

generally improved their newly-acquired dwellings. They had been given a small piece of property, and the fact of owning something had altered their whole pattern of life; practically overnight they no longer required assistance. Some of these families, after requiring charitable aid for as long as ten to twenty years, no longer needed it, and their descendants are now living happily in their own homes.

On the other hand, I also know people who have always lived in apartment dwellings that have housed as many as eight, ten or twelve tenants. They have been paying monthly rents of \$20 and \$25, and they will probably never get away from this sort of thing. I have noticed that it is in such homes that the most subversive and detrimental notions are born and bred. I do not claim that this is true of all low-rental dwellings, but it applies to many. For this and other reasons we should endeavour to the utmost to develop a sense of ownership in our people.

It has been claimed that only one organization should be considered in the matter of constructing multiple dwellings, for one could not be given preferred treatment over another. If a limited-dividend housing company can be given preferred treatment, then why can the same method not be applied in the matter of housing co-operatives, which have done wonderful work in the past with respect to moral and social education as well as in the field of house building? I am dumbfounded to realize that some people can think right in matters concerning dollars and cents, but cannot use the same sense of logic when dealing with the moral values which form the basis of the life of every nation. A country that has no sense of moral values is headed for material and physical ruin and total degeneration.

I should like to make a few comments in order to refute certain rumours which were spread around the country, no doubt to prevent the passage of this bill. For instance, it has been said that under this act no house can be built for less than \$12,000. When the 10 per cent and the 30 per cent have been deducted, the sum of \$10,000 remains to be paid. This amount is to be amortized over a period of twenty-five years at an interest rate of 5½ per cent. On this basis the home owner would have to pay \$61.41 per month, and with taxes and fire insurance taken into consideration the monthly payment would be increased to approximately \$70. If this were the case, the act could never be applied, for ordinary employees could never afford the initial cash requirement of \$2,000, and maintain monthly payments of \$70. The *Montreal Star*, under date of March 13, carried an advertisement about houses approved by the

Central Housing and Mortgage Corporation, and selling for \$8,500. Some of the building features of these homes were as follows: full concrete basement; hardwood floors; coloured line tile bathroom with showers; 200 volt wiring for electric stove; living room with picture window; steel columns; planned kitchen with linoleum; three bedrooms; ample closet space and hot air heating.

Let us apply the new mortgage financing to this advertised home costing \$8,500. After 10 per cent is deducted from the first \$8,000, and 30 per cent from the balance of \$500, an amount of \$7,550 will still remain to be paid. This amount will be amortized over a period of twenty-five years at a monthly rate of \$46.08. Added to this will be the cost of fire insurance and the payment of taxes, making an aggregate outlay of approximately \$52 or \$53 a month. Thus the plan becomes quite feasible. These particular houses are built near Montreal, where land is quite expensive, and it will be realized that the people who build them make a living from it. Housing co-operatives at Drummondville, Quebec City and Cap de la Madeleine have been building seven-roomed houses designed with eight-foot cellars. They are finished with a brick veneer and sell for only \$7,000. Last year in Quebec City we built a number of houses by way of experiment, one being finished with asbestos shingles, and we sold these homes for \$6,011.25. I must admit that this particular type of house did not meet the requirements of the Central Housing and Mortgage Corporation, as it did not have an entrance hall. To include such an entrance hall would have meant increasing the dimensions of the house by three feet in width and four feet in length. It is our hope that the Central Mortgage and Housing Corporation will introduce regulations to enable low-salaried workers to occupy houses that do not have entrance halls. I do not see any particular reason why a house should have an entrance hall. However, the officials who administer this act are reasonable persons, and I do not doubt that they will establish fair regulations.

Certain organizations in the province of Quebec merely assist in housing matters, and I am happy to see that the banks will be able to help credit unions—*caisses populaires*—and insurance or loan companies which have previously carried all the charges of new dwellings. Our credit unions have accomplished more than any other organization, and I hope, for the welfare of the country, that the other organizations will help our savings, credit and housing co-operatives. In the province of Quebec there are over 60 housing co-operatives, which represent more than 50 per cent of