crudely disguised remarks of the hon. member for Ottawa Centre (Mr. Evans).

We should look carefully at the impact on families. That was touched on by the hon. member for Vancouver East (Mrs. Mitchell). There are serious problems showing up in the Canadian society because of crowding, young families having to move in with other families, and lack of access to various facilities in the home. A number of very good studies have been conducted on the psychological impact of that type of crowding in relation to the ability and capacity of a child in school, the capacity of a man or woman to carry on their employment. It affects the entire economy in very strange and indirect ways.

The impact of what is happening has a spill-over effect into the construction trade because housing is not coming on market. It would be even more severely limited by the proposal of the hon. member for Edmonton West. The spill-over effect goes back even further and results in a cumulative downturn affecting the largest single national income sector in the economy of Canada. This is something which was overlooked in the budget introduced on October 28. Also, I notice, it is something which members to my right and across the floor seem reluctant to talk about. I am referring to the forest industry which in the province of British Columbia represents about 50 per cent of our economy. As I said earlier, it is the largest single income sector of the Canadian economy with some $20 billion in exports expected this year.

The hon. member for Vancouver East made an important point not only in relation to the amendment but to the problems in the housing sector. She indicated that about 300,000 home owners will be forced into mortgage renewals this year and that about 32,000 of them will be put in a position where they will have to pay in excess of 30 per cent of their income for shelter. Members of this House, particularly those on the other side who sit in cabinet meetings and whatever, must keep this in mind. Perhaps members opposite have homes which are almost completely paid for, but they should remember that in the eyes of most Canadians the incomes they receive are very extravagant. As was pointed out by a number of speakers today, the average Canadian income is slightly over $300 per week. We are talking about very serious housing problems, the impact of higher and higher interest rates, the impact of higher and higher mortgages. As the housing crunch increases because of fewer homes, higher mortgages and higher down payments, we see on one side Conservative members proposing more severe limitations on the amount of capital going from banks into the market, and on the other we hear of unending cuts coming from the minister responsible for housing. The cumulative impact of those two proposals is very germane to the debate today, and I think it requires close scrutiny.

I should like to make one comment in relation to native housing in northwestern British Columbia, a subject which is frequently overlooked by a lot of members for a number of reasons. I will quote very briefly from a northwest British Columbia social perspective which was done a few years ago. It points out one of the most seriously overlooked areas in relation not only to mortgage money—

The Acting Speaker (Mr. Blaker): Order, please. I fear that perhaps I am stepping into my own trap and might be making a serious mistake in calling the hon. member to order. But for more than an hour the House has been considering section 176(2) of the Bank Act and motion No. 27. We have a rule of relevance which has been drawn to the attention of the Chair several times, sometimes *sotto voce,* sometimes through messages and whatnot. Along with every occupant of the chair I know the difficulty of dealing with the question of relevancy because the human brain is capable of making a relationship between any two thoughts whatsoever. If that is the definition of relevance the House of Commons wants to use then there is no alternative but for the Chair to observe it. As far as I know, the Chair is asked to attach more consideration to relevance and in that regard I think that if the hon. member wants to move toward a discussion of native housing and I understand the possibilities of relating that to the amendment before him, and I understand, in particular, in matters of economics, that relationships can be made, it would be helpful if he could relate that subject to the amendment from time to time. This would make it easier for the Chair. I draw this matter to the attention of every member and I say that if it is applicable to any one member then it is applicable to every member. The Chair has to make the same ruling all the time, regardless of the nature of the debate.

● (1520)

Mr. Rae: On a point of order, Mr. Speaker. I would like Your Honour to clarify your ruling. Are we not to be permitted to speak on housing on an amendment that deals directly with the question of the share of the market that is going to be allowed to banks and to other institutions? And with relation to mortgages, are we not to be allowed to talk about mortgage interest rates on an amendment that directly affects what those interest rates will be? And are we not to be allowed to discuss the government's policy with respect to housing and interest rates on an amendment which directly relates to mortgage interest rates? I would like you to clarify your ruling please, Mr. Speaker.

The Acting Speaker (Mr. Blaker): Ordinarily, the Chair ought not to be drawn into debate. That is why I suggested at the beginning of my remarks that I was walking into a trap set by myself.

I will try to cover the subject as quickly and as fairly as possible. First, to my mind it is self-evident that every occupant of this chair will have to consider what the rule of relevance is, and then apply it with an equal and fair hand at all times, to all members. Second, I do not think the rule of relevance can be defined in such a fashion that as long as an hon. member simply makes reference to the motion before the House, that constitutes relevancy. In my mind it does not. I do not think that can be accepted. Finally, I am well aware that particularly in the matter of economics—and I made this point to the hon. member for Skeena (Mr. Fulton)—that it is quite