

I should add in passing that our National Housing Act, like your housing legislation, provides for Home Improvement Loans. Prior to the above-mentioned shortage of mortgage funds, the promotion of home improvement loans was stepped up during the winter months with good results. Similar action was taken with respect to Farm Improvement Loans and Small Business Loans under their respective statutes.

#### NATIONAL JOINT COMMITTEE ON WINTERTIME CONSTRUCTION

Perhaps a few words on the National Joint Committee itself would be in order. Increased wintertime construction became a major project for the Canadian Construction Association in 1953. Considerable publicity was given to the desirability and feasibility of increased wintertime operations, with the result that, when requested in 1955 by the Federal Department of Labour to sponsor a Joint Committee to further wintertime construction, the CCA was additionally pleased to do so. Accordingly the National Joint Committee on Wintertime Construction was formed, with representation from the following organizations:

- The Canadian Chamber of Commerce
- The Canadian Construction Association
- The Canadian Labour Congress
- The Canadian Legion (veterans)
- The Canadian Manufacturers' Association
- The Confederation of National Trade Unions
- The Engineering Institute of Canada
- The National House Builders' Association
- The Royal Architectural Institute of Canada

The Federal Department of Labour, the National Research Council and Central Mortgage & Housing Corporation (a Federal agency administering the National Housing Act) have acted as Associate Members. In recent times, the Federal Department of Manpower & Immigration has participated, following the transfer to it of the administration of the Municipal Winter Works Incentive Programme.

The National Joint Committee's major functions have been threefold:

1. The Promotion of Wintertime Construction and Employment—both collectively in the name of the Committee and individually by the member organizations of the Committee.
2. Acting as an Unofficial Advisory Council on Wintertime Construction Matters to the Federal Government and Federal Agencies—both with regard to government policies and to the mechanics of executing government publicity programs of a general or technical nature.
3. The Exchange of Viewpoints concerning Various Aspects of the Wintertime Construction Program—both with a view to formulating new policies as a Committee and to encouraging member organizations to discuss certain proposals within their own memberships.

The National Joint Committee early decided that the two main factors discouraging many owners from having their construction work carried out in the winter months were the outdated fears that it would be of inferior quality and of excessive cost. In addition, tradition led many owners to schedule their construction projects for the so-called building season and many had never been called upon to give serious consideration to wintertime construction.

Emphasis was accordingly placed on the following short statement endorsed by members of the National Joint Committee:

"Habit and tradition are largely responsible for the idea that winter construction is more expensive and not of the highest quality. New materials and equipment have resulted in the development of construction techniques which in effect control the weather on a building site. Proper planning of all stages and protection during the progress of certain parts of the work have made it feasible to carry out during the winter months construction of equal quality to that of other seasons. In addition, factors such as the greater availability of skilled labour, construction materials and equipment during the winter months and earlier completion of the project can result in a saving in net costs."

Similarly, a brief leaflet entitled "Winter Construction—Why Not?" was distributed in the name of the National Joint Committee in large quantities to lending institutions for local use with potential owners.

Member organizations of the National Joint Committee also carried out an active promotional campaign through the medium of speeches, magazine articles, briefs and convention papers and resolutions emphasizing the need and feasibility