

ernment saw the error of its ways and increased its membership on the board of directors from one to two, I understand.

• (2120)

I see this bill as nothing more than the use of public funds to establish private corporations for the purposes of profit to those private corporations. We in this House should be asking ourselves whether we are concerned, in terms of housing for people, with people or profits; whether we are concerned with homes, or whether we want to advance the interests of all the loan sharks and interest hounds involved in lending money. That is the question we should ask ourselves. I think the Conservatives asked themselves it and they found the answer; they came down on the side of the loan sharks and the interest hounds.

This is the second real issue of substance by way of legislation—I do not mean any of the airy motions that are put forward from time to time—that has come before this House dealing with the fundamental economic position of the people of this nation. The other was the corporation tax reduction bill. In both cases we find the Conservatives looking across at the Liberals, and the Liberals looking back, both like two long-lost lovers, kissing, cuddling and hugging, embracing each other—

An hon. Member: It isn't incestuous.

Mr. Howard: I always keep my remarks above the level of decency, Mr. Speaker. Unlike members of the Conservative party, I do not talk of incestuous relationships. I just talk about matters of substance.

Now I wish to deal with an aspect of this legislation that others in the NDP have dealt with. I have not heard any Conservative deal with it, and I probably will not. I want to deal with the lack of impact that this bill will have on the housing requirements of people in low-income groups, particularly people who live in the northern reaches of this nation—the native Indian and the Métis. What does this bill mean to them? In fact, what does housing mean to these people?

Mr. Reilly: Are you going to vote against it?

Mr. Howard: Yes, I am going to vote against it. That question from the hon. member, whoever asked it—I have forgotten his riding—indicates the degree of attention he pays to matters in this House, because a number of members of this party have already said we intend to vote against this bill. I say to the Conservative party, "Once again here is your chance. You are the guys who want an election. Here is an issue we will be glad to have one on. Stand up and be counted."

Mr. Paproski: Put it in writing and let us have an amendment now.

Mr. Howard: "Put it in writing," he says. The implication in that question is that the hon. gentleman who asked it can read, which I doubt very much.

Mr. Alexander: I rise on a point of order, Mr. Speaker. We all appreciate the entertainment that is being given to us right now, but surely the hon. member knows he should

Mortgage Financing Bill

be speaking about Bill C-135. It appears to me he has lost track of everything. He should restrict his remarks to the bill in order that we can ascertain whether it is any good, rather than admonishing the Conservative party. He should really address his remarks to the Minister of State for Urban Affairs (Mr. Basford).

Mr. Howard: Curb your impatience. I will get to the minister in charge of housing. I point out to you, Mr. Speaker, that I was seriously attempting to stress how this bill will have no impact on people in low-income groups. It was at that stage that the hon. member for Hamilton West (Mr. Alexander) and others like him kept interrupting me, trying to drag me off that subject. Perhaps they are not interested in it.

Recently the Native Council of Canada, as a result of examination and of their knowledge, determined the necessity of building 30,000 homes for native people in this nation just to deal with the terrible housing situation that those people have to cope with right now, not to talk of new families, of young children growing up and getting married and of their prospects for the future. These 30,000 homes would be just to deal with the disgraceful situation right now. Of what help will this bill be to meeting that need for 30,000 homes for those native people? It will be of no help. The minister in charge of housing can chew on whatever it is he is chewing on. He can chew on whatever he likes, Mr. Speaker, but through you I say to him that this bill will be no help whatever in meeting the need for 30,000 homes experienced by the native people.

We have situations in this land where families of six or eight people, sometimes comprising two or three generations of human beings, are living in a one-room house, a one-room home, a one-room shack, a one-room hovel to put it in its proper terms. Is there any help for those people in this bill? Not a bit. It is of help to the Royal Trust Company, the National Trust Company, the predatory trust company and all the rest of those thieves and gangsters who lend money to people for homes at the most exorbitant interest rate they can charge. It is of help to them, but not to people on low incomes.

One of the things in housing matters that people tend to talk about and that CMHC tends to look at is the question of sewage facilities. Before CMHC will step into the picture and say, "Yes, we will O.K. an application for a loan," it says, "You have got to be hooked up to a sewer." There are dozens and dozens of communities in this nation where the word "sewer" is unheard of. The most advanced kind of plumbing that people know of is called a septic tank, but the standard is the old-fashioned outside toilet. I say through you, Mr. Speaker, to the minister that if he would consider sitting outside he might understand what we are talking about. If he would consider sitting out, baring his buttocks in 30 degrees or 40 degrees-below weather, he would find it is not a very comfortable experience. It does not add to your opportunities for reading, I can tell you; there is no lingering. Mr. Speaker, there is no help in this bill for that type of situation.

Of course, the minister's friends in the mortgage and financing fields, the hon. member for Hamilton West and his cohorts in the mortgage field and the legal beagles he associates with do not have to go through that type of