

Urban Affairs

That does not mean, Mr. Speaker, that we have no confidence in this government, but we know that this amount of \$100 million will not solve the present housing problems.

Mr. Speaker, \$100 million are to be invested in Canada for research so as to determine the needs in the building field. Mr. Speaker, we have known those needs for a long time. We have known for a long time that the Canadian people are unable to find decent housing and that they are being exploited on account of the usurious rates of interest of the Central Mortgage and Housing Corporation and other financial institutions. I say, Mr. Speaker, that the CMHC is in collusion with all other financial institutions to exploit people in need of a home. Housing is a basic necessity like food and clothing. The human being needs a shelter. It is an essential need. The state has never been concerned about the basic needs of the citizens. They are exploited out and out. It is a shameful abuse for a government to have a Central Mortgage and Housing Corporation in collusion with other institutions so as to exploit Canadian citizens without restraint, Mr. Speaker.

Mr. Speaker, every man must have his own house, furniture, his personal belongings and all his own work tools. It is the personal ownership of his property which enables a man to settle on a piece of land and organize his life and the life of his family around it. It is because of this property that he may realize that he has something in common with the physical universe.

The aim of society, Mr. Speaker, is not to make projects to gouge citizens in collusion once again with all other institutions.

Mr. Speaker, if life is a trip man must be able to come into port as often as his activities allow him to do so. That port must belong to him and not to somebody else. I will say, Mr. Speaker, and everybody knows that, about 10 per cent of our citizens are really the owners of their housing units or homes; the other 90 per cent depend on Central Mortgage and Housing and other financial institutions charging usurious interest rates.

Central Mortgage and Housing now lends at 10 or 12 per cent. But at 10 per cent, Mr. Speaker, interests double the amount of the loan every seven years. A \$10,000 loan produces \$20,000 over 14 years, \$40,000 over 21 years, \$80,000 over 28 years, \$160,000 over 35 years.

So any claim that Canadians are being helped through similar institutions and their protection boils down to outrageous and shameful gouging. Mr. Speaker, every citizen is entitled to his little home, his little piece of land, but the way things are going now very few are homeowners. They are all mortgaged for the rest of their lives. They are all people who will never pay for their houses before they die. It would take two or three generations to pay for a house which should cost about \$10,000 and now costs \$20,000, \$25,000, \$30,000 or \$40,000.

Mr. Speaker, if we want research to be done, if we have money to spend on research, we should use it to grant compensated discounts on building materials. The 11 per cent tax on building materials, which gouges the people of Canada, should be abolished.

We are also subject to provincial taxes, which are added to the mortgages and contribute towards increasing the

price of houses. Yet, the government maintains that through the Central Mortgage and Housing Corporation and all the projects that are suggested today, and even through this \$100 million that the government wants to use for research—

The Acting Speaker (Mr. Laniel): Order, please. I regret to interrupt the hon. member, but as it is 9.45 p.m., it is my duty, pursuant to the provisions of the Standing Order 58(10), to put forthwith successively every question necessary to dispose of the proceedings, supplementary estimates (B), interim supply and the passage of any bill or bills based thereon.

[English]

Accordingly, the question is on the motion. All those in favour of the motion will please say yea.

Some hon. Members: Yea.

The Acting Speaker (Mr. Laniel): All those opposed will please say nay.

Some hon. Members: Nay.

The Acting Speaker (Mr. Laniel): In my opinion the nays have it.

And more than five members having risen:

The Acting Speaker (Mr. Laniel): Call in the members.

The House divided on the motion (Mr. Woolliams) which was negated on the following division:

(Division No. 4)

YEAS

Messrs:

Alexander	Fraser	Lambert
Alkenbrack	Gillies	(Edmonton West)
Andre	Godin	La Salle
Arrol	Grafftey	Latulippe
Atkey	Hales	Lawrence
Baker	Haliburton	Lundrigan
Baldwin	Hamilton	MacDonald
Balfour	(Qu'Appelle-	(Egmont)
Bawden	Moose Mountain)	MacDonald (Miss)
Beattie	Hamilton	(Kingston and
(Hamilton	(Swift Current-	the Islands)
Mountain)	Maple Creek)	MacKay
Beatty	Hargrave	MacLean
(Wellington-Grey-	Hees	Macquarrie
Dufferin-Waterloo)	Hellyer	Madill
Bell	Higson	Marshall
Clark	Hollands	Masniuk
(Rocky Mountain)	Holmes	Mazankowski
Clarke	Horner	McCain
(Vancouver	(Battleford-	McCleave
Quadra)	Kindersley)	McGrath
Cossitt	Howie	McKenzie
Danforth	Hueglin	McKinley
Darling	Hurlburt	McKinnon
Dick	Jarvis	Mitges
Dinsdale	Jelinek	Morgan
Ellis	Kempling	Munro
Epp	Knowles	(Esquimalt-
Fairweather	(Norfolk-	Saanich)
Fortin	Haldimand)	Murta
Frank	Korchinski	Neil
		(Moose Jaw)