

gold pipes. It has become as costly to use copper nowadays.

In such circumstances, Mr. Speaker, it is almost impossible to buy a lot and build a house for \$18,000. Now, one thing or the other, the veteran must either deny himself the advantages of that legislation or do the utmost to find a second mortgage to make up the difference in order to get a satisfactory house which he urgently needs for himself and his family.

Mr. Speaker, I think it would have been much more important to introduce an amendment raising the ceiling of loans granted to veterans than to present one extending the expiry date of the legislation. If the time during which a veteran may avail himself of that act is extended even by another 12 months and the ceiling of the loan is not increased this act will remain almost inoperative for veterans.

In urban areas it is of course impossible to consider finding half acre or 17,424 square foot lots. So one must turn to rural areas, to towns, because it is almost unthinkable to find a lot of that size elsewhere. One must of course go to a rural area.

To develop a lot in a rural area costs more than in urban areas because in urban areas the development is done collectively whereas in rural areas the veteran or the owner himself must set up the facilities for his house, that is find sources of drinkable water that cost quite a lot and build sewers.

Mr. Speaker, even in rural areas building a house, buying a lot and setting up the required facilities has become an absolutely unthinkable project. A while ago I listened carefully to the hon. member for Winnipeg North Centre say by what feat of strength he would bring this government to increase the loan ceiling.

Mr. Speaker, when hon. members must make such pirouettes to be able to meet the needs of their constituents or veterans I think things have gone quite far. The minister is wise enough to convince this government not to wait for the steps announced earlier by the hon. member for Winnipeg North Centre. He will show leadership by introducing the necessary amendments to the Veterans' Land Act to increase the loan ceiling for veterans so they may own a house and a piece of land.

In closing, Mr. Speaker, I give my support and that of my party, so that we might proceed with all stages of this bill, that is second reading, study in committee of the House and even third reading, that it might be passed at the latest tomorrow.

We trust that, in the course of those discussions, the minister will allow himself to be convinced of introducing the amendments required to meet fully the needs of the veterans.

[English]

Motion agreed to, bill read the second time, and the House went into committee thereon, Mr. McCleave in the chair.

**The Chairman:** Order, please. The discussion is on clause one.

On Clause 1—*Terminal dates for sale advance, loan or grant.*

### Veterans Land Act

**Mr. Lambert (Edmonton West):** Mr. Chairman, I do not want to traverse the very valid arguments put forward by hon. members on this side of the House and by the representative of the Social Credit Party. I do want to consider now, however, one or two matters within the legislation itself. First of all, may I say I think the minister has erred, perhaps on the side of caution, or has been directed to err on the side of caution in that the bill specifies that merely the period for receiving applications shall be extended one year. If such applications are accepted, they are still faced with the restrictions on the disbursements as applicable in section 31 (3) (b) of the act.

● (1640)

I would have thought the minister would have moved to give these people the same sort of extension for disbursement, the same privileges. It may be that I am under a misapprehension in this connection and, if so, I am quite willing to be corrected by the minister. However, I do want to make the particular point that I think the extension of the period for receiving the application should be accompanied by extension of the period at which the last disbursements can be made, as provided for under the act. At present, we know that under section 31(3) there are deadlines on the disbursements. The section reads:

Where an agreement to make an advance, loan or grant has been entered into by the Director for the purpose of financing construction of a building or other improvement on land, no such advance, loan or grant shall be paid to or on behalf of the veteran unless, in the opinion of the Director, the construction or improvement has been commenced.

(a) in the case of an advance, loan or grant an application for which could not be accepted after the 31st day of March 1974—

Which is now the 31st day of March 1975.

—on or before the 31st day of March 1975,—

Which is now the 31st day of March 1976 since there has been an extension. But why has there not been an extension in the case of an advance loan or grant, an application for which could not be accepted after the 31st day of March 1977, on or before the 31st day of March, 1978? Why was there not a change made in that particular regard? The minister may be able to supply me with an answer. I would have thought that a parallel change should have been made in that clause.

The second point I would like to make, and this is one to which reference was made both by my colleague, the hon. member for Humber-St. George's-St. Barbe and the hon. member for Winnipeg North Centre—and here I will alter my resolve not to traverse their arguments—is to deal with the argument that I seem to be receiving ad nauseum from the minister and his predecessors with regard to changes in the Veterans Land Act. I am on record, so far as my correspondence is concerned for three or four years, in regard to this particular point.

The point I wish to make is that this is not housing legislation; it is not legislation to provide housing for veterans who are now retiring but the legislation was for veterans on their retirement from the armed services or their release from the armed services and for their rehabilitation. Will the minister not agree with me that a member of the armed forces who has continued to this day in the armed forces and has not got a permanent home, has been subject to moves as his superiors saw fit, as he was during the war, and is now retiring from the armed ser-