

yearly to be used to provide housing materials and erect the houses, for the next five years. Lend this money directly to the families in need of homes on a sliding interest scale of, say, three per cent for five years, two per cent for five years and one per cent for the balance of the amortization period of twenty or twenty-five years. Waive the requirement for down payments, which is the biggest single obstacle to building at the present time; and use the interest that has been charged the owner as an unemployment insurance fund to meet the payments as they become due if and when the home owner finds himself out of work. Turn the productive activities of our craftsmen to the making of materials on a huge national emergency basis. Put a proper price ceiling on the materials created. Encourage architects and town planning engineers to lay out homes in congenial, livable communities. Build these on a modern basis for use and for enjoyment, and you will meet an immediate need; you will eliminate most of the juvenile and adult moral delinquency which has been on the increase for the last number of years, which is caused by the unspeakable conditions in which the vast majority of Canadians now live.

If the government were to do this, the Prime Minister would have a more permanent and worth-while memorial, in the well-being of all Canadians, than the beautification of Ottawa, splendid as that idea may come to be.

Hon. PAUL MARTIN (Secretary of State): Mr. Speaker, in rising to take part in this debate I wish to join with those who have congratulated the mover and the seconder on their outstanding speeches, outstanding not only because they were delivered with great ability but because they represented a point of view which I think reflects the temper of present Canadian public opinion. These two hon. gentlemen, new members of this house, have made a contribution of which they may be very proud. It is a happy circumstance to know that not only do they come here as representatives of two important constituencies, those of Kenora-Rainy River and Gaspé, but they come also, together with other returned men in this parliament, as representatives of those Canadians on whom has vested the primary responsibility of making Canada's contribution to this war so successful and so memorable.

We begin a new parliament, sir, a parliament that will be faced, as indeed the world will be faced, with great and challenging problems which will deeply affect the welfare of our people and all the peoples of the world. I think one should not hesitate, however, to

survey the past six years through which this country and the other free nations of the world have had to pass; fantastic years, in which in order to achieve victory governments and peoples were compelled to resort to measures which otherwise would not have been even contemplated. The change from a peace to a war economy which took place during 1939 and 1940 causes those years to stand out in bold relief, and must be remembered when we come to appraise the task that now lies before us. The united nations have won the war against great odds. They won largely because for the time being they were prepared to suspend their differences and overlook even conflicting ideologies in order to achieve a common purpose. The war was won largely because there was a determination on the part of the united nations to bring about a spirit of unity and cooperation. In this country and in this parliament, in spite of our political differences, in spite of the fact that some sit to your right, Mr. Speaker, and some to your left, as we look back over these six years of war I believe that as a people and as a parliament we may be proud of the contribution Canada has made. Canada can walk down the avenues of the world with her head high, and say to all who would look, "We are not ashamed of the contribution we have made." I think it only fair to the membership of this house that we say to those who sit opposite that the contribution of the opposition, the contribution of the government and the contribution of the people of Canada is something of which in the over-all picture, despite any differences that may have existed, we may all be proud.

There is a standard for the future. This government, faced with the tremendous responsibilities which it is assuming, can make its contribution more complete if it has the understanding and cooperation of all groups in the country and in this house. During the war that cooperation in its essentials was not lacking, and I would simply echo the hope expressed by the Prime Minister (Mr. Mackenzie King) this afternoon that in the deliberations of the future we may look forward to the same understanding and the same cooperation from hon. gentlemen opposite, so that together we may give the country the lead which I know it is prepared to accept.

In that spirit, Mr. Speaker, I have risen to discuss some problems which are of more than ordinary interest to this nation at the present time. Before doing so, however, because I believe leadership in a country does mean something; because if there is not faith in the institutions of government and in the