Within the five day policy we give a very high degreee of local autonomy. Our manager at Peterborough is in a much better position than we are to say whether it is wise to keep that office open on Saturday. Our terms of reference or our ground rules to our manager are: you have the advantage of the five day week if local conditions seem to justify it but employees must put it in 39 hours a week. We leave a very high degree of local option as to how it is done.

In another city such as Brantford, Wednesday afternoon is very different in Brantford than it is in Ottawa. I think it would be highly inadvisable to attempt to apply rigid rules in each one of those places where you have a branch manager or local administrator—because he is an intelligent man.

Q. I am very pleased that they are open on Saturday mornings. I think it has helped tremendously.

By Mr. Sinclair:

Q. I wonder if I could refer to Levitt again. How does he meet up with the cost of servicing lands-which is one of the points raised?-A. Well, Mr. Chairman, Mr. Levitt is a large enough operator that in developing Levittown, which was nothing more nor less than a 2,000 acre potato patch-quite some potato patch-he just took over this raw land. There was no municipality at all. He started right off to develop a municipality. Being on Long Island, he had water difficulties but he did find water. His whole operation is based on a series of septic tanks. There are no sewers as we understand it. One of the most amazing things in that development is to see the open pits where the effluent from the septic tanks flows, all fenced off, a practice of which we would take a pretty dim view. He put in his own service. He did it at a time when it cost considerably less. But he arranged with the state of New York, as I understand it, for virtually a municipality which he himself created, and in due course is going to turn over to a democratic form of government. We face exactly the same thing at Ajax, where there is a crown oasis which we are busily engaged in trying to turn into a municipality in the Ontario municipal pattern.

By Mr. Laing:

Q. Are the houses sold or rented?-A. All sold in Levittown.

Q. How much does he get as a down payment?—A. Under the V.A. loan which accompanies an F.H.A. loan, at the time I was there, the down payment from a veterans was nothing, and the down payment from a civilian was about \$500.

Q. Including the lot?—A. The man got his house, lot and everything. His price at the time I was there, which has since moved, was \$7,990. The houses are 800 feet of bungalow without a basement, something I think Canadians should be careful about building in a country such as ours. But in Long Island the situation is somewhat different. It is a two-bedroom job with no basement, lots of gadget, dressed up on the outside with a breezeway so that you look at it and think it is quite a house, and when you get in it is 800 feet; no basement. That was being sold at \$7,990 when I was there. In Canada at the same time, with a basement our corresponding price was of the order of \$6,800 to \$7,000, so that in our terms Levittown was no bargain, but it was a very fine and a very attractive development.

Mr. MACNAUGHTON: Their money is worth more.

By Mr. Sinclair:

Q. Was the cost of services embodied in the cost of the house, or will all that be charged up when he transfers the project to a municipality, assessed by them and spread out over a number of years as taxes?—A. I think the answer to that question is both.