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LOST MONEY RETURNED BY TWO HONEST FINDERS

It was heartening to learn that honesty, a trait which has taken its knock in today's go-ahead world still holds a place in the character of at least a portion of the modern populace. A vivid example of what the old adage lauds as the best policy occurred a week ago Friday afternoon.

Just before the banks closed, James Corbett of R. R. 5, Brampton cashed a cheque, folded the bills and stuffed them in his pocket, only to learn on arriving home that his money was missing. A hurried and assumed hopeless call to police to enquire whether a loose sum had been turned in there brought a welcome and equally surprising yes answer from Cpl. Jim Bilsborrow who received the call and the money was soon back in Mr. Corbett's possession.

Mrs. Albert Presswood of Glen Williams and R. Humphries, 12 Byron Street, are the two people who chose to be honest when the opportunity of easy money presented itself. Mrs. Presswood found \$36 of the lost cash and Mr. Humphries the remaining \$30 in loose bills on Main Street, probably before Mr. Corbett had even discovered his loss and notification was immediately given the Herald and the police department.

"OBSERVATIONS"

by Albert Kershaw

Do you notice when you gaze on the flowers in our gardens, you wonder there is not a clashing of colours, and how big business ties in with our way of living. The many articles we have in our homes which we use daily and which we wear are copied from the flowers. Red does not clash with yellow, white does not clash with green nor does rose clash with blue and so on. The tapestries, curtains, drapes, carpets, are copied from the flowers, with their many hues, shapes and sizes. The makers of fridges and stoves use a variety of colours, white on the outside contrasting colours inside and vice versa, to make their many products more attractive. The dress designers get clues from the flowers as do people who dye the cloth.

Did you ever stand atop a high hill and cast your eyes into the distance and learn the truth of the statement that "Distance lands enchantment and first impressions are the best." From your vantage point you notice the shape of the fields, some square, others oblong, and divided by fences of wire and wood and in some cases by hedges. The furrows of the plowed fields so straight and deep, the yellow carpet of flowers, the barns, silos and farm houses are laid out as if from a blue print which our good Lord decreed it, so we could follow His instructions and be led not astray.

A bridge under which flows the water to quench the thirst of the animals and irrigation of the earth. A bridge over which railway tracks snake thru' the country to and from cities and towns to enable the passenger trains carry people on their journey or freight trains with their assortment of cargo to replenish the demand and supplies to the stores and industry. A river glistening in the sunlight like a silver ribbon.

From your vantage point you see a hamlet nestled in a valley protected from the elements, smoke spirals from the chimneys and here and there you see a church spire reaching into the sky to remind us that God's in his Heaven. And you realize how small and puny you are in the midst of all this splendor.

You hear the faint echo of happy children, the bleating of animals, and you catch the sound of a cow bell, as they feed and move about, the drone of a plane overhead, and thru the space of time so long ago, in the past years at the turn of the century you are reminded of the skeptics of that era who said that man would never fly. How wrong they were as time has proven.

Speaking of hills brings back to my memory the story of the motorist who lost his way and said to a young lad who was pushing his bike up a hill "What's the name of that mountain up ahead," and the lad replied "that's no mountain, mister, that's just a field with its back up."

See you next week.



LEGION NOTES

By Leslie M. Clark

Last week's item about the scholarships seemed to be of interest, as quite a number of people have mentioned it. We do hope that this interest will lead to a number of local children of veterans (not necessarily Legionnaires) applying for them.

As we stated last week, we will give anyone all the help and information possible, and feel certain that any district child will receive careful consideration.

And now from something very serious to a largely "wet" matter. After 48 dry, dusty days, once again the steward is carrying out his duties, and seeing the place take on its usual rather happy outlook. Davie tells us that he almost chucked the phone out Friday morning, when busy as he was it kept incessantly ringing, wanting to know what was happening on the local scene.

We received, along with the branch, copies of a book from the Veterans Land Act, division, in which it gives quite a good report on low cost housing. Inasmuch as we have been asked on a number of occasions about this rather important bit of legislation, we've looked up on the subject and will attempt to give you a brief outline of the part affecting low cost housing.

But first we will try to form a bit of background for the item. The situation as regarding VLA has never been considered adequate by the Legion, and a year ago, pressure was put to bear and a brief submitted to the government, asking for a review of the situation as it existed. In this brief our Dominion Council stated that during 1957 there had been 122,340 new dwellings built in Canada, but that a very large proportion of these houses were in the \$14,000 - \$18,000 class, and even more serious, was the fact that the income of the borrowers from CMHC records worked out to an AVERAGE of \$5,800.00. Looking over the membership it was found that there were very many who made much less than that, plus a large number of pensioners, elderly veterans and widows, whose income was much lower than that.

Therefore the Legion went after a plan to have government sponsored housing available to vets with a possible average income of \$2900 a year. The amount (maximum) that CMHC or NHA says a man can pay toward housing on this salary is 27 per cent of his income 27 per cent of \$2900 is \$783 a year or \$65.25 a month. That is the limit, so anything proposed must cost under that amount and MUST include the principal and interest on any mortgage plus any taxes levied by the town. Now, we realize that the above may sound a bit technical, and may take a couple of readings, but as one of our law-ter members when we showed it to him said "that's plain so far, even a lawyer can understand it, so everyone should be able to!"

With the Dept. of Veterans Affairs really interested, plans had to be worked out, and a standard small house was designed by one of Canada's leading architects. It was approved by the Dept. and at the last session of parliament the go ahead sign was given, and the houses can be built in an urban area.

However, the blunt fact is that not too many are applying for this, but what worries Command is that it may not be because of lack of interest but rather lack of knowing about it. Therefore it is hoped to give it the most complete coverage through the branches possible, and see if anyone is interested.

Now, just what can you get for this amount of money? A mansion? A large ranch-type style? A big split level? Of course not. What is obtainable is a 3 bedroom house with a full basement, central heating, a fair sized living room, in either bungalow or storey and a half type, with a living area of 925 sq feet. These houses, can and are being built for \$7600.

What does the veteran require to get this house? \$800 cash, or an acceptable town sized lot valued or rather, appraised at \$800 or above. A strong desire to own a house. And lastly the will and staying power to work and handle his own contract.

Following is an actual example: Vets. income, \$2900. Maximum allowed for housing 27 per cent or \$783. Location Listowel. Appraised value of lot \$900. House plan, bungalow, contract price \$7600. Mortgage applied for and granted for \$7600 plus 2 per cent Loan Insurance fee. Total mortgage \$7,752. Carrying charges on the \$7752 on a 25 year mortgage at 6 percent, today's rate of interest, \$588 a year. To this must be added taxes which vary with towns, let's say \$160 a year. Total would

thus be \$688 plus \$160 or \$748 a year (\$62.35 a month). This is lower than the allowable maximum... and remember this was taken on a relatively low income, \$2900.

In a town such as this naturally the difficulty would be finding lots, but there should be land available in the outlying area for a deal such as this, and naturally the mortgage value of the house would be slightly higher.

In the foregoing item, facts and figures have been quoted for the man with a basically low income. Corresponding increases in ability to pay could be made of course, for those in the Three to four thousand dollar income.

The provincial president has been trying to circulate this information as much as possible to acquaint all veterans of the situation as it stands, and in the hope that more vets will take advantage of it and build their own homes.

We talked to a large builder about it recently, but he was not only interested, but felt that if enough were interested some sort of plan could be worked out to build these. He was particularly interested in the possibilities of a small development of this type to meet local needs, and we agree with him that there is a definite urgent need for low cost housing.

The size of the houses are: the bungalow one storey, 38 feet by 24 with full basement. The storey and a half is 28 feet by 24 feet, including a full basement, giving a living area of 1,082 sq. ft.

We are trying to obtain pictures of the two small house designs and if so will run them in this column.

For further information, the regional supervisor, Mr. Shaw, is available for consultation at Hamilton, on the 6th floor of the Government of Canada Bldg., corner Main and Caroline Sts. Or the writer has a number of pamphlets he would be happy to let anyone have, and I presume that Branch 120 will have a supply too.

Milton Decoration Day was a well attended parade, with many attending from Branch 120. There seems to be a revival in interest of visiting branches and we hope it continues. We would like to see a bit of interest shown in the coming District meeting at Tilsonburg, later this month.

FARM NEWS

MARILYN WRIGGLESWORTH ON WEEK'S U.S. TOUR

J. E. W.

On Sunday last, Marilyn Wrigglesworth of Hornby, left to join the party of 30 Ontario Juniors participating in the United Nations Tour. Miss Wrigglesworth is the winner of the annual Halton Women's Institute Championship award to Halton's 4-H Homemakers. The party during their week's tour will visit such points of interest as Niagara Falls, Washington, University of Maryland and New York City.

Herb Norry, associate agricultural representative for Peterboro county, is in charge of the party, and Mrs. Robin Jeffrey, Home Economist at Brockville, is the official chaperone. It goes without saying that Marilyn is now having a most enjoyable and educational tour.

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