

these headings cover a wide range of scholarships, bursaries, studies and technical investigations. Many honourable senators will have noticed that just recently a most interesting research house was officially inaugurated at Rockcliffe Air Station. Sponsored jointly by the Research Committee of the National House Builders' Association and Central Mortgage and Housing Corporation, the Mark III Experimental House is a tangible expression of the work that is going on in this important field and of the results that are being attained.

It is to ensure the continuity of these efforts towards adequate housing for those whose needs are the greatest, and to provide assistance to municipalities and universities, and leadership in the search for a better home for less money, that the proposed amendments to the National Housing Act are before us today.

May I just summarize the additional commitment authority that is being sought at this time. It comprises, firstly, an increase of \$500 million in the statutory appropriation provided by section 22 of the National Housing Act to \$2 billion; secondly, an increase from \$100 million to \$200 million in the statutory vote under Section 26H (3); thirdly, an increase from \$50 million to \$100 million in the statutory vote under Section 36G (2); fourthly, for the purposes of research an increase from \$5 million to \$10 million in the statutory vote under section 35.

Honourable senators, nearly 600,000 new houses have been built in Canada during the past four and a half years. Very close to one-half of these have been financed under the provisions of the National Housing Act and, in turn, one-half of the National Housing Act housing has been made possible through public mortgage funds aggregating more than \$1.25 billion.

These basic statistics are, I submit, proof positive that the Government is pursuing assiduously its steadfast purpose of helping to make available better housing for our lower-income families, and of its determination to stand by every eligible home-owner applicant and any builder who has a purchaser.

These are operations that must not be allowed to falter, for the social and economic implications are too significant. I know that all of us will wish to see the new legislation implemented without delay.

In conclusion may I say I am grateful for this opportunity of again presenting amendments to the National Housing Act. If the bill receives second reading I shall be happy to move that it be referred to the Standing Committee on Banking and Commerce where officials of Central Mortgage and Housing Corporation will be present to give detailed answers to questions.

Hon. W. Ross Macdonald: Honourable senators, as usual the honourable member from Saskatoon (Mr. Hnatyshyn) has given a very clear explanation of the bill he has presented to the house. According to him it is simple and easy to understand. This is true, of course, provided that it is not difficult for one to comprehend an expenditure of \$500 million which, I might say, appears to be a very simple undertaking for the present administration. So it is said to be a simple and easily understood bill, involving the sum of only \$500 million. Someone will point out that this money is not being spent, that it is just being loaned, and that it will all come back within a period of thirty to forty years. I am quite certain some of it will come back, for a large proportion of it will be paid back by the taxpayers themselves.

Five million dollars is being set aside for research. This will be charged to the people of Canada. Then there is to be \$50 million for university housing. I have no doubt the universities will raise money to pay it back. I do not believe the students will be able to repay it. They will pay board and lodging in the university residences but the cost of constructing the residences will be paid by the universities, which will probably get the money from provincial governments or private citizens. So I have no doubt that this \$50 million will be paid back.

Hon. Mr. Brunt: This loan might be self-liquidating out of the revenue collected for board and lodging.

Hon. Mr. Macdonald (Brantford): I sincerely hope the universities will not seek to do that. I have some grandchildren coming along and I do not want them to have to pay for these buildings.

Then \$100 million is to be appropriated to provide municipal sewage treatment facilities. There is no doubt the taxpayers will repay that money. So, of the \$500 million, \$155 million will be repaid by the taxpayers and \$345 million by those who purchase new houses.

Honourable senators, the sponsor of the bill (Honourable Mr. Hnatyshyn) has been frank enough to suggest that this is an employment measure. Make no mistake about it, it will create employment for those engaged in the construction industry, tradesmen such as carpenters, plasterers and painters, and it will also create employment in the primary industries, in the bush where the timber is cut, in the mills where it is sawed, in the foundries where furnaces are made, and so on. Practically every trade in the country will benefit, and professional people will not be left out because the lawyers will certainly come into the picture. So it is a wide employment measure. I am not opposing it in