the town, and that the quality of the work being done is a good deal better than has been done for that class of house in Sudbury before.

I think the same remark applies to the work that is being done by a number of the associations around Niagara Falls. There is much good work in general being done, and on the other hand there is work being done that is not as good as it might be. It is very hard for anyone in my position to get the right kind of influence on this scheme, because the kind of plans we get are not always what one would wish. Sometimes the price of paper seems to be so high that some people think it a good thing to save up the paper they get from the laundry or the grocery, to make their plans on. When we get a case like that, one has to be not merely an architectural critic but an architectural prophet to know what kind of building they intend to We could hold everything up to-day if we insisted on getting the very best of plans and all the information necessary. But we have attempted to do a sort of educational work by enlisting the co-operation of the local Commissions.

After all is said and done, the money behind this scheme is not Dominion Government money, nor is it Ontario Government money, it is money that belongs to the municipalities where those houses are building. While the assistance in the first place has come from the Federal and Provincial Governments, at the same time the security behind the movement is the municipal security; and therefore we feel that the more we can decentralize the authority that is coping with this problem, the better the educational features will be throughout the Province and the less we will have of the evils of bureaucratic methods.

I have been connected with the Ontario Government long enough to know, in connection with these public institutions, that centralization carried too far is a bad thing. As you know, all our public institutions in Ontario are administered by a central authority here in Toronto, and my experience in that matter has led me to the conclusion that it would be better for us and for those institutions if the people in the towns where they are located had more to do with their administration and the various responsibilities connected with them. At present the Act in Ontario operates in this way, that the local Commissions are appointed by any municipality or township that cares to come under the Act, and they in turn are advised by the Government to get an architect; to get a surveyor to survey the sites; and to appoint an inspector to inspect.

The city of Toronto, as you all know, does not come under this Act. It has a special Act of its

own, and does not take any notice of the Ontario Act this year.

In the municipalities and towns of which I speak, however, some of the Commissions are doing splendid work and have produced a very fine effect in their localities. Other Commissions, of course, have to be educated up to that point. They do not want to take any responsibility. They receive everything into their mill, whether done in the form of wrapping paper or good blue prints, and they shoot it all down to Toronto in the hope that we will catch all the bad things. To do that would mean the creation of a central bureau, which would be altogether too expensive.

Under the United States Government, the cost of their overhead administration for their housing schemes was eight per cent. If we started in to spend eight per cent. of the eight or ten millions which will be expended on housing, I know that it would not meet with the approval of the taxpayers.

At present our overhead in Ontario runs about one per cent. We cannot expect the Department to give the same attention to supervision for one per cent. that costs the American Government eight per cent. So we are trying to pass the responsibility back and by educational methods get the local Commissions to assume more of the burden of administering this Act.

Up to the present time, of the thirteen hundred houses which are well under way, over a thousand are on individual lots. Of course, that means that so far we have not really got down to very much of the group development. That, however, is coming. All the evidence goes to show that the Ontario Government will be asked to spend by the end of 1920 or 1921, close on to twenty millions on this scheme, and it seems equally evident that next year nearly all of the schemes that will come under the Housing Act will consist of group developments in the hands of the best architects of the Province and with good town planners and good municipal engineering experience at the back of each project. This year's work must be regarded more as pioneering and as an experiment in educating Housing Commissions to the point where they are willing and ready to go ahead and assume the larger burden of developing a piece of property in the way it should be done. At the present time the Commissions would rather fight shy of that responsibility, and they simply welcome the man who comes in and says, "Here is a lot and I want to build a house on it." There is a great deal less responsibility and work for them, and less technical responsibility required, to encourage that kind of applicant than to attempt such a scheme as Linden Lea in Ottawa.