

The Address—Mr. Coldwell

Canada and they will get the necessary funds to lend. Why not do it directly and save our people the interest rates? I believe we can provide this money at an interest rate as low as 3 or certainly at less than $3\frac{1}{2}$ per cent, even if we include all the operating charges.

The loans on these houses should be amortized over thirty years, with a down payment of not more than 10 per cent—not for all houses, but houses for those who need them and cannot afford to build expensive homes, in the price range of \$10,000. Under such a plan—and my hon. friends can work it out if they like, as I have done—you can have houses owned by our people on a rental basis of not more than, in fact less than, \$45 a month.

The government's policy has moved in the opposite direction over recent years. Central Mortgage and Housing Corporation interest rates have been raised twice from $4\frac{1}{2}$ per cent to 5 per cent and more recently from 5 per cent to $5\frac{1}{2}$ per cent. With the new family units that have been formed and with the vast amount of immigration we have had, together with the backlog existing before the war, the housing situation has been greatly aggravated, and so far the government has produced no adequate plan to meet the needs of the Canadian people.

We are disappointed in that. We are disappointed also in the failure of the government to include in the speech from the throne some reference to a national health plan. As you know, we believe that a national health plan is essential to the welfare of the Canadian people. We are one of only three remaining democratic countries in the world where some such plan is not in existence. They have had it in Germany for years; they have it in Norway, Sweden, Denmark, Holland and more recently in the United Kingdom. The three countries where this service is lacking are United States, of course Canada, and to a degree Australia. Australia has something of an hospitalization plan.

While we welcome the mention in the speech from the throne of the fact that a plan is to be introduced for the rehabilitation and aid of disabled people—that is fine—we also note that it includes a federal-provincial program; and that, I suppose, means that the provinces will have to co-operate in financing the plan. I refrain from criticizing it until we see what the plan is, but I do wish to say that already the method by which the federal government is setting up its social security plans, with provincial participation in the cost, is making it very very difficult

for the less-favoured provinces of this country to come under these plans. Therefore I say a national health plan is imperative.

I should like to indicate some of the features which we suggest should be incorporated in such a plan. There are certain principles that we consider to be of fundamental importance. The first is, as I have indicated on numerous occasions: we believe such a health service should give complete coverage to every man, woman and child in the country, regardless of individual income.

Second, we believe that the service should provide full hospital, mental, dental, optical and other health care. That is already provided in my own province of Saskatchewan through provincial legislation.

Third, we believe that the administration of the plan, as far as possible, should be decentralized through provincial departments of health, and again decentralized below the provincial departments through local health regions.

Fourth, we believe that the inauguration of the plan should be accompanied by vigorous measures to overcome the shortages of doctors, dentists, nurses and other professional personnel as well as shortages of hospital space and facilities.

Finally, we believe that the plan should be financed by the federal government out of the general revenue of Canada. That would place all the people of Canada, regardless of whether they lived in New Brunswick or Alberta, taking perhaps the province with the fewest resources and the province with the richest resources, on the same footing. Whether an individual lived in one province or the other, he should have the same equal rights in these matters.

Those are the essentials of the plan that we propose. In proposing this plan I want to move an amendment to the amendment moved by the Leader of the Opposition (Mr. Drew). I move, seconded by the hon. member for Vancouver-Kingsway (Mr. MacInnis), that the amendment be amended by deleting therefrom the following words:

the welfare of Canada is dependent upon free competition; and that

and by adding at the end of the said amendment the following words:

We further represent that this house regrets that Your Excellency's advisers have failed to recommend legislation establishing a nation-wide health insurance program, with provision for provincial participation.

In order to make the amendment intelligible to the house I should like to give it as it will