



# Be Proud of that HOME of Your Own



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### Urging All to Use the Home Improvement Plan

(From King's County Record, Sussex, N.B.)

There is no "catch" to the Home Improvement Plan. It is an honest and straightforward effort on the part of the federal government, endorsed by practically all members to "step up" employment and to start the wheels of industry in Canada turning at a greater speed.

It is plainly stated that nobody without a record for financial integrity can benefit by this scheme. Those who can qualify in this class and there are a great many, can obtain a sum of money to lay out on home repairs and additions at a low rate of interest and at easy terms. It is a wonder that the banks are not besieged with applicants for this assistance.

The desire of the government, in standing behind these loans, guaranteeing the banks 15 per cent in case of default, is to encourage home and farm improvements in order to provide employment for those engaged in the building trades throughout Canada, the well-founded belief being that this would more than anything else give the needed impetus to the return of prosperity.

Householders and others would be well advised to take early steps to get acquainted with the terms of the plan. It is to the interest of builders, contractors, dealers in builders' supplies, painters, decorators, plumbers, etc.—everyone who has an opportunity to share in the work which the general adoption of the plan would create—to do everything within their power to enlighten the people and to encourage them to participate. The builder, contractor or dealer who gives a prospective customer plans and figures for an improvement desired and who explains or gets someone else to explain the method of financing the cost is doing himself and the people he expects to do business with a good turn. And the man who though not interested in a building trade or in improving his own property can be spreading knowledge of the plan do something that will in the long run rebound to his own benefit, and is the benefit of the country generally, should not hesitate to do it. It is a plan everyone should get behind.

## Stop Dreaming !!



### ACT NOW !

#### THE HOME IMPROVEMENT PLAN

makes it possible for homeowners to borrow up to

## \$2000

for any improvement that will be a fixed part of the property, such as:

- Painting
- Insulation
- Alterations
- Roofing
- Additions
- Garage
- New Floors
- Basements
- Fences
- Cement Walks

For Estimates and Full Home Improvement Loan Information, see

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## Home Improvement Plan of Importance to All

### Answers the Problem of Getting Labour Back on the Job, and Also Provides for the Improvement of Homes That Have Been Allowed to "Run Down" During Recent Years

(By "Rover" in Canada Lumberman)

The Home Improvement Plan sponsored by the National Employment Commission in co-operation with the federal government is of utmost importance to every Canadian citizen. It is designed to alleviate unemployment and bring with it the fruits of more prosperous general conditions and a healthier and happier Canada.

It was that famous British statesman Hon. John Bright, who said: "The nation of every country dwells in the cottage; and unless the light of our constitution can shine there, unless the beauty of our legislation and the excellence of our statesmanship can be directed to improve the happiness and the conditions there, then rely upon it, we have yet to learn the duties of a government."

The Home Improvement Plan does just this. It is concerned with the home—the basis of society and of the nation. Happy homes make happy people; happy people make happy communities.

Why the Home Improvement Plan? The first problem facing the National Employment Commission was: What type of people are out of work, and how can we re-employ them?

Analysis showed that 20% of the people who are on direct relief will never work again. They are unemployable. Take British Columbia, for instance. In this province 10% of the people will not work again for miscellaneous reasons; 15% are incapacitated; 17% are over 60 years of age; and 16% are farmers. This means that only 48% of the people out of work there are employable.

Further analysis shows that 60% of the employable people is comprised of skilled and unskilled labour previously engaged in the building and allied trades. It is admitted, and I think

### Getting Labour on the Job

Another feature of the plan is that approximately 75% goes to labour; that is labour in the job or in the manufacture of materials. It is a plan that is continuous in operation. Every season of the year brings its share of home improvers. Home improvement is very "seasonable." Start one home improvement, and others will follow.

In Canada, the government has authorized the banks to loan home owners a sum of \$50,000,000 and they in turn will guarantee against loss up to 15 per cent of the amount loaned, namely, \$7,500,000. It is interesting to note that in the United States the government was allowed to pay only 1.03 per cent. of the \$500,000,000 loaned.

It is estimated that between \$150,000,000 and \$200,000,000 will be spent on home improvement during the next two years.

### How It Will Work

The Home Improvement Plan will stimulate the whole business circle, and one part of it. Here's the reason: One individual worker in nine is employed in making building materials.

One tradesman in ten is engaged in building building materials.

One wholesale dealer in twelve sells building materials.

The building and allied trades represent one-twelfth of the nation's purchasing power.

Under the Home Improvement Plan home owners will spend \$150,000,000 to \$200,000,000 for improvements and you cannot calculate the much money without affecting the whole business structure. Everyone will benefit directly or indirectly. 1937 is Home Improvement Year—the year for putting men back to work.

If the Home Improvement Plan is successful, it will put 60,000 heads of families back to work. In the first three months of its operation, it put over 3000 heads of families back on the payroll and enabled them to become self-supporting.

### HOME IMPROVEMENT PLAN ERVES UNUSUALLY POPULAR

There is a general interest being taken in Canada and the Porcupine in the Home Improvement Plan and previous proposals suggest that a large number in town and district will take advantage of the opportunity to make needed repairs and alterations.

### Waterloo Chronicle—John Lewis' men, who are stirring up strife at Oshawa, are also getting a pretty good taste of workable democracy.

They should learn from this experience that democratic governments which work properly can be just as tough when it is warranted as dictators and labour moguls.

### Making the House Suit the Furniture

How Householder Solved a Problem in the Home.

(From H.I.P., Ottawa)

Most home-owners purchase furniture to suit the house but occasionally the home is acquired after the furniture. In such cases, rooms must frequently be made to conform with the type of furnishings which are available.

If your room does not suit your furniture, funds may be obtained from any Canadian bank under the generous terms of the Home Improvement Plan to redecorate or modernize.

This was the problem a home-owner was faced with recently. The furniture, most of which had been in the family for generations, was Georgian, while the room itself was rather nondescript. The housewife decided to change the room completely.

Two bookshelves were built in the wall on either side of the fire place. The tops were arched and the shelves went all of the way to the floor. The moulding of the shelves conformed to

### the columns of the mantel. No mirror was hung over the mantel because the housewife planned to reserve the space for a family portrait.

The fireplace was black tile, which did not conflict with the colours used in the room's decorations.

A wallpaper in silver and grey stripes covered the walls. Against this neutral background the fine woods of the furniture stood out in bold relief. The woodwork was done in antique white.

The upholstery of the chairs were held to similar tones, gayety being introduced in the room through the use of flowers. Draperies, rugs and upholstery were in shades of gray, brown and white, with antique gold accessories.

### Get in Line in This Year's Building Activity in Town

There is unusual activity in building and repairs of buildings in town. In every line, carpentry, mason work, plumbing, painting, etc., there is special call, and it promises to be a particularly busy year. The Home Improvement Plan is making it possible for many to make changes or additions who would otherwise have had to wait a year or two.

## Here is a House that is Compact and Economical

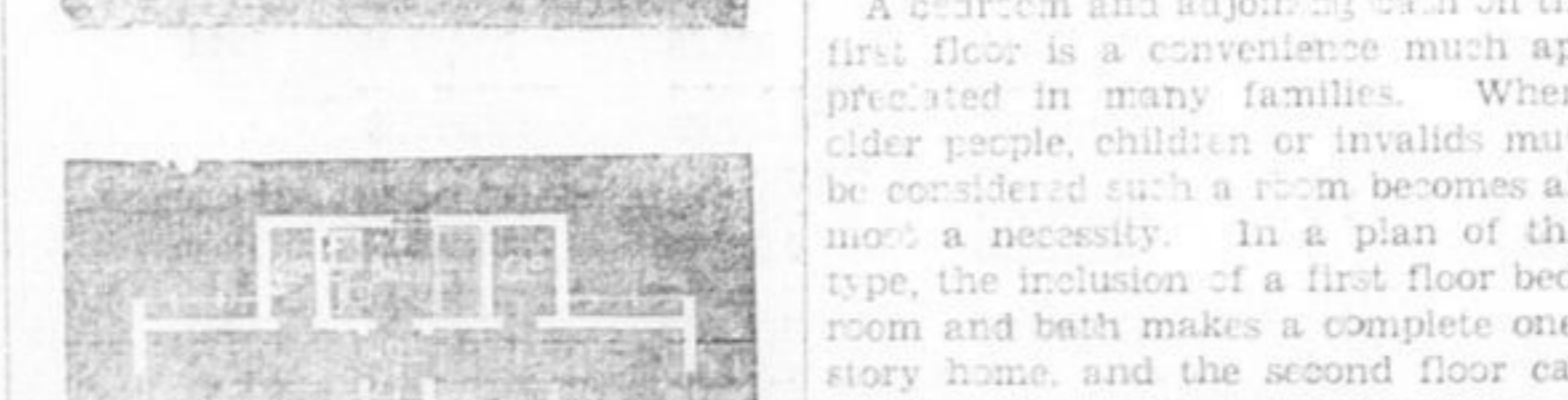
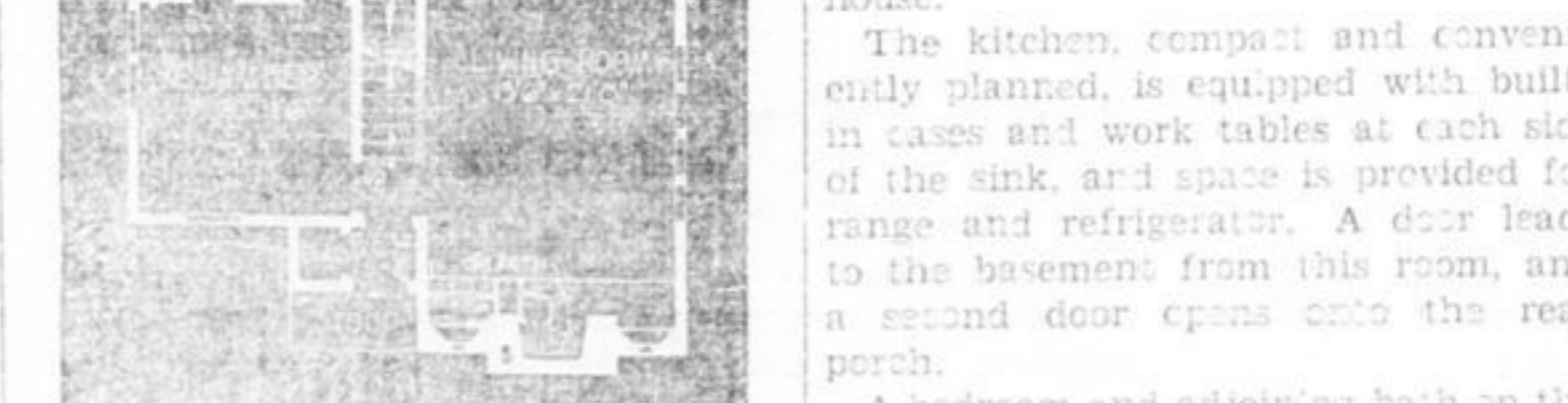
### Plenty of Room for the Average Family, No Waste Space and Economical Construction are Features that Make This House a Popular One.

(By M.B.)

Plenty of room for the average family, no waste space and economical construction make this house a popular choice with home builders. Simple Colonial lines and a "casual" appearance are effectively combined with a roomy interior plan.

The front door opens into a small vestibule, a feature that gives extra privacy and greater comfort. A large closet, handy to both front entrance and living room, is located here.

A closed opening leads into the living room, where an open fireplace and large window assure a cheerful year around interior. An open stairway opposite the vestibule entrance leads to



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## LOOK! What the Home Improvement Plan can give you---

- A New Bathroom
- Modernize Your Old Bathroom
- Something New in Cabinet Sinks
- Laundry Tubs for Your Basement
- Hot Water Heating System
- Hot Air Heating
- Air Conditioning
- Eavestroughing
- Stoker, Oil Burner or Blower

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Call in and let us show you many other features of the Clare All-Cast Furnace and how easily it can be installed under the Home Improvement Plan.

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