

Housing

government is prepared to balance its budget, we see no hope of combating inflation.

You suggested that we draw on our savings accounts to pay the increase in our mortgage interest; when we purchased our home last year, the rate was 13¼ per cent and our mortgage payment was so high that we could not afford to save. In fact, we have savings of less than \$1,000. We do not have any assets that can be liquidated other than our wedding rings.

We feel that housing is a necessity as is food and the mortgage payment should be exempt from income tax. The loss of revenue to the government should be compensated for by cutting down on frills in government such as the \$27,000 fuel bill to fly 3 aircraft to Manitoba when the 3 officials involved could have taken scheduled flights at a cost of \$1,500. We also feel that Mr. Trudeau's decorating bills and high living should not be paid with taxpayers' money.

You see, they know about that.

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The letter continues:

Perhaps you should review the latest Canada Council grants and weigh them against the plight of the Canadian home owner.

If the high interest rate is not lowered and stabilized, CMHC will be faced with a flood of foreclosures; many of your mortgages are 95 per cent advanced on equity. Our local house prices have dropped by 25 per cent since January. Should you have to foreclose, there will not be sufficient equity to pay off the debts owing against the homes that were purchased at market peak.

We will struggle to hold on to our home and expect your government to work toward a solution to this difficult problem.

The government works toward a solution, all right! What a solution!

Another one of my constituents writes:

I have not, and will not sign the renewal of my mortgage. How can the banks be allowed to administer such injustices? Do the people in government positions really know the misery and desperation of the average Canadian?

Mr. Deans: I think that an excess profits tax would be a good thing.

Mr. Wenman: The letter continues:

We read in newspapers and books about some highly paid child-psychiatrist who wonders why most of our children are depressed, rebellious, and suicidal. What do we expect? Most of our kids are brought up in apartments which are borderline on slum, starting in the range of \$550-\$600 monthly. Can you imagine the frustrations of parents every day of their lives just to pay rent or mortgage and eat Kraft dinner three times a week?

I have to retain possession of my home. My children will be left without channels for proper education (university), proper dental care, opportunities for the future and the mental stability required to lead a good life. If I don't leave anything for their future, they will end up on the streets like so many others.

My place of employment, Panco Poultry Cargill Ltd., the largest poultry processor in B.C., closes its doors February 1, 1982, leaving another 400 people on the unemployment line.

What hope is there for that mother? These people are not uneducated, unthoughtful people. They are writing intelligent letters. One can tell by the state of the letter that this is an intelligent Canadian who has written with logic. Can hon. members hear?

I received another letter from one of my constituents which states:

I have never written a letter to my MP before, so I will try to be short and not misinterpreted. I have tried to understand both sides of the story from Ottawa, inflation or high interest rates. Understanding does not put food on my table.

I have nowhere to turn now, and I hope you will show me the courtesy to read on.

The mortgage on my house is now being renewed. The rate has risen in two years from 11¼ per cent to 20¼ per cent. So far, I am the same as the general populace. Here is where my dilemma begins.

I have two children, 15 years and 11 years. I have raised them on my own for nine years. During that time we did without, literally. After seven years, I invested every cent I had saved into the down payment on a little house. I knew this was the only way I was to have anything of value for the future.

This summer I was diagnosed as having melanoma cancer, which has penetrated the lymph nodes. Every day I get a little wearier, which is a factor of this type of cancer. Because of this, I cannot take another job after my eight hours are over at work. Now, what to do? We pay \$438 monthly now and that's to be doubled. I have to borrow sometimes to pay the mortgage now.

What will the government do with my kids when the house is foreclosed upon and I am gone from the cancer?

In summary, I will not leave my home. We will have to be bodily removed, and even then I will protect my home and children with whatever physical means are available. That is my right.

It is the government's obligation to do something about this woman's problem, but it has done nothing. This letter reflects a real case. I have spoken with this woman and her family and I feel sick for them. I feel for this family because of what the government is doing to them, and hon. members should, too. All this woman gets is a busy tone at the other end of the phone and an answer that she should somehow cut back, perhaps on her holidays, or perhaps save a little bit. What kind of a minister is this? What kind of a government is this? They should meet that woman and talk to her, and do something in the name of humanity.

These are average people, about whom I care. I know hon. members care about them. Hear them! They are crying! The whole nation is crying, yet the government sits there and does nothing. Is this only one woman? I gave an extreme example to make a point, to make hon. members care and listen. I gave other examples which were average cases. Do not smile! It is not worth smiling about. Do not smile over there! Cry for them! That is the way I feel.

Mr. Kelly: It is not the subject, it is the delivery.

Mr. Wenman: I am sorry, Sir, but that is the way I feel. When the hon. member starts feeling that way, maybe he will vote against the government and do something about the problems, instead of smiling there in the Liberal backbench. These people are not alone. She is not alone.

I surveyed my riding by questionnaire. One question asked: Has your mortgage put you in dire straits? Forty-eight per cent answered "yes", or almost half the population. I asked: Have rising mortgage rates seriously affected your plans to purchase a home? Fifty-nine per cent answered "yes". I asked: Should mortgage interest rates be made tax-deductible? Obviously, 83 per cent answered "yes".

Mr. Kelly: Of course.

Mr. Wenman: Do my constituents support that Conservative proposal? Yes, they do. Should it be implemented? The answer is yes.

Mr. Kelly: What about the renter?