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Federal assistance for new national housing programs

Details of regulations for new housing programs authorized by amendments to the National Housing Act were announced recently by William Teron, President of Central Mortgage and Housing Corporation (CMHC).

"CMHC offices throughout Canada are now prepared to implement locally all the new programs introduced through recent amendments to the NHA," Mr. Teron stated. "I am confident that these new facilities, together with existing programs, will give us the flexibility and range of aids needed to better meet the housing requirements of Canadians."

Under the Assisted Home-Ownership Program, which provides for direct loans by CMHC to help families with incomes ranging from \$6,000 to \$11,000 annually with one or more children become owners of new or existing housing, CMHC will adjust interest rates in accordance with income from its market rate of 9½ per cent down to its lowest lending rate of 8 per cent. CMHC may also make an annual contribution of up to \$300 to assist the family in meeting its monthly payments of principal, interest and municipal

taxes. The CMHC loan, which will be 95 per cent of lending value, will require a minimum down payment of 5 per cent that may be in the form of cash, land, labour, provincial grant or any combination of the four. The loan will be for a five-year renewable term with amortization over 35 years.

Non-profit housing assistance

Mr. Teron explained that another new program — Non-Profit Housing Assistance — provides for loans of up to 100 per cent of lending value to non-profit organizations undertaking the building or acquisition of rental housing projects for low-income people such as the elderly and other disadvantaged groups whose housing choices in the market are extremely limited.

"Loans to these organizations, which are dedicated to the task of providing

housing help for others, will be amortized over periods of up to 50 years at CMHC's lowest interest rate of 8 per cent. A contribution of 10 per cent of the cost of a project may also be made by CMHC to be applied against the reduction of the loan and thus reduce rents," Mr. Teron stated.

"As additional aid to sponsors of non-profit housing, CMHC may provide start-up funds of up to \$10,000 to be used to ensure that a group is able to reach the point of a properly prepared loan application. The grant money can be used to meet a variety of expenditures other than actual construction or acquisition costs."

Neighbourhood improvement

Turning to new aid for municipalities in improving the physical environment and developing new social and recreational amenities in deteriorating neighbourhoods where most of the housing is occupied by low to moderate income groups, Mr. Teron said the new Neighbourhood Improvement Program was expected to become very active.

"This program offers a broad range of contributions and loans to municipalities to support their efforts in ensuring that existing neighbourhoods are healthful and satisfying living places," the CMHC president said.

"The program requires an agreement between CMHC and the government of a province to bring it into operation. The province will designate the municipalities to participate and the municipalities will identify the actual neighbourhoods. Residents of the neighbourhood must be involved in any neighbourhood program receiving CMHC assistance."

CMHC may contribute 50 per cent of the municipality's cost of selection of the neighbourhood and development of improvement plans, land acquisitions, construction of new or improvements to existing social and recreational facilities, development of occupancy and building maintenance standards, relocation of any persons dispossessed of their homes by the program, local administration including the employment of staff, and placing loans for the improvement of commercial properties.

CMHC may also contribute 25 per cent of the cost of improvement of municipal and public utility services as well as acquisition and clearance of land where the present use is not consistent with the planned general character of the neighbourhood.

"To further assist municipalities, CMHC will make loans for up to 75 per cent of a municipality's share of the cost after all federal contributions have been deducted," Mr. Teron said. "These loans may be for periods up to 25 years at 8 percent interest and municipalities may also borrow from CMHC the full value of loans made by them for the improvement of commercial premises in the neighbourhood."

Rehabilitation assistance

Mr. Teron also explained the Residential Rehabilitation Assistance Program under which CMHC will provide loan and grant assistance for the improvement and repair of substandard dwellings.

"Home-owners earning \$11,000 or less, landlords who agree to rent controls and non-profit corporations and co-operatives will all be eligible for assistance through this program," Mr. Teron stated.

"Assistance for home-owners will be loans up to \$5,000 per dwelling unit at CMHC's lowest interest rate of 8 per cent and forgiveness of repayment of up to a maximum of \$2,500 if the housing continues to be occupied and maintained by the borrower. Home-owners earning less than \$6,000 will be eligible for the maximum forgiveness of \$2,500. For every \$2 of income over \$6,000 the forgiveness will be reduced by \$1. For example, a home-owner earning \$8,000 would be eligible for forgiveness of \$1,500."

Landlords will be eligible for loans up to \$5,000 per dwelling unit and maximum forgiveness of \$2,500, providing they agree to rent controls.

"For the rehabilitation program priority will be given to the repair of the housing structure and upgrading of the plumbing, electrical and heating systems," Mr. Teron said. "The nature and quality of repair work should ensure a further useful life of the property of about 15 years."

Mr. Teron pointed out that the rehabilitation program applies to homeowners and landlords in areas participating in the Neighbourhood Improvement Program and in additional areas under special agreements with provinces. Non-profit corporations and non-profit co-operatives may qualify in any area.

Mr. Teron said that CMHC was also ready to receive applications under other new programs provided by the NHA amendments, including Co-operative Housing Assistance, Land Assembly Assistance, New Communities Program, Developmental Program, Housing for Indians on Reserves and Purchaser Protection.

CMHC interest rate raised

Central Mortgage and Housing Corporation (CMHC), the federal agency that provides mortgage money for thousands of Canadians, has raised its rate of interest from 9 to 9½ per cent on direct mortgage loans, effective immediately.

"As a residual National Housing Act lender for home-owner housing, CMHC must establish its rate of interest at a level close to that being charged by approved lenders," stated CMHC president William Teron on August 16, when he announced the new rate. He noted that approved lender market rates for NHA home-owner loans were now generally 9¾ per cent.

Mr. Teron also announced that CMHC's interest rate for low-income rental housing and other direct loan programs was now 8 per cent. The rate had been 7 5/8 per cent since last January.

Self-service for job-seekers

A self-service system that gives jobseekers immediate exposure to employment vacancies was inaugurated recently at the Hamilton, Ontario, Canada Manpower Centre by Manpower and Immigration Minister Robert Andras.

Known as the Job Information Centre, the system, which is available in all the Hamilton area Canada Manpower Centres, is a major aspect of a new approach to bring jobs and workers together.

"The Job Information Centre is just

part of a new conception in employment service in Canada," Mr. Andras said. "We wish to operate an 'open' Canada Manpower Centre, where each person seeking employment will have immediate access to all information on job openings in this area."

"The Job Information Centre lists job vacancies through computer printouts, which cover all categories of work. The lists will be updated daily."

Job-seekers can browse through the print-outs for the jobs they feel are best for them.

"Another benefit of the Job Information Centre is the more effective service it can provide to employers. An employer knows that all job-seekers will have immediate access to his job vacancy," Mr. Andras added. He also noted that Canada Manpower Centre clients who require other CMC services — counselling and training — will be better accommodated.



Canadian Press photo

Don't move!

Young Cory Blashill "gets his man" in the best Mountie tradition as he catches RCMP Constable Art Servante at the knees during RCMP Sunset Ceremonies in Regina, Saskatchewan,

Governor General receives royal award

Before leaving Canada on August 4, Queen Elizabeth presented the Royal Victorian Chain to Governor-General Roland Michener.

The award, founded by King Edward VII in 1902, is described as a special mark of the sovereign's "affection and esteem". The late Vincent Massey, a former Governor General of Canada, had also received it.

Recipients of the Royal Victorian Chain, of whom there are about 30, including the Shah of Iran and the King of Sweden, must sign a declaration that on their death, the heirs will return it to the Crown.

Other royal awards

Eight others, who have served as aides during royal visits since 1959, were each presented with the Royal Victorian Order, which also signifies the Queen's appreciation and esteem.

Made Commanders of the Order were Lieutenant-General Howard Graham, secretary to the Queen during royal visits in 1959 and 1967; Brigadier-General P.S. Cooper, secretary during visits in 1970, 1971 and 1973; and Major-General Roy Reid, who served as equerry during visits in 1959, 1964 and 1967.

Made Members of the Order, fourth class were F. Eric Cochran, deputy federal co-ordinator; James A. McPhee, press co-ordinator, a former lieutenant-colonel in the Canadian Armed Forces and Mrs. A.A.G. Corbet, program editor, of the Department of External Affairs.

Major Gordon Bristowe, equerry in 1970 and 1971, and Major Hubert Leduc, equerry during the Queen's latest visit, were made Members of the Order, fifth class.

Importance of peace-keeping

Peace-keeping will continue to be one of Canada's major roles, stated Defence Minister James Richardson, in Wellington, New Zealand last month and he encouraged New Zealand defence officials to participate as fully as possible in peacekeeping roles with the United Nations.

Following discussions with New

Zealand Defence Minister Arthur Faulkner, Mr. Richardson told reporters that the aim of his visit to five Commonwealth countries was to exchange ideas and information.

He stressed the importance of peacekeeping, saying that it could be a new era when "we send men out of the country in uniform to help prevent war rather than sending men out of the country to fight".

Defence budgets, organization, training, recruiting and non-military use of armed forces skills were other topics discussed by Mr. Richardson and New Zealand defence officials.

Mr. Richardson said he was trying to increase the percentage of the defence budget being spent on capital expenditures over the next several years. Both New Zealand and Canada currently spend about 11 per cent of their defence budget on equipment.

Following his discussions in Wellington, the Minister toured army and navy training facilities at Waiourou, where he talked with officials about the training of permanent forces cadets and the New Zealand territorial army.

Meetings were held with defence officials in Sydney, Canberra and Brisbane, following which Mr. Richardson visited defence forces in Malaysia, India and Tanzania. He stopped over in Venezuala prior to arriving back in Ottawa on August 29.

Japan buys Canadian uranium

The Department of Energy, Mines and Resources announced recently that Canada had sold to Japan 1,000 short tons of uranium oxide for delivery during 1977-81.

The sales agreement was signed by representatives of the Tohoku Electric Power Company Inc. of Japan, the Government of Canada, Uranium Canada Limited, and Denison Mines Limited.

Owing to the high degree of competition in the uranium supply market, the price of sales of this type is not disclosed by the industry. However, it was announced that the price of the sale was at prevailing rates for the period in question.

From 1963-70, the Government of Canada built up a uranium stockpile of nearly 10,000 tons to maintain a basic production in the uranium indus-

try to stabilize dependent mining communities. It was clear that although there would be problems in marketing uranium for several years, over the long run prospects are attractive for the uranium-mining industry because of the growing demand for electrical-power generation from nuclear reactors.

Drug research jobs for summer students

How do you keep university students gainfully employed during the long summer vacations and yet give them work that is socially useful and personally satisfying?

One of the projects the Federal Government has devised to deal with this problem in their program this summer (a combined effort by a number of departments to create temporary jobs), is the awarding of summer scholarships totalling \$315,000 to 180 graduates and undergraduates for research into drug-abuse. These scholarships are in addition to the on-going research programs of the Non-Medical Use of Drugs Directorate, Health Protection Branch Department of National Health and Welfare.

Recipients are working on many research projects. Included for instance are topics involving pharmacy, biochemistry, physiology and toxicology. However, most of the work is concerned with the metabolism of such drugs as heroin, methadone, cannabis and the amphetamines, as well as 29 projects on alcohol. Drug interactions and related studies are also receiving attention.

Among other subjects being researched by social sciences students are the effects of amphetamines on motivation and learning. The task of one of the teams of students is to determine the special nutritional needs of and evaluate nutrition education programs for alcoholics and drug-users. Another team is correlating personality and socio-economic factors with student drug-use.

Graduate students are receiving a maximum of \$1,600 (\$400 a month) for the summer, undergraduates up to \$1,400 for the same period. They can also receive operating funds not exceeding \$400. All are required to work under researchers who will provide guidance for further training and experience.

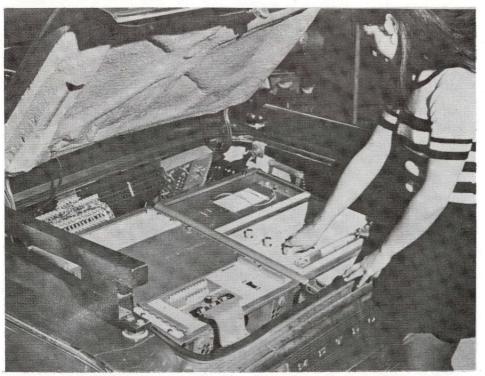
Computer assists scientists in evaluating driver performance

Each year in Canada over nine million people drive more than nine million passenger cars, commercial vehicles and motorcycles — almost one vehicle for every two people in Canada. They drive an estimated total of 80,000 million miles over half a million miles of road. And during this time they have almost 500,000 accidents — almost one accident for each mile — resulting in 120,000 injuries and over 4,000 fatalities

Several aspects of motor-vehicle safety are currently under study in performance under various road and traffic conditions.

"We want to evaluate just how effective a consistent driving pattern is as a criterion for driver performance. Our ultimate goal is to increase automobile safety through the objective and accurate measurement of driving behaviour and a sound understanding of the factors that affect driving behaviour," says Alison Smiley, who is directing the work.

The NRC experiments involve making precise measurements of vehicle



Alison Smiley starts computer for datacollection in NRC test car, Studies are

designed to appraise driver performance in highway traffic.

National Research Council of Canada laboratories. Investigations into the characteristics of automobile headlights and into safety barriers, their design and effect are included. One other facet of NRC research concerns the men and women at the wheel. It takes a statistical look at the oft-discussed question: What characterizes a good driver?

Research is concentrated on the interaction between driver and automobile in highway traffic. The aim is to shed light on how best to appraise driver motions without affecting the driver's performance. This necessitates a vehicle equipped with instruments capable of automatically recording time, speed, distance travelled, steering-wheel position, accelerator position and several other parameters, with the driver being unaware of the equipment in the car (which looks entirely normal, with V-8 engine, power steering and brakes, radio and several other common options). The springs and shock absorbers have been altered to help offset any feeling that 500 pounds

of additional equipment, including a small computer are hidden in the trunk of the car.

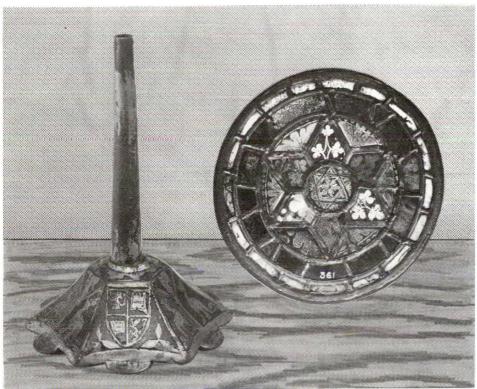
The "instrumented" car is driven from the laboratory to a shopping centre a few miles away. Total driving distance, made up of eight sections, is ten miles each way and driving time is about 35 minutes. The route, chosen for its variety, involves two-lane, four-lane and four-lane divided roads and, to study the effects of various traffic densities, tests are conducted in the morning, afternoon and evening. In all, each of the 12 drivers being tested drives the complete route nine times.

At present, for each of the eight sections of the route, data are being recorded by the computer for the number of accelerator reversals (the number of times the accelerator is depressed and released) a minute and per mile at five levels (from one-tenth inch to one inch), for the same rates of steering-wheel reversals at eight levels, extending from about 1 to 28.7 degrees, for the number of times the brakes are applied, and for the average speed. An observer accompanies the driver to measure traffic densities and classify and count passing manoeuvres.

Driver patterns

"It already has been found that accelerator reversals appear to be much more correlated with traffic density and flow than are steering-wheel reversals," Miss Smiley says. "Although our results are not yet complete, even from preliminary data each driver seems to have a particular driving pattern based on the parameters we have studied. In fact, with a little practice one could probably identify the driver at the wheel just from the data.

"As we proceed with the analysis of the results, the driver's individualized pattern shows up and from this perhaps an 'ideal' level of consistency within the driver's own individual pattern will emerge. Statistical understanding of this kind can provide a measuring tool that permits the car-driver combination to be used as a 'probe' for the evaluation of the parameters of the traffic-road system that influence driver performance. Such information would be of long-term benefit to everybody with the responsibility for road safety or for the creation of operational improvements in the total system."



Montreal Museum of Fine Arts photo
Shown above are two of 36 objects
from the permanent collection of The
Montreal Museum of Fine Arts on loan
to the National Gallery of Canada for
two years during the Museum's \$6-million expansion program.

A fourteenth century Spanish armorial pricket candlestick (left) stands on a hexagonal foot of blue, green and red enamel; (right), a brilliantly-coloured stained glass panel, also fourteenth century, from Worcester Cathedral, England.

Directory of federally-supported research projects

The National Research Council of Canada has published a directory listing 9,779 federally-supported research projects in Canadian universities. The two-volume, 1,600 page document provides information on the granting procedures of 28 federal funding bodies amounting to \$100 million for the 1972-73 fiscal year. The listing covers university projects in science, technology, social sciences, humanities and the arts.

Recognizing the necessity for the availability of information on "who is doing what, where and how supported", the Cabinet directed NRC in 1970 to set up an Information Exchange Centre for Federally-Supported Research in Universities. Following a comprehensive survey of the granting agencies within the Federal Government, a system was created to provide an inventory of research funds as disbursed by fed-

eral departments and agencies. The new directory is the first result of the project.

The directory provides many types of information, including a listing of investigators with their on-going research projects, which will help identify competence in all areas of the sciences.

Helicopter purchase from the U.S.

Eight Boeing Vertol *Chinook* (CH 47C) medium transport helicopters have been purchased from the United States for the Canadian Armed Forces, at a cost of \$25.8 million, less spares and ancillary equipment.

The twin engine, turbine powered *Chinook*, made by Boeing Vertol of Philadelphia, has a cruising speed of 150 knots and a ferry range of 1,200 nautical miles. It can carry up to 14 tons of equipment.

Delivery will begin next summer.

Old age pensions to rise in October

"One of the key measures in the list of steps the Government will be taking to counteract the effect of rising prices on consumers will be a more rapid increase in old age pensions," Marc Lalonde, Minister of National Health and Welfare, stated recently. "Parliament will be asked in October to approve an amendment to the Old Age Security Act to provide for quarterly rather than annual escalation. This will mean that instead of waiting till next April for increased pensions, the 1.8 million people receiving old age security pensions will get a partial increase for October. If prices continue to rise in the next three months they will get another increase in January.'

Since last October, Mr. Lalonde said, price levels had increased by 5.3 per cent over those in the previous tenmonth period, and that therefore the basic old age security pension would be raised to \$105.30, effective October 1973. Price increases in August, September and October of this year would be reflected in the OAS pension rate for January. Price increases in the period November to January would be reflected in the April pension rates, and so on for each quarter. In this way, he said, pensions would become much more responsive to recent price increases.

Guaranteed Income Supplement

The Guaranteed Income Supplement (GIS) will also be increased for October, and each quarter after that if price levels continue to rise. A single person receiving the full supplement to the old age pension can expect to get \$179.16 for October in place of the \$170.14 received for September. A married couple, both getting full GIS and OAS, will find their \$324.60 monthly payment increased to \$341.80 for October.

This change would, estimated Mr. Lalonde, cost the federal Treasury about \$90 to \$95 million during the current fiscal year, depending on the rate at which prices rise in the next two months. He said that the additional costs were fully justified because "it's the people on fixed incomes, who are hardest hit by inflation".

Mr. Lalonde pointed out that in autumn

the Government would also be proposing legislation to help other people on fixed incomes. With the concurrence of the provinces, he will suggest an amendment to the Canada Pension Plan to remove the 2 percent ceiling on escalation of its benefits. Instead of a 2 percent rise in benefits in January, the widowed, disabled, and retired persons drawing these pensions could expect a 5.8 percent increase—the full amount of the price rise in the 12 months ending in June.

The Minister noted that two changes in family allowances had been proposed to Parliament, approval of which will almost triple the average allowance over its current level, to \$20 a month in January, and after that, the amount of the allowance will be peri-

odically escalated as price levels rise to keep pace with cost-of-living increases.

This will be the second time this year that the Government has increased the old age security pension. Last April it was raised to \$100 a month from its previous level of \$82.88. In May 1972, the 2 percent ceiling on escalation was removed and full automatic escalation was extended to both the guaranteed income supplement and the old age security pension. In the period since 1967 when the GIS was first paid, the combined pension has risen from \$105 to \$179.16 for a single person, or from \$210 to \$341.80 for a married couple on pension. This program costs the Canadian taxpayers about \$3 billion each year.

International film festivals, Toronto festival and whale film stars

Seven feature-length Canadian films were recently invited to be shown at eight international film festivals being held this autumn in Beirut, Atlanta, Chicago, New York, Edinburgh, London San Francisco and Arnhem, Holland.

The Edinburgh Festival (August 19 to September 2) showed *Between Friends* by Don Shebib, who directed the awardwinning *Goin' Down The Road* (1971) and *Rip-Off* (1971).

Between Friends, the official Canadian entry at the Berlin Film Festival this year, where it was shown under the working title Get-Back, also appeared at the Arnhem Festival from August 30 to September 5 and will appear at the San Francisco Festival from October 18 to 24, the Chicago Festival from November 2 to 12 and the London Festival, also in November

August and July, by Murray Markowitz, was also shown at the Arnhem Festival.

Claude Jutra's *Kamouraska*, starring Geneviève Bujold, will be shown at the Atlanta Festival from September 7 to 15 and has also been invited to San Francisco and Chicago.

Réjeanne Padovani, by Denys Arcand, widely acclaimed during the Directors' Fortnight at this year's Cannes Film Festival, has been invited by the Beirut, New York and London festivals.

Mireille Dansereau's La Vie Rêvée, awarded Special Prize of the Jury at the Toulon Film Festival this June, will be shown at the Beirut and San Francisco festivals.

The Atlanta Festival will also show George Kaczender's *U-Turn*, which had its première Áugust 15 in Montreal, and *Once Upon A Hunt*, directed by Francis Mankiewicz, who won the Special Jury Prize at the Canadian Film Awards in 1972, during its Canadian evening on September 13.

Third world film festival in Toronto

The Ontario Film Theatre at the Ontario Science Centre, Toronto, is presenting, in association with Cinema Images, a division of Tele-film Enterprises, a "Third World Film Festival", at which films from Brazil, Cuba, Africa, Ecuador and Sudan will be shown every Tuesday and Thursday during September. Most of the films have never been shown in Canada before.

Included among the films are *Barra-vento* by Glauber Rocha — one of South America's most well-known filmmakers, *Brazil: A Report on Torture*, a

re-enactment of tortures suffered by political prisoners in Brazil, and Interview with President Salvadore Allende.

Mrs. Marta Kramarenko, the Consul of Chile in Toronto, introduces the filmed interview with President Allende.

Other guest speakers include Mr. John Saul, author of Essays on the Political Economy of Africa, and Professor David Raby of University of Toronto, who has taught and done research in Mexico.

Whale film stars

Two killer whales named Haida and Chimo and internationally-known flutist Paul Horn have something in common. All three really "dig" music and are the stars of a new 15-minute colour short entitled, We Call Them Killers, produced by the National Film Board of Canada.

The two whales, who reside at Sealand of the Pacific in Victoria, British Columbia, don't actually play like Paul does, but they can be described as music lovers — "something whales are prone to be" — according to whale expert Dr. Paul Spong. Spong, narrator of the film, explains that whales respond to the sensory appeal of music and evocative sound because of their acute hearing ability.

Film-maker Tom Shandel has captured with fascinating action shots from above and below the surface of the water, the spirited rejoicing of the two whales as they react to the sensuous tunes from Paul Horn's flute and Dr. Spong's sound experiments.

When Paul plays his flute at the edge of the pool, for instance, Haida and Chimo lazily splash in the water and join in with their own musical offerings, which sound something like a cross between a cat's meow and a dog's whine. The film also shows the ways Dr. Spong communicates with the whales by making various sounds with glass objects. The two whales are also filmed performing in their regular Sealand show.

Spong ends the film by suggesting that whales in instructive captivity for about five years could return to their natural habitat with a different understanding.

Director Shandel hopes his film will increase public interest in whales and prevent their possible extinction.

We Call Them Killers is playing in theatres across Canada.

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