

*The Address—Mr. Nicholson*

to the National Housing Act which made possible loans for the purchase and improvement of existing houses. That legislation received royal assent in December of last year. This was new ground, involving new procedures. Actual purchases were at a low ebb in January of this year and they were not too active even in February. However, as a result of increasing activity in March and even more so in April, by April 28 approximately 1,300 loans had been made under this new arrangement, the majority within the last four or five weeks.

Although all but one of these purchases involved direct C.M.H.C. loan assistance, we anticipate as a result of discussions we have had in the past three or four weeks that in coming months we will note a number of loans from chartered banks because they are the institutions in the small communities where houses are available. We are sure they will join in our attempt to bring home ownership within the means of lower income families. By the end of April loans were being processed at the rate of about 500 per month. That is a very encouraging trend, representing some 6,000 per annum.

While there are many good reasons for optimism regarding a brighter housing picture this year, within the first few months of 1967 there has been an acceleration of national housing assistance to meet some of the more urgent and specialized problems which face us today. I refer to the attempt to provide accommodation for our elderly citizens, families and individuals with low incomes who are denied any real opportunity to compete for housing.

**Mr. Deputy Speaker:** Order, please. I must advise the minister that his allotted time has now expired.

**Some hon. Members:** Continue.

**Mr. Nicholson:** I do not know whether it is agreeable to hon. members for me to continue for a few moments.

**An hon. Member:** No.

**Mr. Deputy Speaker:** Does the house give unanimous consent to allow the minister to complete his remarks?

**Mr. Churchill:** Mr. Speaker, under ordinary circumstances we would allow the minister to continue. However, this government insists on the allocation of time by compulsion and I think we should follow that procedure.

[Mr. Nicholson.]

**Mr. Nicholson:** I shall, of course, abide by the wish of the house, but I recall that additional time was granted to two of the last three speakers from the opposite side as well as others.

**Mr. G. W. Baldwin (Peace River):** Mr. Speaker, I should like to join with others who have preceded me in offering sincere congratulations to the mover and seconder of the speech from the throne, the hon. members for Burin-Burgeo (Mr. Jamieson) and Nicolet-Yamaska (Mr. Côté). As usual they lived up to the traditions of this house in the quality of the speeches they delivered as their maiden contributions. I am sure we will hear from them again but I should warn them that sometimes the heights which hon. members reach in delivering such formal speeches are never again reached as long as they sit on the government side. I hold out to them the inducement that in the not too distant future, perhaps at the time of the next election, they may yet come over to this side where they may enjoy the greater freedom which comes to those who are members of Her Majesty's loyal opposition. At that time they may give full effect to the quality which they displayed and which I doubt they will have the opportunity to display again.

Let me apologize to the Minister of Labour (Mr. Nicholson) for not dealing specifically with the subject matter of his very interesting speech. Let me assure him, however, that in the opposition lobby the line is already forming of hon. members who are eager and anxious to come to grips with the minister on that subject matter.

We are still involved in wrangles about the constitution and federal-provincial relations. The government has moved a step closer to the position some of us advocate and have advocated for a long time, namely, that there should be wider and more public discussion of this problem. Frankly I do not put too much stock in what was said in the speech from the throne, and this feeling was borne out by what the Prime Minister (Mr. Pearson) said when he spoke yesterday. It seems the government and its senior advisors cannot get it into their heads that this issue at this time should not be the prerogative of a privileged few. True enough, any changes made must take into account the existing jurisprudence, and the views of all experts in the respective governments will be needed when in due course firm proposals are drafted and legislation enacted.