Mr. Hnatyshyn: Mr. Speaker, I understand the concern expressed by the deputy whip with respect to the decorum of the House. Let me say that I agree with the principle of not referring to hon. members by name during debate except that I think it is a well-established principle that when one is quoting from articles in which the name is used, one can quote exactly. Therefore, I was not using the name, quite apart from reading directly from those newspaper articles in which the minister was reported.

I hope I did not offend the rules of the House, which I understand indicate that we do not refer to ministers or colleagues by name. However, when quoting from newspaper articles, I think the rule is that we can use the name when they are quoted exactly. Otherwise, with the responsibility which the minister has it would take me too long, and I only have 40 minutes, to convey a number of messages which I want to get across to the minister.

I will carry on and quote from this article and I will make sure that I am quoting the article exactly. I will send a copy to the Chair if it wants to verify the article. The article went on:

Cosgrove said he was doing exactly these things for five of his own constituents . . .

## [Translation]

Mr. Cousineau: On a point of order, Mr. Speaker. I do not want to appeal your ruling, but I think—

The Acting Speaker (Mr. Blaker): The hon. member for Gatineau, on a point of order.

Mr. Cousineau: I am not appealing your ruling, Mr. Speaker, but I referred you to a comment made by the Speaker of the House on March 18, 1981, which made it quite clear that even a quote from a newspaper article was not acceptable.

## [English]

The Acting Speaker (Mr. Blaker): Certainly the principle to which the hon. member refers is perfectly accurate. There is no problem in that respect. However, what is happening is that the hon. member for Saskatoon West (Mr. Hnatyshyn) is referring to certain written articles, and while in the process of reading those articles he is referring to certain members of the House. That is perfectly in order and there is no problem with that either.

I do not think it is a system which ought to be abused, but I also believe the hon. member for Saskatoon West is not abusing that principle. I think that we should hear him.

If he continues to a degree that the hon, member finds some difficulty with, I will listen again. For the moment, a reference to a newspaper article in which an hon, member's name is mentioned is not out of order under the Standing Orders of the House.

Mr. Hnatyshyn: Mr. Speaker, I have such great respect for the deputy whip who made the interjection that I will try not to offend him by referring to the Minister of Public Works by name. If he does not like to hear the minister's name during the course of debate, I can understand that and I will simply

## Housing

say that whenever I intend to talk about the minister, I will just say the "unmentionable minister".

Mr. Cousineau: You are abusing the rules.

Mr. Hnatyshyn: To go back to the article, he said:

... he was doing exactly these things for five of his own constituents—including phoning local bank managers. He refused to identify the people he was attempting to help.

What I am saying is that unfortunately the minister is now deteriorating from saving the entire housing industry in Canada to helping five members of his constituency. But he will not identify those five.

## • (2020)

I say to the minister that the history has been sad and unfortunate and leads us to the situation we have today. I have before me a Canadian Press article published in the Montreal Gazette today. Under the headline "House-starts outlook bad, CMHC says" the article reads in part as follows:

The federal Crown corporation predicts little change in mortgage rates during the first half of this year and perhaps slightly higher rates in the second half. As a result, housing starts in Canada are expected to drop to some 162,000 units from 177,973 in 1981.

CMHC's predictions of housing starts by province this year, with actual 1981 starts in brackets: Newfoundland 3,500 (3,210), Prince Edward Island 300 (203), Nova Scotia 3,500 (3,715), New Brunswick 2,500 (2,188), Quebec 31,000 (29,645), Ontario 45,000 (50,161), Manitoba 3,000 (2,824), Saskatchewan 6,000 (5,972), Alberta 33,000 (38,470) and B.C. 34,000 (41,585).

That is the history of the expectation we in this House and the people across Canada have had of this minister responsible for housing.

I face today the dismal duty of commenting on the government's housing policy and this particular piece of legislation, which appears to be the response of the Minister of Finance (Mr. MacEachen) and the government after a dismal future was anticipated by the minister, following reports received by him and his department. Never before have the home owners of this country faced such incredible obstacles in obtaining and keeping one of the essentials of life, namely, the shelter of a family home.

As I have pointed out, the people of Canada have faced inexcusably high mortgage interest rates. They have had to deal with the minister responsible, who has not had the ability to deliver on the promises he made to the people of Canada.

In terms of housing possibilities in this country and the extent to which the federal government could influence housing policy, it has been demonstrated that the government has no commitment to deal with the real home ownership problems faced by families in our country. The minister has been well aware of the gravity of the problem. His own department has given him position papers. A report given to him has been made public, and it states:

It can no longer be argued that the number of households facing hardship in renewing mortgages is minimal. During the next year more than 100,000 households will exceed a GDS of 30 per cent after renewing their mortgages.