of society, that would be a great source of pride to every veteran in this country.

I am suggesting that we are going the wrong way. Instead of carrying on something which should be extended to all members of society we are now taking it away from the veterans, without enhancing society by doing so.

If we consider all veterans' legislation in this country I think most of us can take pride in the fact that our country behaved the way it did, in that veterans received reasonable treatment from their government. We can also take pride in the fact that many of the ideas which originated in respect of veterans' legislation, contained in the principle of assisting the veterans, have been incorporated in various sections of other legislation. For example, veterans receive hospitalization and medical care as a result of their service in the war. That coverage has been extended to all members of society. The question then arises, if assistance in other areas is the human thing to do in respect of veterans why should it not be applied to all members of society? I am sure that veterans would applaud that move.

Having regard to the field of housing, if programs in this area should be extended then why should any person be required to put a down payment on a home in this society? Is the credit of the average man so bad that we cannot trust him with a loan without a down payment? Let us consider what is happening because of this principle. If we do not move in that direction we get involved in all kinds of subsidies that probably cost a great deal more than a program which would simply permit people to obtain mortgage loans without a down payment.

In my opinion the cost of subsidization over the years is greater than a program which would simply allow people in our society to obtain mortgage loans. This would be of assistance to those people in our society who would work to pay off that mortgage, with the result that both the individual and the government would benefit.

The system we have in our society is not as good as it might be, and I have in mind various assistance and support programs. Under the veterans' legislation an individual who came out of the armed forces had the right to decide what he wanted to do with his credits. Such an individual could take a university course, he could apply his credits toward a small business loan in order to go into business for himself or become a farmer, or he could use those credits to buy a car or anything of that kind.

What are we doing under our present system? People should have credits in our society. If an individual has been lucky enough to have a nervous system which permitted him to get through high school he is able to use similar credits to go on to university. Another individual may not want to go to university, for one reason or another, but under our system he is entitled to nothing. That individual does not have access to credits in the way veterans did in past years. If such an individual wants to start a small business he does not receive that assistance. Of course we do have such things such as farm loans and small business loans, but for all practical purposes these are not available to the average individual. There is a tokenism there, but in fact the assistance is not available to that kind of person who applies.

Veterans Affairs

We could benefit enormously if we took the principles of the veterans' programs and applied them to society generally. That is the direction in which we should be moving rather than dismantling a valuable program by turning it over to an agency whose track record has not been good. I have no confidence in the suggestion that the housing ministry is really going to do anything worthwhile for veterans. The benefits which have been extended to veterans over the years should be continued and enlarged for other members of our society, perhaps specifically for the benefit of the sons and daughters of veterans.

What we tend to overlook in our society is that there are many other people who might have offered their services, in fact many who did, but actually did not serve in the armed forces. Many of these people were at certain age levels that did not permit them to serve. In fact the government directed many of them to stay on the farm or work in industry rather than go into the armed forces. Many others were prevented from serving overseas or even in the armed forces because of poor health. Those people were no less patriotic than others who served in uniform. Let us take the merchant navy as an example. Many members of that group served at far greater risk than others in uniform.

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I think a compelling argument can be made that all people in society who suffer because of a war, and not just those who put on a uniform, are entitled to the kind of benefits that were made available to the service men. I might give an example of the kind of man of whom I speak. Perhaps he will not thank me for pointing this out.

There probably has been no greater defender of the veterans' rights than the hon. member for Winnipeg North Centre (Mr. Knowles). No man has spoken more eloquently and feelingly about the problems of the veterans, or with more continuity and consistency than the hon. member for Winnipeg North Centre. One would have thought that at the very least he was a general leading troops on the front lines when he talked about the war and his feelings in that regard. This is the kind of thing to which I refer. One did not need to be in a uniform to show one's patriotism and devotion to the country, although it is true that those in uniform have a special claim on our thanks.

I hope the minister will pay some attention to the representations he has received from many members in this House. It is not a question of merely letting something drag out. It is not a question of letting a program peter out; nor should we become involved in the argument that there are not too many veterans applying. What is far more important is the principle that has been established which, I think, in some ways is in our legislation for veterans and not for other people. That principle should be maintained and strengthened. It should be applied to all members of our society rather than letting it go into oblivion at this stage.

Mr. Joe Flynn (Kitchener): Madam Speaker, on this very memorable day I feel it is a privilege to be allowed to participate in this debate. I feel very comfortable tonight speaking in this House under this great canopy covered with Irish linen. I might say I am especially proud as a