

Urea Formaldehyde Insulation Act

encouraged, to take advantage of this particular method of insulation. It turns out that it is not a very desirable method. Who then is responsible? Are the people responsible? Was it within the power of the individual's family to research adequately the appropriateness of urea formaldehyde insulation? I do not think there is a member in the House who thinks that any family could ever have undertaken such a task.

Was it within the responsibility of the individual insulator, the person who installed the foam? We all know that people move in and out of those businesses as the occasion arises. I think there is a degree of responsibility upon them, but they too might have assumed that since the government was giving its stamp of approval it was legitimate for them to provide that foam and to put that foam into the homes of families all across the country. You can hardly levy all the blame on those people.

Was it the fault of the manufacturer? In substantial part, yes, it was the fault of the manufacturer. There is no question that there are far too many products made available in this country in particular, and in North America in general, that are not tested as to their hazardous material composition. It is to a large extent the fault of the manufacturer that this product was not properly tested, that all of the potential hazard was not identified, that all of the likely side effects were not found and that adequate safeguards were not introduced. But then, to come back to the point, the government, having the advantage of all the information, all the conventional wisdom, all the testing and all the lab results, still decided that it was proper for the Government of Canada to approve this particular insulation within the insulating program for funding purposes. It is not, therefore, unreasonable to think that even the manufacturer—culpable though the manufacturer is and culpable though he must be held, still has the benefit of saying that, in the final analysis, the government okayed it. It did not have to, but it did.

● (2030)

Now we come to why I insisted upon rising on principle. I know Mr. Speaker has read the bill, and I know that people in Ottawa are vitally concerned about it. Also I know that were you in a position to do so, you would want to place before the House the concerns of the people of Ottawa which have been raised with me, those being that no matter where one turns, in the final analysis the approval or okay was given by the government.

Now, what does the bill do? The bill recognizes that the government was marginally at fault. The government says that, to some extent, it was to blame for this and therefore it will make amends. But how will it make amends? It will do this by ensuring that anyone who does not need assistance will get it.

An hon. Member: How is that?

Mr. Deans: Anyone who does not really need assistance will be able to obtain a grant, but anyone who needs assistance and

has no financial backing to enable them to do the job themselves will not get assistance because it is not in the bill.

If one happens to be one of those poor souls in a position of not having sufficient income or being able to obtain a loan and repay it at the exorbitant rates of interest currently being charged, one cannot take advantage of the legislation. If one is retired, living on a meagre pension income, and took the government's view that one ought to insulate one's home, cut down on fuel consumption, and that in order to do that it would be appropriate to put in urea formaldehyde and obtain a government grant, and then one found it was causing a health hazard, there is nothing in the bill for him. If a young family bought an older home and decided that it would be appropriate, in this time of energy conservation, to put in insulation, if they took the government's advice and installed urea formaldehyde and were therefore able to take advantage of the loan grant offered by the government, and if they suddenly discovered that it created intolerable health conditions but their income was not sufficient to enable them to go out and borrow money to have it taken out, this bill does nothing for them.

In this bill up to \$5,000 only will be made available if one can borrow the additional \$15,000 or \$20,000 necessary to take the foam out of one's house. This is the problem with the bill. This is the difficulty with it. This is why we are having so much trouble with it.

The minister says to those people who are now faced with those situations, such as the elderly who cannot afford to take it out, those who may be on pensions because of disabilities and cannot afford to take it out, or those young families who are not required to have an income capability which would enable them to borrow and therefore cannot afford to take it out, that despite the fact the government guaranteed that it was good foam and good insulation and it turned out that the guarantee was wrong, they are now supposed to accept its word. The government says that they are supposed to trust it and perhaps in a year or two, if they live that long, it will try to be of some help. I say to the minister that that is not good enough.

I see the minister smiling. He smiles so kindly. I understand why people are taken in by that very kindly smile, but what is behind it? The minister does not seem to appreciate that the commitment he is making is no commitment at all. I am not suggesting that he does not believe it or that he does not mean it. I think he means it. I think he believes it. I think his commitment is honest. I am not questioning his integrity on this matter. I do not doubt for a moment that, if he had the power, he would like to be of more assistance. But let us take a look at the truth of it.

If the minister had been able to convince his cabinet colleagues that they should have undertaken their full responsibility, he would have done it by now. If he had had the persuasive power to convince the balance of the Treasury Board that there should be more money available for victims of urea formaldehyde who are now feeling the tremendous problems which result from having it as insulation in their homes, or if