

Mr. DYMOND: This is true of the housing industry as a whole.

Senator KINLEY: In the rural districts I find we can buy small farms and places quite cheaply, and you can put your man on them, and with the automobile they do not mind driving five or six miles to come to work, and they feel they get less taxation. Then when we have a lay-off they are not so dependent; they have some stock and some things they raise on the land. This is especially good for the veterans; they do that a lot. But it seems to me that there is a place for remodelling and replacing in this scheme. In the cities they are putting up these 'cliffdwellers' apartments, and so on; I do not like it. A man is much better off if he raises his family in rural places. The schools are good now, and he has the telephone and all the conveniences of a town. He has power for his water and power for his heat, and everything. To build up the rural communities that way is a good idea. We have been doing it for 50 years.

The CHAIRMAN: He can get loans for that type of undertaking.

Senator KINLEY: Yes, and a building loan to remodel his place. A fellow comes in to work in the plant, and he has been raised on a farm. Then he gets an urge and he will buy a place in the country, and the first thing you know is we lend him the money and then the first thing is he owns it. He is not like the fellow that gets fired and has no money. He has a place and something to do, and it creates a good economy.

The CHAIRMAN: Mr. Dymond, yesterday you gave us some very interesting information breaking down the municipal winter works program by provinces. Have you similar figures with respect to the \$500 incentive for the housing program?

Mr. DYMOND: Yes, I think we do.

The CHAIRMAN: Would the committee like to have that information?

Hon. SENATORS: Yes.

The CHAIRMAN: Is it for the 1964-65 year?

Mr. F. M. Hereford, Director, Special Services Branch, Department of Labour: The figures on the expenditures given yesterday were for 1964-65 municipal program.

Senator KINLEY: In the provinces where they give an extra amount, do they amplify this \$500 at all?

Mr. DYMOND: No, the provinces are not involved.

The CHAIRMAN: This is a direct payment by the federal Government to the first purchaser of a house. Broadly speaking that is it, isn't it?

Mr. DYMOND: Yes, a housing unit.

The CHAIRMAN: Built in the wintertime?

Mr. DYMOND: Yes. The provinces are not involved in this program.

Mr. HEREFORD: The expenditures to date under the 1964-65 winter house building program are as follows, by province:

Newfoundland .....	\$ 130,000
Prince Edward Island .....	\$ 28,000
Nova Scotia .....	\$ 197,000
New Brunswick .....	\$ 196,000
Quebec .....	\$6,545,500
Ontario .....	\$4,726,000
Manitoba .....	\$ 743,500
Saskatchewan .....	\$ 647,000
Alberta .....	\$1,815,000
British Columbia .....	\$1,417,000
The Yukon and Northwest Territories .....	\$ 6,000