upstairs and if the children start any trouble upstairs one family could control the unit. It is either this or you must make sure there is insulation. We are going crazy out there with fights with neighbours upstairs and downstairs over this insulation.

Senator Fergusson: Isn't it possible to put in insulation after a house is built? I live in a house that is a good deal older—over 100 years old and I had insulation put in after I bought it about ten years ago.

Mr. Saunders: We have met with the representatives of Central Housing and Mortgage Corporation, the Tenants Association, and their committees have, and we had a meeting with the provincial end of it. They are a partner in this. We never met with the city yet. They say the expense to do this is almost like building a new house and they are engineers and much more expert than I am on that.

Senator Fournier: Now I have the right brief I would like to ask a question.

Mr. Saunders: I would like to read this brief for the knowledge of the general public who are here.

The Chairman: You do not have to read it, no.

Senator Fournier: On page 2 you give the figures on case A and case B based on income. You give a total of \$130.50 for one and \$189 for the other. If you subtract your heating, the coal and the oil for the kitchen, and so on, in case A it is \$66 for heating and in case B it is \$74.

I think these amounts are really high. This is just heating.

Mr. Saunders: We have submitted a brief that was supposed to go to all levels of Government. Some way or other it went to the Saint John Housing Authority. It was supposed to go to the three levels of government. In the brief we stated we would like to have a set ceiling of \$60 for the low income people. There is an incentive for people to go out and go to work. The way our scale works now, the rents are this way: we pay from a low of \$17 to a high of \$153 in these houses. The \$153 is based on a man's salary of \$6,400, which the post office men are getting now. They have to pay \$153 rent.

Senator Fournier: That is why they don't deliver the mail!

Mr. Saunders: One of the boards that was set up said the wage should be 6 per cent ... we are all working people out there and when we make 6 per cent, and add this 6 per cent increase on to \$400 and turn around and have to pay the housing authority 25 to 30 per cent it is no good getting a raise. It is going strictly to the Government.

The Chairman: We have had quite an evening. Mrs. Whipple is a new kind of social worker. Her job is based on hard experience and she understands what is involved. More of that is being encouraged amongst those who are interested in social work. I think the experience here has been a very interesting one and a very good one. We want to thank you, Mrs Whipple, for presenting the brief and for the work you are doing and for the encouragement you are lending others. Mr. Saunders, thank you for coming.

Our meetings start again tomorrow morning at nine o'clock. This meeting is now adjourned.

The committee adjourned.