

*National Housing Act*

Mr. HOWE: It is the floor area, measuring the outside dimensions of the house. But if the hon. member is used to the cubing method, if he will take that figure and multiply it by eighteen, or divide it by eighteen as the case may be, he will get the same result. The ratio is about 18 to 1.

Mr. McMASTER: It is about twenty-three cents a cubic foot.

Mr. HOWE: That sounds about right.

Mr. McMASTER: I doubt if you can do it. You would have lots of buyers. If you take it on the illustration I have given, and figure at \$4.10 per square foot, even for a one-storey building, you will still have lots of buyers. There will be no trouble about that.

Mr. BENTLEY: Would the minister mind if I ask for some help, on behalf of the people I represent. I am asking this seriously, and I hope he will answer seriously, if he can. I agree with what has been said on behalf of all low-income earners in Canada, and I share the concern which has been expressed. At the present time I am speaking on behalf of people who are greatly concerned about their own position. I have listened to questions asked by various members, and the replies made by the minister. I want him to tell me if I am incorrect in my understanding of what he said, when I say I understood him to say certain things. First, I believe the minister said that the government policy was not to have any more cash subsidies; is that correct? The government does not believe in any more cash subsidies for housing? The minister says nothing, so I take it that that is correct.

Mr. HOWE: What does the hon. member mean by "any more"?

Mr. BENTLEY: Well, "any"; I will take out "more".

Mr. HOWE: We are subsidizing housing, yes. We are subsidizing emergency housing. I suggest that the hon. member might not lay down any policy, other than the policy which I am explaining at the present time.

Mr. BENTLEY: I am not laying down a policy.

Mr. HOWE: I would not suggest that he set out what the government believes. That is something that is decided from day to day.

Mr. BENTLEY: I am trying to have the minister put me right, if I am wrong in my understanding. He said this afternoon—and I think *Hansard* will bear this out when it is read tomorrow—that the government did

[Mr. McMaster.]

not want to use any cash subsidies for government housing, or something to that effect. Is that correct, so far?

Mr. HOWE: Yes.

Mr. BENTLEY: Also, the other day, during the discussion on Bill No. 104, he told us that prices of lumber were going to rise, to compensate lumber producers for any loss they might suffer in the export market. Is that correct? Now, with those things in mind, and realizing, as he should, that there are a great many people, particularly in the city I come from, who are in the average or lower earning groups, I should like him to answer my question. That will materially affect the permanent situation, because we have no speculative interests there, and no likelihood of any great appreciation in capital. There may be an increase today in the book value of a house a man may own, as compared with the value of ten years ago. He may have a house that he built for \$5,000, which he could sell today for \$10,000. He could leave one house, but he would have to pay \$10,000 for another one, in a different location, and would be only changing his position, rather than his capital standing.

Another reason that there will not likely be any great amount of money earned by the average person there is that our business is small business. They exist only by virtue of the fact that they serve the people in the surrounding area. If the farming community works and produces it is able to buy the services and goods provided by the merchants and the other people in our city, but not in quantities sufficient to create riches, or any high salaried positions.

The veterans coming back are in this class. They are taking jobs which will range from \$100 to possibly \$150 a month. Only a few of the more highly trained will get more than that. Most of them will be unlikely, even in a lifetime, to arrive at a position where they will earn more than \$2,000 or \$2,400. Possibly a few will go to \$3,000, but very few will go above that. The earnings will be along the lines I have indicated. A great many of them will probably remain in the \$150 a month class.

I should like the minister now, in all seriousness, to tell me this: If he were one of those men in that position, if he were a veteran back there now—and these are the people who are causing the legion such great concern—and if he were not in the position he occupies today, if he can imagine that, and were in the position of one of those veterans, how would he go about getting one of those homes? Would he make a cash payment,