go ahead and plan for a few years more on development of service areas. We have specifically mentioned that we are not suggesting to spend money on the side streets, pavements, curbs, and so on, and so forth, we are just suggesting that with the main in one area we can deflate prices to quite an extent.

Senator CRERAR: Do you think it would be possible that your procedures, if adopted, would lead to the building of too many houses?

Mr. JOUBERT: I do not think so, because the economy is a matter of supply and demand, and adjustments are made readily by the producers of the houses. It is just that a litle part of the capital eventually needed in one area would be supplied a few years in advance, and that would help quite a lot in deflating prices on serviced land.

Senator CRERAR: If that should happen, then somewhere the burden would come on the taxpayer, would it not?

Mr. JOUBERT: In some ways, yes, and it has to be a very carefully planned move. That is why we are not going into the details of it, but suggest that it requires study from the three levels of government.

Senator PEARSON: Under your scheme or idea that the land should be serviced, your stock piling idea, who would be the owner of that land, and who would hold that land until the builder decided that was the time to develop it?

Mr. JOUBERT: Well, we are dealing with individuals, and we do not see that it is necessary that it be held by the Government just for that purpose, but I see that you may think that this will make an extra profit to some owners, while it will not show an extra profit to others. But we find out that currently wealthy land owners make extra profit by not having services or by not co-operating and having services, and that would play against their economy of speculation, because the current speculator prefers in some areas not to have any services and to hold land for a longer period.

Senator PRATT: If there is going to be a servicing of privately owned lands in suburbs, surely that servicing if it were publicly financed, unless it were expropriated by the municipality, would have to be controlled as to price, would it not, if the Government wanted to build?

The CHAIRMAN: Would there not have to be taxing?

Mr. JOUBERT: There would be a direct tax against that region, against that area. I think the support is more needed in the evaluation of the municipal guarantees; I think the need is an additional guarantee, and additional cooperation and comprehension on the part of the different bodies who judge the proposed expenditure.

Senator BRUNT: Would you recommend that the land owner be forced to accept these services? A farmer, for instance, owning let us say a 300-acre farm on the edge of town wants to stockpile that for the future. Are you advocating that he has to take sewers and water mains for that land and probably pay taxes on them for 10 years?

Mr. JOUBERT: That is one of the aspects that has to be studied. We do not want to suggest that all farm lands around the cities or towns must be compelled to take services. Any extensions that would be made would be made in accordance with a master plan, and these master plans provide green belt areas and areas that are to be developed from year to year. Therefore, if we are to make use of master plans, services will have to be provided in those areas designated by that plan for development in the next few years, and in order to do this there must be some manner of forcing acceptance to some extent. But that aspect has to be limited and carefully studied. We cannot think of having master plans in existence for the purpose of controlling development in future years and yet not have any instruments to aid in the development of that plan.