

lending institutions would cooperate in every way. I know the minister was sincere, but if he would like me to do so I would give him the address of a man whom I consider one of the most dependable contractors in the Niagara peninsula, who has applied four times for loans on workingmen's houses on splendidly located lots of the type I have described, and who cannot obtain even consideration. I have the complete information in this case, and will supply it if the Minister of Finance still thinks the lending institutions are giving one hundred per cent cooperation.

I agree with the statement made by the minister that the legislation which was introduced has helped. I think I can prove to him that the high taxation on uptown lots in urban centres has prevented the erection of new homes and retarded house construction in this country. I leave it to hon. members whether in some of the small but thriving villages one can obtain to-day a decent loan to build a workingman's home worth around \$3,000. It just cannot be done, and I know something about this because I have followed this work for some considerable time. When these same workmen conceive the idea of going out a short distance and buying a plot of ground such as I have described, and there is no possible chance to help them, what happens? They go into the urban centres and rent two or three rooms. With their limited incomes that is all they can possibly afford to live in. The children play on the street. The country is spending millions to stamp out tuberculosis, and the automobile accident goes on taking its toll, in spite of all the safety propaganda that we can enunciate in our schools or through other agencies.

I turn to a consideration of the urgent need in the larger cities across Canada. Surely the Minister of Labour must realize that it is in the larger places such as Montreal, Toronto and Winnipeg, that the unemployed are found in the largest numbers. We all know that they drift to these centres. This has resulted in the development of what are termed slum areas.

Unemployment became general all over the world at about the same time. The United States did not have this problem before we did. Have we done one thing more than just study the problem? Did England wait to deal with it? Did the United States move in regard to slum clearance? Go to many of the larger centres in the United States and what do you find? The federal authorities have taken action. Nearly a year ago I wrote the Department of Labour here at Ottawa, thinking I was right in so doing, to draw their

attention to what I found was in operation in some centres in the United States. I received a reply that the matter was still being studied, or words to that effect. Can anyone dispute that unemployment would be relieved if we had some leadership at Ottawa? In the United States thousands of poor unfortunate individuals are being, and have been, housed for the last year or two, in clean, comfortable quarters at low cost; and I repeat that along with that provision they are stamping out tuberculosis and the death toll from automobile accidents at which we shudder so often when we pick up the morning paper. Proper playground areas are provided. I have not been able to discover in the speech from the throne anything which even suggests action of this kind. Yet we know that to-day in large centres like Montreal, Winnipeg, Toronto, Vancouver and Hamilton—I know of a situation in Hamilton that could be cleaned up—nothing is advanced to meet their needs. But I see in the paper where \$300,000 has been spent on an armoury in Hull.

Mr. DEPUTY SPEAKER: I regret to interrupt the hon. member, but I must remind him that he has spoken for forty minutes.

Mr. LOCKHART: May I have just a minute or two to finish?

Mr. DEPUTY SPEAKER: With the unanimous consent of the house.

Some hon. MEMBERS: Go on.

Mr. LOCKHART: I say that \$300,000 has been expended on the armoury in Hull, which someone has described as a glorified club room. I was not there, but I have been talking to men who were present at the opening on Saturday last. Well, I suppose there will be no relief in Hull now, but I suggest that it would have been a great deal better to build one thousand working men's homes in Canada at \$3,000 each than to put all the eggs in one basket. It creates an overhead when you erect buildings of that kind.

Mr. MACDONALD (Brantford): What about the armouries in Calgary?

Mr. LOCKHART: There are some armoury buildings on the way, I understand.

Mr. MACDONALD (Brantford): What about the old British flag-waving?

Mr. LOCKHART: That is all right; some of my hon. friends may be waving it yet.

Mr. MACDONALD (Brantford): We shall be glad to wave it.