

ment must attach a high priority to the restructuring of our taxation system, to the end that individuals and enterprises together pay their fair share; no more and no less.

Some hon. Members: Hear, hear!

Mr. Grier: I suggest that this sense of unfairness was also felt in the field of unemployment. All of us today recognize that unemployment is very largely caused by factors beyond the concern of the ordinary worker. It may be caused by ill-advised anti-inflation policies such as those produced by the Liberal government in the years following 1968. It may be caused by the introduction of new plant and equipment technology which has the effect of causing layoffs. I may say that in the constituency of Lakeshore this winter there will be numbers of persons laid off for this reason. It may result from the hasty and ill-considered rationalization and consolidation of plants and industry, a consolidation and rationalization which was suggested, if not in this House at least following the general election, by the hon. member for Don Valley (Mr. Gillies). This, too, can create hardship and result in a loss of jobs. It may result from a reduction in product demand, as was the case last week in my constituency where a firm employing upward of 500 people announced that its doors would close on May 1.

When people such as these are rendered unemployed by circumstances beyond their control, they are all too frequently called lazy. Their incentive to work is called into question. Indeed, they are sometimes called bums. They are harried by an unemployment insurance machinery which, while it may have been conceived in good will and while it may be overworked and harassed by some critics, none the less all too frequently operates with indiscriminate and impersonal inefficiency.

Some hon. Members: Hear, hear!

Mr. Grier: It is ironic to compare the meagre benefits allowed by that system with the pension entitlement which a suddenly unemployed Member of Parliament with a major attachment may claim.

Another area of unfairness that surfaced in the campaign was that of housing. This area has been mentioned by other hon. members. In cities like Toronto, new, expensive homes, be they single-family or apartments, boost the housing starts statistics but they offer little consolation to ordinary working families who do not have the means to qualify for them. Not for them a new home in Toronto with a starting purchase price upwards of \$37,000 or \$38,000, or an apartment with a monthly rent of \$250 to \$275. Their alternatives are few. Alas, in my constituency the alternative is too often to move outside the riding to ex-urban communities to the west and northwest of Toronto. Thus, among other things, they deprive the constituency of a new generation of leadership to which it ought to be entitled and without which it cannot continue the sense of community which has sustained it so far.

• (2010)

Too often, older homes which could provide accommodation for many thousands of people are allowed to be bought up for apartment developments. I can say that in our constituency we are making a determined effort to

control this phenomenon. But it leads me to urge upon the government the necessity to provide NHA loans to those who wish to purchase existing or older housing.

Some hon. Members: Hear, hear!

Mr. Grier: In the absence of such a provision, I cannot see any hope for reversing the present trend in urban housing. I also urge upon the government the necessity of introducing measures to reduce the interest rate on mortgages for homes. In this connection I should like to quote from a letter I received yesterday from a constituent of mine:

We bought a small family home in January, 1969, with \$2,000 down payment. The first mortgage is at 8½ per cent and expires October, 1973. The second is at 9 per cent and expires January, 1974. We pay our mortgage payments exactly on time. To afford the high payment we live an unbelievably simple life. We have no car, we stay always at home.

We find out we paid almost nothing into the house during four years. High interest took almost all the money. We have paid up to the present time, for both mortgages, \$11,300; \$8,000 is for interest and \$3,300 for the house. Increased interest will make this picture even worse.

We want very much to keep our home. But now we are in danger. When mortgages expire and interest increases, what will be? We can never pay off the house. The interest is inhuman. We are not young any more, and we need to pay off the house during 10 to 15 years. But how? With high interest it is not possible. Please help us to get a government loan with low interest. Our dream is to put together the first and second mortgages with low interest. It is only possible with government help. Please try to understand us and please help us. We are worried; we do not want to lose our home and many years hard work. Our income is \$6,000.

Mr. Speaker, I shall have to reply to that letter by saying that unless the present government takes steps to provide lower interest rates on mortgages, such hopes may be forlorn.

Another area of concern is that of pensions. Older people wait while almost all others, not least elected politicians and not only at this level, are able to increase their income and their pension. This waiting and this concern, this apprehension and frustration is, I am afraid, often cynically explained either at election time or, I regret to say, by manoeuvres like that proposed in this chamber the other day.

Another area of unfairness toward which voters in this election groped for a solution is that of prices. Steadily rising prices press upon the average working family, and yet when one asks why prices are going up, one is treated to sophisticated rationalizations from the corporate world, from public relations types and others who can all too often bamboozle and confuse the public. Labour costs are frequently blamed, but the public has up to now been denied the facts. That is why I welcome, albeit with reservation, the proposal presented by the government in the throne speech to establish a committee to investigate food prices and the food industry. I shall be surprised if they do not come to the conclusion—I hope it is a swift one—that they are forced to recommend a prices review mechanism at the very least of the kind which has been proposed on many occasions by our leader and other members of this party.

Some hon. Members: Hear, hear!