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small percentage of that housing unit, but, nevertheless, where we put the taxpayer's money is at the very point where it counts most from the average consumer's point of view.

The CHAIRMAN: It is a leverage.

Mr. Dymond: Yes, it is something he can put with his down payment, and that is a very big leverage.

Senator SMITH (Queens-Shelburne): It strikes me that with the creation of a desire to build houses in the winter because of the bonus we are opening up so many other ancillary labour-content industries. I know that that is an awkward phrase, but there is created a demand for the materials that go into a house, which are widely varied, whereas, I understand, the general run of construction under the winter works program, although there is some cement and items like that used, is for the most part very heavy labour-intensive, and does not bring in the labour involved in the manufacture of materials. Is not that the situation too?

Mr. Dymond: It is pretty hard to say. You are really talking about the percentage of labour content in a housing unit as compared to the percentage of labour content in other construction activities that are covered by the municipal winter works incentive program. I personally would not want to generalize on that subject. I think it depends a lot upon an analysis of the character of the construction taking place under the municipal winter works incentive program. Some of it is very light on materials, but in places where small buildings are being built, an curbs, sidewalks, lighting and that sort of thing—

Senator SMITH (Queens-Shelburne): Just on that point, there are certain classes of buildings that are excluded from the municipal winter works program?

Mr. DYMOND: Oh, yes.

Senator SMITH (*Queens-Shelburne*): And they are quite common in so far as municipalities are concerned. I do not know what buildings you have left. What are the buildings that do qualify? Do town halls qualify?

Mr. Hereford: That is right, town halls, fire stations and recreation centres, etc.

Senator SMITH (Queens-Shelburne): But no schools or hospitals?

Mr. HEREFORD: Schools and hospitals are buildings excluded.

Mr. Dymond: I might say a word, if I may, on this exclusion of buildings under the program. The main economic reason, if I could put it in that way, or the employment reason, for these exclusions is that the construction of large buildings such as schools and hospitals typically carry on over the winter months in any event, and our intent is simply to influence those construction activities that would not normally either take place in the winter months or continue through the winter months.

Senator ASELTINE: Mr. Chairman, we are pretty well on into 1966 at this time, and I am wondering if any figures are available for 1965-66 similar to those we obtained yesterday with respect to 1964-65.

The Chairman: That is related to the item of \$54 million in the estimates we are currently dealing with for the municipal winter works program, and the item of \$17 million for the winter house building incentive program. Senator Aseltine, I think, has asked a very good question, and we would all like to know how far you are along in processing applications and spending money in connection with this current fiscal year which ends at the end of next month.

Mr. Hereford: Yes, sir. Under both of these programs we are still receiving applications, and will be receiving them because the municipal winter works program runs through to April 30, and the winter house building incentive