget. The tax reductions announced on June 27 by the Minister of Finance (Mr. Ilsley) have been greeted with pleasure. I must say frankly, however, that the people are disappointed because they will have to bear the present tax burden throughout 1946 and receive relief in 1947 only. Overwhelmed by the crushing load of taxes for five years, the public expected special consideration. I recognize that in order to meet its numerous commitments the government needs revenues. However, a great many persons are of the opinion that in both the national and international fields Canada is proceeding at too quick a pace. It is true that every Canadian wishes that his country should enjoy all the prestige which it deserves, but Canada's membership in every international organization, the large loans which she makes to other countries, her generosity, her entry into numerous new fields of endeavour, are costing the Canadian public millions of dollars. On the other hand, the public justly feel that Canada's needs must come first. It behooves the government, therefore, to ascertain immediately the expenditures which may be eliminated in order, first, to reduce taxes more substantially and, second, to pass for the benefit of the people certain measures the need of which is fully justified by new circumstances which have arisen.

People complained about the tax on soft drinks, and it should have been abolished or reduced. The same thing applies to the war tax on several commodities which, since we are at peace, are regarded as necessities. The government has deemed it advisable to impose a tax on cooperatives. I am glad, however,