one of the problems I have raised recently—the minister takes the initiative and goes it alone in the fight against pollution.

What guarantees have we that before using this privilege he has granted himself, the minister has accepted to co-operate with the provinces so that it will be a total fight?

In the past, in this field as in so many others, the ministers, under cover of an act, have resorted to all kinds of reasons to avoid taking action.

Some may doubt my words, but if we consider how pollution control will be financed, we are flabbergasted and necessarily disappointed, since we cannot foresee any financing means.

In conclusion, may I say that the bill is in itself excellent, considering the government's slowness in taking action to control pollution in order to protect our very rich water resources.

On the other hand, Mr. Speaker, I should like to express reservations with regard to federal-provincial, interprovincial and intergovernmental relations in this field.

Finally, I suggest that the financing provisions of the anti-pollution program will merely contribute to an increase of Canada's indebtedness, since to finance these measures the governments through their various agencies, depatrments and corporations will have to borrow at exorbitant interest rates and thus put Canadians into greater debt.

The fight would be a truly serious project if the government adopted effective means of financing, in other words if it used the Bank of Canada, since this concerns the development of a natural resource which does not belong to the minister nor to any particular Canadian but to all Canadians. Considering that this resource is here and now public property, it seems to me that the financial instrument which belongs to all Canadians, the Bank of Canada, should be responsible for the financing of such programs. Then we could say the minister is really serious and that he is not misleading the population.

To conclude, I wish to say again to the minister how grateful I am for this bill, and I would like him, in turn, to acknowledge that the financing of sewage disposal programs by the Bank of Canada, at interest rates not exceeding management rates, would be most useful. We could thus finance sewage disposal plants and municipal projects in that field.

At the present time, this is a major factor of debts for the municipalities, and if the

Proceedings on Adjournment Motion minister agreed to use this method, as proposed by the Créditistes, we would have a genuine solution to the problem of pollution,

genuine solution to the problem of pollution, and we would not get Canadians deeper into debt.

[English]

Mr. Simpson: Mr. Speaker, may I call it ten o'clock?

PROCEEDINGS ON ADJOURNMENT MOTION

A motion to adjourn the House under Standing Order 40 deemed to have been moved.

HOUSING-INQUIRY AS TO ALLOWANCES

Mr. John Gilbert (Broadview): Mr. Speaker on Thursday, November 27 last, I directed a question to the Minister without Portfolio (Mr. Andras) in charge of housing, with regard to housing allowances. This question was prompted by a submission by Mr. H. W. Hignett, president of CMHC, when he and his officials presented a brief to the Senate Committee on Poverty. In that brief it was suggested that a guaranteed annual income and system of housing allowances would help as part of a drive to provide decent housing for every Canadian.

In a report in the Globe and Mail of November 26, Mr. Hignett was quoted as saying that these steps were necessary, and they would have to be coupled with an expansion of the supply of housing for all income groups in both the public and private sectors. He also warned that exclusive reliance on private production and distribution methods to provide an adequate stock of houses would harden the dangerous trend to physical segregation of income groups in the country's big cities.

• (10:10 p.m.)

He also pointed out, Mr. Speaker, that if the trend were to continue that housing was determined by the income of the individual, we would have the segregation of homes based on the income of the occupants. He noted that cities like Montreal, Toronto and Vancouver were prime examples of the segregation trend that was taking place.

With regard to housing allowances, Mr. Hignett said the system put forward by CMHC would mean an income supplement to families and individuals to acquire housing of