

## Halton Manor Gets Grant of \$45,000

Grants totalling \$552,832 for five homes for the aged were announced last week by Wel-  
fare Minister Cecil.  
Halton County has been granted \$45,000 for a 120-bed addition to the Halton Central Manor at Milton.  
A payment to account amounting to \$200,000 has been made to the Halton County Council for the aged in Etobicoke. The institution, operated by Metro Toronto, has 267 beds.  
Oshawa has been sent a cheque for \$50,043 for its Hillsdale Manor home for the aged which will have 307 beds.  
The Provincial Government has granted the United Counties of Northumberland and Durham \$60,000 toward the cost of an addition to its Golden Plover Lodge at Cobourg. The lodge now has 57 beds for elderly persons. The addition will have 60.  
An additional \$174,756 has been given to Carleton County for Carleton Lodge being built at Manotick. It will provide 142 beds for the aged.

## New Year's Eve Wedding Maureen Hepburn, J. Frank

On New Year's Eve, Rev. John Hathorn officiated at a wedding ceremony in St. Alban's Anglican. Miss Maureen Hepburn and James Karl Frank were united in marriage. The bride, who was employed at the Royal Bank in town, is the daughter of Mr. and Mrs. John Hepburn of Glen Williams. Her husband is an employee of D. C. K. Gravel Co., Milton.  
Pink and white mums decorated the church and Mrs. J. R. Williams was organist playing O Perfect Love during the signing of the register.  
The bride wore a full length white silk gown with short train. The scoop neckline was bordered with tiny pearls and her fingertip veil was held with a pearl tiara. Her gown was styled with a fitted bodice and full skirt, and she wore long white gloves and carried a bouquet of red roses.  
Miss Karen Armann was maid of honour, wearing a royal blue ballerina gown of chiffon over blue taffeta and carrying yellow bouquets. Garry Howeswood was groomsmen and Mr. Hepburn gave his daughter a diamond ring in the double ring ceremony.  
At a reception which followed at the home of Mr. and Mrs. Bud James, the bride's mother wore a green dress with black accessories and a corsage of pink carnations. Mrs. James, who also received, wore a pale blue-sheath with black accessories and a pink carnation corsage. An honoured guest at the wedding was the groom's grandmother, Mrs. Joseph Frank of Acton.  
For a honeymoon trip to Ottawa, the bride wore a toast brown fitted suit, brown shoes and pink accessories and a corsage of pink carnations. Mr. and Mrs. Frank are making their home at 47 Yrederick St., Acton.

## New Year Problems For Home Builders

Will the New Year see major changes in the structure of the National Housing Act under which more than 50% of new houses in Canada are built each year?  
In a review of the current mortgage position as it affects the building and purchase of new houses next year, National Builder, Canada's building construction magazine, says the situation is fraught with significance for homebuyers as well as builders.  
Recently, the federal government announced that it had used up all the money allocated by Parliament - \$1 billion for NHA housing and that no more direct loans for new housing would be forthcoming until a further allocation was made next year. This is money which Ottawa has used systematically over the past three years to provide NHA loans when home-owners and builders could not get these through the normal sources—the chartered banks, insurance companies, etc. One reason for the drying up of these normal loans—called approved lender loans under NHA—has been that the NHA interest rate has a ceiling of 6% where home mortgage loans, provided by insurance companies, etc. through non-government channels are commanding 7% to 7 1/2%.  
For many months now, the National House Builders Association and other building industry groups have been asking the federal government to free NHA interest rates from its 6% ceiling. This would increase the carrying charges on new NHA mortgages to homebuyers, but it would make them more attractive to investors and thus, NHA believes, draw in more money to keep the housebuilding industry at a high level of activity.  
So far, the government has refused to do this on the grounds that it would affect the original purpose of NHA which was to provide new homes for low and middle income groups. But the pressure has been increasing steadily, reports National Builder. Here are some of the factors in the present NHA mortgage position which may persuade the federal government that the time has come to open the interest rate.  
Ottawa is struggling to keep its capital spending down. It has about \$1 billion tied up in NHA mortgages now and is reluctant to continue as the regular purse-bearer for the housing industry.  
If the NHA interest rate was raised, it might persuade private investors to put up more money for housing and thus take some of the capital burden off the government.  
And here are some of the steps which the federal government might take in its new session to improve its position in housing.  
Increase the NHA interest rate or at least free it so that it could find its own competitive level in the money market. The latter would certainly mean a higher rate to start with.  
Make further amendments to NHA to encourage the sale of existing mortgages to investors. If this was successful, Ottawa, through Central Mortgage and Housing Corp., its housing agency, could get back the use of some of that \$1 billion for re-investment in housing. It could mean selling off older NHA mortgages at a discount price.  
Despite all these apartment blocks now building in Canada's major cities, the demand for carrying charges on new NHA apartment suites to rent is still lively.  
There has been a surge of new apartment building in 41 NHA cities, the demand for new money to keep the housebuilding industry at a high level of activity, but there are signs that new tenants are



hard to get. The only result has been that management agents are having to provide more facilities. Rents remain relatively stable.  
In a cross-country check of the present renting position of apartments, National Builder found that the average vacancy rate was still under 5% and, in some cases, under 3%. This applied to all apartment buildings which had been completed for more than six months.  
Waiting lists of tenants for apartments were reported in Montreal, a marked improvement in the renting picture has occurred recently. In Toronto, vacancy rates had been fairly stable for more than a year and even luxury apartments are renting well. In Vancouver, there are some bad patches but vacancy rates on average are still comfortably within 5%.  
Owners of older apartment buildings are having to modernize. There are no signs of a rush to live in the cities such as apartment building is normally expected to encourage but those which rent best are situated in the near suburbs farther out they are harder to rent.  
This, says National Builder, is particularly healthy in view of the fact that completions of apartment units in the first half of this year were up more than 15% over the same 1958 period which was a record for apartment building. Even in the present tight money situation, starts on new apartment units in the first half of this year were down only 2% where starts on one-family detached houses fell off 48%.  
Further, the number of applications for building permits for new apartment units which were approved in the first half of this year in Canada is about the same as last year but those for one-family detached houses are down 15%.

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Young Artist Draws Station Decorations  
A little Montreal girl with twinkling brown eyes and gold hair has had her first public art show in a local station.  
Seven-year-old Janet Coppold drew the sketches for this year's Christmas display in Canadian National Railway's station.  
Janet's father, Leslie Coppold, A.R.C.A., a display company art director, was in charge of creating the decorations for the station. He wondered how a child would interpret nursery rhymes on paper and handed a pencil to his daughter to find

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## OFFICIATE AT OPENING

ALLEN FRANCIS, Halton's Ag. Rep., right was assisted by Earl Whitlock whom he succeeded in office, when a new building to house the government service was officially opened at a ceremony last Wednesday in Milton. Mr. Whitlock, now associated with Halton & Peel Trust & Savings Co., in Burlington, cut the ribbon to open the building.

## Whitlock Cuts Ribbon Opens New Ag. Office

A ceremony Wednesday at the building, contractor Ely Olan, furnishings supplier Lou Harris, the property branch of the Department of Agriculture at the Centre building on Main Street, Milton, when former agricultural representative J. Allen Francis, extension director T. R. Hill, Earl Whitlock cut the blue ribbon to officially declare the office open.  
The large, modern layout was first used in December by the staff of six persons, who were formerly located nearby 30. He noted the Department was years in the Farmers' Building. The office take up nearly half of the main floor of the renovated building supplies building, which is now opening with stores and offices.  
Agricultural representative J. Allen Francis welcomed about 50 guests who gathered at 1:30 pm for the ceremony. He introduced his assistant, Douglas E. Jackson, fruit and vegetables extension specialist Earle F. Muir, agricultural extension specialist Ross Milne, home economist Miss Frances Lampman, and secretary Miss M. G. Downs. He noted the office, since the move, had expanded to accommodate the fruit and vegetables office, which was formerly located at Oakville.  
Mr. Francis extended thanks to Howard Griswold, owner of

## Ontario Dairy Farmers Prominent at Convention

Ontario dairy producers will prominently in the policy decisions to be made at the annual meeting of the Dairy Farmers of Canada, January 20-22, at the Royal York Hotel, Toronto. The president of the national producers' association is W. B. Rennie of Fergus, Ontario. The Directors of Dairy Farmers of Canada include well-known Ontario dairymen, H. C. Arnold of Cambridge; S. G. Lowry of Almonte; G. W. Greer of Ottawa; R. F. Lack of Oshawa; and H. Forrester of Mallorytown.  
These and many other representatives of the country's 300,000 dairy farmers will focus a great deal of attention on marketing problems during the three day meeting. In addition to Mr. Rennie, speakers will include Ontario and Canadian Ministers of Agriculture, Honorable W. A. Goodfellow and Honorable Douglas S. Harkness; Dr. H. W. Hannam, President, Canadian Federation of Agriculture; John K. Dickson of the Montreal Milk Producers' Association; and Dr. D. M. Irvine of the Ontario Agricultural College.  
Consistent with the emphasis on marketing will be a panel chaired by Dr. H. L. Patterson, Economics and Statistics Branch Ontario Department of Agriculture. Discussing the subject of "Present Pricing Policies and Their Implications" will be panel members I. W. Pearsall, Chairman of the Agriculture Stabilization Board; E. A. Lewis, President of the National Dairy Council of Canada; Mrs. R. M. Morningstar of the Canadian Association of Consumers; and J. B. Lemoine, a Director of Dairy Farmers of Canada.  
At a banquet to be tendered delegates by the Ontario Government and hosted by the Ontario Department of Agriculture,

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