

Some Questions and Answers on National Housing Act

Q. Can I build my house anywhere?
 A. Yes, provided neighborhood offers the necessary facilities to protect your investment.

Q. Can I build any type of a house?
 A. Yes, so long as it avoids extremes in design, has a well arranged plan, appeals to the average taste and conforms to the National Housing Act minimum standards of construction.

Q. How much should I spend on my house?
 A. It is estimated that the total cost should generally not exceed two and one-half times your annual income.

Q. Must I retain an architect?
 A. Not necessarily but advisable. The Government requires complete plans

and elevations accurately drawn to scale and detailed specifications outlining the proposed construction.

Q. How do I proceed to make application for a loan?
 A. Write to an approved lending institution, a list of which may be obtained from the Department of Finance, Ottawa.

Q. How much cash must I have available?
 A. At least an amount equivalent to half your annual salary.

Q. How is the amount of loan determined?
 A. By the cost as estimated by your contractor or the appraisal prepared by the lending institution, whichever is the lesser.

Q. What will it cost me per month?
 A. Six dollars and 45 cents per month will repay a thousand dollar loan in twenty years. \$7.85 per month will repay a thousand dollar loan in

15 years. To this must be added one-twelfth of the annual taxes.

Q. May I pay off the loan at any time?
 A. After three years it may be repaid with a bonus equal to three months interest.

Q. What should a fire insurance policy cover?
 A. It protects your property against loss or damage by fire, lightning (except to electrical appliances) explosion caused by coal or natural gas and loss or damage by fire caused by any other explosion.

Q. Is additional insurance available?
 A. Yes, for a small additional cost your policy may be extended to protect your property against damage by windstorm or hail, riot, impact by vehicles or aircraft, smoke damage, damage by lightning to electrical appliances, also damage by practically every type of explosion.

Air Conditioning Important in All Home Building

Air conditioning has invaded the heating field so rapidly, thanks to proven results of better health, more comfort and greater cleanliness, that the prospective home builder cannot think of heating without at the same time giving thought to air conditioning.

There are six factors involved in year around air conditioning. They are air cleaning and distribution, heating and humidifying, cooling and dehumidifying. Of these, two are year around functions—cleaning and distribution.

Distribution involves sending the conditioned air from the air conditioning apparatus to the various rooms. Also taken into consideration are:

The speed with which the conditioned air moves through the pipes or ducts of the distribution system and into the various rooms.

Movement of air within a single room (for it is important that the air be properly circulated within any conditioned room).

The equalizing of air motion in the various rooms of the building to prevent stale or stagnant air in one room and drafts in another.

All of these elements of distribution must be taken into account in the design and control of the equipment.

Cleaning is essential both to comfort and to health, and means the removal of dust and soot, odors, pollen and bacteria, from the air by passing it through a filter or spray which takes them out.

Three Types of Systems

We may divide the principal air conditioning systems into three types. First, there is the "direct-fired" type in which the air is filtered, warmed and forced by fans through the supply ducts to the various rooms. This is a development of the warm air furnace.

The second type of air conditioning may be termed the auxiliary system. In this type the heating system is practically independent of the air conditioning system. Heat is provided by a radiator, or convector system, and conditioned air is circulated through ducts. The air, besides being filtered and humidified in the conditioner, is tempered by a heating coil from the boiler. In mild weather and, of course, in summer, the conditioner may be operated independently of the heating system.

The auxiliary type offers a considerable range of temperatures throughout the various rooms of the house. The heating elements in the individual means of valves, to supply relatively rooms may be made adjustable, by means of valves, to supply relatively much or little heat, as desired.

The third type, called the split system, combines two methods of heating, both of which derive their heat from a single boiler.

PLANS FOR NEW HOMES ARE AVAILABLE FROM GOVERNMENT

In regard to financing the building of a new home the following question and answer gives reply to an important point that may arise:—

Q. Are any complete plans available?
 A. Yes. Any one of a number of attractive designs may be obtained from the Government together with blank specifications for a fee of \$10.

A GOOD START

Mistress—You place a finger bowl at each corner of the table, Mary. I suppose they used finger bowls at your last place?
 Mary—Oh, no, mum! They always washed before they came to the table.
 —Montreal Star.

UNSCARED

One of the best of recent stories is that of a 12-year-old boy armed with a broom and enthusiastically doing his share in clearing a street of the debris arising from an air raid. Looking up from his task and seeing people regarding him with appreciative interest, he exclaimed: "I'm 'Itler's blinkin' 'ousemaid."—Globe and Mail.

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