

Aids to Home Construction Urged By Halton Member

Lower Interest on Loans and Discharge of That Home Would Not Be Lost

Speaking in the House of Commons recently on Post-war Construction, Hughie Cleaver, Member for Halton said that number 1 priority should be given to the construction of homes and urged that special study be given this problem. We quote from his address:

We have an acute shortage of houses in this country. Estimates differ, but reliable sources agree that when this war is over, we shall have a shortage of over three hundred thousand homes. It is only right and proper that in time of war, with its consequent shortage of labor and materials, we should try to get along with the housing accommodation we have. We have struggled to do that. Mr. Speaker by rental controls and the like we have done our best to get by the present emergency without any needless expenditure of either labor or materials on the building of houses. While we have been quite correct in postponing house building to meet the needs of war, yet, in the long run, I suggest it is going to turn out to our advantage, because during the immediate post-war period this postponed consumer demand for houses will have to be met, and it will put thousands of men to work.

At the moment we can reasonably hope that the end of the war is not in the too far distant future, and I think we should immediately complete plans for post-war house building. I should like to urge that pilot or key organizations be set up now, which can be quickly expanded when the war is over, to support and direct house building schemes. In adopting this plan of postponing the supplying of our housing needs until the war is over, we have of necessity caused some real distress. To-day many people are living under almost unbearable housing conditions. To some extent this has been the cause of increasing crime, ill health and the like. In addition to those who are in actual distress, thousands of families are daily living under the threat that their houses will be sold over their heads and they will have to move, not knowing where they will go. People cheerfully and willingly endure that sort of thing during the war time. But I suggest to you Mr. Speaker that the minute this war is over the Canadian people will demand—they have a right to demand—that their proper housing needs be met.

In addition to the acute housing problem which exists at the present time, when thousands of our service men return they will marry and want homes of their own. In addition to giving the housing problem the rating which I believe it deserves, namely No. 1 priority, I should like to urge that government sponsor a campaign for every man to own his own home. I do not know of any better time to start than now, when we have such an acute shortage. I should like to urge that credit facilities be made available for this need on a sound business basis. The advantages of home ownership and the disadvantages of tenant occupancy are so apparent that I do not need to labor the point. In these days we hear many discussions of the relative merits of our capitalistic system and socialism. So far as I am concerned the major complaint that I have in respect to the capitalistic system is that we have too few capitalists. I would suggest that every man in this country own his own home. Every man should become a capitalist. This proposal is not a dream impossible of fulfillment. It is a scheme which if undertaken, as a national program could be quite easily met in a very short time. Today many men have to pay rent for their housing accommodation. Is there any man in this country who would not rather pay the same monthly payments on a house which he will eventually own?

Let me say something as to the down payment. We all know that practically everyone in this country is accumulating savings which I suggest in most instances will be sufficient to take care of the ten per cent down payment at the end of the war. To those who have not been able to acquire the compulsory saving as a down payment I suggest the new amendment to the Bank Act will meet their difficulties. The banks are going to enter actively the field of small loans repayable on a monthly basis at a reasonable rate of interest. A man desiring to own his own home would be able to acquire his down payment from that source.

In the National Housing Act we have a well-tried instrument at hand. We do not need to create anything new to get on with this program. Do hon. members know since 1937, under the National Housing Act, we have built something over 26,000 houses? They are practically owner-occupied; and while the government has participated to the extent of a twenty-five per cent contribution toward the cost of those houses, the act was as well thought out and has been so efficiently managed that our losses to date on the 26,000 houses are less than \$6000, or twenty cents per house. I suggest that the greatest aid should be used for this purpose—viz., some amendment, or amendment if you like—in order to bring these advantages within the reach of every working man in the country.

My last suggestion is related to interest rates. Interest rates should be lowered to 3 per cent, and to 4 per cent in the case of the building industry. Benefits would accrue to all parts of the country.

borrowing, at 3 per cent or less. Let us take the government's contribution of 25 per cent and figure it on a 3 per cent basis. Let us allow the loan companies 6 per cent on their 75 per cent loan content, and we have a resulting rate of 4 1/2 per cent.

I suggest that if we are to adopt a large building program, the lending institutions may not have sufficient money to finance it on that basis, and that perhaps the government should enter the field on a 50 per cent basis with 3 per cent money. In this event, allowing the loan companies 5 per cent on their 50 per cent content, the interest rate would automatically fall to 4 per cent. With the interest rate of 4 1/2 per cent—and the Minister of Finance has announced in advance that that is what is going to happen—the monthly payment for these houses, under which a man actually acquires ownership, are today less than the normal rent for houses of that type. With a possibility of a further one-half per cent reduction, one can see what the effect would be in connection with monthly payments.

Coming to the second recommendation, in connection with repayment of loans, I know something about these houses built under the National Housing Act. They are well built. I say without fear of successful contradiction that homes built under the National Housing Act standards have a useful owner-occupancy lifetime of at least forty years. I therefore suggest and urge that the amortization period should be increased from twenty to at least thirty years. That again will assist in bringing down the amount of monthly payments. The Minister of Finance has already announced that this proposal is under discussion, and that some progress will be made. I would urge as strongly as I can that thirty years should be the minimum, where an owner requires that time to pay for his home.

My next suggested change is a new one. In the mind of each of these new home owners is the constant dread, the constant worry hanging over his head that something may happen possibly through illness or accident, as a result of which the bread-winner would lose his life and the widow would be left with an unbearable mortgage load. If this is to be a nation wide scheme for every man to own his home, then I say that in the event of his death, the mortgage should be paid off and the widow should be presented with the house free from encumbrances; and that this should be paid out of an insurance fund. I am told that this type of term insurance could be acquired at moderate cost, not exceeding one dollar per month per home.

My next suggestion deals with restraint in respect of alienation. Very serious thought should be given to this matter, for as far as I am concerned, the owner of a house should be placed in the position where he could not, through bad business judgment or in any other way, lose his house. I would have the house in such a position that it will not be subject to execution levies. In addition, I think it might be wise to prevent the owner from selling his house, or possibly it would be well in the event of sale to freeze the selling price, or set it apart to be used only for the purchase of another house. That is only my own thought on the subject, but I offer it for what it is worth.

These five suggestions will, in my opinion make the Act workable and bring it within the reach of every working man in Canada. However, we could not possibly succeed in reaching a point where every man would own his own home unless we were to provide for the use of existing houses already built. I suggest that an additional number be added to the housing act to make these second hand houses available for exactly the same purposes and on quite the same terms. I concede at once that the amortization period should not be so long—that is, it should not exceed the life of the houses. In addition, money should be made available by borrowing, repayable in monthly payments, just as under Part I of the act, to provide for necessary permanent repairs and permanent alterations to bring the existing houses up to modern condition.

If those things are done, and a nation-wide campaign is instituted, it would be almost impossible to estimate the amount of human happiness and human satisfaction which might flow therefrom.

I have commented on the urgency for the need for housing. I have commented too, on the benefits, peace of mind and human happiness which would flow from such a plan. I have one other reason why in my opinion housing should receive priority in construction with post-war reconstruction, and it is this: The labor content of every medium sized house is about eighty per cent. Some members may question that percentage, but when I refer to labor content, I am not only referring to the labor expended in building the house. I include the indirect labor—the labor content that goes into the manufacture of frames, doors, lumber, flooring, plaster, hardware, plumbing and every thing else used in construction. If one computes all that in the labor content he will reach at least eighty per cent labor content in a medium sized home. I do not know of any type of construction in which the labor content is as great. For that reason therefore, I say that is one of the post-war schemes we should favor.

There is another feature in connection with labor content, and it is this: I do not know of any construction work in which the labor content would be so diversified, and spread out over the entire country. One might say it would spread throughout all branches of industry. Benefits would accrue to all parts of the country.

STEWARTTOWN

Private Jack Jenkinson who has been here for ten days on leave, left Monday evening for his camp in Nova Scotia. Mrs. Hodges who recently suffered an accident to her ankle is able to be around again.

Mr. and Mrs. P. R. Betty of Hamilton, spent the week end at their home here.

The sympathy of the entire community is extended to Mr. and Mrs. W. Bowman and family in their sorrow at the death, overseas, of their son Lieut. John Bowman.

HORNBY

Congratulations are extended to Mr. and Mrs. Kenneth Brown on the birth of a son in Milton Hospital on Saturday, July 1st, also to Mr. and Mrs. Robert Paaken, (nee Betty Robertson), on the arrival of their baby girl on Sunday last July 6th, in the Western Hospital, Toronto.

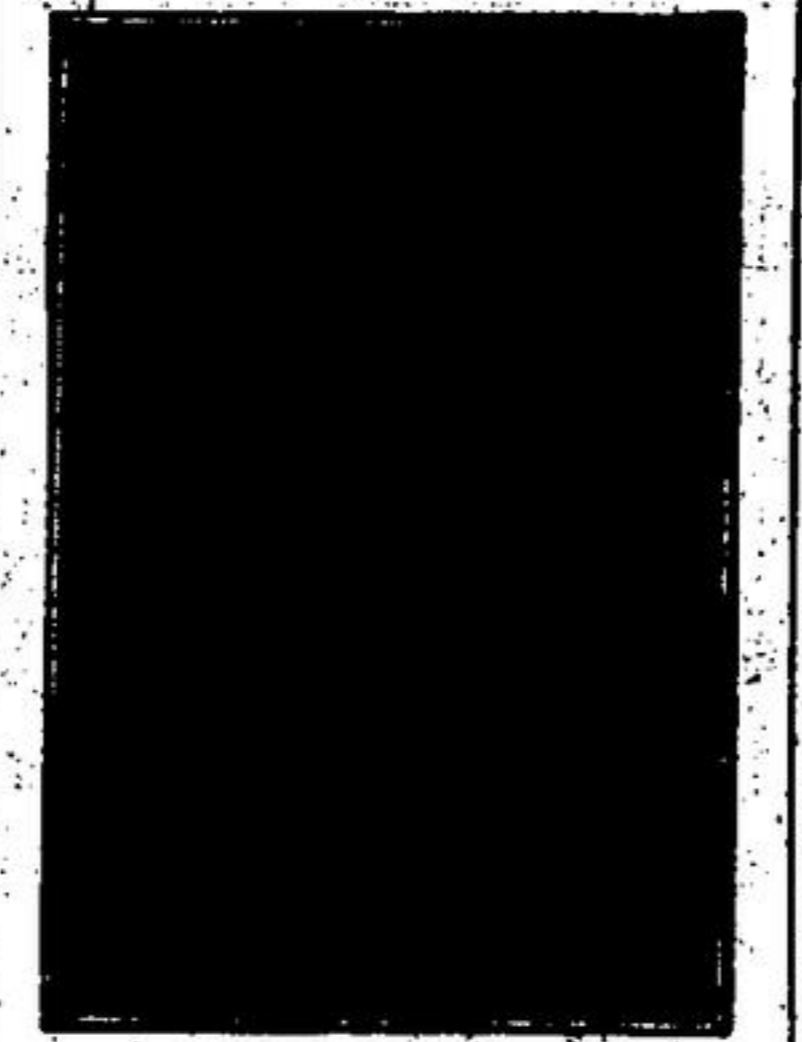
The Women's Association of Hornby United Church held its July meeting on Thursday afternoon last, July 6th, at the home of Mrs. Clifford Wigglesworth.

A good congregation was in attendance at the special children's service in the United Church on Sunday evening last. The church was beautifully decorated with a variety of flowers. A children's choir sang two numbers very sweetly, and Jack and Carmen O'Brien each played a hymn on the piano. The sermon subject was "Trees, and how they grow".

During the service, the younger daughter of Mr. and Mrs. Addison Woodley, and the youngest son of Mr. and Mrs. Murray Hayward were presented by their parents for Christian baptism.

For all these reasons I urge as strongly as I can that the present is not one day too soon to make plans and to complete the organization for the financing and the supplying of materials for the new houses we do so urgently need.

Schools are closed for summer holidays once more. Miss Jardine has gone to her home, and Miss Edred Gibbald of Merrilton Public School has returned to spend the vacation with her father. We congratulate the members of the entrance class on having all passed out of public school into high school standing, also those attending high school on their recent excellent showing in their recent examinations.



S. R. (BYD) KENNEDY

Halls from Chatham, N.B., but calls the three Maritime provinces home because he has worked in radio in all of them. His first position as an announcer was with Radio Station CJOY in 1937, later being promoted to assistant program director. In 1941, Syd accepted a position with the CBC as an operator at the Halifax Studios, but after two months he was transferred to Station CBA, in Beckville, N.S., as program representative. After an eighteen months' sojourn on the Transmar Marbes he was recalled to Halifax as chief announcer, and to act as assistant to the regional representative.

Marktime listeners hear Syd at noon on the newcast, and announcing 'Or-

gan Melodies of Richard Fry" in the morning. He also produces "Rendezvous with Rhythms", "Songs by Jimmy James," and "Recital Periods" as well as contributing to "Canadian Round-up."

His taste for music runs to two extremes: classic—with a preference for modern composers, and out-and-out jazz.

He also produces "Rendezvous with Rhythms", "Songs by Jimmy James," and "Recital Periods" as well as contributing to "Canadian Round-up."

His taste for music runs to two extremes: classic—with a preference for modern composers, and out-and-out jazz.

ADVERTISE IN THE HERALD

WILL KEEP EGGS

STRICTLY FRESH

Scientists at the Michigan State college experiment station have developed two methods of treating eggs which they predict would keep them "strictly fresh" for months. One method gives the egg an oil coating to which a small amount of preservative has been added. The other the scientist say, freezes the egg for home use, preserving them indefinitely.

You Need Vitamins in Summer, Too

Make This Store Your Wartime Shopping Centre

Summer is the time to build for winter health. Long hours, hard work and lack of exercise have sapped your vitality during the long winter months. Now is the time to restore your energy. Get plenty of exercise and sun and eat wisely. In addition, ask your doctor to tell you what vitamins you need and come to us for the products he suggests. We stock only brands with a reputation for quality. Get the vitamin-taking habit this summer and keep well all winter.

Conserve Your Busy Doctor's Time and Energy

MacCormack's Drug Store

Phone 327

Georgetown

Your DOMINION Store

FRUITS & VEGETABLES

SIZE 300
Lemons 6 for 25c

SIZE 220
Oranges doz. 43c

Celery Stalks 12c

Cabbage
LARGE HEAD
CUCUMBERS,
BEANS, BEETS,
CARROTS,
TOMATOES
FRESH DAILY

GROCERY FEATURES

CREAMERY BUTTER FIRST GRADE **1/2 37c**

TOMATO JUICE - - 2 20-oz. tins **17c**

KELLOGG'S CORN FLAKES 2 1/2-pk. **15c**

SHREDDED WHEAT NABISCO 2 1/2-pk. **23c**

NEWPORT FLUFFS 1/2- 25c 1/4- 39c

CHATEAU CHEESE - 8-oz. pkg. **19c**

KRAFT DINNER - - 8-oz. pkg. **17c**

NEILSON'S COCOA 1/2- 19c 1/4- 29c

RICHMELLO COFFEE - - 1/2 35c

SPORK CANNED MEAT 1/2-oz. tin **29c**

WAX PAPER HAND-E-WRAP - 40-ft. roll **10c**

WHITE SWAN TISSUE - 3-rolls **25c**

IVORY GLOSS LAUNDRY STARCH - 1/2-pk. **12c**

DOMINOL MOTOR OIL - 1 Gallon **67c**