

DOMINION HOUSING ACT

Walls Important to Pleasing Home

You Look on Them a Lot During the Year.

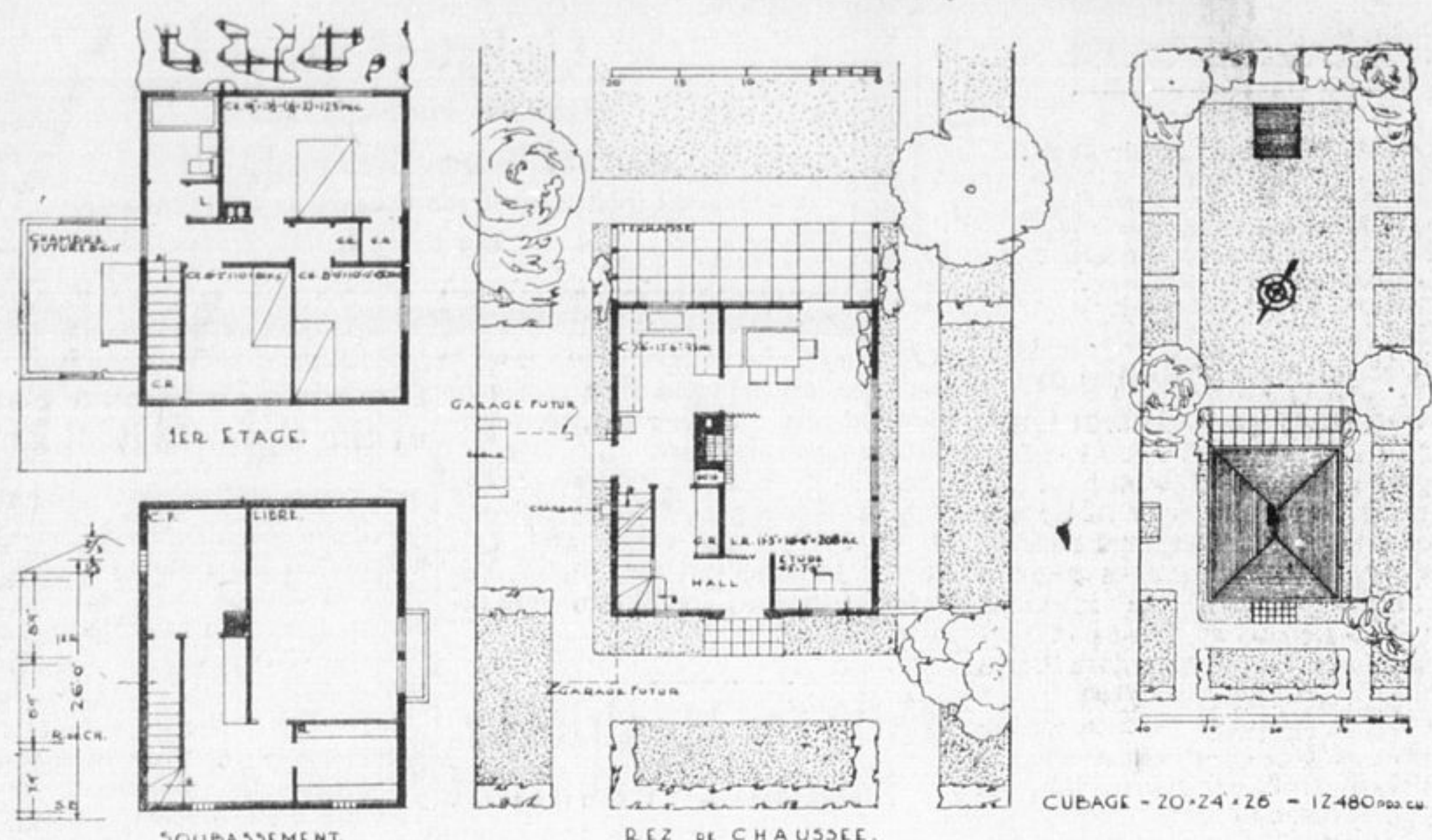
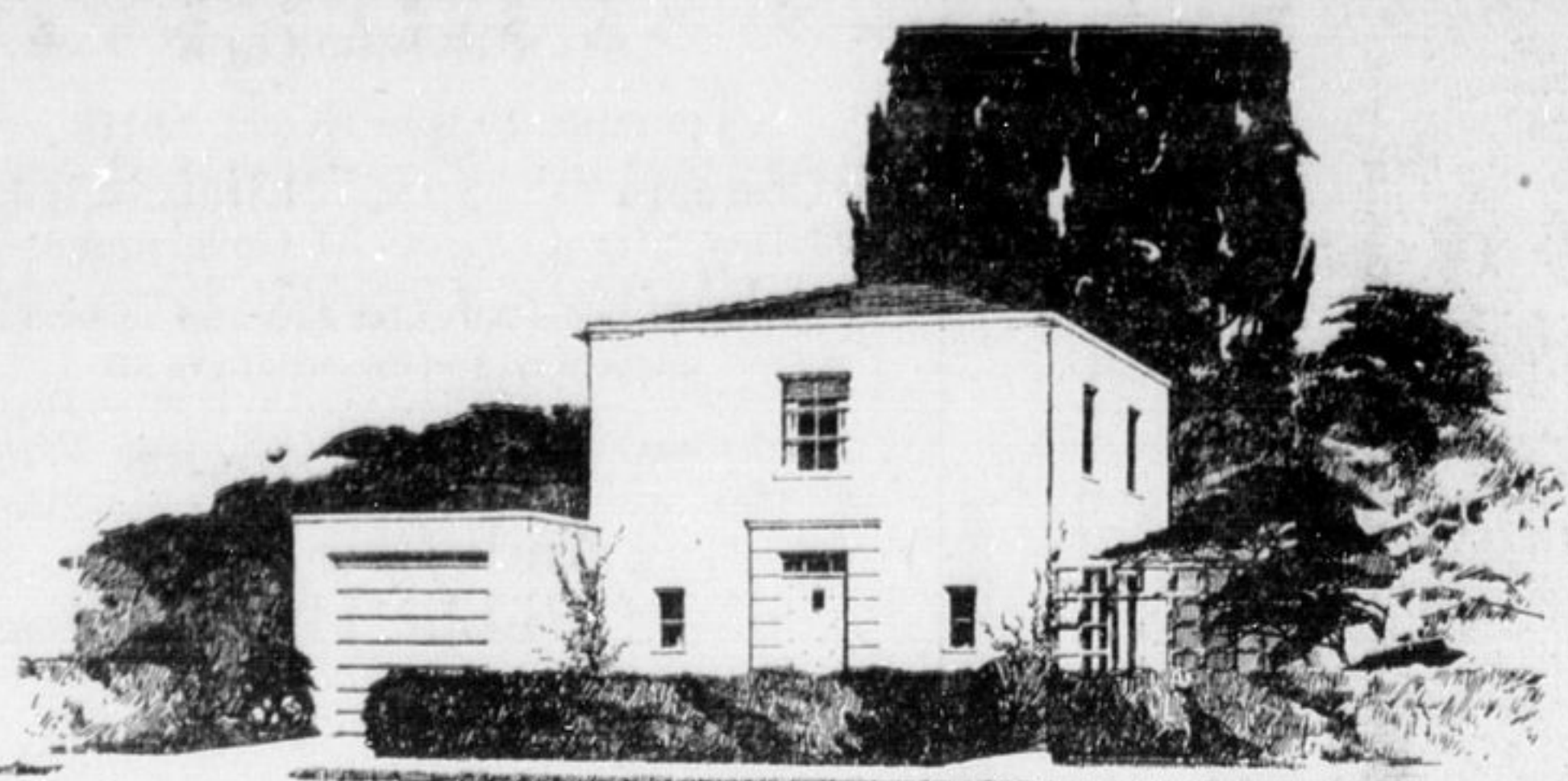
(By Helen Gordon)
After all, you don't live on the outside of your house, no matter how new, how attractive it may be. Primarily—apart from a natural desire to have your home creditable to yourself and pleasing to neighbours and passersby alike—you are intent on the interior of your home, to the end that it may reflect your good taste and your good judgment; that it may respond to every demand in the way of utility and beauty; that it may fulfill every obligation which our present-day high standards of living impose.

And what are the chief elements of that home-interior on which we now lavish so much attention? Walls, floors, ceilings, woodwork—these form the background against which are imposed windows, doors, fireplaces and staircases; the structural elements which so easily can make or mar the artistic effectiveness of any home-interior. And it is a composite of all these varied elements that forms the stage for the furniture and the furnishings which go to complete the setting of our contemporary home scene.

Walls—did you note?—come first on the list of essential elements given above. And no wonder! Figure out their actual area in any room, and you immediately will realize why walls are so important. Whether you are building or remodeling, then, remember that the success of your whole project may depend on the right solution of the interior wall problem.

To-day—thanks to the strides made in the creation of wallboard of various types to suit all needs!—there need be neither the hazard in selection nor the delay and fuss in application, which used to mark the acquisition of good, sound, enduring interior walls. In the old days there were successive coats of plaster to apply, with carefully gauged drying periods in between; whereas, now, a reliable wallboard easily and quickly applied can supersede the conventional lath-and-plaster, and still provide satisfactory and long-lasting results. And, apart from the ease and speed with which they can be applied, these modern-day wall-boards offer possibilities for a pleasant variety of interior effects.

There are, for instance, wallboards of both smooth and textured surface which, though attractive in their natural buff colorings, can be finished in any desired colour by paint, stain or enamel; and there are other wallboards which perfectly simulate tile set in cement of contrasting colour. Still another type of wallboard of soft neutral hue is susceptible to various treatments—grooved, bevelled or paneled, and stained, painted or stenciled. And there are mouldings and cornices of the same basic materials with which to complete any decorative scheme.



Loi Fédérale sur le Logement, Maison Type Croquis N° 104.

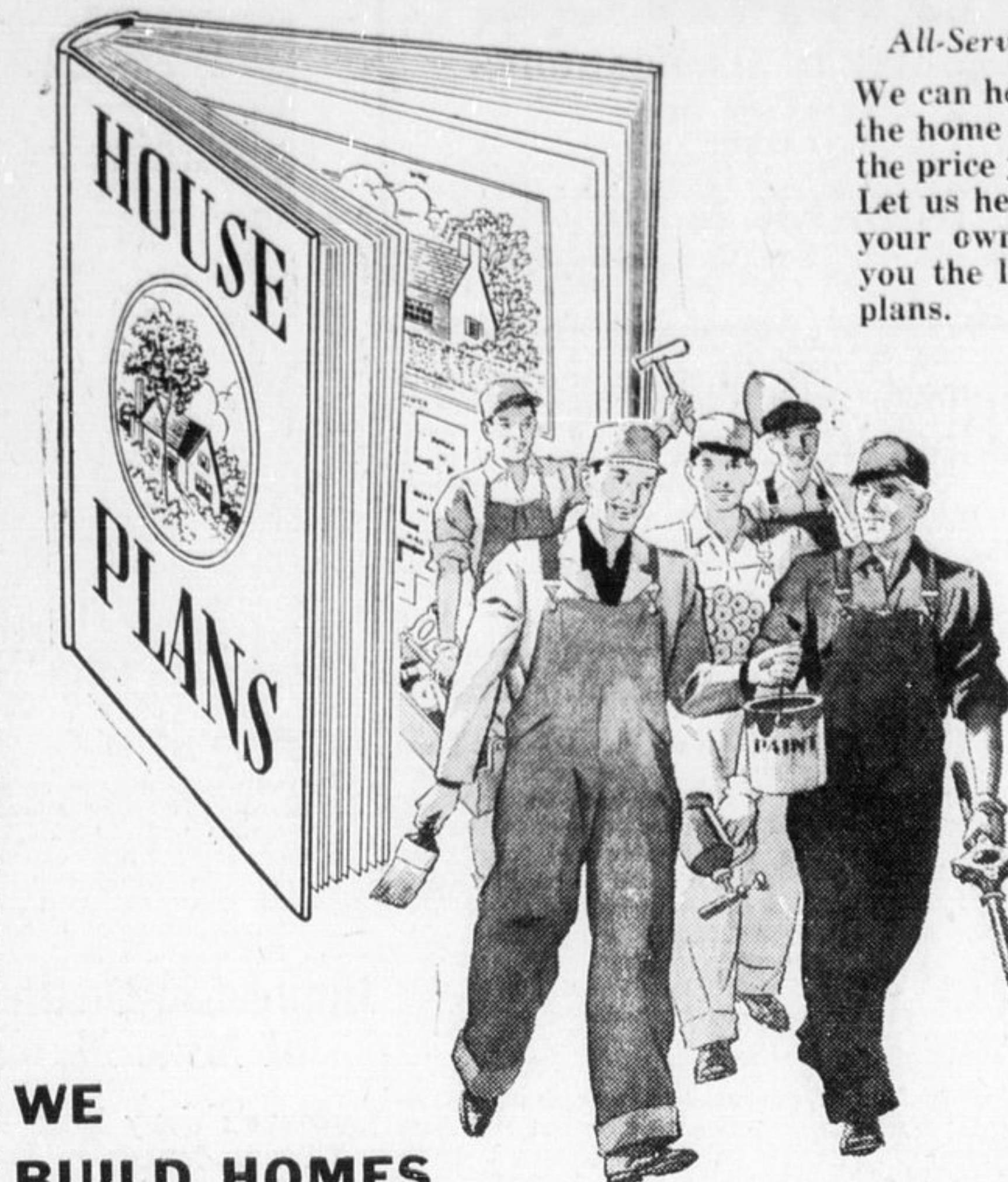
A. H. TREMBLAY
70, SIXIÈME AVE., QUÉBEC, P.Q.

LE GOUVERNEMENT A ACHÉVÉ DE L'ARCHITECTE LES ÉTUDES DE CETTE MAISON ET MOUVEMENT \$10,000. ON PEUT SE PROCURER UNE SÉRIE COMPLÈTE DE PLANS COMPRENANT 4 SÉRIES DE BLEUS ET 4 MÉMOIRES DES SPÉCIFICATIONS EN CONFORMITÉ DE LA LOI FÉDÉRALE SUR LE LOGEMENT (CES DERNIÈRES DOIVENT ÊTRE REMPLIES PAR LE PROPRIÉTAIRE ET LE CONSTRUCTEUR)

LE NUMÉRO DU CROQUIS DOIT ÊTRE MENTIONNÉ ET LA COMMANDE ADRESSÉE À :
L'ADMINISTRATEUR DE LA LOI FÉDÉRALE SUR LE LOGEMENT
MINISTÈRE DES FINANCES
OTTAWA, ONTARIO

ANOTHER OF THE ADVANCE'S SERIES OF D.H.A. APPROVED PLANS

This modern government-approved home can be built in Timmins for approximately \$3,750. According to an estimate of local contractors. If it were erected on a \$750 lot the whole project could be financed with a down payment of \$900 and monthly payments of \$37.98 for ten years. This figure includes principal with interest at 5 per cent. This is another in the series of homes approved by the government for construction under the Dominion Housing Act which The Advance is publishing.



All-Service Planning!
We can help you plan just the home you want . . . at the price you want to pay. Let us help you carry-out your own ideas or show you the latest 1938 house plans.

WE BUILD HOMES TO D. H. A. STANDARDS AS LOW AS \$30 A MONTH

YOUR LOT IS THE DOWN PAYMENT

You may have a \$2,900 house built to your order with no down payment if you own a lot worth \$725. The cost of the house is paid off at \$30. a month for ten years including interest. If you have no lot \$725 in cash is needed. These liberal terms are made possible by the government-sponsored Dominion Housing Act. The interest is included in the monthly payments and is just 5 p.c. At the end of ten years there is nothing more to pay. Come in and let us give you an estimate on the home you want to build and show you how little it will cost you each month.

We have always recommended to our customers the substantial type of construction which the government has made compulsory for homes built and financed under the Dominion Housing Act. This means no hardship on the home owner but instead assures him a house carefully designed and well built so that no costly repairs will be needed later. We can guarantee complete satisfaction.



STOP LOOKING STOP DREAMING

Now You Can BUILD!

You've always wanted a home of your own and now the government make it possible to have it built to your order. Come in and let us explain how the D. H. A. may help you. We will show you how the low 5% interest rate makes it as easy to buy your own home as to pay rent . . . and at the end of ten years you have nothing more to pay.

Hundreds Of Families Throughout Canada Are Building Homes Like This. You Can Too!

PAY JUST LIKE RENT!



We'll Help YOU Build The Home You've Wanted!

\$30 PER MONTH IS ALL IT COSTS AND YOUR THE LANDLORD!

Enquire NOW About the **D. H. A.**

When you can have your home without paying out any more money each month than you now pay for rent, after the initial payment, then there shouldn't be anything to keep you from building. That's been the attitude of hundreds of persons who are taking advantage of the Dominion Housing Act, which makes it possible for you to own and live in a home of your own, on terms that a short time ago were impossible. Interest rates are extremely low, just

5 p.c. and you have ten years to pay. Stop in to-morrow, let us talk things over with you, and give you a complete estimate on the style and size home you have always wanted. We have a registered architect in our organization ready to plan and take charge of your home so that it will be well built to your requirements. Make your decision now! You will be surprised at the reasonable cost of a fine Feldman built home.

Feldman Timber Company Ltd.

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86 PINE ST. SOUTH TIMMINS PHONE 4000

Have Your Own Home to Suit Your Family's Needs

At the Same Time Have the Home to Suit the Family's Tastes. Both Can be Done at the One Time. The Answer is:—"Build Your Own Home!" And You Can Do it by Proxy at That.

A local gentleman said the other day:—"I never saw a rented house fit to live in!" Of course, he was wrong in that! There are lots of houses for rent that are very comfortable, well-kept-up and convenient. There are such even in this town of Timmins. What the discontented tenant really meant was that he never saw a rented house that suited him. He might be right in that. And the answer to that is:—"Why not build your own home?" Perhaps, he might reply, "I'm not a builder!" Then the response could be, "Well, you can build by proxy! You can gather together your own ideas about what a house should be and all that, and tell it to an architect or a builder, and let him figure out plans for you!"

Probably, if anyone talked this way to a discontented tenant, he would answer:—"Oh, yeah! And what will I use for money?" Of course, the tenant who never gets ahead any more than the month's rent—and perhaps occasionally gets behind with that—will have to keep on renting and putting up with things as they are. But if he will buy a lot and save a few dollars for the purpose of a home of his own, he can find ways and means to own his own home and have the home to suit him and the family. In this laudable ambition he will find very materially assistance from the Dominion Housing Act, now applicable to Timmins and district. Under this act the average wage-earner has excellent opportunity to have his own home. He can get a house, built to suit him, and pay for it at as little as he can secure a rented house that may not suit him at all.

People's tastes differ very widely. What suits one man is anathema to another. And tastes in houses differ as in other things. The landlord has to come as close as he may to striking a medium that will at least appeal to a number and so assure his rent. The result is likely to be that the house will not suit everybody in all particulars,

and in some ways may be a genuine grievance on some. But there is no use blaming the landlord overmuch. He has likely done the best he could. It is up to you! Why not have your own home, built to suit you? As noted before, the Dominion Housing Act will give the necessary help to this good end. You can learn all about the Dominion Housing Act from your contractor or dealer, and see how it now applies to Timmins and district. Each week The Advance has been publishing plans of comfortable modern houses at reasonable cost. The Advance has secured estimates of the cost of these houses here, so that you may see just what you require to go ahead with plans for building your own home. Remember, you can pick a plan that suits you in a general way, and then make the changes that are necessary to bring the house to suit your tastes and desires.

A magazine writer recently touched on this idea, stressing the fact that every family has its own ideas of what fits a room. The same is true of people in regard to houses in general. This is what the magazine writer says:—"Carts don't come before horses. We all know that. But the thing we sometimes forget is the we're making the same horse-and-buggy error when we plan our living-room arrangement to suit some inner urge or decorator's fancy—and then try to fit our family into it. It just won't work."

"We're all different—your family from mine, and both of us from the Joneses. The living-rooms of a "booky" crowd and of one that goes in for entertaining are bound to differ in arrangement if they're both to be thoroughly enjoyed. So if you've stacks of books and magazines, quantities of pictures, or hobbies that call for collecting, keep them very much in mind when deciding what goes where. In the same way, place your furniture with an eye to the use that's to be made of it. Anticipate the movements of your fam-

ily and guests so that the whole is organized for pleasure and usability, but so subtly and naturally that it all seems just to have "happened." And especially see to it that the feeling of movement comes from the folks in the room, leaving furniture with that comfortable appearance of having been definitely placed. In the well-schemed room nothing need move except perhaps a chair.

"So much for preamble. Now let's decide on the centre of interest for our room and place the large pieces in relation to it. Every room should have one of these high points in decoration if for nothing else than to stop the roving eye. If you have, of these important points, a fireplace, consider yourself lucky, for most certainly it's here the spotlight should fall. If it does, there are all sorts of possible arrangements that depend on the size of your family and the amount of entertaining you do.

"If you're not blessed with a fireplace, what about turning a long stretch of wall into the main event of the room? You could emphasize it with a lovely sofa grouping—if this scheme won't work, you can still get delightful effects by calling attention to a group of graciously draped windows or a handsome bay.

"But the job's not done yet. Your room needs to be balanced in weight from one end or side to the other, particularly if it's long and narrow. Manage to mix upholstered pieces with wood ones so that all the light articles won't cluster at one end of the room, leaving the covered pieces to weigh down the other. Plan a variety of weights and sizes in your chairs. An armchair with legs grouped with a lounge chair upholstered to the floor, for instance, will give a surprisingly light impression."

INSULATION

Every home-owner today is interested in insulation as an economic advantage, so the fact that they have insulating properties is another "feather in the cap" of the wallboards which are available for this year's building and remodeling.

The Argonaut:—It used to be said that we live in a man's world. But nobody says so now. As soon as the women got their dander up, they began to control it.