their ability to stand on their own feet and to strike out for themselves provided that they have the legislative freedom with which to act. I believe it ought to be our highest duty at this time to provide measures such as the one under discussion, and others such as the housing act and others of that kind, to set our people free in order that they may work out their own salvation and stand on their own feet.

Mr. POULIOT: Mr. Chairman, I rise to a point of order. We are on section 5 which relates to the appointment of a secretary, and that is far away from housing. I think the discussion should be kept more in order. It would be more relevant to section 6, but section 5 should be passed first.

Mr. MACKENZIE KING: My hon. friend is an authority on points of order so I do not wish to differ with him. However, I submit that while a great deal of latitude has been allowed speakers thus far, it is all to the good and has been done with the consent of the committee. The subject is necessarily one that can better be discussed by dealing with several phases at a time. In the long run we may shorten the time involved in the discussion if we allow a little latitude at certain stages. Unless my hon. friend is very much aggrieved, I hope he will join with others in permitting that freedom.

Mr. POULIOT: I will surely agree to that provided that I enjoy the same privileges as others.

Mr. WOODSWORTH: Housing in Great Britain has been heavily subsidized and I should like to ask the Minister of Finance (Mr. Dunning) if he does not consider that the confidence that has grown up there is not largely the result of the initiative of the government in connection with many of these matters and in connection with the lowering of interest rates? The minister suggests that it is dangerous not to express full confidence, but is not one of the reasons for that the fact that the present government refuses to assume any further commitments, such as to help the blind, saying that it has no money? If the government admits that it has no money, is it any wonder that some of us ask how long this thing will go on?

Mr. DUNNING: I shall try to answer that. I think it is true that the stimulus given by the British government schemes has been important, particularly in connection with schemes which could not be handled other-

wise than through the agency of government, notably certain schemes for slum clearances, but the building of a home for an individual citizen is—

Mr. HEAPS: That was subsidized.

Mr. DUNNING: Unquestionably the old-fashioned British building society has been the backbone of the building program.

Mr. STEVENS: The acceleration of investment by private capital in building in Great Britain followed upon the great refinancing scheme of the British government whereby government bond interest was lowered to two and a half per cent. This freed a huge amount of money which sought investment in more profitable lines, and that gave the main stimulus to the building program. Of course the initial steps were taken by the government in giving subsidies.

Mr. DUNNING: There may be a difference of view as to detail and degree, but this does not affect the main issue which I was seeking to convey. Apart from what the British government did, the British people, British industry and the British lending institutions took hold. They did not sit back and wait for the government to do this, to subsidize them here and subsidize them there—

Mr. HEAPS: They did what the minister says they did not do.

Mr. DUNNING: They did not sit back; they went ahead and built houses.

Mr. HEAPS: When they got subsidies and not before.

Mr. WOODSWORTH: The minister did not answer my second question with regard to confidence.

Mr. DUNNING: I shall be glad to do that. I have said in this house before—and I will say it often again—that there must always be a limit to the extent to which money can be taken from all of us citizens of Canada to be given to some of us citizens of Canada. It is a question as to how close to that limit we have arrived at the present time and as to the wisdom of going on with this or that scheme which will increase the amount taken from all of us to be given to some of us. My hon, friend and I may not agree as to the wisdom of going forward with this or that particular proposal, but I am sure he will agree with me that we cannot go on indefinitely taking from all of us to give to some of us.