## The address-Mr. D. J. MacDonald

reason alone it is not surprising that representations have been made by members and by veterans organizations to extend the March 31, 1974, deadline for veterans to submit loan applications for the purchase of properties. In addition, some of the representations made have requested the reopening of the October 31, 1968, deadline for interested veterans to obtain a VLA certificate of qualification, that the loan ceiling for smallholding settlement purposes be increased and that the minimum acreage requirements be eliminated to enable veterans to purchase city-sized lots in urban areas. Notwithstanding the many occasions on which I have already done so, Mr. Speaker, I believe it is fundamental in the consideration of these requests to review the intent and purpose of the Veterans Land Act.

Mr. Beattie (Hamilton Mountain): You do not have much time.

Mr. MacDonald (Cardigan): The Lord being good, I will make it. First and foremost, it was one of three alternative rehabilitation—

Mr. Horner (Crowfoot): There is no question about the Lord being good. He is good. The Lord willing is the question.

Mr. MacDonald (Cardigan): —programs enacted to assist veterans on their return to civilian life following wartime active service. Its purpose was to provide a measure of financial assistance to those veterans interested in settling on the land as full or part-time farmers, or in association with their occupation as commercial fishermen. For those veterans not interested in or who did not consider it practical to settle under the terms of the act, alternative benefits in the form of educational assistance or re-establishment credits were available.

I think it must be emphasized that the Veterans Land Act was a post-war rehabilitation measure and that almost 30 years have elapsed since the end of World War II, and 20 years in the case of the Korean conflict. I suggest it is difficult, within the normal sense of the words "rehabilitation in civilian life", to contend successfully that after these periods of time the words have any meaningful application. This is borne out by many of the individual letters I have received. Time and again reference is made to the fact that the veteran intends to retire in one, two, five or ten years' time and he would like to use the loan provisions of the act to acquire a retirement home. I am certain this was never contemplated when the legislation was enacted, nor when parliament gave unanimous consent in 1965 to the establishment of deadlines for phasing out VLA lending operations in a reasonable and orderly

I stated earlier that, as the name implies, the Veterans Land Act was oriented toward agriculture to assist veterans interested in land utilization to acquire farmland for operation on a full or part-time farming basis. There is no question that the vast majority of the 130,000 veterans settled under those provisions of the act did utilize their properties for agricultural purposes, with the main body of those established as full-time farmers continuing to do so. This, however, is neither the purpose nor the inclication today of veterans and others who want the act extended. Mr. Speaker, the desire today for an extension of VLA

lending operations coupled with an increase in the small-holding loan ceiling and elimination of the minimum acreage requirement is to provide assistance on favourable financial terms for the purchase of homes, including even condominium units, in urban areas.

Mr. Knowles (Winnipeg North Centre): What is wrong with that?

Mr. MacDonald (Cardigan): Similar representations have been made throughout the 30 years that the Veterans Land Act has been in operation. On all occasions, and notwithstanding modifications made from time to time in the minimum size regulations, successive governments have recognized and adhered to the basic concept and purpose of the act. I strongly suggest that to do otherwise now would be grossly unfair to the many thousands of veterans who were not interested in, or found it impractical to live on a half-acre of land or more and made alternative, less favourable financial arrangements for the purchase of urban properties.

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In the same connection, Mr. Speaker, I should like to remind hon. members that on the recommendation of the Royal Canadian Legion part II of the Veterans Land Act was brought into being as far back as 1954 to provide assistance to those veterans interested in building their own homes on city-sized lots with National Housing Act mortgage financing. More than 4,500 veterans have used the provisions of part II in the 20 years they have been available.

It is acknowledged, of course, that the provision of suitable living accommodation necessarily has been an integral factor in the establishment of veterans under the Veterans-Land Act. Since the inception of operations, over 40,000 new homes have been constructed. This accomplishment has not, however, altered the fundamental purpose and orientation of the legislation, nor has it converted the program into a straight housing measure serving to duplicate or conflict with the provisions of the National Housing Act.

I remarked earlier that the Veterans Land Act was one of three alternative rehabilitation schemes. The university training program was concluded in the mid-fifties. The re-establishment credit benefits provided under the War Service Grants Act terminated October 31, 1968, which was also the final date for veterans interested in the possibility of settling under the Veterans Land Act to obtain a certificate of qualification. The periods in which these alternative benefits were available were considered to be adequate and appropriate, and it seems evident that the same opinion was held concerning the Veterans Land Act when in 1965 parliament gave unanimous approval to establishing March 31, 1974, as the final date for qualified veterans to submit loan applications for the purchase of properties.

Almost nine years have elapsed since that deadline was established. The terminal date has been well publicized. I am of the opinion, therefore, that veterans sincerely interested in obtaining VLA benefits for the purposes contemplated by the act have had ample time in which to do so. Virtually every veteran who obtained a VLA certificate of