

The Address—Mr. Villeneuve

Our small towns and villages need increased assistance as regards housing which would prevent concentrations of population and bring about a more normal demographic distribution.

There is a movement which I have particularly at heart and which I would not like to ignore because I had the opportunity to appreciate its great social achievements; I refer to the housing co-operative unions. It is pleasing to see a group of workers join hands and build homes through a system of mutual aid and assigned tasks. I have seen some at work and I would like the law to make it easier for them to fulfil their task and achieve their purpose: "To each worker his own home", with as a noble motto: "One for all and all for one."

The number of new family units each year in our country and the inflow of immigrants add to the urgency of the problem. In the constituency I represent, there are many villages and small towns which expect from such amendments to the National Housing Act efficient steps which will bring about the development they seek. I was saying that, in my opinion, the solution of the housing problem is really a matter of social security. The responsibility of the state is not to replace private enterprise, but to make it easier. The lending institutions which, in the past few years, have been saddled with the heavy burden of financing the building of homes must be relieved in some way. On the other hand, in the province of Quebec, we have some well established and reputable local institutions called *Caisse populaires Desjardins*. They are open for mortgage loans, but their inadequate means in this regard prevent them from playing the part which they would like to play in the field of home construction. On the other hand huge sums of money are kept sleeping in the banks, so to speak, whereas they would be of greater use to society as a whole as well as to the banks themselves were they to be made available for mortgage purposes.

It seems that this option will be granted to them when their charters are renewed in the course of this session. I wish to congratulate the hon. members of the cabinet for having thus implemented a resolution of the Junior Chamber of Commerce, which was adopted during a convention held in the county of Beauce last summer. Such a proposal might have appeared daring, but we are living in an age of daring and the cabinet is leading the way towards economic betterment of this country.

[Mr. Villeneuve.]

The new feature consisting in the establishment of an insured mortgage introduced as an amendment to the National Housing Act, for the purposes of the Central Mortgage and Housing Corporation, will facilitate transfers of property which are so frequent in this age of easy removals. The possibility of increasing the ceiling of \$10,000 on loans, while at the same time lowering the down payment on the purchase of low-price housing, is also being considered. I see there, as well as in the extension of the reimbursement period, an appreciable effort designed to help the small wage earners become owners themselves, a topical subject if there ever was one.

Experience has shown that the working-man's family is generally a large one; to my mind, this will then become a most efficient means to help the Canadian family achieve its normal development. With the addition of an important group of lenders and larger funds available, the small communities, which up to now have not been able, in fact, to avail themselves of the act, will be in a position to do so in the future. I bear more particularly in mind the county of Roberval which I represent in this house where one finds only small communities, in the ordinary sense of the word. When I think of the beneficial results which the amended act may bring about, I feel proud of the mandate which my electors have given me, for I deem it a great honour to be called to legislate on a matter of such importance in the social field. I would consider myself to be remiss in my duties if I did not, under such circumstances, say a word about a topic which I particularly cherish, namely the county of Roberval. With a population of about 40,000, this constituency stretches over a large section of the north-central part of Quebec, which bears the name of "Lake St. John region". The other portion is made up of the county of Lake St. John. The county which I represent links the Saguenay and Abitibi districts, the north shore of the St. Lawrence river and the so-called Mistassini district, towards James bay.

There are three large rivers in the county of Roberval, all three bearing rather fantastic Indian names: the *Metabetchouan*, the *Ashuapmuchuan* and the *Mistassini*. These rivers, which are all large inland rivers, flow into lake St. John, which is the great outfall of this district; according to the tourists, it is the most beautiful lake in the province of Quebec, though second in size to lake *Mistassini*. For lovers of literature, it is the country of *Maria Chapdelaine*. For the