Mr. CARON: That impression goes for any industry. It would appear to me that any time we have a war, the incentive to wark following that war period decreases, and there is a general attitude of 'let the Government do it'.

Senator REID: And it add to the costs?

Mr. CARON: Absolutely.

Senator LEONARD: Could you give us a rough idea of what percentage of \$10.71 a square foot, the cost at the present time, goes to labour on the job, and what for material?

Mr. CARON: Yes, that is about 50 per cent for labour and, 45 per cent for materials and sub-contractors cost (which includes labour naturally) and 5 per cent of what you have forgotten about.

Senator REID: I must disagree with that statement, when you say on a square foot basis. Do we get better value today?

Mr. CARON: In reply to that remark, which by the way I have heard before, my father's house having been built by artisans in 1912, I would say that regarding the houses that are selling today at, let us say, \$11,000 which in the early thirties were probably selling at \$6,000; I reiterate, sir, that the comparable house today is higher grade, it is a better house, the materials themselves are better, and Central Mortgage and Housing specifications are such that we make a better house. Now, I cannot argue that with regard to houses that cost, let us say, from \$50,000 upwards. If I may return to my father's house, where I was brought up, there are certain materials in there, mahogany panelling, and the like, that you cannot get today, but for the \$5,000 a year man, for the run of the mill house, I will stack against the old one any time the house that is built today.

Senator WALL: May I ask a question? The Canadian Construction Association has a statement on page 7 of the brief which says, "National Housing Act provisions for multiple-unit projects should be made more attractive to investors", and it goes on to speak about apartment blocks, row housing and semi-detached houses. In view of the probable developments of multiple-unit projects, has this association given any thought to making this type of multipleunit project available to owners on some co-operative basis? What is the trend in the thinking, and what are the steps that are being taken to sponsor this type of an idea?

Mr. CHUTTER: If I may answer that, there are a small but growing number of examples. There are many such building in Europe, but here in Canada there are relatively few. References were made in the brief to examples of that type of ownership, of an apartment, or half of a house, or a unit in row housing. It is on the increase. At the moment these projects are mainly being sponsored by people getting together on a co-operative basis.

Senator WALL: Supposing, for instance, fifty of us get together to build an apartment block, what are some of the problems that would deter people from doing that kind of thing?

Mr. CHUTTER: We are told by the financial institutions that there is no reason why it should not be done on a greater scale. Probably has not taken place because people are not used to it and it is not part of our tradition.

Senator Bouffard: There are more examples of it in Europe?

Mr. CHUTTER: Yes.

Senator REID: For information, on page 7, the brief says, "The terms of the Canadian legislation, for example, are more stringent than the equivalent legislation in the United States of America where down payments and carrying charges are lower." Could I take it that there is no age limit for a person