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**Over 300 Loans Now Under National Housing Act**

Report to May 31st Gives Many Interesting Facts.

Ottawa, June 14—Some interesting facts with reference to the Dominion's National Housing Act 90% loans are brought out in a report on Housing Act operations released by the Honourable Charles A. Dunning, Minister of Finance. These 90% loans are available on single family houses built for owner occupancy where the lending value of the property does not exceed \$2,500, and are designed especially to meet the requirements of families in the modest income categories who as a rule are not able to provide large equity investments from savings.

The report shows that up to May 31, 1939, approval had been given to 309 of these loans. Mr. Dunning stated that, while the number is not yet large, operations during the past two or three months point to an increasingly important part being played by this type of loan. In his opinion, the number of such loans will rapidly increase, as this provision of the legislation became better known to prospective home owners, and as builders recognize the vast market which the development of satisfactory dwelling units in this price category opens to them.

As with all National Housing Act loans, these 90% advances are based on total lending value of the property including the lot. Lending value is est-

ablished under the Act as the lesser of cost or appraised value. It is interesting to note in this connection the close relationship which has prevailed between cost and appraised value as a result of the greater attention which is being given to small house designing and planning in recent years. In the case of the 80% of approvals to date owner's cost has not exceeded \$2,503, and many of those properties represented in the remaining 20% have exceeded this cost figure by only a few dollars.

In the normal case where owner's cost and appraised value are close, the borrower provides an equity of about \$250. In the form of a lot, cash, or both, and makes a monthly payment on account of principal and interest amounting to about \$14.71. An amount equal to 1 1/2% of the annual taxes is added to this figure to arrive at the total monthly payment made by the borrower. In those communities where the municipality has qualified under Part III of the National Housing Act, the borrower is, of course, entitled to tax assistance during the first 3 years.

Of the 309 borrowers to receive 90% loans to the end of May:

- 61 had incomes of \$1,000 or less.
- 69 had incomes ranging between \$1,101, and \$1,200.
- 45 had incomes ranging between \$1,201 and \$1,300.
- 36 had incomes ranging between \$1,301 and \$1,400.
- 46 had incomes ranging between \$1,401 and \$1,500; and 52 had incomes of more than \$1,500.

Seventy-five different occupations are represented in the list of borrowers including among others, 67 factory

employees, 14 salesmen, 13 factory foremen, 24 clerks, 11 machinists, 15 shippers, 12 mechanics, 11 truck drivers, 3 chauffeurs, 8 plasterers, and 8 electricians.

Except in a very few cases, the houses financed have been of the one-story and bungalow type providing for full basement and bath. Most contain either 4 or 5 rooms. (151-4 room, 133-5 rooms). Those with 4 rooms consist for the most part of combined living-dining-room, full size kitchen, and two bedrooms. A number of those with five rooms have separate dining space. Sixteen contain 6 rooms, the additional room providing another bedroom in most cases. Room sizes as well as all other features comply with the requirements as contained in the Minimum Standards of Construction.

Fifty nine communities are listed in which these 90% loans have been approved, Hamilton, Ontario, and North York Township, Ontario, leading the list with 83 and 78 loans respectively. Other communities in which 10 or more 90% loans have been made are London, Ontario—12, Vancouver B.C.—12, and Welland, Ontario—10. Plans are now under way in several municipalities to construct groups of these units at one time, thus effecting certain economies in the purchase of materials and in construction.

**Urges Campaign to Rouse People to Cure Unemployment**

Governments Scored for Failure to Tackle the Unemployment Question.

Under the heading "On With the Crusade," The Toronto Globe and Mail on Tuesday dealt Editorially with the unemployment problem as follows:—

The clergyman who sponsored the Queen's Park mass meeting on unemployment are determined, presumably, to carry their crusade to the people. We doubt that any other method will get action which Mr. Denton Massey rightly described as urgent. Appeals have been made from a multitude of meetings to the various governments without results. Parliament, which should not have prorogued without settling machinery in motion to deal with this problem, has to be impressed by organized voting power. Ten years of experience with buck-passing and miniature palliatives ought to be sufficient to prove that the political authorities will do no more than they are obliged to do.

"It is a problem of human value which every clergyman in the country has a right to take up without being charged with political partisanship. It has a proper place in the pulpit. If the summer months were devoted to a national church campaign to arouse the people to make this cause their cause individually and collectively, the results ought to be good for the soul of the more fortunate and benefit both bodies and spirits of those men and women who are today virtually the outcasts of the economic order. There is need on the one hand to break down smug self-satisfaction, and on the other to recreate the spirit of brotherhood. Since those in public authority have failed, the only appeal remaining is to the people at large. Let them make the demand and a way will be found for action.

"Make no mistake about it, the unhappy transient can be removed from the road and put to work. Human demoralization can be turned into hope-inspired citizenship. Ambition can be restored to the defeated. There is enough in this country for every man, without building up a substratum of mendicants.

Whose business is it? The Dominion Government has said it is up to industry, and it is, to the limit of ability. But no one can say it is some one else's job. It has become a matter of national concern, requiring national leadership.

Knowing the value of discipline for youth, the Canadian Corps Association submitted a plan. How much attention was given it at Ottawa? Not even enough to consider whether it was practical. No attempt was made to apply it or find something better. In the United States His Majesty visited a camp for unemployed young men, and asked that full information be sent him at Buckingham Palace. Has the Canadian Government taken the trouble to learn how this idea could be operated here?

"The Queen's Park meeting should prove the nucleus of a nation-wide organization to crash the doors of Parliament with a demand for a special session which will deal with a stern rebuke for negligence and indifference, and required to sit until every phrase of the unemployment problem is thoroughly studied and submitted to a practical solution. And in every church of the country special services should be held during the session with prayers for guidance for our benighted public men, that they may take their task seriously and not embark on a money-spending orgy for the sake of votes.

"This suggestion is not made lightly. A study of unemployment involves factors affecting the state of urban industry, agriculture and possibly the entire economic structure, as well as prompt methods of restoring the morale of the helpless idle. It calls for something more than Parliamentary debates, political strategy or visionary schemes. It requires a deep sense of spiritual responsibility. We doubt that the awakening will come now, except through the churches. Therefore we hope this initial meeting will grow into a crusade that no obstacle can overcome."

Australian Press Union: The kangaroo has become a menace to farmers in Tasmania. Further, it has been so numerous on some roads that a danger to the travelling public has arisen.

**Ask Northern Young Men be Given Work in Re-Cutting Lines**

Township Lines Grown Up and Hamper Work of Prospectors.

An article in The Globe last week noted that before the end of this month 550 young men will be stationed in Northern Ontario under National Forestry Work Plan, according to an announcement made by Walter Cain, Deputy Minister of Lands and Forests. The camps, Mr. Cain said, would be operated along youth training lines, and confined almost exclusively to Northern Ontario. All applications must come through relief agencies, and in no case would an applicant be considered unless his family were on relief or in needy circumstances.

The Porcupine Prospectors' Association noted the article and evidently wishes not only to have the specific work to be done agreed upon, but also asks that the applicants for the work should be chosen from the young men of the North on a broader basis than suggested. The following was the letter sent to the Deputy Minister in the matter:—

Timmins, June 12th, 1939  
Walter Cain,  
Deputy Minister Lands & Forests,  
Toronto, Ont.

Dear Mr. Cain—We noticed with a great deal of interest a news item in The Toronto Globe and Mail of June 10th containing an announcement by you that by the end of June 550 young men would be stationed in camps in Northern Ontario under the National Forestry Work Plan. We beg to call your attention to the attached copies of two letters sent to Hon. Mr. Leduc, Minister of Mines, on February 13th and April 23rd of this year. The undersigned were in Toronto in March and discussed the proposals in these two letters with Hon. Mr. Leduc, and Hon. Peter Heenan. The matter of the creeks and waterways were also taken up with the Federal government.

We would like to point out in connection with the cutting of township boundary line, that these lines were last cut out 42 years ago. In connection with the hiring of boys, for this work, there are hundreds of boys in Northern Ontario, either under age for mine employment or unable to obtain mine employment who will be available for such work and very much in need of employment. Prospectors and others who work properties are unable to locate properties or stake new properties in the above mentioned townships, as township lines are grown over and are not discernable. This condition seriously handicaps prospectors in opening new properties in these cases.

We would appreciate it, if you would consider the proposal for the re-cutting of township boundary lines in your plans. We would appreciate hearing from you on the above.

Yours sincerely,  
Porcupine Prospectors' Association,  
W. B. Nicholson, president

**Royal Visit to United States Worries Hitler**

(From New York Herald Tribune)  
Things unsaid—and things suppressed—often say more than spoken and written words. This is what lends peculiar significance to the meager, belittling and misleading reports in the German press about the royal visit to the United States.

The nature—and the paucity—of these reports is, of course, the result of design. The German leaders do not wish the German people to know of the extraordinarily friendly interest which the American people are showing in the Royal couple. Instead they hint of "incidents" and "difficulties" and try to give the impression that the reception has been far from cordial.

The reason for this is obvious—that the German leaders are themselves disturbed to see the extent to which the American people have been aroused by this visit. It violates traditional German prejudices and hopes about the United States. It shows that the disunity which the Germans have believed to be characteristic of the American people is non-existent, and that such anti-British resentment as remains in this country is small indeed—far smaller than the resentment against Hitler's Germany and his American agents.

To Mr. Hitler this is bad news. What remains unknown is how Mr. Hitler will react to it. If the Royal visit helps to drive home to him the fact that the outside world still cherishes faith in those systems of government and ways of life which he has said over and over again are weak and worthless, and that in many things the Americans see eye to eye with the British, it may lead him to hesitate before exploding a new crisis. His system of international blackmail is predicated on a world torn by strife and jealousy. It would flourish best in the event of an Anglo-American rift.

Before 1914 Germany could and did ignore the United States as a world power. This is no longer practical politics, as the events of 1917 and afterward indicated. But it is significant that just as the German leaders deliberately blinded their people to the true course of American sentiment prior to 1917, so today they are again trying to mislead the German people and, in particular, are seeking to give the impression that the American people are cold to the British.

The danger lies in the fact that the eagerness of Mr. Hitler's adviser's to belittle the success of the Royal visit may end up by making Mr. Hitler himself underestimate its significance.

**To-day's Stocks**

Listed	Price
Aidermac	33
Aunor	2.55
Base Metals	16
Beattie	1.26
Bidgood	21
Bobjo	11
Bralorne	12.00
Broulan Porcupine	48
Buffalo Ankerite	12.10
Canadian Malarite	79
Central Patricia	2.55
Castle Treheway	1.00
Cent ral Porcupine	13
Coniagas	1.60B
Coniarum	1.65
Dome	32.75
Elderado	1.35
Falconbridge	5.29
Gillie Lake	7 1/2
Goldale	20 1/2
Hardrock	1.07
Hollinger	14.85
Howey	32
Hudson Bay	32.50
International Nicker	48.25
Kerr Addison	1.95
Kirkland Lake	1.50
Leitch	83
Lake Shore	39
Little Long Lac	3.05
McLeod Cockshut	2.15
Macassa	4.90
McIntyre	59.00
McKenzie Red Lake	1.30
McWaters	51
Mining Corporation	1.30
Moneta	1.18
Nayvob	1.18
Nippising	1.45
O'Brien	2.75
Pamour	2.90
Paymaster	46
Pickle Crow	4.80
Pioneer	2.44
Premier	1.95
San Antonio	1.79
Sherritt Gordon	88
Sullivan Consolidated	93
Subury Basin	2.25
Sylvanite	3.45
Sisvoo	1.25
Teck Hughes	4.25
Waite Amulte	6.85
Wright Hargreaves	8.35

**Thomas Richard Henry's Petunias Getting Along**

Early this spring Thomas Richard Henry who writes a daily column for the Toronto Telegram, first got himself some petunias, then he named them, and next he told the world about them. They have been watched ever since. Unlike a watched pot, a watched petunia seems to get along all right—except one named Hitler. Anyway, here is Thomas Richard Henry's latest reference to his petunias:—

A number of people have been kind enough to ask how our Hitler petunia is getting along.

If you were with us in the spring you may remember that we named our Petunias after the public men that they seemed to resemble most. The petunias have graduated from pots to a border now, and are in bloom.

Our friends seem more interested in the welfare of Hitler than of the others. Well, poor old Hitler isn't doing so

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well. He isn't as vigorous as he used to be. Maybe the fact that we planted him in a very shady place, between two lilac roots, and just where all the water washes down from the garage, might have had something to do with it. But we tried to be fair. We planted Hitler right side up.

Time has brought changes to our petunias.

There is our Mackenzie King, for example. At present it seems to be in a terrible hurry to display all its blooms at once, as if it expected to be cut off by an early frost.

A most amazing change has come over Neville Chamberlain. At first it was a tall, stiff, upright plant taking up very little room. It has expanded of late. One branch is intertwined with a zinnia plant behind it. Another long branch is growing up with an aster and still another is far afield and all mixed up with a geranium. None of these far-flung branches has bloomed much yet.

Winston Churchill is quite diverting. You never know whether a Winston bloom is going to be a gorgeous gaudy flower or just a little squib of a thing and the gorgeous blooms follow the squibs with bewildering irregularity.

There is George McCullagh that bloomed so early. All its blooms start out as if they were going to be severe and simple little flowers but usually finish up with frilly, frivolous edges.

Hepburn is pushing in behind McKenzie King and carefully keeping its branches from keeping the light from a Conservative Jack-in-the-pulpit growing behind it.

There is one little group that never seems to get enough to drink and we refer to them as mining brokers.

There is a very red petunia working its way up through a group of balcony blues—we call it Tim Buck.

Yes! the petunias are getting along nicely, thank you—all but Hitler.

**St. Charles Hotel is New and Modern Since Renovation**

Recently Remodeled Hotel Now One of Town's Best.

The St. Charles Hotel has for many years, been a landmark in Timmins. Since it was recently remodeled, within and without, it can be pointed out as one of the newer and more modern of the Town's hotels.

Keystone of new construction is modernity. The outside of the building, plaster covered, has a square, severely modern appearance in line with what architects are everywhere designing at present.

Inside of the building is well appointed. Rooms have been re-done and the whole lay-out of the interior altered so as to give more space for the three central rooms on the main floor, the two beverage rooms and the lobby. Comfortable and colourful furniture has been installed in the two beverage rooms and the lobby has been redecorated throughout.

Upstairs the rooms have been altered and redecorated. The St. Charles takes its place with Timmins better class hotels.

Huntingdon Gleaner: An enraged bull in a China shop had nothing on a larger Aberdeen Angus which invaded a small general store at Frid-dick, Alberta, driven by flies and heat to seek shelter. For more than two hours the animal defied efforts of Richard Standish, store owner, to eject him. When he finally left the toll was: A counter wrecked; merchandise scattered in all directions, with flour, sugar, rolled oats, tea and salt well mixed on the floor.

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TEA SANDWICH ..... 2 lbs. 29c  
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CONSOL COFFEE ..... lb. 37c  
FRESHLY ROASTED AND GROUND EACH WEEK

"Consumo"  
COFFEE ..... lb. 31c

Horne's Fruit  
PUNCH, 13 oz. bottle ..... 23c

**Fruit, Vegetables**

California Seedless  
GRAPEFRUIT ..... 4 for 23c  
No. 1 Quality  
POTATOES ..... 5 lbs. 23c  
California  
CARROTS ..... 2 bunches 15c  
California  
ORANGES ..... 2 dozen 49c  
LEMONS ..... dozen 27c

Also: Ontario Strawberries, Beets, Asparagus, Green Onions, Head Lettuce.

SHAKER SALT ..... 2 lb. pkg. 8c  
SUPERFINE RICE ..... 3 lbs. 19c

Thrift  
SOAPFLAKES ..... 5 lb. box 32c

Baker's  
BREAKFAST COCOA, 16 oz. tin 25c  
SILVO or BRASSO ..... No. 6 tin 22c

Homemade Brand Sweet  
MIXED PICKLES ..... 27 oz. jar 23c

Quaker  
PUFFED WHEAT ..... 2 pkgs. 19c

**MEATS**

Boston Style  
PORK BUTTS ..... lb. 22c  
Trimmed Loin  
PORK CHOPS ..... lb. 27c  
LOIN VEAL CHOPS ..... lb. 25c  
Shoulder and Blade  
ROAST BEEF ..... lb. 17c  
Shoulder  
ROAST VEAL ..... lb. 17 1/2c  
Shankless  
SMOKED PICNIC ..... lb. 23c  
Primed Rolled  
RIB ROAST ..... lb. 29c

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