

# Only Two Big Cities in All Canada Exceed Timmins in Amount of Home Improvement

**Timmins Stands Third in the Dominion for Home Improvement Plan Loans. And the Loans Have All Been Paid as They Come Due. Timmins Well on the Way to Being a City of Homes.**

Time and again The Advance has called attention to the fact that Timmins stands third in the whole Dominion in the matter of Home Improvement Plan loans. This town of 30,000 is exceeded only by the big cities of Toronto and Montreal in the matter of home improvement. At March 31st, 1940, (the latest official figures available) Toronto had 12,161 loans under the Dominion Home Improvement Plan, totalling an amount of \$4,323,705.24. Montreal had taken 4,210 loans to the amount of \$2,346,803.23. Timmins had secured 1,767 loans to a total amount of \$1,611,573.85.

The significance of these figures should not be overlooked. It means that Timmins is determined to have better homes, and spending literally millions of dollars to achieve that purpose. The \$1,611,573.85 spent under the Home Improvement Plan, of course, is only a portion of what this town is paying to assure better homes. It does not include the new buildings erected to add to the "better homes" in Timmins, nor does it include the large amount spent by people in Timmins who do not take advantage of the Home Improvement Plan. Also, it should be remembered that Timmins stands in equally unique position in regard to the prompt and faithful payment of all the H.I.P. loans as they fall due. The H.I.P. method is designed to assist the people of Canada to better their homes. In other words it enables many to enjoy the benefits and comforts of improved and modernized homes, paying for this advantage as they go along. Timmins always had the desire to have good homes. This was evident in the early days of the camp. In a new town homes, as well as business buildings have to be hurriedly constructed. The need for immediate accommodation is imperative. In this town it was always apparent that just as soon as it was possible to improve and modernize the first buildings this was done, both in regard to business buildings and to homes. The Home Improvement Plan has been a decided advantage to Timmins in this regard, but it must be admitted that the people, on the other hand, have taken full advantage of the opportunity.

The last official report of Hon. J. L. Ralston, Minister of Finance, on the Home Improvement Plan of the Dominion Government makes very interesting reading, especially if one reads between the lines.

The total number of Home Improvement loans in towns and cities with a population of 5,000 or more now are listed as 72,920. On a population basis, the Timmins proportion of this number would figure out at about 250. Instead, it is 1,767. On the same basis, the Timmins proportion of the total of \$30,509,199.53 in loans for the whole Dominion under the H.I.P. would be around \$102,000.00, while the actual figure is \$1,611,573.85.

Let any Southern may think that Timmins has drawn this amount from the Dominion treasury, or any part of such amount, it may be explained that the Government does not pay out any of these loans—does not even loan the money. Indeed, the Government guarantees only a small percentage of the loan in any case. What the Government has done is to evolve a plan (the Home Improvement Plan) whereby home-owners could secure loans to make home improvements. The only cost to the Government is the comparatively small expenditure necessary for the administration of the Home Improvement Plan. This has been more than justified by the impetus given to the building trades and the betterment of living conditions. The plan was inaugurated to assist employment and it has been more than worth while on that account alone.

When the plan was inaugurated some years ago, effort was made to interest all municipalities. Timmins made un-

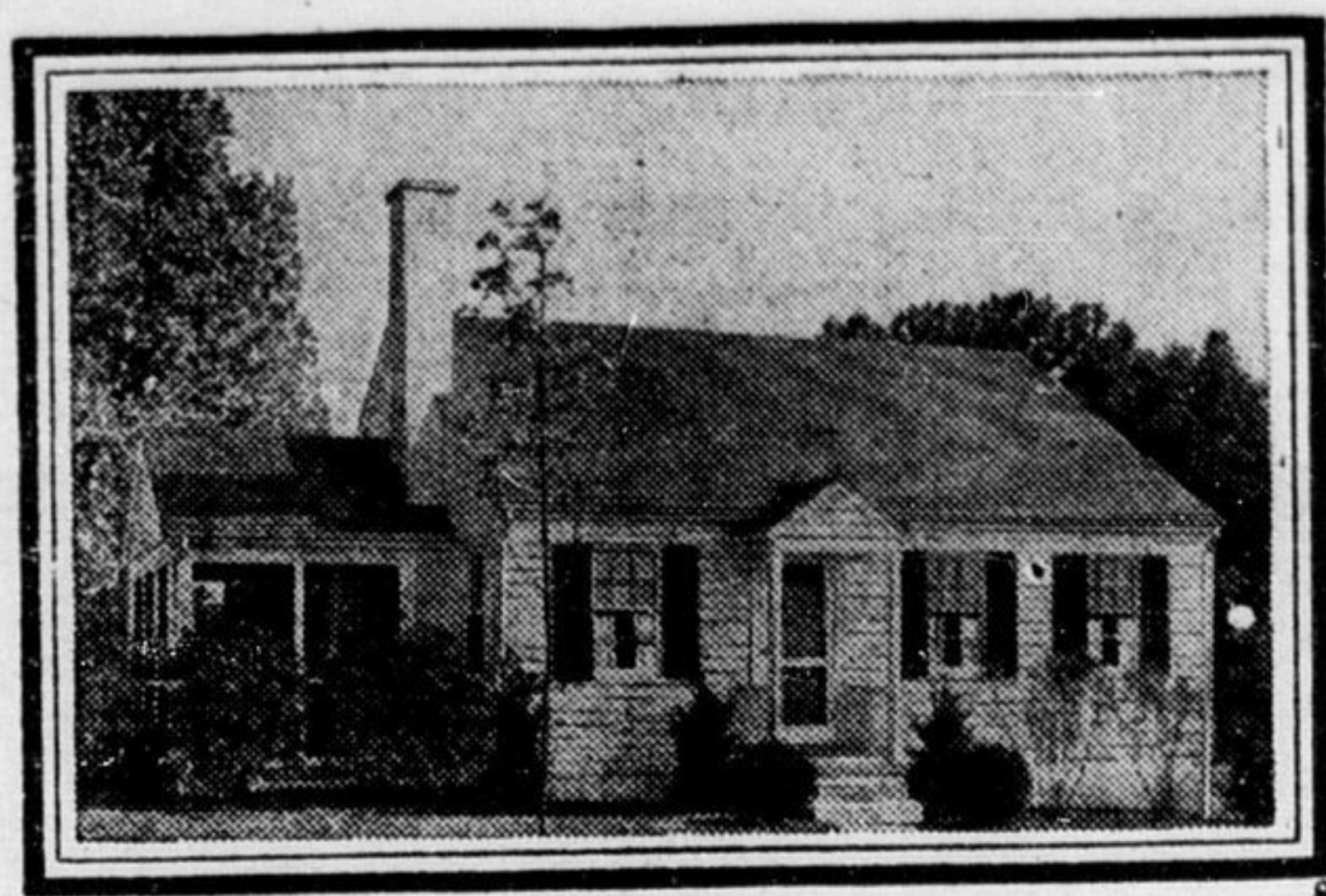
usual response. An active committee was formed here with Mr. J. A. H. Chateaufort as chairman and an able and enterprising executive. Contractors, architects, builders, plumbers, electricians, supply men, merchants, and all others gave the fullest support to the plan. Each year The Advance has issued a special building number that also may have been of some service in keeping the people "Home Improvement" conscious.

## Some Figures from the Official Report of the H.I.P.

City or Town	Loans	Amount
Toronto	12,161	\$4,323,705.24
Montreal	4,210	2,346,803.23
TIMMINS	1,767	1,611,573.85
Winnipeg	3,608	1,380,689.25
Edmonton	2,279	1,238,375.14
Vancouver	4,161	1,172,998.64
KIRKLAND LAKE	1,438	1,141,377.40
SUDBURY	1,685	1,004,888.03
Hamilton	3,083	889,668.25
Ottawa	1,603	718,807.67
Windsor	1,832	676,745.58
Calgary	1,383	576,753.16
London	1,535	561,074.32
ROUYN	563	466,378.00
Saint John	1,016	407,326.91
Halifax	1,049	398,626.56
Flin Flon	654	365,577.44
Quebec	599	362,970.34
St. Thomas	716	353,192.36
Peterborough	943	270,259.03
Gloucester	701	267,366.15
Trail	691	260,789.64
Sault Ste. Marie	453	258,380.70
Sydney	679	244,446.01
Kitchener	561	242,915.71
New Westminster	856	237,493.11
Moncton	635	236,303.06
Victoria	714	235,561.54
Shawinigan Falls	309	225,778.61
St. Catharines	649	221,712.57
Oshawa	860	218,633.86
New Waterford	594	218,547.48
Sherbrooke	467	218,334.30
Fort William	392	171,668.05
Regina	438	171,060.39
Kingston	449	171,864.83
Sarnia	600	179,960.58
Niagara Falls	458	158,981.94
St. Johns	268	155,647.61
Guelph	378	154,515.94
St. Hyacinthe	163	146,758.89
St. Boniface	364	146,621.01
North Bay	407	141,548.51
Brantford	364	140,683.43
Lethbridge	275	136,526.44
Nelson	288	135,800.86
La Tuque	266	134,718.23
Chatham	338	125,068.98
Verdun	312	123,616.48
Port Arthur	318	117,531.07
Belleville	303	114,496.48
Simcoe	181	113,087.68
New Toronto	323	111,829.47
Fort Frances	344	111,502.27
Cornwall	250	104,480.10
Three Rivers	207	103,211.33
Saskatoon	269	99,153.37
St. Lambert	215	99,149.33
Thetford Mines	168	95,675.00
Moose Jaw	233	95,312.87
Charlottetown	313	94,481.63
Welland	268	93,646.73
Woodstock	264	91,015.98
Stratford	250	90,702.59
Victoriaville	264	90,735.38
Grand Mere	167	88,110.30
Chicoutimi	179	87,212.68
Fredericton	261	85,862.80
Jonquiere	213	82,773.09
Magog	236	82,262.20

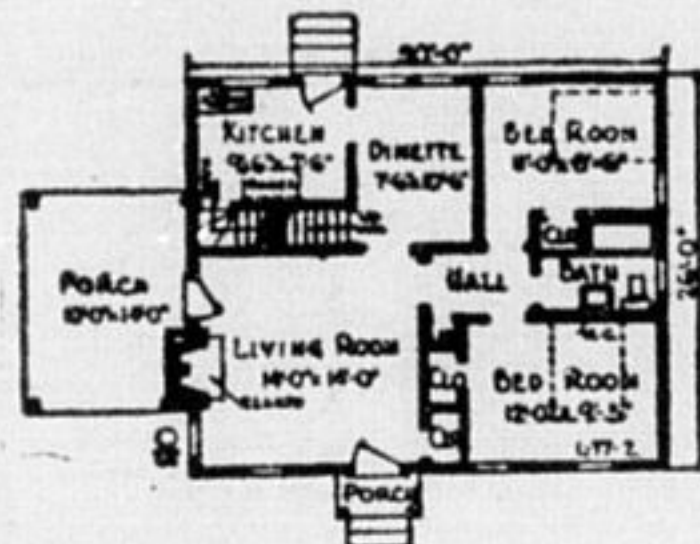
## Unusual Pot for Flowers or for Electric Lights

Country drug and grocery stores still keep candy and other eatable odds and ends in big, square, unembellished glass jars. Try buying a pair or two of them. Minus the covers, they're stunning for holding flowers on dining table or sideboard, while a tall pair wired for lamps, with graceful shades, will look important and distinguished on your davenport end tables.—Mrs. Clarence G. Willcox.



MODERN AMERICAN DWELLING

FOUR ROOMS, DINETTE, BATH AND PORCH



An unpretentious home that is all the more attractive because it is simple in design. Comfort is the strong point of this home. By examining the floor plan, you will see that this is so. The compact room arrangement effectively separates the living rooms from the sleeping quarters. The open hearth is a desirable feature.

## Now's the Time to Get Busy with Home Improvements

Some of the Improvements Well Worth Considering.

"Get busy with these home improvements," is the advice given by "Building in Canada," with the following list appended:—

Decorating: New wallpaper and other wall coverings; plastering; refinishing floors, stairs, and other woodwork; new hardware.

Repairs, Built-ins: New shelves, cabinets, closets, interior repairs.

Remodeling: New partitions and additions; new porch or garage; attic or basement room.

Plumbing, Heating: Modernizing bath room, kitchen, laundry; extra bath or lavatory; new hot water system; heating plant.

Wiring: New lighting fixtures; more outlets; modern safety devices.

Roofing: Gutters, downspouts, roof sheathing, flashing, tile, shingles.

Painting: Exterior walls and trim; interior walls, floors, ceiling, and trim.

Masonry—Concrete: Walks, drives, exterior walls, basement, foundations, chimney, fireplace flue.

Landscaping: Trees, shrubs, grading, planting, and tree surgery.

Weatherproofing: Shutters, storm doors and sash, weatherstripping, insulation, waterproofing.

## About a Passageway to Connect With the Garage

(From Building in Canada)

If the garage is not connected to the house, a covered passageway will be a useful addition. In bad weather it is convenient to be able to drive into the garage and enter the house under cover. The covered passage may be designed to be an interesting architectural feature of the residential group. It need not be enclosed, but should be wide enough to protect a good portion of it.

If there is a prevailing wind direction which will drive rain or snow across it, that side may be enclosed. However, adequate ventilators should be inserted if the rear garden is small, for they will aid in keeping the area cool in the summer.

Plain white square columns, supporting a low, sloping roof may form an interesting background for garden planting. Trellises placed at every other column may be used to support vines, and the passageway may become a cool retreat from summer sun. If the passageway is enlarged at one point to make a space for a tea table and a few chairs, it will also add to the summer use.

Building better homes is patriotic work.

## Using Venetian Blinds for More Than Windows

Yesterday a Venetian blind just naturally pre-supposed a window at which to hang it. But to-day these smart and practical blinds in endless colors and sizes are turning up effectively in all sorts of unexpected places.

Perhaps you've glass doors between living room and den, and perhaps that den is sometimes used as a bedroom. Over the glass, hang Venetian blinds. Open them for light and an air of spaciousness; close them for privacy.

For years we've found these blinds excellent for shading a sun porch. To-day they've graduated to many outdoor porches without glass. Metal ones stand the weather best, their color chosen to match the trim of the house.

—Nancy D. Dunlea.

## Enjoy the Benefits of the Sun Room for the Whole Year

Remember That it May be a Happy Place in the Home in Winter.

A sun room—enclosed in glass—is not really appreciated until winter comes along. When weather conditions make it unsafe to let the children play outdoors, a sun room provides a place for recreational activities and at the same time promotes health. Decorate with growing flowers, plants, and vines, the sun room provides delightful surroundings for entertaining guests and for the enjoyment of the family.

If immediate plans do not allow for the completion of the sun room during the construction of a house, advance planning will save money and insure a more lasting and satisfactory job when it is feasible to complete the room. Seasonal floor coverings and furniture, available especially for sun rooms, make possible the fullest enjoyment of this type of room during all seasons of the year.

## Smart Coffee or Teapot Stand for Dress Occasions

If you've no smart coffee or teapot standard for dress-up occasions, buy a black teakwood base at almost any importing or gift shop—the kind that's used under fine lamps or rare vases. A bit of black brings out the beauty of china, silver, and linen. Add small black teakwood coasters to hold water glasses or support candlesticks and table decorations.—Mrs. Clarence G. Willcox.

G. Roberts, of Kansas, writes:—"I find an apple-corer a good tool for removing occasional weeds from the lawn. Its sharp point and rounded surface remove the weeds without disturbing too much sod."