

ated by one subject, and that usually Rhodesia or South Africa.

At Ottawa the discussions ranged over multinational companies, terms of trade, British entry to the EEC and its consequences for the developing countries, nuclear testing, Rhodesia, comparative techniques of government, and a dozen more topics, and the fact that no one subject emerged as more important than the others is proof of the change that had taken place.

But the new procedures would have been of little use without the changes in view and attitude to topics of vital importance that have been taking place within the Commonwealth in the last few years – and markedly since Singapore.

The Sixties was the decade of the rush to independence, and in the wake of this came a natural headiness among the new countries. In the Seventies this is wearing off. Also, in Australia and New Zealand new governments have moved in. They hold views that are much more acceptable to the newer members of the Commonwealth than those of their predecessors and are more in tune with those held by Canada.

Then again, since Singapore the British Government has been slowly but perceptibly changing its views on black Africa vis-a-vis white Southern Africa, and such matters as the rejection of a Rhodesian settlement by the Pearce Commission have brought Britain and black Africa a little closer. British entry into the EEC is now a fact, and Commonwealth countries have reconciled themselves to British membership and the possible consequences for themselves. Finally, Britain has now taken its place alongside other Commonwealth members as a medium power; it is no longer seen as a dominating force in a Commonwealth that is composed entirely of medium and small powers.

All these are reasons why the time was propitious for a better Commonwealth atmosphere. The leaders came to Ottawa determined to try to make a go of it, but it would be only fair to say that some were doubtful whether the procedures and the preparations that had been worked out so carefully on paper would work out in practice. There is no doubt that all went away agreeing that they had indeed worked out and that Mr. Trudeau, as chairman, had displayed high skill in executing the procedures he had helped to father.

General Gowon of Nigeria coined the phrase "The Spirit of Ottawa" and it caught on. Already it is being taken to mean the opening of a new chapter of Commonwealth history.

It is much too early to judge whether Ottawa witnessed a rebirth of the Commonwealth, but this could well prove to be the case.

What, happily, seems to be happening is that the type of understanding and co-operation that has been maturing increasingly in the Commonwealth at lower levels in such non-political fields as technical co-operation, education, professional matters and so forth, has now been translated upwards to the top political levels and this can only bode well for the future. ♦

Housing

Here's how Canada handles its housing

by Jenny Pearson*



A new residential area in Calgary, Alberta.

The Schultz cartoon book *Security is a thumb and blanket* has a drawing of Snoopy embracing his kennel, eyes closed in deep contentment, and across the page is the legend "Security is owning your own home."

If that is the case, and not many would dispute it, then it would seem that Canada is on the way to becoming a country where Snoopy and Charlie Brown and a host of others can begin to feel secure. For the new National Housing Act, passed by the Canadian Parliament last June, has brought into action a massive programme to help and encourage home ownership.

Here is a field in which it will be interesting and instructive to watch as the new country pulls away from the old in its manner of dealing with the vital issue of housing. While in England at this time many middle class and professional people have given up the struggle to own their own homes, even to the extent of moving into rent-assisted council houses, the Canadian government is going out of its way to subsidize home ownership in the lower income groups – both for people who want to move into houses of their own for the first time and for those who are struggling to maintain old homes.

When the recent rise in the British mortgage rate put so many in despair (One couple summed up the position on television, "It isn't a question of *how* we find more money: we simply haven't got it!") there was talk of a need for a government controlled mortgage system, which might then be subsidized to help those in need –

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people who under present conditions in Britain may be forced out of their homes by their inability to meet the higher mortgage rate.

Canada's Central Mortgage and Housing Corporation is just such a system, established by the federal government and working with federal funds. Under the new National Housing Act, the corporation is empowered to subsidize and help the very people who in Britain are feeling the pinch of the raised mortgage rate.

First, it helps lower income families with two or more children, adjusting the rates of repayment in accordance with the family's income from its market rate of 9½ per cent down to its lowest lending rate of 8 per cent. In addition, the corporation may make an annual contribution of up to C\$300 (about £130) to help the family meet its monthly payments of principal, interest and municipal taxes. Income levels at which assistance is given differ according to the locality, since costs of housing vary considerably from one area to another, but it is devised to help families with annual incomes ranging from 6,000 to 11,000 dollars (roughly £2,500 to £4,500).

The idea of this assisted home-ownership programme is to encourage lower income families to move into homes which will eventually belong to them several years earlier than they could otherwise afford. They can borrow up to 95 per cent of the cost of an approved house directly from the corporation, and the down payment can be in the form of cash, land, labour, provincial grant, or any combination of the four. Subsidies help them with their mortgage repayments up to the point when their income is sufficiently high to pay the whole shot.

The social philosophy behind the National Housing Act, of which these develop-