that this maximum of \$100 is far too low at present prices for clothing to fulfil its purpose, that of decently outfitting a person as a civilian.

Then there is one special group, those who were called out under G.O. 139 and then discharged in the early years of the war. They have been entirely excluded from the application of the clothing benefit. They, too, have served and deserve as careful consideration as the veteran who by chance, were discharged more recently. The amount per month allotted to veterans attending university or taking vocational training, as pointed out by our leader this afternoon, is definitely inadequate for the purpose intended. I wish to repeat his proposal of this afternoon in this regard. He stated at that time that the pay and allowances of the service veterans should be used as the basis for continuance of education benefits, with a minimum of \$25 a week, instead of having the present scale of \$60 for a single veteran, with \$20 additional for a wife, \$12 for a child, and so on. The reestablishment credit, which had as its purpose, I presume, from its name, the reestablishment of the veteran in his civilian business or other self-supporting capacity, does not make it possible for a man who wishes to go into private business to start off without great financial debts. If it is the government's desire to foster free enterprise so-called, it seems to me that returning veterans have been definitely discriminated against in the practice of the reestablishment credit benefits, which do not come even close to the cost of setting up in the simplest business.

Then the provision of \$30 monthly pension for the dual service pensioner is another inadequacy if it is desired to keep together more than the body and soul of the veteran who has served in both wars. Why not provide this man with a pension adequate to maintain his self-respect and make him feel that his country did appreciate his sacrifices. Since election day, as indeed before, the rumblings in our part of the country, of this stormy, halting transition with unfulfilled and unfulfillable promises of the once mighty political party, legislating planlessly or with the limited plans of its planning bodies, were evident to Regina constituency. Rumours of impending lay-offs in our largest single employer, Regina Industries, were current as soon as Germany had surrendered. With an election in the offing the Minister of Reconstruction (Mr. Howe) assured the Premier of Saskatchewan on May 14 last, that there would be no large scale lay-offs at this plant until October. But by June 18, a week after [Mr. Probe.]

the election, a weekly schedule of discharge notices was reaching the employees, and to-day this plant, which in January, 1943, had a peak staff of fifteen hundred employees, has a skeleton crew turning out obsolete Bren gun tripods for the Chinese government.

I have been informed by Mr. Wyatt, president of the Regina Industries plant union, that the record of Regina Industries production is as creditble as that of any war plant in Canada. When our plant went into the production of six-pounders it was predicted by competent experts that Regina workers could not do the job, and yet they did it on a more favourable unit cost than even the Peterborough, Ontario, plant which had at that time some sort of record for efficiency. To all intents the efficiency of our Regina workmen has no place in the Canadian industrial economy following the reconversion period. For I have now been assured that the building which produced our quota of war materials will be henceforth used as a military ordnance repair depot, and the expensive government-owned equipment scrapped or shipped east for private factory replenishment in this area.

Some of the hon, members may recently have seen a replica of the Arromanches installation on exhibition at the Chateau Laurier or elsewhere. I saw the original when I landed on the Normandy beaches last summer, and marvelled at the ingenuity of the scientists and the engineers who had conceived the daring plan and put it into effect in that great invasion. If our Liberal friends are sincere in their desire to build a greater Canada I suggest, Mr. Speaker, that they invoke the assistance of men and women like those who built "Mulberry" in the business of rebuilding Canada. The magnitude of their task for the invasion of France did not appal them. The fact that it had never been done before was no deterrent, and as they gave no thought to the dollar costs in a war emergency I feel that we have people of their ilk who can and will build and plan as wisely in the peace-time production of Canada that we now desire to employ our workers' talents to their full.

To make Ottawa a memorial, as suggested in the speech from the throne, is a worth-while undertaking; to make every community of Canada a living memorial to the wisdom of our statesmen is still more desirable. In the city of Regina as elsewhere, families of servicemen, as of others, are in immediate danger of being with no shelter of any kind against our Saskatchewan blizzards this coming winter. One family that I know, with five children, and the father employed in a bakery at \$120

a month, was evicted in June from a rented shelter, and last week this family were still living in a tent provided by the city for them at the time of their eviction. There are other cases like that in the city of Regina. Wartime Housing is rushing to completion at its best speed some two hundred houses of substandard construction. Our city council is putting up some sixty two-room pre-fabricated shacks with no plumbing or indoor water facilities. A hundred and thirty-five civilian families had no accommodation in Regina a few weeks ago; 141 service families were registered in the city as having no winter accommodation; 411 returned families had applications in for housing, and the stream of men returning from overseas is not lessening. In spite of every effort on the part of citizens' committees of our city the army and air force quarters in Regina could not be secured for temporary easement of this situation; yet to-day's press contains a statement to the effect that these buildings, or those of them which are on private land, are to be turned over to War Assets Corporation for sale, dismantlement and removal to private individuals. And this with a Western winter just around the corner!

Housing in all of Canada is a national emergency. We are well over half a million houses short of meeting Canada's present housing needs under any standard one wishes to set up. The obsolescence of buildings, coupled with a marriage rate for Canada in the past six years of over a hundred thousand yearly, creating need for dwellings in which to start their newly-wed careers, with returned men and women needing homes for the first time, with sensational building costs, with no government planning apparently to meet the emergency, with no stockpiles of suitable materials, with only insurance companies to look to for funds at high interest rates, we have the most glaring example of the inadequacy of capitalist enterprise to meet national needs.

May I say that according to the reconstruction report of this government, even in old Tory Britain in the twenty years before the war public bodies there, in a country committed to private enterprise, were building dwellings in the ratio of two to one compared with private investment companies. May I suggest to the government that it meet this problem as it claims to have met the problems of the war. I ask that the government take over as a national measure all problems connected with building. Finance the entire cost by an issue by the Bank of Canada, on a revolving fund basis, for, say, \$500,000,000 yearly to be used to provide housing materials and erect the houses, for the next five years. Lend this money directly to the families in

need of homes on a sliding interest scale of, say, three per cent for five years, two per cent for five years and one per cent for the balance of the amortization period of twenty or twenty-five years. Waive the requirement for down payments, which is the biggest single obstacle to building at the present time; and use the interest that has been charged the owner as an unemployment insurance fund to meet the payments as they become due if and when the home owner finds himself out of work. Turn the productive activities of our craftsmen to the making of materials on a huge national emergency basis. Put a proper price ceiling on the materials created. Encourage architects and town planning engineers to lay out homes in congenial, livable communities. Build these on a modern basis for use and for enjoyment, and you will meet an immediate need; you will eliminate most of the juvenile and adult moral delinquency which has been on the increase for the last number of years, which is caused by the unspeakable conditions in which the vast majority of Canadians now live.

If the government were to do this, the Prime Minister would have a more permanent and worth-while memorial, in the well-being of all Canadians, than the beautification of Ottawa, splendid as that idea may come to be.

Hon. PAUL MARTIN (Secretary of State): Mr. Speaker, in rising to take part in this debate I wish to join with those who have congratulated the mover and the seconder on their outstanding speeches, outstanding not only because they were delivered with great ability but because they represented a point of view which I think reflects the temper of present Canadian public opinion. These two hon, gentlemen, new members of this house, have made a contribution of which they may be very proud. It is a happy circumstance to know that not only do they come here as representatives of two important constituencies, those of Kenora-Rainy River and Gaspe, but they come also, together with other returned men in this parliament, as representatives of those Canadians on whom has vested the primary responsibility of making Canada's contribution to this war so successful and so memorable.

We begin a new parliament, sir, a parliament that will be faced, as indeed the world will be faced, with great and challenging problems which will deeply affect the welfare of our people and all the peoples of the world. I think one should not hesitate, however, to survey the past six years through which this country and the other free nations of the world have had to pass; fantastic years, in