

during the debate, I should like to conclude by saying, as I often do, that in every area the experts are always right, except when things go wrong, at which time they turn to politicians to solve the problem. So, in the long run, it is always a political decision. Whatever the experts may think, it is my view that as politicians and elected representatives of our fellow citizens, it is our duty to make decisions, and I hope that jointly we made the best possible one.

I have the firm intention when we come to clause 2, to move two amendments, and I hope the Minister of Finance and the government will accept them for the benefit of home owners, especially those in the Atlantic provinces and Quebec.

Mr. Veillette: Mr. Chairman, I am very pleased to rise in the House. Several of my colleagues have already expressed their views regarding this bill to provide a tax credit in respect of mortgage interest and home owner property tax. I expect that the remarks and suggestions made by all speakers in the course of this debate on Bill C-20 will be taken into consideration in order to offer Canadians a fair scheme for all those who have housing needs. Mr. Chairman, I say housing needs because I do consider that Canadians need shelter the same way they should have clothes. This to me is a basic rule. What I find detrimental and unfair is that the government opposite tries to make Canadians believe that this scheme is a product of their imagination when in fact it is derived from the ideology of the Liberals who for years have made serious and extensive studies on the possibility of establishing a scheme which, through an allowance, would encourage Canadians to become home owners in the proper sense of the word.

Because of an election promise, the government now introduces this bill with the firm intention of having it passed before the holiday season. Does the government want to make a Christmas gift to the Canadian public? Mr. Chairman, I would like to tell my friends opposite that when a father makes Christmas gifts to his children, at least he tries to be fair to the whole family so that everyone can be happy during the holidays.

Mr. Chairman, the government is anxious to keep its election promise because it wants the Canadian people to forget the mistakes of the past. They have introduced this bill too hastily without making an in-depth study of this matter, just as they did in the case of the election promise to move the Canadian embassy from Tel Aviv to Jerusalem. We all know that to save face the government had to send Mr. Robert Stanfield as ambassador extraordinary to the Middle East and that on his return, Mr. Stanfield immediately and quite logically submitted his report, following which the Prime Minister stated not too long ago in the House that he had made a mistake and had to withdraw. We all know that the government had to change its plans concerning Petro-Canada and is now making every effort to find an answer to keep its election promise.

Mortgage Tax Credit

Because of all this, Mr. Chairman, I am afraid that this government, just to prove its efficiency, will implement this last promise even though it is certainly detrimental to the Canadian people.

In view of the irresponsibility of this government in the past, I find it hard to believe that this bill will prove beneficial for the whole population. Mr. Chairman, I am certainly not against a mortgage tax credit. What I oppose in this bill is the fact that a group of Canadians, who are already privileged in certain respects, will benefit from additional advantages to the detriment of other Canadians who do not have the good luck to be home owners. I am thinking especially about the middle income worker who is lucky enough to own a home in which one floor or one part could be converted into an apartment. This home owner could not benefit fully from the exemption because of subclause 2(7)(c) which reads:

qualified home does not include a property for any period during which it is used principally for the purpose of gaining or producing income,

We can say that, basically, this bill will contribute to increasing the gap between various groups of Canadian citizens. This gap, of which the government is certainly aware, is becoming increasingly wider, and a responsible government with coherent policies should try to bridge this gap as soon as possible, but our friends opposite are doing everything to maintain these disparities and even to make them worse, which is more serious.

Mr. Chairman, the government should reconsider this bill and review it substantially to make it more equitable for the underprivileged members of our society, for the workers who are trying very hard to earn enough money so one day they too might become home owners like many others.

Mr. Chairman, I am also thinking about all those people who have worked hard for years to buy a small house. What makes it worse is that those people had to work even harder to repay their mortgage as soon as possible so that they would not be swamped with interest charges. I know of wives who had to get a job to help their husbands with that mortgage. Today, through their hard work, those people have managed to repay their whole mortgage but will not be able to benefit from this bill as proposed by this government. Mr. Chairman, if this program were improved so that all prospective home buyers, including tenants or people who pay little or no federal income tax, may have access to housing, this program would certainly be much more acceptable.

Mr. Chairman, at present we have many social programs. Take old age security for instance: as I see it, all senior citizens get a cheque; take family allowances: every mother gets her cheque every month. So, Mr. Chairman, I wonder why all tenants who wish to buy their own house eventually could not avail themselves of government assistance.

Mr. Chairman, I will not support this bill and here is why: According to recent rumours, the government would draw the money necessary to cover the cost of this program from the