

try to unlearn what generation after generation learned at their fathers' knees—that our political federation has fallen short.

In conclusion, I believe that as Canadians we should strive for a new initiative for national existence. As individuals, we should seek to return to the old ethics of our forebears—to the fundamentals of teaching right and wrong, to preaching responsibilities rather than rights and duty rather than gratification. Thus armed with the moral fortitude of our ancestors and with a renewed will to go on building together, we shall indeed meet and overcome the challenges ahead for the building of this land.

● (1730)

[Translation]

In conclusion, Mr. Speaker, I would like to say a few words about the Quebec referendum. I have shown in my speech up to now, I hope, that we should indeed amend our constitution. My region has been, is and will be asking for that. However, I beg my fellow citizens from Quebec to vote No on May 20 next. Should they separate from us, as their present premier would have it, it would be quite sad for the remainder of Canada.

The proposals which have just been disclosed by Mr. Ryan are largely acceptable, I think, to most people in western Canada. For example, I note that almost all premiers who stated their views on the Senate issue are generally in favour of the over-all proposals. The leader of our party, Mr. Clark, and all my colleagues are ready to alter radically our present federalist system. However, on behalf of the 800,000 Canadians who recently delivered a petition to Quebecers and the thousands of others who would have liked but were unable to do so, I urge you to vote No in the forthcoming referendum.

[English]

Mr. John McDermid (Brampton-Georgetown): Mr. Speaker, may I at the outset congratulate Madam Sauvé on her election to the high office of Speaker. I wish her all the best. To you, madam, and to your colleagues who share the responsibilities of the chair, I express my best wishes also.

I represent an urban riding with some rural areas in it. It is the third largest riding in Canada, with a population of some 160,000, and 87,000 eligible voters. To them I should like to say "thank you" for re-electing me to the House. Now that the battle of the election is over I shall try to justify their confidence and represent them all here in this chamber.

Our area is a fast growing one, and before I deal with some of the problems we are experiencing there I should like briefly to mention some of the exciting things which are happening.

The new CN Bramport, where the containers will be shipped and the trains assembled, will be officially opened within the next few days. I am looking forward to taking part in that ceremony. This project will, in itself, attract a great deal of industry to our area. As late as last Friday the Caterpillar Company announced it had purchased 200 acres in

our community for the purpose of establishing a manufacturing plant, and we are very pleased.

Some serious problems have arisen in the urban area which I represent. One which I should like to discuss today has to do with the Assisted Home Ownership Program, a program which was brought into being some five years ago by a Liberal government. With a great deal of respect, I cannot believe that sufficient thought was given to it in advance. As to the theory behind the program, I guess one might say it made a lot of sense—a down payment of \$99 and two hundred or so dollars a month in payments at an interest rate of 8 per cent, an out and out grant, and monthly cheques coming in which, after five years, would turn into a second mortgage at current interest rates. The theory behind this, of course, was that over a five year period salaries would increase and people would be better able to afford a first and second mortgage at current interest rates.

Well, the five-year term is up. In my community we have 4,000 such units, and there are 16,000 such units in the region of Peel which is covered by four federal ridings. Madam Speaker, four out of ten units are vacant, with people moving out in the middle of the night because they are looking at mortgages at an interest rate of 17 per cent, plus second mortgages at current interest rates which are running at 20 per cent and 21 per cent. They cannot handle it, and right now they find themselves in a bind. We are hearing all kinds of platitudes from the other side of the House, but no answers to the problem.

For whatever reason, CMHC is giving people quit claims, not because they could not handle the financial burden within the first five years but so that they would not upset the political boat. Those people have received the grant. Those people have received the AHOP cheques. Every month they come in from CMHC, but they have vacated their properties. Where have they gone? They have moved down the street and, in some instances, right across the road from the development to private homes. They have not paid the government back the money they owe because the government gave them a quit claim. Do hon. members know what they told me? They told me they took the cheques the government sent them every month and saved that money for down payments!

● (1740)

The ones who are left in the AHOP homes today are the ones who are suffering. They are the ones who have stayed and tried to make it work. They are the ones who have not moved out in the middle of the night. They are the ones who have not asked for quit claims. They have tried to make homes for their families. Are they getting any help? Are they getting any encouragement? No. CMHC has moved in now, and it is selling the units which these people bought for, say, \$43,000, \$44,000 or \$45,000, for \$33,000, \$34,000 or \$35,000.

Automatically these people who were trying to make homes for themselves find their homes devalued by \$10,000. They have first mortgages at 17 per cent coming up, and second mortgages of whatever CMHC sets them at, but the agree-