

No one or no people on earth can ensure social security in trying to give bread and games to each and every one without exacting anything in return. Bread and games cannot lead to continual and permanent prosperity. Work, foresight, peace in the home, the virtue of charity practised among men, such are the indispensable conditions which ensure genuine security. Christ told us nearly two thousand years ago, to love one another and to help one another.

Without taking too much time, may I be permitted to point out the material aspect of social security which involves a moral aspect as well.

Social security, as I said, is based first of all upon family security. Without the family, it would be useless to try to organize social security on a stable basis. If the family disappears, the nation will inevitably disappear. We want to check the spread of atheistic principles. But we are wasting our time, unless we take the proper means of maintaining and developing family life. Is not the family the nation in the bud? Is not every citizen whose heart is in the right place willing to lay down his life in the defence of his country. It is the same in the family. Each one of its members, if he has a home, considers it as a small country which he is ever ready to defend.

It is useless to think that laws can solve all social problems and remove all unwholesome ideas. See what is happening: there are many laws which punish robbery, gangsterism and every form of crime. But alas, there have never been so many crimes or criminals as today.

More and more hospitals are being built to take care of people suffering from tuberculosis, cancer or heart disease, and to prevent and cure physical ailments. Why should we not endeavour with the same care to comfort and protect a very sick patient, the family?

Would not one way of trying to cure many of society's ailments be to endeavour to see to it that every family has a home, owns a house and a small plot of land which become its own small country?

The speech from the throne indicates that the houses of parliament will be called upon to approve an amendment to the National Housing Act. The National Housing Act, since its enactment, has been most useful and will in future, I hope, be even more so. People have been speaking of slums for a very long time. With the help of section 35 of that act and the co-operation of provincial and municipal governments, much can be done to remove hovels. I am astonished

that all the provinces did not take advantage of this act. Ontario did and is glad of it, since hundreds of houses in several places in the province, where federal, provincial and municipal governments co-operated together, were built to replace hovels. Under section 35 of the act governing the Central Mortgage and Housing Corporation, the federal government undertakes to pay 75% of the cost of construction of those houses, thus leaving only 25% to be assumed by the provincial and the municipal governments. These provisions, however, do not solve all the problems. There are many other houses which could be built and which are being built outside of these communities, or rather of these groups of houses built in a row. So many individuals would like to build, but lack the down payment required to benefit under the Housing Act. Insurance companies are willing to lend in certain centres, but in most small centres they refuse. Credit unions, it is true, particularly in my own province, have invested nearly a hundred million dollars in housing, but they cannot solve all problems. In order to obtain housing loans, the borrower must be able today to produce 20% of the cost of his house. We hope under the new amendments to reduce this margin to 10% or less and even, if it were possible, to remove it altogether. And this is why: there is a class of people called the white-collar people, the office workers, the people who work in stores, the civil servants, who have been with the same employer for many years. They receive reasonable salaries, but as they have always had to pay quite a high rent, and owing to family costs, they have been unable to save anything, which means that they are not in a position to pay the 20% or 10% which would allow them to become owners. However, they have paid in rent much more than the cost of constructing a house. And these people, who make up the most stable class of society, the one on which we count the most, are the very ones who, proportionately to their income, are taxed the most heavily. The white-collar man cannot hide his income, on which he is taxed every month or week. That is a class which we have, unfortunately, never helped. Would it not be possible to find some solution to his trouble, so that the provincial, municipal or even the federal government might advance the 20% or 10% which he lacks, or waive this requirement altogether? Formerly the act provided that when the federal government made a loan