

**Mr. Speaker:** Is the hon. member rising on a point of order?

**Mr. Marshall:** Were you referring to me, Mr. Speaker?

**Mr. Speaker:** The hon. member for Humber-St. George's-St. Barbe (Mr. Marshall). I do not recognize the hon. member for Ottawa West (Mr. Reilly), who should know that he can only address the House from his seat. The hon. member for Skeena (Mr. Howard).

**Mr. Marshall:** Mr. Speaker, I want—

**Mr. Speaker:** Would the hon. member resume his seat. The Chair recognizes the hon. member for Humber-St. George's-St. Barbe who seeks the floor on a point of order.

**Mr. Marshall:** Mr. Speaker, I think I have indicated in this House on many occasions the deplorable situation with regard to poverty-stricken people looking for housing, and for the hon. member to indicate that nobody but him has any concern for those people is absolutely ridiculous. I feel that the plight of the people of my district, whom I have mentioned on many occasions, and the deplorable condition of their housing is well understood or should be well understood. The hon. member should not take this particular direction without thinking that there are other members in this House who are just as concerned about the housing situation in all of Canada.

**Mr. Speaker:** Order, please. I am sure all hon. members, including the hon. member for Skeena, appreciate the point being made by the hon. member for Humber-St. George's-St. Barbe. However, it is hardly a point of order. It is perhaps a point of debate. The hon. member has the right to speak in the debate and may want to make that point later. The hon. member for Skeena.

**Mr. Howard:** Mr. Speaker, I am proud to stand up in this House to speak on poverty and impoverished people. If the hon. member for Vancouver South (Mr. Fraser) wants to dissociate himself from that attitude, that is his business.

**Some hon. Members:** Hear, hear!

**Mr. Howard:** Let me give an example of the concern for humanity that was exhibited a while ago which members of this House should think about when we are dealing with housing. The local of the B.C. Association of Non-Status Indians in Terrace has, as have other people of native background, taken advantage of a winter works program for which I believe there is \$3.2 million available for all Canada. The purpose of this program is to assist in making homes a little more comfortable during the winter months for those who live in terrible housing conditions. The Mackenzie local in Terrace recently said, "Yes, we have a lot of members who live in poor housing conditions. Their homes are draughty and the average person would not want to live in them. But our people have to. We go through severe winters in Terrace, but the people north of us are far worse off than we are, and we want 50 per cent of the money allocated to this local for winter works programs to go to the people of northern British Columbia."

### *Mortgage Financing Bill*

That is humanity, brotherhood, generosity and friendliness. If those feelings were exhibited by the people who draft legislation related to housing, and the people who deal with it in this House, we would be much better off and so would the people I have mentioned.

• (2140)

I have a paper in front of me which shows a number of pictures. I cannot put into words what these pictures show. An old Chinese proverb says that one picture is worth a thousand words. These are pictures of log cabins, old log homes, clapboard buildings and thin-roofed shacks. The best home in this set of pictures taken in northern British Columbia is a trailer. These are homes in which two or three generations of one family live, in which children must grow up.

That is why I asked the hon. member for Hamilton West—only because he offered—and particularly the minister in charge of housing, to live in one of these homes for one week and see what happens to people who live under these conditions. Let them see what happens to a child trying to do his homework when he is crowded into one or two rooms in which eight or ten people live. Let them see what happens to the health and dignity of people living under these intolerable conditions, why there is such a high suicide rate, a high alcoholic rate and high rate of drug use.

Anybody would turn to any sort of relief to get out of the desperate conditions under which those people must live. Those conditions are destructive of humanity. And this bill, Mr. Speaker, does not a single thing to help these people and relieve their deplorable conditions.

Not only native and Indian peoples are affected by these conditions. People who are not of Indian status also live under intolerable conditions. That is sufficient for me, regardless of the other aspects of the bill, regardless of the rip-off aspect, to vote against it.

This bill will simply provide a mechanism whereby mortgage and lending companies will get richer and richer at the expense of those who require decent homes. Apart from that, the fact that conditions such as I have described confront Indian people, Métis, native people, Caucasians in poor circumstances, black people and people of any race, colour or creed, and as this bill will not provide one bit of help to people in those economic circumstances, is sufficient reason for me to oppose it every inch of the way.

**Mr. Eldon M. Woolliams (Calgary North):** Mr. Speaker, of course this bill does not do the things which the hon. member for Skeena (Mr. Howard) has suggested it does not do. Having read the bill—and apparently I am one of those in this House who has read it—I can say that Bill C-135 seeks to establish a mortgage exchange mechanism and a corporation into which lending institutions can put money which will be used for the supply of mortgages. In short, more money is to be made available for mortgages so that the demand may be met. That seems to be the purpose of the bill.

The hon. member for York-Simcoe (Mr. Stevens) set out, for my party, our position on this bill. We suggested through the hon. member for York-Simcoe that this bill will not solve all the problems respecting the supply of