Inquiries of the Ministry

I suggest to him cannot be requested at this Act. I might say that no change is contemplattime. This is the type of question which should be placed on the order paper.

[Later:]

Mr. H. W. Herridge (Kootenay West): Mr. Speaker, having received a very welcome procedural tip from the government side of the house, I wish to rephrase my question addressed to the Minister of Energy, Mines and Resources. Is it true that the government of Canada spent millions of dollars on the conference on pollution in our environment, recently held in Montreal?

Hon. Jean-Luc Pepin (Minister of Energy, Mines and Resources): No, Mr. Speaker.

## HOUSING

AVAILABILITY OF DIRECT LOANS TO CONTRACTORS

On the orders of the day:

Mr. G. L. Chatterton (Esquimalt-Saanich): Mr. Speaker, I have a question for the Minister of Labour. In view of the fact that many small contractors have not as yet been able to get money through private insured loans, would the minister keep the situation under review having in mind the possibility of making more direct loans available this year to those contractors who did not get such loans before?

Hon. J. R. Nicholson (Minister of Labour): Mr. Speaker, within the last few days I answered a similar question. It is extremely doubtful whether there will be any change in the policy during the year 1966; but for 1967, which is less than a month away, this suggestion will be given serious consideration.

## C.M.H.C.—POSSIBLE REDUCTION IN DOWN PAYMENTS

On the orders of the day:

Hon. J. R. Nicholson (Minister of Labour): Mr. Speaker, in view of the fact that I may not be here on Monday-I hope I will be, but I may well be detained longer than Monday-I should like to answer two questions that were asked. One is by the hon, member for Parry Sound-Muskoka (Mr. Aiken). He was in the house earlier, though I notice that he is not here at this time which is understandable.

question concerning down payments on the mediation of the dispute between the railhouses financed under the National Housing way companies and the unions, was agreed 23033-6751

ed in either the loan-to-value ratios or in the maximum loan amounts on new houses financed under the National Housing Act. I think perhaps I should add that the ratios under the National Housing Act for home ownership are 95 per cent of the first \$13,000 and 70 per cent of the balance of the lending value up to a maximum of \$18,000. For rental loans, the ratio in the recently passed legislation has been increased from a maximum of 85 per cent to 90 per cent. Since we are trying to make maximum use of such funds as are available for loans, and more particularly direct loans, I should think it is better for us to start at the lower levels rather than at the higher levels.

## UNEMPLOYMENT INSURANCE ACT

APPROVAL OF AMENDMENTS AFFECTING FORESTRY OPERATORS

On the orders of the day:

Hon. J. R. Nicholson (Minister of Labour): I should like to deal with a question which has been asked twice in the last two weeks by the hon, member for Gaspé. He referred to certain changes which he understood were going to be made in the regulations of the Unemployment Insurance Commission. He referred also to a discussion which had taken place in this house in August. I thought he was referring to the change in the unemployment insurance regulations to take care of agricultural and horticultural workers and I stated that those changes had been made by regulation. A close study of Hansard and of his second question indicates that the hon, member was referring to an earlier development, a suggested change of regulations relating to woodworkers. I might say that what troubled me was that such a change took place prior to August and was actually gazetted on August 10. I had thought he was referring to something since that time. What he is asking for actually took place nearly six months ago.

## LABOUR RELATIONS

EXTENSION OF PERIOD OF NEGOTIATION IN RAILWAY DISPUTE

On the orders of the day:

Mr. David Orlikow (Winnipeg North): Mr. Speaker, I should like to ask the Minister of Labour whether the order in council to which On November 29 the hon. member put a he referred yesterday, extending the date for