because that part of the country is represented by a leading member of the cabinet. I mentioned the fact that at his nominating convention at Port Arthur last June, the Minister of Trade and Commerce (Mr. Howe), in commenting upon the shortage of mortgage money available in his constituency, said:

I instructed our treasury to make money available.

Sir, how many other members in this house, how many others who were candidates last June and July, were in a position to give instructions to the treasury to make mortgage money available in their particular constituencies? I have wondered what hon. members sitting to your right, Mr. Chairman, have had to say about favouritism and discrimination of this kind. If there was a need of mortgage money there, then to the extent to which mortgage money was available it should have been made available there, but on terms open to every other part of this country. Let us have an end to this kind of discrimination. Let us have an end to this high-handed behaviour, by which a senior minister finds himself in a position to give instructions to the treasury to make mortgage money available in his constituency, when apparently it was not available in any other constituency in Canada.

Therefore I say, Mr. Speaker, where the need exists let that need be met according to the limit of the resources made available by parliament for that purpose, according to the limits of the Canadian construction industry and the funds available. And let that need be met on the basis of fairness and justice for all parts of Canada. Let us have no favourites played.

So, Mr. Speaker, I say that we shall look forward with keen interest to this measure when introduced, and then we shall apply to it the closest study of which we are capable.

Mr. Noseworthy: Mr. Speaker, I wish to speak at some length on this resolution. I had hoped there would be some opportunity for the opinions expressed by members of the house at the resolution stage to be brought to the attention of the minister and possibly incorporated in his bill before the bill was actually introduced in the house. However, I have learned, as have many other members on this side of the house and some on the other side, that it is not the privilege of private members to get the ear of the government or to have the slightest attention paid to anything they say. Members of this government do not come to parliament or consult with members of parliament to obtain ideas on subjects such as housing.

On many occasions in the house I have charged that Central Mortgage and Housing Corporation exists for the benefit of the lending institutions, first and foremost, and that the government's housing policy through the years has been directed to the security of those lending institutions rather than toward the provision of homes for those people in this country who really need homes.

I have here a press release bearing the dateline March 20, 1953, coming from the office of the director of public relations of the National House Builders Association, Incorporated. I gather from this press release, which was made public last March, that the government no longer relies upon the support of the lending institutions. Actually of course the National House Builders Association has been critical of some of the government's policies and of the way in which it has played up to the lending institutions. It becomes evident now that the government is attempting to enlist the support of the house builders' association as well as that of the lending institutions. This is what the president of that association had to say back in March of 1953. This release states that he said:

Canada's house production could be boosted to 125,000—

I call the attention of the house to that figure, and ask hon. members to compare it with the objective set by the minister.

Canada's house production could be boosted to 125,000 units a year instead of 75,000 as in 1952, if new sources of mortgage money could be tapped to finance home building.

According to the opinion of the president of this association:

Canada's present mortgage credit structure was not big enough to support an annual production program of 125,000 homes. It was necessary in his opinion to enlarge the supply of money for investment in mortgages.

The president went on to say:

This could be done by permitting such institutions as savings banks to enter the mortgage business. The federal government, he suggested, might be willing to extend the guarantee system by which it protects loans made under the National Housing Act, and revise the Bank Act, to permit banks to make N.H.A. mortgage loans.

Then he went on to say:

Once more mortgage money was available it would be possible for the federal government to reduce the size of down payments from 20 per cent to 10 per cent, to widen the band of possible home purchasers whose incomes are sufficient to qualify for N.H.A. mortgages, but lack the money to make a large down payment. For those who have saved enough to make a 10 per cent down payment but do not earn enough to qualify under the N.H.A. requirement that no more than 23 per cent of a home owner's income go to pay mortgage interest, principal and property taxes, he urged lending institutions to extend the mortgage repayment period from 20 to 25 or 30 years.