are approximately half of the apartment houses?--A. That is right. The ratio is one, two, four.

Q. What is the objection to having the apartment type of house. Is it more expensive?—A. Mr. Chairman, I think the basic difficulty to apartment houses, as being the general rule for married quarters, is the fact that apart from the province of Quebec, the housewife in Canada believes that an individual house is the only proper place to bring up a family. There is tremendous resistance among the English Canadian housewives generally to bringing up children in apartment house accommodation.

Mr. HERRIDGE: Very sound resistance.

The WITNESS: I believe it is to that reason more than any other reason that you would look for the justification of the married quarters program being predominantly single units. Strangely enough there is an equal prejudice in English speaking Canada against semi-detached houses. Semi-detached houses are very general in the province of Quebec at all price levels and to increase the densities it would be very nice if those could be used, but I believe in spite of the economics of going into multiple forms of one kind or another, we still have to meet in large degree the manner in which the English speaking Canadian housewife feels it is best to raise her children.

Mr. Adamson: The psychology outweighs the economic in this case.

The WITNESS: I think that is correct.

Mr. Hunter: When you are speaking of lending values you spoke of lending values less the value of the land?

The WITNESS: The lending values exclusive of the land and all things relating to land.

On March 10th Mr. Fleming asked: "Is information available showing location and cost of these schools?" I have with me a list of the schools and their cost.

By Mr. Larson:

- Q. To go back to the matter raised a moment ago as to the utility of these housing units outweighing the economic fields, I take it you are discussing the amenity outweighing the economic factors when you are in an outlying area with relatively cheap space?—A. Yes. There are certain areas where it is quite impossible to meet the amenity value of single units. Halifax is a prime example where there just is not that much acreage available. I do feel, however, that in most cities in Ontario, and West of Ontario, there is a pretty strong desire for individual units. As a general rule I am not sure that multiple accommodation would be too suitable.
- Q. For instance, the Department of National Defence would not consider the amenity value above the economic value if it was necessary to build in a congested area where the value of the property and that kind of thing was so high it would run into terrifically excessive cost?—A. I think not. I think they are very conscious of the cost level.

The CHAIRMAN: Would you deal with the schools?

The WITNESS: Mr. Chairman, on the schools it will be noted there is quite a wide variation between the costs of like schools in different areas. All of these schools were put out to competitive bid. The cost when it was over our estimate was a matter of consultation between ourselves and the Department of National Defence. The need for the schools was immediate and those were the considerations which determined whether we would proceed with the schools.

There was a question asked later on as to the cost of an auditorium. It will be noticed that the stage three and four schools have an auditorium. It was Mr. Fleming I believe who asked: "Could you produce a figure on the