

**Hon. W. M. Benidickson:** Honourable senators, as some of its clauses indicate, this is an important bill.

First of all, let us realize that going on from the initial stages of housing support from the federal Government, the purpose of this bill is to increase support in a lending capacity from \$8½ billion to \$9½ billion. This support has developed within a relatively recent period of time. This is in keeping with the words of the Leader of the Government, that "the home is the unit of the social structure." He also said that in legislation of this kind we are "on the right road." With these statements I agree wholeheartedly.

The honourable Senator Macdonald (Cape Breton) said that it is not necessary to refer this bill to a committee. I have no objection to that conclusion. However, I would like from the Leader of the Government some assurance that, if the bill is not referred to a committee, the expressions of view by honourable senators as reported in Senate *Hansard* today be given the utmost consideration by the representatives of this tremendously large body, Central Mortgage and Housing Corporation, and by the honourable Mr. Nicholson, the representative in the cabinet who speaks for this corporation.

This bill contains some very meaningful, helpful and forward-thinking proposals. I think the most important item in it is that which refers to the provision of financial aid that would not come from any other financial sources, banks or other institutions, unless backed by this legislation, for the improvement of old homes. I think many people need help of this kind.

We have the Farm Improvement Loans Act—I think the loans under it are in the neighbourhood of \$1,200 million or \$1,300 million. We have the Home Improvement Loan Act, which provides a large number of other Canadians with backing so they can go to the banks. That measure has increased construction and has provided labour; indeed, it has improved our society to a degree comparable to improvements carried out under the Farm Improvement Loans Act, in millions of dollars. I think these are all important measures.

Honourable senators, I know we are under some pressure today. However I rise to say that I remember 12 or more years ago, when I was in the other place, I had much to say about the possibility of influence and effectiveness of the Central Mortgage and Housing Corporation in areas to which they were not effectively ministering. I referred to the housing accommodation in some remote parts of

this country. I suggested that while the actual occupant of the home might not be able to enter into a contract under which he would satisfy the fancy terms of a C.M.H.C. representative who lived in suburban Ottawa, Toronto, Montreal or Winnipeg, we could and should do much to improve the status of that particular class of Canadian through the National Housing Act. I do not suggest that I want people in that category to get anything less than the very best that is available in metropolitan Toronto or Montreal, but this is not realistic. I am talking about small lumbering, mining and similar communities and, when I was otherwise occupied, I visited many homes in such areas. We have a duty to improve the living conditions of those Canadians, but some of the standards set under this otherwise magnificent corporation do not provide help to these people. They do not require a great deal immediately, but let us try to improve their lot now.

Honourable senators, we have heard that in the other place there was announced a policy respecting war on poverty. We have heard also that there is to be a Company of Young Canadians who are going to help in the war on poverty. It is a coincidence that this bill should come to us today, because only two or three days ago I wrote again to the President of the Central Mortgage and Housing Corporation to remind him that he used to be this corporation's senior official in Winnipeg and in the territory I represented as a member of the other place. He knows the territory about which I speak. Some years ago there was presented in a committee of Parliament endorsement of official government loans for what was then known, as I recall it, as a Newfoundland type of house, which would have represented a tremendous improvement in the living conditions of many people at that time. I regret I have not followed up this matter recently, but I thought it had been agreed upon.

Honourable senators, as this bill is not going before a committee I should like to mention two communities in the territory I know best. In both there are now modern timber-working mills. I know that the natural resources of this country are under the jurisdiction of the provinces, and that for the last few years the provinces have, with good, well-educated and dedicated staffs, laid down rules under which the timber limits, mining limits and other resources cannot be exploited without there being some idea of their perpetual use. Perhaps that could not apply so much in respect to mines, but it certainly does to timber.