

point where the need was no longer there because we had managed to get these people out of that low-income group. In my view this would indeed be a very praiseworthy objective.

Some mention was made of older people, and without any doubt there is a problem in this connection. As the honourable Leader of the Government has mentioned, much good work has been done by various service clubs and other non-profit organizations in providing housing for older citizens, but that does not appear to be the ideal solution. These elderly people, especially those whose only income is by way of old age security payments, cannot hope to continue to own their own homes because of the present high cost of maintaining such property. It is a sad and pathetic sight to see people who have owned their own homes now being forced to give them up. Municipal taxes are higher, as is also the cost of ordinary maintenance, and these people simply cannot afford to own property.

Where the solution to this problem lies, I do not know. Personally, I am one of those who advocate higher pensions, but that may not be the whole solution. I would like to see the time come—and I know you would too—when these elderly people, if they wished, could end their days in their own homes. I understand some municipalities have made arrangements whereby some tax relief is provided in such cases, but it is essential that we try to attack this problem in two ways. First we should try to reduce the cost of living in a home. This is done in many cases under this act, where they build places for senior citizens. If I might add just one more place to the list which the Leader of the Government gave, I would mention that in the City of Sydney there is one of these homes being constructed at the present time.

Now we must also try to raise the income of those persons who are under \$5,000 a year, and to raise the incomes of those who are wholly dependent upon Old Age Security. If we can do that, then I believe that we will be making a substantial contribution to the well-being not only of those people but of the country in general.

I know we are all interested in the explanation given by the honourable leader in regard to loans made to universities for housing on the campus. This has been of comparatively recent origin and it is obvious that many universities are taking advantage of it. However, there is one point I do not wholly

understand, namely, that the approval of the provinces must first be obtained. I think it is stretching our constitutional conception of jurisdiction to the limit to say that because the provinces have the first responsibility in regard to education, their approval must be obtained before a loan can be made to a university for housing on the campus.

Certainly, in this case the prime object is housing and the secondary is education. While I have no objection to it, we should keep in mind that we might be building up trouble for ourselves in the future if in such cases we acknowledge that the provinces have some jurisdiction. I know we all agree with the other objects of the bill, and it is not my intention at the moment to deal with them.

As the Leader of the Government mentioned, the Economic Council of Canada is somewhat concerned about the housing shortage. The report says:

—adequate measures and adjustments are needed to reverse the decline in new housing construction and to avoid the danger of a rapidly intensifying housing shortage.

The Leader of the Government also mentioned that it is sometimes harmful to have a massive injection of new money into the economy. I appreciate his point of view, but I would point out that if people feel there is a danger of inflation through a massive injection of new money for housing, for example, then perhaps we should examine the whole system and see whether or not there are some priorities we should set, so that if we inject money into housing perhaps we should withdraw it from something else.

Honourable senators, I do not think it necessary to send this bill to committee. The sponsor gave a detailed explanation of it. I should also add that I have read the speeches given by the Minister of Labour in the House of Commons on the resolution and second reading stages, and I believe he made very clear not only what the purposes of the bill are, but also furnished much detailed information which normally would be forthcoming in committee. Speaking on behalf of those on this side of the house, I do not think it necessary to refer this bill to committee. We would be quite agreeable to the bill receiving third reading.

Hon. Mr. Connolly (Ottawa West): I might say that I understand there was no committee hearing in the other place.