

Canada than in Central and Western Canada, and that enables those provinces in the east to bear down less heavily than otherwise they would have to do in order to provide services there. That does a little to offset or meet the situation you mentioned.

Under our area development arrangements we have made first tax concessions and now grants in these designated areas of slower growth, which results in some of what you are mentioning. How far a national government, central government, can go in this respect is a nice question in principle in its efforts to try to tailor its tax and other fiscal policies as well as expenditure dollars in relation to regional differences in employment conditions or relative economic differences.

Mr. BELL: Thank you for that statement, Mr. Bryce. I for one have always felt that when national institutions are in the money business in various ways, such as housing institutions or insurance companies, and the Government sends out word in various ways that there should be restrictions, such national institutions—and I speak about them rather than the Government, at the moment,—tighten up and call in their loans, and the like, and very often the little fellow in the extremities of our country feels the pinch first, and they hang on to the larger loans they have in the big cities. I appreciate that at the moment this could not be done, but I am wondering if there is any way in which government agencies like C.M.H.C. could take up the slack if they see this happening. I am wondering if this could be done in cases of government agencies like C.M.H.C. or I.D.B.

Mr. BRYCE: I know in regard to the I.D.B. that they have always been concerned to take into account the situation of the Atlantic provinces, and I do not think there is any restriction there being exercised to prevent credit worthy borrowers getting credit. As you know, in the last year or two Central Mortgage and Housing Corporation has had to ration its housing mortgage funds to some degree to live within its budget. It might be at some point you could ask them what their practice has been in dealing with the Atlantic provinces area as compared with other areas. I would not like to speak for them on this point.

Mr. BELL (*Saint John-Albert*): Do we have any figures available on the moneys, by provinces or areas, that have gone out through the industry incentive program?

Mr. BRYCE: I am sure those figures are available. I do not have them here, Mr. Bell. The Department of Industry has those on theirs, or the Atlantic Development Board on theirs.

Mr. BELL (*Saint John-Albert*): The contention has been made that over half of the moneys have gone into Ontario rather than into the places that need it more.

Co-Chairman Mr. BASFORD: I would suggest you have a word with Dr. James on this, Mr. Bell, and see what can be found out on it.

Mr. OLSON: The question that I am seeking an opinion on does not relate to these tables. Mr. Chairman, are you entertaining questions which do not necessarily relate to the tables?

Co-Chairman Mr. CROLL: May I ask one question relating to the tables, before you get in.

Mr. Bryce, taking a quick look at these tables—you will forgive me if I do not draw the right assumptions—it seems to me that that quick look indicates that the culprits are food and services. Can you help us in any way at all by indicating what are the probable factors that are affecting foods and services?

Mr. BRYCE: Senator, I would hesitate to express an opinion on that. From time to time in the past, I have myself inquired as to what was going on there. I think the committee will have available to it experts who do know the situation