

Veterans Affairs

I would respectfully suggest that if legislation were being drafted today, as I am certain it would following a similar armed conflict, the preamble would once again emphasize the importance of a home as in the original legislation, but the details would be equated with the social and economic forces existing at the present time.

I realize that the minister indicated in his speech this afternoon that there would be a study to determine whether such a program should be introduced. I have great respect for the minister and I know he is sincere in the comments that he has made, but we have not seen the proposed legislation, and unfortunately we are dealing with the Liberal government and not the Minister of Veterans Affairs.

Every member in this chamber has had representations from Legion branches and veterans asking for an indefinite extension of the date. Indeed, in the minister's speech on March 28 he indicated that very need, and I quote from the same page of *Hansard*:

In the current fiscal year, however, and more particularly in the last six months, there has been a significant increase in the number of loan applications. It is expected that the number of veterans who will have been settled this year will approximate 5,500—and there are a further 1,400 loan applications on hand awaiting appraisal.

I should add that this occurred at a time when the present qualifications are out of date in terms of current social and economic changes. I think it is significant to note that in the summer issue of "The Fragment" there is a full page ad on page 39 under the caption "Veteran's Land Act Extended to March 31, 1975 for Qualified Veterans". I commend the minister for this action but wish to underscore that such action implies the minister recognizes a large number of veterans are interested in participating in the program, and that the minister knows the terminal date of March 31, 1975, will not fulfil the veterans' needs. I say in all sincerity to the minister that his conscience cannot be sublimated by such an ad, and the ad is no substitution for action.

In the same summer issue of "The Fragment" there is an editorial entitled "Veterans' Land Act" which very concisely and succinctly summarizes the views of veterans and Legion branches across Canada. I should like to put them on the record of this House because they are important and express the situation much better than I could:

It seems obvious, from the reaction to the scheduled March 31st, 1974 deadline for application under the Veterans' Land Act, that this legislation can continue to serve a useful purpose for a number of years.

It is our contention that the issues have been unnecessarily complicated by figures and various data reports. We do not wish to oversimplify, but facts seem to speak for themselves:

(1) There are still many world war II veterans who wish to take advantage of this legislation.

(2) Should they wish to do so, they are required to repay their re-establishment credits.

(3) The cost to the taxpayer with regard to the Veterans' Land Act is negligible, particularly inasmuch as the mortgage rates for loans under part 3 of the act fluctuate with mortgage rates generally.

(4) Many of the veterans who now, or in the future, may wish to make use of the Veterans' Land Act could not do so in the years immediately following their discharge from the service, as they were attempting to rehabilitate themselves and were not in a financial position to purchase a home. If such persons are willing now to repay their re-establishment credit, it seems logical that they should not be deprived of the benefits of the Veterans' Land Act.

[Mr. Holmes.]

(5) Provisions under the act should be up-dated, in accordance with today's economy. It is to be noted that the government had no compunction about increasing the interest rates of loans under Part III when interest rates generally had escalated. It seems most appropriate that the government should also increase the loan ceiling in keeping with the upward revision in the cost of land and houses.

● (2030)

(6) The government should recognize also that the increased age of the world war II veteran population generally precludes individuals from the operation of a "small holding" which was the original basis of the requirement for one-half acre of land for a VLA mortgage. Also, the cost of land has increased to the point where the purchase of one-half acre would be prohibitive in most cases. Therefore the government should reduce the acreage requirement so that a VLA mortgage could be obtained by veterans wishing to build on municipal lots.

We are appreciative of the fact that the government has extended the deadline for a period of one year. It would seem appropriate now that:

(1) All Deadlines be removed from the act.

(2) The loan ceiling be removed on the amount available under VLA and this be made equivalent to the National Housing Act administered by Central Mortgage and Housing Corporation.

(3) The one-half acre requirement be removed, so that a veteran could use the act for the purchase of municipal property.

In concluding, I should like to quote from the latter part of the minister's speech on March 28, 1974, at that time he stated:

It seems to me that when there is a reasonable doubt, we should not hesitate to decide in favour of the veterans. We must not forget that some years ago they did not hesitate when the survival or freedom was in doubt.

The minister went on to say:

I believe, Mr. Speaker, this extension will provide many veterans with the opportunity to take advantage of a program which was designed for them. It should be made quite clear that we are not doing this as a favour to veterans but simply as a right which they have earned.

I know the minister was sincere in making those comments earlier this year and I have no doubt that he holds those same views today. I place little credence in prophets and clairvoyants, but on this occasion I would implore the minister to use his good offices to ensure the fulfilment of those words.

Mr. Max Saltsman (Waterloo-Cambridge): Madam Speaker, judging from what the Minister of Veterans Affairs (Mr. MacDonald) has said, he would hold out some hope that veterans will receive some special consideration from the ministry of housing when he transfers his responsibilities to that department. It seems to me that what we should be doing, rather than transferring the kind of benefits we have traditionally offered veterans to a department whose record of success is meagre, to say the least, is transferring the responsibilities of that department to the Department of Veterans Affairs so that everyone in our population could appreciate or receive some of the benefits veterans have received.

In a few days across this country memorial services will be held to honour those who died in two world wars. The greatest tribute we can pay the dead, instead of paying lip service on that occasion, if we really want to honour the dead of our wars, would be by seeing to it that the benefits the veterans have received are extended to every member of our society. That would be a fine and lasting tribute, the kind of thing those men might have felt worthy of dying for, Madam Speaker. If the legislation we were able to implement on their behalf were extended to every member