



# Bulletin

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## HOUSING DOWN-PAYMENTS LOWERED

Lower down-payments for home buyers, and other changes designed to provide increased National Housing Act financing for a variety of types of housing accommodation, were included among a series of amendments to National Housing Act regulations announced recently by Ron Basford, Minister of State for Urban Affairs.

The maximum mortgage loan for new, single-family homes has been increased to \$30,000 from \$25,000, and to 95 per cent of appraised value. These changes reduce down-payment requirements by as much as one third on the average NHA-financed house. In some instances, down-payments will be reduced by up to 70 per cent.

At the same time, regulation changes increase to 30 per cent from 27 per cent, the amount of income that can be used to cover mortgage payments and property taxes. In addition, in calculating income, the full earnings of both husband and wife may be taken into account.

"The number of two-income families has been increasing," said Mr. Basford. "And this is particularly true of younger Canadian families. We feel that both incomes should be given full recognition, reflecting the findings of the Royal Commission on the Status of Women."

Mr. Basford said that the need for large down-payments deterred many people from buying a home, even though the rents they were paying were, in many cases, equivalent to or larger than the amounts needed to carry a mortgage. Others live for long periods in rented accommodation in order to save enough for a down-payment.

"The effect of these new regulations is to greatly reduce the down-payment needed in the housing range where the majority of Canadians buy homes," said Mr. Basford. "In a very real way, they should help families in making the choice between using their housing dollars for rental accommodation or as an investment in their own homes."

## GROWTH OF HOUSING BUDGET

Other regulation changes announced by Mr. Basford related to increases in NHA loan limits on co-operative, condominium and rental housing.

"These changes in the national housing loan regulations, which are effective immediately, give added support to the production of housing for both low and higher income groups," Mr. Basford said.

"In the past few years the federal budget for housing has grown dramatically from about \$300 million dollars a year to close to a billion dollars annually. At the same time we changed the whole emphasis of federal funding for housing. Now, over 80 per cent of the Central Mortgage and Housing Corporation housing budget is directed into accommodation for low-income people. In the ten-year period prior to 1968 an annual average of only 13.3 per cent was devoted to this social objective.

"We have also taken steps through proposed amendments to the National Housing Act, recently introduced in the House of Commons, to provide a number of new programs, including special aids to low-income families for home-ownership, grants and increased financing for rental housing sponsored by

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Example of House Costing \$24,000 with NHA Mortgage Loan  
Amortized Over 25 Years at 9 per cent and Annual Municipal Taxes of \$480

	New Regulations	Old Regulations
Cost	\$24,000	\$24,000
NHA maximum loan	22,800	22,200
Minimum down-payment	1,200	1,800
Monthly principal and interest	188	184
Monthly taxes	40	40
Total monthly payment	228	224
Minimum income required	7,600	8,300

non-profit corporations, easier financing for large-scale land banking undertaken by provinces and municipalities, grants and loans for the rehabilitation of housing occupied by low-income people and urban assistance for the improvement of existing residential neighbourhoods.

"And as part of overall strategy in the housing field we introduced new legislation which will establish a Crown Corporation to buy and sell residential

mortgages and permit the creation of private companies to encourage the investment of funds in housing. The aim here is to ensure a continuing supply of mortgage funds by the private market to meet the financing needs of moderate and higher income purchasers and permit the continued use of federal funds for low-income families and elderly people whose needs cannot be met through regular market activity."

**BATTLE OF BRITAIN RECALLED**

Canadian airmen commemorated the thirty-second anniversary of the Battle of Britain on Sunday September 17.

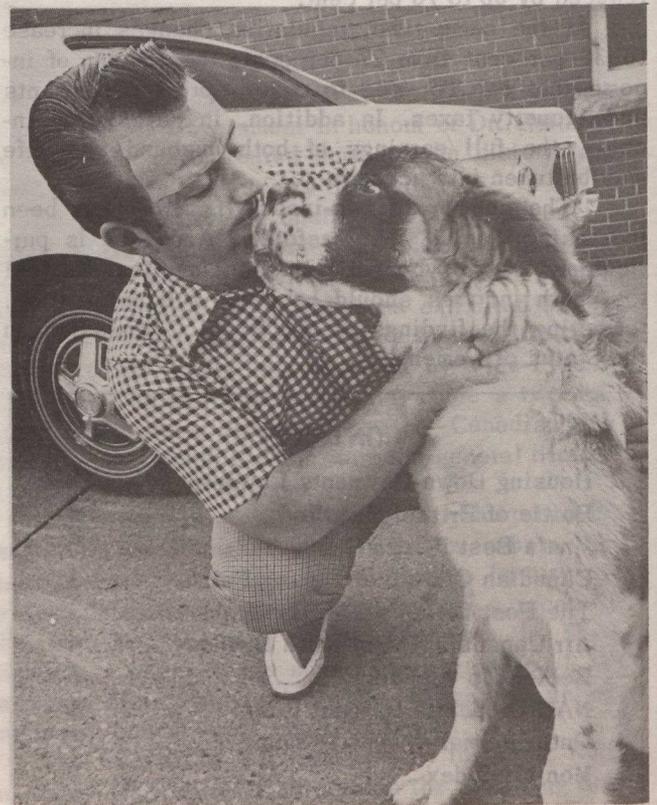
In Ottawa, the ceremonies include a march-past, an ecumenical service, a fly-past and the placing of wreaths by Government and military officials at the Green Island Commonwealth Air Forces Memorial, near the City Hall.

Airmen from nearby Canadian Forces Base Rockcliffe and CFB Uplands, with the Canadian Forces Central Band and the Royal Military College Pipe Band, took part in the Ottawa ceremonies.

**MAN'S BEST FRIEND**

Clarence (Bud) Nolan says thanks to Rhoda, his eight-month-old St. Bernard, who saved his life recently by pulling him unconscious from the Humber River in Toronto. Nolan, who had hit his head after tripping and plunging into the water, said: "A million dollars won't buy my dog."

Toronto Star Syndicate photo



## CANADIAN CULTURE AT PEKING FAIR

At the request of the Chinese Government, the Department of External Affairs provided a Canadian cultural aura to the recent Peking Canadian Trade Exposition, which closed on September 2 after a 12-day run.

*Here is Canada*, the Department's new film, was shown during the fair in the 1,500-seat auditorium, together with ten other films depicting aspects of Canadian life, such as industry, culture and science. The films were praised for their production values and their inherent interest, as well as the high-quality translation of their commentaries into Peking Mandarin.

Displays of sports and other forms of entertainment, including performances by Canadian figure-skaters and demonstration games by teams of male and female basketball-players, received the enthusiastic response of Chinese audiences.

A 24-screen audio visual presentation in multi-images that greeted visitors to the exhibition, was devoted to the depiction of the Canadian way of life, the country's natural beauty, its cities and its industries. It also provided biographical information on the Canadian surgeon Norman Bethune, recently recognized for his humanitarian achievements by the Canadian Government as announced in Peking by the Secretary of State for External Affairs Mitchell Sharp (see September 20 issue of the *Canadian Weekly Bulletin*).

Mr. Sharp and the Chinese Foreign Minister, Chi Peng-fei, opened the fair, which has been acclaimed as an unqualified success by both Canadian businessmen and government officials.

## THE POST OFFICE'S ELECTION ROLE

To elect 264 Members of Parliament on October 30, the Office of the Chief Electoral Officer will use almost 1,000 tons of paper – and most of it will travel through the mail. Of all the Canada Post Office's big customers, the Chief Electoral Officer probably makes the most use of its machinery and manpower.

In a recent interview, Chief Electoral Officer Jean-Marc Hamel talked about the relations between his Office, the CPO and the Government: "When the staff of the Post Office is involved in the election process, practically speaking, the staff is not working on behalf of the Government. The Office of the Chief Electoral Officer is not an agency of the Government, it's an agency of the House of Commons.

"Thus the Post Office staff is working for the Canadian nation helping it to elect a new Parliament. The services of the Post Office are an essential part of the election process from beginning to end."

## PO INVOLVEMENT

Mr. Hamel said that the CPO's involvement went beyond the delivery of some 12 million householders'

and enumeration lists. More than a third of the 60,000 ballot boxes are sent by mail, mostly to smaller communities. Each box is 12 by 12 by 8 inches and, when full, can weigh up to 15 pounds.

The Canada Elections Act imposes special duties on postmasters, each of whom is considered an election officer and is entitled to receive necessary oaths and is also obliged to post notices from returning officers.

Like any other election officer, the postmaster is subject to penalty should he fail to carry out his responsibilities.

In urban centres especially, letter-carriers often help prevent omissions from the enumeration lists by reporting changes on their routes. "My experience has been that the local returning officer is usually on very good terms with the postmaster and his staff," Mr. Hamel said. "Letter-carriers often take notice of new buildings or housing developments and the returning officer is advised. This is a big help when we are counting eligible voters or redrawing electoral riding boundaries."

## PUTTING THE WHEELS IN MOTION

Months of preparation are needed to mount an election. Once it is called there is a ten-week period of crucial deadlines. Here are some of the things that must be done:

- (1) recruit, appoint, brief and supply 95,000 enumeration officers across Canada;
- (2) print and send out voters' lists to six million Canadian households;
- (3) select, rent and publicize 60,000 polling stations;
- (4) carry out the armed forces' and diplomatic corps vote and obtain the results from tabulation points in Edmonton, Ottawa, Halifax and London, England;
- (5) organize all other advance polls;
- (6) carry out polling-day operations;
- (7) issue unofficial tabulations to newspapers, radio and television on election day;
- (8) return all writs of election by registered mail to the Chief Electoral Officer;
- (9) return all used and unused supplies.

## TOTAL COST

It isn't cheap. Mr. Hamel estimated that the total cost to his office for the upcoming election would be about \$19 million.

"With the 13 million electors we expect this time around, along with the increased costs over 1968, the cost per elector will average about \$1.45."

Because the Chief Electoral Officer has the right by law to send most items through the mail free of charge, the CPO will receive only about \$100,000 for its services. About 80 per cent of this comes largely from handling the enumeration lists compiled and returned by election officers.

If the CPO could charge for all its election services, Mr. Hamel estimated that postage costs alone would easily top \$1 million.

## AIR CANADA'S THIRTY-FIFTH BIRTHDAY

Thirty-five years ago a tiny twin-engined aircraft throbbed into the sky over Vancouver and headed across the United States border to Seattle, Washington, 122 miles away. The plane, a Lockheed 10A *Electra*, was filled to capacity with ten passengers and a two-man crew. It covered the 122-mile route in one hour.

To the casual observer that September 1, there may have been little that was unique about either the flight or the aircraft. Small short-hop passenger-flight routes had been springing up for years around the continent. This particular flight, however, was a momentous one in Canadian aviation history for it was the beginning of scheduled airline services for Trans-Canada Air Lines, founded earlier that year by an act of Parliament in faraway Ottawa.

The second-hand *Electra* was one of two Lockheeds acquired by the fledgling airline now known as Air Canada, when it bought out Canadian Airways, a small airline operating on the West Coast. A third aircraft, also picked up in the transaction, was a single-engine *Stearman* biplane, used in the airline's early years for route-survey purposes.

By 1939, the dream of a scheduled transcontinental route had become a reality, linking the West Coast seaport with Montreal.

During its first year, the airline picked up a total of five *Electras* for prices ranging from \$55,000 and up. The *Electra* and its successors, the 12-passenger Lockheed 14H2 and the 14-seat model 1808A, were the airline's workhorses in its early years.

The 38-foot long *Electra*, with a wing-span of 55 feet, was powered by two 450-horsepower Pratt and Whitney Wasp Junior engines and cruised at 175 miles an hour.

In his first annual report to shareholders, S.J. Hungerford, TCA's first president, reported that total staff at the end of 1937 was 71. By the following September, a total of 2,086 passengers had been carried on the airline's small system. The report showed operating revenues at \$16,278 and operating expenses of \$25,430. Net deficit on the Vancouver-Seattle service was \$9,152.08.

In the 34 succeeding years, the airline has recorded profits 23 times and in 1971 had operating revenues of \$508 million and operating expenses of \$480 million for a net profit of \$1.6 million.

Indicative also of the changes in the airline and in aviation generally is a comparison of aircraft in use then and now.

### TODAY'S AIRCRAFT

Pride of the Air Canada fleet now is the 365-seat Boeing 747, purchased at a cost of \$22 million. Compared to the original Lockheed, the 747 is 231 feet long and is powered by four JT9D engines with 43,500 pounds thrust each. The engines are built by

Pratt and Whitney — the same manufacturers of the original tiny Lockheed power plants.

As for the Lockheed airframe, the modern-day counterpart of the original *Electra* is the Lockheed L-1011, an \$18.1-million giant that will seat 256 passengers and cruise at speeds of up to 600 miles an hour, which will be used on transcontinental and transborder services; Air Canada takes delivery of the first of ten of these aircraft in December.

While the original 122-mile route to Seattle from Vancouver is now served by another carrier, Air Canada in 1971 operated over more than 91,000 miles of air routes, carrying 7,436,000 passengers in 1971. It employed more than 17,000 persons across its system, which links Canada with the United States, Britain, Continental Europe, and also islands in the Caribbean Sea.

1. *The Lockheed L-1011, introduced into service in the summer of 1973, is a wide-bodied jet that accommodates 256 passengers. One of its main features is a galley under the passenger cabin from where meals are taken by elevators up to the passengers.*
2. *The first aircraft ever operated by Air Canada (formerly Trans-Canada Air Lines) was the Stearman HEM biplane that was used mostly to survey new air routes in 1937 and 1938. It was sold to Northern Airways in March 1939.*
3. *The Lockheed 10A Electra, which inaugurated the airline's first commercial air service in September 1937 over a 122-mile route between Vancouver and Seattle. TCA purchased five of these ten-passenger aircraft.*
4. *An improved version of the Lockheed 10A was the 14H2, which went into service with TCA in May 1938; the airline purchased a total of 16, the last of which was disposed of in 1948. Twelve of these aircraft were modified after purchase to carry an additional 1,000 pounds and were designated 1408s.*
5. *The 1808A was the third Lockheed-made plane purchased by TCA, which operated 15 of these 14-seat aircraft from 1941 to late 1949. The 1808A had a range of 2,000 miles and cruised at 200 miles an hour.*

1.



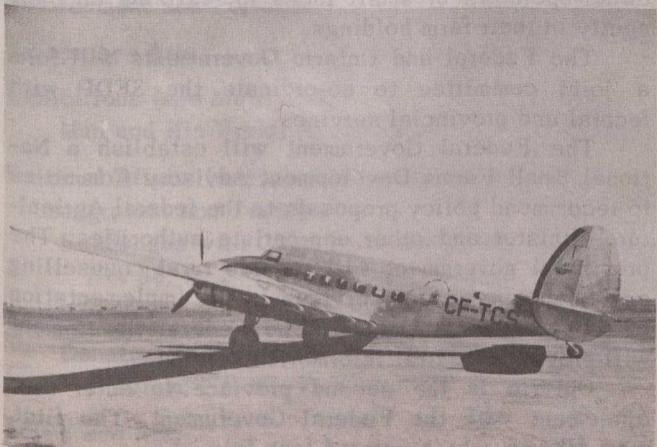
2.



3.



4.



5.



## BEEFED-UP WIENERS

Wieners that are not bigger but more nourishing will be on the Canadian market before the year ends. Federal Government nutritionists are currently drafting regulations to establish a minimum protein content for all wieners and sausage products made in Canada.



The federal department of National Health and Welfare will insist that wieners and sausages contain a certain amount of protein. There are no regulations now that determine how much protein they should contain. It was previously thought that by controlling cereal, moisture and fat content, protein content also would be controlled. This hasn't worked in some cases since the amount of protein sometimes fell below the amount that Government nutritionists thought adequate.

The regulations will require meat-packers and processors to put more protein into their products. The protein consists mainly of beef and pork. Government nutritionists are working under some handicap in writing the new regulations — they want the protein "minimum" set without giving the producers cause to beef up their prices which, no doubt, would be passed on to the customer.

## NAC ORCHESTRA TO VISIT ITALY

The National Arts Centre Orchestra will give four concerts in Italy in addition to its performances in Poland, the Soviet Union, Britain and France when it goes on its first transatlantic tour in May and June next year.

The orchestra's trip abroad will thus be extended to a full month. The ensemble will leave Montreal for Warsaw on May 9, 1973, and return from Milan on June 10. The tour was originally meant to last from May 14 to June 4. At the request of the Soviet Union, the number of concerts there has been increased from three to six, which means moving the Warsaw per-

formances to an earlier date. To enable the orchestra to leave Canada early enough to have a two-day rest period after the transatlantic flight, the concert of the new Family Series, originally scheduled for May 11, will be presented next March 27.

The following are the dates for the NAC Orchestra's concerts abroad: May 12, 13 — Warsaw; May 15, 16 — Leningrad; May 17, 18 — Riga; May 20 — Kiev; May 22 — Moscow; May 25 — Bath, England (opening of Bath Festival); May 29 — Bristol, England; June 1 — London; June 2 — Llandaff Festival; June 4 — Versailles Festival; June 6 — Rome; June 7 — Florence; June 8 — Bolzano; June 9 — Venice.

## ONTARIO SMALL-FARMS PROGRAM

The federal Agriculture Minister, H.A. Olson, and the Ontario Agriculture Minister, W.A. Stewart, recently signed an agreement to implement the Small Farms Development Program (SFDP) in Ontario. The aim of the program is to help farmers develop more profitable family holdings. It will also assist those farmers who wish to change to non-farm occupations or to retire.

"We want to give the small farmer a chance to realize his dreams," Mr. Olson said, "whether they be of building a profitable, business-like farm or getting out from under a farm that he doesn't want to run any more or that he can't keep going because of the work or intolerable debt load involved.

"This program, which has been developed by the Federal Government, will encourage the development of profitable family farms and prosperous rural communities," the Minister said.

The Small Farms Development Program, whose aim is to benefit the farmers of all provinces that wish to take part, consists of a land-transfer program, assistance to land buyers and sellers, and information, rural counselling and farm-management consulting services.

The aims of the Canada-Ontario agreement are to facilitate land transfers toward the development of economically viable family farms and to assist owner-operators of small farms in realizing on their equity in their farm holdings.

The Federal and Ontario Governments will form a joint committee to co-ordinate the SFDP with federal and provincial services.

The Federal Government will establish a National Small Farms Development Advisory Committee to recommend policy proposals to the federal Agriculture Minister and other appropriate authorities. The provincial government will provide rural counselling and farm-management services in the implementation of the program in Ontario. The Federal Government will provide a central information service.

Ontario is the second province to enter this agreement with the Federal Government. The first was Alberta, which entered last July.

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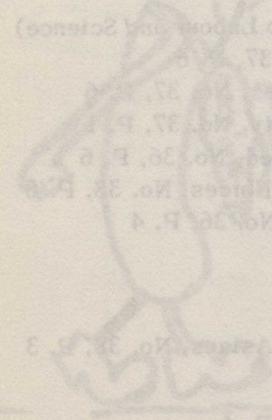
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