

The Address—Mr. Balcom

Applying the standard used by Central Mortgage and Housing Corporation, we find that the average worker should pay from \$38 to \$48 per month for housing, that is assuming that 23 per cent of earnings should go for rent. That, Mr. Speaker, is what the man with average earnings could afford to pay for rent. What about the large number of workers who earn less than \$2,000 a year? Where can they look for adequate housing at the price they can pay? We all know that in most communities it just is not available.

Halifax is an area in which there are many old wooden buildings that are fire traps, lacking in sanitary facilities and improperly heated. Worse still, there are many areas where the children have no place to play except the dangerous streets or dark alleys. How can people maintain their self-respect in surroundings such as these? The wonder of it is that out of these surroundings have come many first class soldiers, sailors, and airmen. I realize that this is a many-sided problem, but we must face the fact that a man earning \$100 or \$150 per month cannot afford to pay half of it for rent. Somehow we must find a way to provide suitable housing for as little as \$25 to \$30 per month, not as a give-away but on an economic basis.

The federal government cannot solve this problem alone. Local governments must play their part as well and, most important, the construction and related industries as well as labour must recognize the challenge. Surely an industrial society which can produce so many things cheaply and efficiently can fill this most vital need at a reasonable price. Probably we need to change our ideas on design and purpose. We cannot expect to rent a \$15,000 house for \$35 a month. Perhaps our sights have been trained too high. When one considers the advances in technology in the past century, the design and production of suitable low cost housing does not seem an overwhelming problem. But whatever the division of responsibility as between governments or as among government, private industry and individuals, we must all stand together at the bar of history. It is not too much to say that our unfinished housing business, the existence of slums in the midst of plenty, is an indictment of our society.

Another aspect of public welfare which is a very real credit to the government is the progress made under our national health program. We are now on what might be called our second five-year plan. The results of the first five years amply justify an extension of the system of grants which has done so much to build up hospital and health facilities, to provide trained workers, to advance research

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and to improve the care of children and the mentally ill. This work in the promotion of health and the prevention of disease is most important. The build-up of facilities and personnel is essential and a prerequisite of a nation-wide system of health insurance. Let us remember that these steps, in the words of the late prime minister, the Right Hon. Mackenzie King, represent the first stages in the development of a comprehensive health insurance plan for all Canada.

It is true that in our federal system the provinces must participate in the administration of any such scheme. But the existence of federalism does not gainsay the essential soundness of prepayment for medical care any more than for any other form of insurance. Health insurance schemes have proved satisfactory to patients and doctors in many other countries. Can Canada with its abundant riches afford to withhold from many citizens the benefits of medical science?

While on the subject of medical care, may I draw to the attention of the Minister of Finance (Mr. Harris) several items which merit consideration in relation to the Income Tax Act. The first is the treatment for polio and other crippling diseases, which requires the use of expensive drugs during the life of the patient. They are merely palliatives and not cures. Many of these treatments are very costly and while some, such as insulin for diabetes, have been specified as allowable deductions from taxable income, the coverage of this provision is in my opinion not broad enough.

Another cause of very real hardship which warrants consideration also is the complete invalidity of a spouse. Often in such a case the breadwinner must employ a housekeeper to take care of the invalid. I would strongly recommend that the cost of maintaining such housekeeper, at least the wages, be allowed as a deduction from taxable income. This would provide some measure of relief in what are at best most difficult circumstances.

To all our ministers we owe a debt of gratitude for the interest they have taken in our constituency, but I particularly wish to commend the Minister of Transport (Mr. Marler) for his action in making the Halifax airport a near reality, and for the great improvements being made in the Halifax harbour facilities. And I would like to mention here the splendid work accomplished over the years by the retiring chairman of the national harbours board, Mr. R. K. Smith, Q.C. We would also commend the farsightedness of the government in appointing as his successor the former vice-chairman, Mr. B. J. Roberts. The members of the national