resolution concerning housing and reconstruction. One day it was debated from three p.m. until eleven o'clock, and again all the next day; and, as I said then, I do not always believe in cleaning out slums, though that should be done in some districts. I should like to see the contracts between the city and the federal government carried out to the limit, because I think the development around Regent street is a very good proposition. But as I said on other occasions, when you clear out slums a great many people do not want to leave the district. They are near their work and their friends, and if you clean them right out of the district they have to pile on street cars to get to work. That would make the position of our transportation system, which is overcrowded at the present time, even more deplorable. Persons getting on these cars and buses have been badly injured; others using the transportation system have been killed by

I have seen some of these apartment house and housing projects. Not long ago I was in the city of Cleveland, and I saw some of the houses that have been built there. Some are occupied by returned soldiers; all kinds of people are mixed up together. The buses are so crowded you cannot get on them, even on Sunday. In a five-acre lot there must be several hundred of these houses, with thousands of people housed there. There you will find all kinds of people, some of them recent arrivals from Europe who cannot even speak our language. The people there are getting sick and tired of these small prefabricated houses. They tire of them in no time and want to move out, and certainly that is not a situation we want in our city.

I admit that in the district in the United States which I have mentioned they have done a valuable work and the houses are very good. They are well equipped with plumbing, like the houses of some of the ministers; they are sanitary; the rents are low, and all the rest of it. As I say, I do not want our city to become a city of apartments. It was not so between the two wars and long before, since the time of the hon. member for Danforth and the other hon. members who are here from Toronto. I believe we should continue to be a city of homes, particularly among the industrial workers.

If I had my way I would revive the old housing plan we had after the first war; the minister has something similar at the present time, I believe. Under that plan Canada lent money through the banks. Before the second war started Canada had lent \$85,000,000, and of that only one-eighth of one per cent was lost.

I think there is a great deal to be said for the amendment which was proposed by the hon. member for Parkdale (Mr. Timmins); subventions, bonuses and subsidies are all right as far as I am concerned. I believe subventions and subsidies should be given to the municipalities. For low-rental houses that was done during the time I was head of the city council; buildings were assessed for about half their cost, under an amendment to the assessment act, and that led to a good deal of construction. But that has been abused, and I notice in the newspapers that some changes have been proposed. I would support some federal system like that under which the municipalities would get certain aid. It has been suggested there be provincial aid so that no taxes be imposed for two or three years, and other suggestions have been made by the provinces.

I should like to see the old principle continued of lending money through the banks. The purchasers obtained clear title, and the money was lent at a very low rate of interest. House plans were handed to them free, and as I say some \$85,000,000 was lent under that scheme. A great deal of Leaside, parts of Toronto junction and right through north Toronto were built up in that way before the second world war.

There is only one amendment now before the house, because, as you ruled yesterday, Mr. Speaker, a subamendment cannot be moved until the first one is disposed of. I believe the time is past for any more conferences. The municipalities are sick and tired of conferences. Almost every train I have been on during this session has been carrying people to Ottawa to attend conferences. You cannot build houses with conferences. The day for conferences has gone by. The Ontario legislature has adjourned for the year; the city of Toronto has adopted its budget, and so have most of the York municipalities. Toronto some years ago gave assistance through the exemption of certain dwellings under the assessment act, and I believe we should give credit where credit is due for what has been done in the matter of housing-not enough at all, but it is a start.

I believe the government have done some good work. I have seen some of the houses they have built, and some of the apartments. In view of the scarcity of materials and labour this is a start in the right direction, and I am fair enough to say so. I do not believe they have done all they might, but here we see cause and effect; the lack of labour and lack of materials. Personally I think something should have been done to halt the con-