Lady Worsley-Taylor is Vice-Chairman, A.C.W.W. Executive, and has represented both the English Constituent Societies - first the N.F.W.I. and now the Women's Farm & Garden Association. Members will be glad to know she has been awarded the C.B.E. (Companion of the British Empire) in recognition of all the public work she has done for so long in the county

Miss Elizabeth Christmas was Warden at Denman W.I. College from the time it opened until recently. Many A.C.W.W. members visiting England and the College will remember her with affection and be pleased to hear that her name also appeared in the 1956 New Year's Honours List with the award of an O.B.E.

Mrs. Colman, a past treasurer for fifteen years of Chilham W.I., Kent, England, recently visited their 'link'-Basket Range C.W.A. Branch, South Australia. She and her husband had been staying with their married daughter in New South Wales and were on their way back to England. Contacts had been made so that C.W.A. members met their ship when it reached Adelaide and drove them up to Basket Range 'a distance of about 27 miles, into the hills, which were looking their best and brightest with the Spring foliage and masses of broom. Further up, along the range of the hills, there were orchards white with cherry and pear

English guests met almost all the Australian members and their husbands. It was a wonderful opportunity to discuss matters of mutual interest and to compare the work of the respective organisations in the two countries. Mrs. Colman received a boquet of native flowers and a C.W.A. Badge and was asked to present livestock industry is spreading into the general farming areas of other distributions. a C.W.A. sugar spoon to the Chilham W.I. on behalf of areas of other districts. the Basket Range C.W.A. Branch, as a souvenir of this happy occasion.

Miss Camp, of Texas, U.S.A., was in Britain in 1952 and is grateful to the many Women's Institute members who helped her see something of their work. Now she sends a most interesting account of Home Demonstration Clubs:

"At present Texas has more than 3,000, with more than 40,000 members enrolled in about 200 of the 248 counties. Each county has a county home demonstration council, composed of two representatives from each community home demonstration club. These meet

Then there are District organisations known as District Home Demonstration Associations in each of the 12 districts into which the State is divided. These groups are composed of representatives from the community clubs in each county. They promote programmes of a district-wide nature. District groups meet once yearly.

Over the 3,000 clubs, 200 county home demonstration councils and 12 district home demonstration associations, there is a State-wide organisation known as the Texas Home Demonstration Association. Its executive Committee meets several times during the year. The association itself, composed of delegates each represent ing a specified number of club members or home demonstration clubs, meets once annually . . .

Home Demonstration organisations are channels through which rural women have brought to them a home economics educational programme provided by the U.S. Department of Agriculture and State Land Grant Colleges. The Department division which handles this vast programme is known as the Co-opera-tive Extension Service in Agriculture and Home Economics. State land grant colleges, State govern ments, county governments co-operate financially and otherwise . . . In the nation as a whole nearly three thousand counties employ one or more home economists as county home demonstration agents. Late figures indicate that there are now more than 3,700 county home demonstration agents and subject matter special ists working in about 62,000 communities with more than 3,000,000 women in community home demonstration clubs. These home demonstration agents also work with rural youth through girls and boys 4H clubs-In this they co-operate with county agricultural agents of which there are one or more in each county doing educational work in agriculture with farm men and boys . . . The agents' headquarters are usually in the

Miss Camp describes Texas and its somewhat bleak blossoms. Like Chilham, Basket Range and the surappearance in winter and its relatively few trees, although in the southern to the southern the southern to the southern the although in the southern tip, a 'magic' valley is irrigated A reception and supper had been arranged, where the

A reception and supper had been arranged, where the

Texas has interesting and winter vegetables, and East Texas has interesting woodland sections. Northern districts consist of vast level plains where wheat, grain, sorghums and cotton are grown extensively. She says that in areas where the beef cattle industry has always thrived, general farming has been advanced while the

# Reprints from the Countrywoman

A.C.W.W. is always glad for member societies to use material from the Country and the societies are since societies to use material from the 'Countrywoman' in their magazines, provided they acknowledge the source. Individual members are also closed the source. members are also free to use it in their local press provided they see that the source of the material is mentioned.

### THE COUNTRYWOMAN

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## COUNTRYWOMAN

SUPPLEMENT

MARCH, 1956

### Houses and Homes

a lot of humanity, a love of one's fellows . . . So we can build a house if we have the money, but it takes time and love to make a home." (Countrywoman in New South Wales).

It is unfortunate that to-day, in practically every country in the world it costs more to build a house (up to modern standards) than the lower income group family can afford, without assistance (whether to own or rent). There are, of course, exceptions, such as a \$75 house designed lately by a Filipino! It can be built by the settlers themselves, on virgin land. Standing on piles of unsawn timber, to provide a cool circulation of air underneath, it has a small annexe, standing away from the main structure, for cooking. As the floors and walls are of local bamboo, with a thatched roof, the building materials are virtually free.

#### Meeting the cost

The International Survey published by United Nations in 1955 tells us that "since World War II standards for housing have risen particularly in rural areas, where previously the peasant family was expected to house itself as best it could, without external help or

Most Governments, irrespective of their political or economic background, now provide some kind of financial help for house construction. Their objects are usually to increase the total supply of houses, and to see prices and rents are not beyond what the majority can pay, although sometimes their help is combined with social planning. An interesting example is the Fanfari plan adopted in Italy in 1949. It was intended to reduce unemployment and relieve the shortage of housing for workers. It is financed by special contributions from all private employers, from nearly all employed workers, and from the State. Its seven year construction target has not been reached, but it is considered that even a single 'Fanfari' house in a small town, may serve as a model for improving the quality of local construction work. The plan indeed aimed at introducing higher standards and more modern ideas than previously prevailed in popular housing in Italy.

French employers too, since 1953, are obliged to invest 1 per cent of the salaries they pay, if they employ more than 11 persons, in the building of dwellings. They can choose between contributing to building societies or inter-professional housing committees, and giving direct loans or subsidies to their employees.

In England and Wales elected local authorities have, since 1945, received government subsidies and been responsible for the great bulk of housing construction. In the Netherlands too, subsidies have helped both local government building schemes and private builders of

"It takes a lot of living in to make a house a home— the smaller types of houses in the period since the war. The Norwegian Government encourages every family to own its own dwelling through cheap loans and subsidies.

Although most building operations are initiated by individuals in the United States, the Government is encouraging private building by a national mortgage insurance scheme, through which private building becomes government-aided.

Government help is often most necessary in underdeveloped countries, as the building industry is not sufficiently organised to meet a large demand for houses. In India it was soon found Planning Commissions were not enough-loans and subsidies had to be forthcoming for all types of houses. In Burma and in Latin America National Housing Departments and Government Agencies are authorised to produce building materials and to promote industries allied to the building trade.

Lately, increasing encouragement has been given to house-building by individuals or co-operatives for private ownership and occupation in the U.S.S.R. by means of low-interest State loans. It is indeed stated that most of the rural population of the U.S.S.R. and Eastern Europe lives in private one-family houses constructed on local initiative.

Rent controls have become strong weapons in the hands of many governments, both as emergency and social security measures. Comparative figures show what percentage of its income a family is likely to be paying in the way of rent in a number of different countries, largely as a result of this legislation: Italy 2 per cent; West Germany 10 per cent; Switzerland about 12 per cent; Belgium 18-19 per cent; and Great Britain 20 to 30 per cent.

A Housing Allowance helps French families who have to pay a sufficiently large part of their income in rent. It is only available for those who receive family allowances, and there is a similar grant payable to the aged and infirm. But as French rents still average no more than 4 per cent of family expenditure, these subsidies have not been widely claimed.

The housing laws in Greece and Turkey provide that 30 per cent of social insurance funds should be used to house the insured, or to be invested in housing co-operatives. Extensive use of insurance, pension, social security and labour union funds, together with housing co-operatives, have, in fact, made it possible for many individuals, in many different countries, to build their own homes.

#### Designs for Living

When physical or political conditions give rise to large scale planning in formerly uninhabited or sparsely