

Senator CROLL: All we have to do is to divide that by 500?

Mr. HEREFORD: Yes, or I could give you the number of units. The division of those figures by 500 gives you the number of units.

The total amount expended up to now is \$16,451,000.

Senator PEARSON: You have not that divided by metropolitan and rural, have you? For instance, Montreal, Toronto, Hamilton?

Mr. HEREFORD: No, I have not, senator.

Senator CROLL: That indicates one thing, that there was more winter building, real winter building for home consumption done in Quebec than there was in Ontario.

Senator RATTENBURY: Of that type.

Senator CROLL: Well, when you say "of that type"—it is all winter building. Any house that is built at all gets the \$500.

Senator RATTENBURY: I realize that, but it does not necessarily indicate the degree of the activity in the various provinces on an overall picture.

Senator CROLL: I was under the impression we were doing much more in the way of building in Ontario than in any other province.

Senator RATTENBURY: That is the point I make.

Senator CROLL: But it may not be true.

Mr. DYMOND: As far as housing accommodation is concerned, this does not cover multiple unit apartments.

Senator CROLL: I realize that, and I was staying off that.

The CHAIRMAN: It also indicates there is a more general use of the housing subsidy for employment throughout the whole of Canada than there seemed to be in connection with the municipal winter works incentive program. Is that a proper deduction? That is, that the comparable figures for other provinces are not so extreme as in the case of winter works.

Mr. DYMOND: We would have to analyze it really on a per capita basis to make a deduction on that.

Senator CROLL: Something comes to my mind. Do you remember the forerunner of this bill, the 1939 bill—what was it called?—in which the municipalities through the province were given loans?

Mr. HEREFORD: The Municipal Improvements Assistance Act.

Senator CROLL: I remember that act very well in 1939. I was not here then, but I remember looking into it when I came back in 1945. I am sure I am right when I say that what struck me then was that almost 70 per cent of that was in the Province of Quebec, and that was on a loan basis, and it was repaid at that time, because I followed it up at the time when I was urging the Government to do more of that in 1945, when we got back here. They seemed to take the opportunities in that province as far back as 1940. They seem to take those opportunities much more than we do in the rest of the country. These were loans that were repaid. This merely bears out the fact that the rest of the country just is not wising up to some of these advantages.

The CHAIRMAN: May I ask whether there is any special incentive also given by the Province of Quebec in connection with these loans, apart from the \$500?

Mr. HEREFORD: No.

The CHAIRMAN: There is nothing, for example, like there is in connection with farm loans in Quebec, like especially favourable interest rates to farmers?

Mr. DYMOND: There is something in the housing field.