

Mr. WARREN: It was an addition to my contribution.

Mr. WYLIE: A \$64 question.

Mr. SPEAKER: Order.

Mr. JOHNSTON: I thought the hon. gentleman was endeavouring to ask a question. Let me say to the hon. member—

Mr. WARREN: I will describe the house if you want me to. Give me the time, some of your time, and I will describe it.

Mr. JOHNSTON: When we realize that the people to whom we are trying to give houses are people in the low-income brackets who cannot afford to pay high and exorbitant rent—

Mr. WARREN: \$475 is not too much.

Mr. JOHNSTON: If you go out and demonstrate some of the \$400 houses you will have something to talk about.

Mr. WARREN: I will take you up on the first opportunity and show it to you.

Mr. JOHNSTON: I should like to see it.

Mr. WARREN: I will show it to you.

Mr. JOHNSTON: It might be the type of house in which you would like to live, but not the kind I would advocate for those who went overseas and fought for this country.

Mr. WARREN: It is a good house.

Mr. SPEAKER: Order. I would ask the hon. member not to interrupt without the permission of the hon. member who has the floor; and I would ask the hon. member who has the floor to address himself to the Chair.

Mr. WARREN: I thought the hon. gentleman wanted some information.

Mr. JOHNSTON: If the hon. gentleman will sit down I shall be able to address you, sir.

Mr. FAIR: Knock him down.

Mr. JOHNSTON: That would be a pleasure. When we consider that the type of house we are talking about is one that would be suitable for the man in the low-income bracket we see that he must have a salary of around \$2,000 a year. Yet the Minister of Finance said that more than half of the people of Canada, if they are married, cannot afford a house in which to live because they do not have sufficient income. That is a drastic picture to be painted by a cabinet minister, and one of the top cabinet ministers at that. How are we to supply that fifty

per cent of our population who are in such low-income brackets with houses if we do not assist them by subsidization? I am not in favour of subsidization as a permanent plan, but I am advocating subsidization as a temporary measure to get over this crisis.

Mr. FAIR: To get a roof over people's heads.

Mr. JOHNSTON: Yes; to get them some place in which they can live in a little bit of decency.

Mr. WYLIE: And that would not be a \$450 house.

Mr. WARREN: The house I am talking about is up to that standard.

Mr. JOHNSTON: The type of house you are talking about would not pass the inspection of anybody—

Mr. WARREN: It would pass the inspection of anybody in this house.

Mr. JOHNSTON: —because all you would have in it would be a sewer pipe.

Mr. SPEAKER: Order.

Mr. FAIR: I thought it was a backhouse.

Mr. SPEAKER: I suggest to hon. gentlemen that if they have some questions to address to each other they should allow second reading of the bill and ask their questions in committee.

Mr. JOHNSTON: I have just one more thing to which I should like to refer. I should like the parliamentary assistant to the minister to take particular notice of this, because the minister is not in his seat at the moment. I am sure the parliamentary assistant would not want this condition to exist. I do not think the minister would want the condition to exist whereby anyone who participates in this government plan under the very bill that we are discussing today would lose his equity in his house. I say to the parliamentary assistant, and I am sure he knows it, that under the contract, which these companies force a man to sign, it is possible for him to lose every cent of equity he has in his house. Under the contract which he is forced to sign, a man can make every solitary payment except the last one, and he can be kicked out of his home. He can be deprived of all his equity and he can be deprived of the right to go to court as well.

Mr. McILRAITH: He has a legal right—

Mr. JOHNSTON: Under the terms of the contract which he signs—the minister mentioned it the other day, and I shall discuss it in greater detail when we get into committee—