"By Mr. Hammell:

Q. Does the stall material cost much?—A. The cost of the stall material is a large item now. For the inch and a half stuff it would cost probably \$45 or \$50—"

That is, I suppose, per thousand feet:
"—while it used to cost \$12 to \$15."

We are very glad to receive your explanation that that \$16 to \$18 includes the material as well as labour, but I do not think anybody would think it was just labour.—A. Mr. Chairman, it might be quite clear to you gentlemen here who have heard all the evidence, but the general public do not read—I do not think the general public will ever read all the evidence, and they pick up something that happens to strike their imagination, and they take it for granted it is what they have read. Therefore, when you say \$45 is probably the price per thousand, it does not say so there, and in talking of stalls, where one stall costs \$16 to \$18 to build, they might come to the conclusion, they could very well say that that is for labour, and that the material costs \$40 or \$50, because if it is \$45 per thousand feet, why not say so and make it clear?

By Hon. Mr. Sinclair:

Q. How much time does it take to build a stall?—A. I could not say anything on that, because our men do not work by piece work; they work by the hour, and we have never tried—because, as an organization, we are against piece work, and we are against the sweating system, so we feel that for a reasonable day's pay we should give a reasonable day's work, and the judge of that is the foreman or the employer. If our men do not give satisfaction, the only thing to do is to dismiss them. Therefore, we have no knowledge whatever of what it would cost, how many hours of labour it would take to build a stall, but still the information could be obtained if you so desired.

By Mr. Gardiner:

Q. Have you any idea of the cost of the material that goes into a stall?—A. No. I have not that knowledge at all. I could get that information if you so desired.

The CHAIRMAN: Very well, we thank you very much, sir.

Mr. Gardiner: Perhaps the witness could get the approximate cost of the labour and material entering into one of these stalls.

The CHAIRMAN: I will ask you to prepare a little statement—you can send it on; you do not need to come back to Ottawa—for the Committee, showing the cost of material and the cost of labour for a stall, at to-day's prices.

The Witness: You would want the quantity of material used in the stall itself, the prices, and the approximate number of hours of labour?

The CHAIRMAN: Yes, to make a stall? Thank you, sir, we are very much

obliged to you.

Now, Mr. Ward, we will ask you something about rural credit this morning.

JOHN W. WARD, recalled.

By the Chairman:

Q. Now, Mr. Ward, you are familiar, I understand, with the rural credit systems in some of our provinces in Canada?—A. Yes, sir. What I wish to deal with is the question of long term credit or mortgage credit, and in that con[Mr. Arthur Martel.]