

if more home improvements were made and more homes were built in the rural portions it would alleviate to a large extent the situation in the urban centres.

One of the more concrete suggestions I offered at the time was that a competition should be conducted in this country in order to prepare a book of rural plans for publication along with the book of plans already available for urban homes. I understand that this competition was announced last fall, and at this point I should like to thank the minister and to congratulate him on the way this has been undertaken. As I understand it, this task was turned over to a committee and in turn was taken up by the universities of the three prairie provinces. I am sure hon. members will agree that no better organization could have taken the matter in hand. I was just wondering how it stands today, and I am sure the country would appreciate a statement by the minister on that point.

Mr. HOWE: As my hon. friend has said, committees were formed, one for the prairies and another for British Columbia. During the past winter in every province of Canada, under the joint sponsorship of Central Mortgage and Housing Corporation and the individual provincial governments, a better farm house contest was carried on. Under the authority of part V of the National Housing Act, the Central Mortgage and Housing Corporation provided \$400 in prize money in each province. The respective provincial governments assumed responsibility for the details of the contest, which is being conducted among organized groups of farm women, who are being asked to submit answers to a variety of questions as to how the farm house should be planned and equipped for maximum comfort and convenience.

While the judging of results has not yet been completed in any of the provinces, the contest has aroused a great deal of interest and a gratifying response has resulted. It is hoped that the contest will not only provide much useful information about the requirements of farm housing, but also stimulate a great deal of interest among local groups of farm people in improving the standard of farm housing.

In addition, considerable use has been made by farmers of the Farm Improvement Loans Guarantee Act for the construction of new farm houses and the improvement and remodeling of existing houses. During 1947 some 387 loans amounting to \$488,000 were made under this act for the construction of new houses, and 448 loans amounting to \$333,000 were made for the purpose of altering and improving

existing farm houses. During 1947 also some fifty-seven loans amounting to \$58,000 for the construction of new farm houses, and forty-nine loans for altering and improving existing farm houses were made by the Canadian farm loan board under the authority of the Canadian Farm Loan Act.

Mr. MacINNIS: I want to ask the minister several questions before this bill gets through committee, but I do not want him to feel that I am a nitwit if I do so.

Mr. HOWE: I have a great deal of respect for my hon. friend, and I shall be glad to answer his questions to the best of my ability.

Mr. MacINNIS: I have a great deal of respect for the right hon. gentleman, too; but other hon. members of the committee have a right to be treated in the same way, no matter how irrelevant or how silly the minister may consider their questions. They should not be considered nitwits just because they cannot understand what the minister is doing. Perhaps sometimes he does not understand it himself.

Mr. HOWE: Quite right.

Mr. MacINNIS: So if he is going to get snooty I assure him that others in this committee can get just as snooty.

Mr. GRAYDON: That is pretty unparliamentary.

Mr. MacINNIS: It is not unparliamentary at all. This may be a perfectly silly question, but I want to ask the minister if these mortgages will be sold at their face value or if they will be discounted.

Mr. HOWE: I do not think there is any provision in the act for discounting them. They will have to be sold at their face value.

Mr. HACKETT: They might be sold at an upset price in excess of their face value, might they not?

Mr. HOWE: They could be sold at a price in excess of their face value.

Mr. NICHOLSON: I should like to ask for more information in connection with subsection 2 of section 3, at the bottom of the first page of the bill, which reads:

Where pursuant to the provisions of part I, II or III a joint loan has been made by the corporation and an approved lending institution or where an approved lending institution has purchased an interest in a first mortgage from the corporation, the lending institution and the corporation, to protect the mortgage security, may join in making supplementary joint loans to the borrower and in taking such other measures and steps as may be required in ac-