



Bulletin

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CANADIAN STUDENT LOANS

The national Canada Student Loans Plan was established in 1964 to provide assistance to full-time students enrolled in courses at the post-secondary level at certain educational institutions. Under this arrangement, loans may be made by chartered banks and designated credit unions on the basis of certificates of eligibility issued by provinces participating in the Plan. The Federal Government guarantees the repayment of such loans and pays interest on them while the borrowers continue as full-time students and for six months after their studies are completed. The largest amount that may be borrowed by a student in any one academic year is \$1,000, and the aggregate sum a student may borrow during his full course of study is \$5,000. Before the end of their final six-month, interest-free period, borrowers are required to consolidate their loans and to enter into a repayment arrangement with their banks. Depending on the amount outstanding and probable ability to repay, loans may be paid off over a period of up to nine-and-a-half years. During that period, interest on the outstanding amounts is payable by the borrowers themselves. On loans taken out on or before August 15, 1968, the rate of interest has been and continues to be 5¼ per cent. For loans made after that date, however, a different rate applies, subject to a maximum rate prescribed for each loan year. This maximum is related to the cost of borrowing to the Government over a six-month period prior to the commencement of the loan year. When a borrower consolidates loans borrowed after August 15, 1968, he will have to negotiate a rate of interest with his bank, but that rate may not be higher than the prescribed maximum then in effect. (Where students have loans made both before and after August 15, 1968, the rate of interest

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will be a composite based on the amount of their loans bearing interest at 5¾ per cent and the amount subject to the maximum rate to be applicable at the time they consolidate.)

ELIGIBILITY

To be able to borrow, students must meet certain criteria of eligibility, including residence in a participating province, and they must establish to the satisfaction of that province that they need a loan to continue their course of study. It follows that a student is required to give sufficient information in his application for a certificate of eligibility to enable the provincial authority to assess his financial need. The principal premise underlying needs assessment is that the primary responsibility for meeting the individual costs of post-secondary education lies with the student and/or his family. Loans are provided to supplement family-student resources, and funds available through other institutions, when financial aid is needed to insure that all qualified students have the opportunity to reach their educational potential.

The province of Quebec does not participate in the Plan but operates its own extensive student-assistance program for provincial residents. Quebec students are, therefore, not covered by the provisions of the Plan, but may apply for financial assistance through the Quebec Department of Education.

PROVINCIAL PROGRAMS

The Canada Student Loans Plan provides most of the repayable aid available to undergraduate students. Most of the non-repayable aid (grants, scholarships, bursaries, etc.) comes from provincial government funds. Some of the provinces - Ontario, Newfoundland, New Brunswick, Nova Scotia and Alberta - have formally combined the Canada Student Loans Plan with their own non-repayable aid programmes in order to create a single comprehensive scheme. In these provinces a student seeking financial assistance fills in an application form which serves as an application both for a federal loan and for provincial non-repayable aid. His needs are assessed and, if he is eligible for assistance, aid is provided on the basis of a loan-grant formula - so much in loan and, over a certain level of need, so much in grant. Thus, in Ontario, a student assessed as needing \$700 in aid will receive the first \$150 in the form of a loan and the next \$550 on a 40 percent grant and a 60 percent loan basis. Quebec maintains a program that is somewhat similar both in principle and practice.

Most of the provinces that have combined their aid programs with the Canada Student Loans Plan provide the bulk of their financial assistance in grant form. Most of the provinces with "uncombined" aid programs (provincial aid programs that are kept administratively separate from the Canada Student Loans Plan) award non-repayable aid in the form of scholarships or bursaries. The Yukon and Northwest Territories are the only jurisdictions that award allowances to some undergraduate students.

Normally a province only provides student aid to those students who are classified as "residents" of the province. The definition of "residents" is not the same in all provinces but a student whose parents reside in a particular province, or who has himself resided there for a designated period, is usually eligible. Exceptions are sometimes made for provincial residents attending university in another province, or outside Canada. Some provincial governments do not give financial aid to residents attending universities situated outside the home province. Financial assistance through the Canada Student Loans Plan is not normally subject to this restriction.

DESIGN AWARDS INCREASE

A record 43 National Design Council scholarships and grants has been announced by Mr. Jean-Luc Pepin, Minister of Industry, Trade of Commerce.

Mr. Pepin said that if Canada wanted to compete in domestic and world markets Canadian industrial design would have to show "marked improvement". Modern consumers, who were becoming more sophisticated, demanded a high standard of quality in the design of the products they bought as well as competitive prices, the Minister said.

"This continuing incentive program," Mr. Pepin

continued, "is an effort by the Government, through the National Design Council, to help industry meet this design challenge by upgrading Canadian design capability and technology and by encouraging the promotion of industrial design by the private sector."

Through the scholarships offered by the Council, promising individual designers are able to take advanced training anywhere in the world. By means of grants, the Council also stimulates research into new design technology, the results of which are made available to Canadian industry, thus encouraging new product development and improved design practices.

Mr. Pepin noted that 29 scholarships were to be awarded to Canadians for advanced training in design and related subjects. Ten research grants would, he said, also be made to individuals or organizations engaged in special research projects in industrial design, and four grants would be given to organizations to assist them in their industrial design promotion activities in Canada. The recipients would receive their awards officially in December.

Last year there were 26 such grants awarded by the National Design Council.

IMPROVING QUALITY

Foreign importers have already noted a marked improvement in the quality of Canadian design, and Mr. Pepin pointed to the increase in Canada's exports from \$11,111 million in 1967 to \$13,220 million in 1968. An increasing share of this total comes from the sale of manufactured goods abroad, as Canada's base of secondary industry grows. In domestic product, also he noted, one dollar in four of Canada's gross national product was earned by manufacturing industry.

"In developing this manufacturing strength, good product design becomes increasingly important if our own products are to sell in large quantities both at home and abroad," Mr. Pepin said.

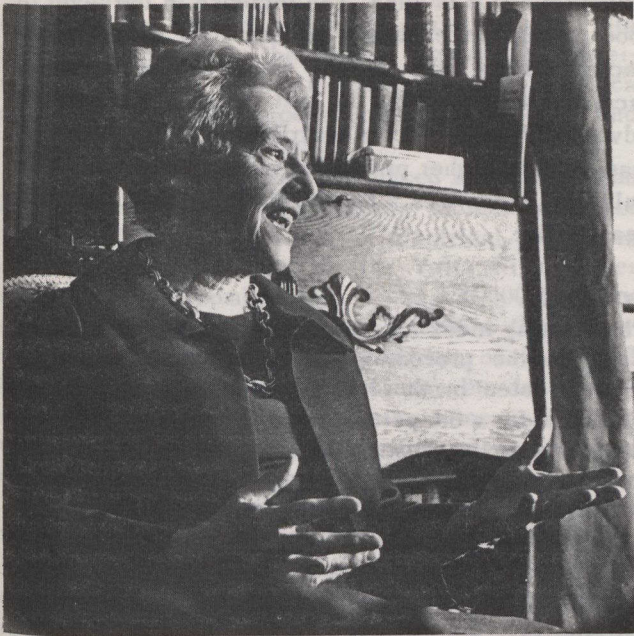
BIRTHS, MARRIAGES, DEATHS

A total of 34,751 birth registrations were filed in provincial offices during July, compared to 30,453 in June and 29,661 in July 1968. For the first seven months of 1969 the cumulative total was 3.4 per cent above the total for the corresponding period of 1968, with seven provinces reporting increases.

There were 22,256 marriages registered in provincial offices in July, compared to 18,536 in the corresponding month of 1968. The total for the first seven months of 1969 exceeded that for the corresponding period last year by 7.6 per cent, increases being reported in all but one province.

During July, 13,428 deaths were recorded in provincial offices, compared to 12,340 in June and 11,253 in July 1968. Deaths for the first seven months of 1969 were 1 per cent above those recorded in the corresponding months of last year, although there were decreases in four provinces.

LADY OF THE LEGENDS



Miss Helen Creighton

In the deep bays and shingle coves of Nova Scotia's sparkling Atlantic coast, horny-handed fishermen and their families speak fondly of their Lady of the Legends.

They mean, of course, Helen Creighton, the nimble and scholarly little woman with the quizzical smile who, for 40 years, has toured the byways of this ancient province to record their songs and take down the hair-raising tales of our folklore.

Today, Miss Creighton is one of North America's leading folklorists. Her painstaking search through the unwritten folk history of one of the earliest settled parts of this continent, so far has brought her the material for eight books, and international recognition among the historians and anthropologists.

Though honorary degrees may not be as gratifying as the esteem of her long-time outport friends, Canadian universities have, nevertheless, given her three doctorates. In a small way Helen's work has even taken her into show business: occasionally she assembles troupes of Nova Scotia folksingers to produce public concerts or network broadcasts of ballads, sweet and wild, which she has collected.

MISS CREIGHTON'S CAREER

A graduate of the Universities of Indiana and Toronto, and a Royal Flying Corps ambulance driver in the First World War, she had a nice taste for extraordinary experience. That's what took her to see old Enos (Hartlan), the jaunty sailor of South East Passage. She wanted to write about Enos and his salty yams. But Enos wanted to sing instead. So did Ben Henneberry, coxswain of the Devil's Island lifeboat crew.

Ben didn't want to tell harrowing tales of shipwreck. Instead he sang a pleasing chorus of *Well Sold the Cow*:

"Fall de diddle dido, fall de doll de dey,
Fall de diddle dido, fall de doll de day."

It was exasperating, but the songs intrigued Helen. With her background in history, she knew their importance and when she discovered nobody had ever collected them, she decided to try it herself, and, gradually, collecting the folk songs and legends of Nova Scotia became for her a distinguished career. A staff member of the National Museum of Canada, today she is president of the Canadian Folk Music Society, a fellow of the American Folklore Society, and holds three fellowships from the Rockefeller Foundation.

THE SEARCH FOR MATERIAL

For Helen Creighton, dignified and dainty and now nearly 70, it's been a lifelong adventure: a mixture of exhilaration and discovery, drudgery and joy. Just finding the people for the first time was tough enough. Many of Nova Scotia's best storytellers and singers lived in remote, almost inaccessible places, and getting there was not always half the fun.

The offshore islands, of which there are hundreds strewn along the Nova Scotia coast, were always tricky. Huddled in an open boat, thrashed and drenched by the salty tail of a hurricane, has been all part of a day's work for the Lady of the Legends. And once ashore, chances were she'd have to push her recording machine along the stony footpaths in a wheelbarrow.



A native Nova Scotian records another item for Helen Creighton's collection of folklore.

She's been marooned in her car, axle-deep in treacherous sand flats on an incoming tide; and justifiably terrified when some recommended "clients" in isolated places have turned out to be quite mad.

BELIEF IN SUPERNATURAL

Close beneath the gaiety and nostalgia of Nova Scotia folksongs, lies an impenetrable belief in the supernatural. So, one of the first things Helen Creighton found when she probed under the entertaining ditties of old characters like Hartlan and Henneberry, were the scary tales of unworldly intrusions from the supernatural.

The routine acceptance of ghosts and witches in everyday life, of course, had a profound influence on the living habits of Nova Scotia folk, particularly in the past century.

When the master of one Grand Banks fishing schooner left the fishing grounds for home, and crewmen reported inhuman footsteps on the deck, the captain took account of the ghostly presence and changed course. He reckoned it was the ghost of a seaman who died and was buried at sea though his expressed wish was to die at home. To be rid of the disconsolate ghost, the schooner captain sailed to the dead man's home village, and rowed ashore in a dory. Knowing from the folklore that ghosts can't cross water, he waited long enough for the man's spirit to go ashore, then rowed back to his vessel. According to this folk tale the ghostly footsteps were never heard again.

With all her years of exposure to Nova Scotia's tellers of folk tales, have any of their beliefs rubbed off on the Lady of the Legends? Does Helen Creighton in fact believe in ghosts?

It's a little unnerving perhaps, but she doesn't always accept this question. She just sits there nicely composed in her elegant living-room with its fine period furniture, fixes you with curious eyes and asks very quietly: "Don't you?"

(From an article in a recent issue of *Nova Scotia Magazine*.)

CONSUMER PRICE INDEX

The consumer price index (1961=100) for Canada rose by 0.4 per cent to 126.4 in July from 125.9 in June. The July 1969 index stood 5.0 per cent above its level of July 1968. Most of the latest month's increase was attributable to a 0.8 percent rise in the food index, and to a 0.4 percent increase in the housing index. Among other goods and services, substantially increased tobacco taxes in Alberta accounted for a 0.4 percent upward movement in the tobacco-and-alcohol component. Transportation prices edged up by 0.1 per cent, while sale prices on selected apparel items helped reduce the clothing index by a similar amount. The indexes for health and personal care and for recreation and reading were unchanged.

FOOD

The food index advanced by 0.8 per cent to 128.8 in July from 127.8 in June. The increase in the level of food prices since June was less than normally expected during this period; much of the seasonal increase was recorded in last month's 2.2 percent advance. A major factor contributing to the increase was notably higher prices for restaurant meals. The July food index was 5.1 percent higher than that of a year earlier.

HOUSING

The housing index rose by 0.4 per cent to 125.2 from 124.7 in the preceding month. Increased mortgage interest rates in the latest month were chiefly responsible for a 0.6 percent upward movement in homeownership costs, while rents increased by 0.4 per cent in the same period. Higher wages for domestic help, together with increased prices for broodloom, household textiles, utensils and supplies contributed to a 0.4 percent increase in household-operation costs. Electricity prices were higher in Saint John, Hamilton and Halifax, the increase in the latter city being attributable to a new service tax. The July housing index stood 5.4 per cent above its level of a year earlier.

CLOTHING

The clothing index declined by 0.1 per cent to 124.8 in July from 124.9 a month earlier. Sale prices on a few selected apparel items outweighed a number of minor increases, but for the most part men's and women's wear items were unchanged in price. Footwear prices edged up by 0.2 per cent, while quotations for piece goods were marginally lower. The July clothing index was 3.1 per cent above its level of July 1968.

TRANSPORTATION

The transportation index edged up by 0.1 per cent to 20.7 in July from 20.6 in June. This marginal increase was attributable mainly to seasonally higher train fares. There was no change in automobile operation costs, as slightly lower new car prices were offset by higher quotations for gasoline and motor oil in a number of cities. The transportation index was 4.9 percent higher than it was in July 1968.

The health-and-personal-care index remained unchanged at its June level of 134.2 - 4.8 per cent above that of June 1968.

The recreation-and-reading component also remained stable in the latest month at a level of 127.4, 6.5 percent higher than it was a year earlier.

The tobacco-and-alcohol index moved up by 0.4 per cent to 126.3 in July from 125.8 a month earlier, with the entire increase being attributable to the imposition of higher tobacco taxes in Alberta. The tobacco-and-alcohol index was 4.1 percent higher than the figure a year earlier.

VOLTA RIVER POWER PROJECT

Canada and Ghana have signed agreements covering the second and final phase of the Volta River power project, the largest project ever undertaken by Canada under its aid programme to Africa and the first to encompass both Commonwealth and French-speaking countries.

The latest agreements announced by the Canadian International Development Agency include a loan of \$5,830,000 for the provision of electrical generators and ancillary equipment for the Volta River power station at Akosombo, and a \$1,750,000-loan for construction of a transmission-line from the power-station to the neighboring countries of Togo and Dahomey. Canada will also assist in the design and supervision of construction of the transmission-line and will train Ghanaian personnel to operate and maintain the line.

Total Canadian assistance to the project in the three countries is expected to exceed \$13,300,000 in loan funds, plus another \$446,000 in grant funds to meet the cost of engineering services. A further \$2 million in counterpart funds, generated by the sale of Canadian wheat flour will be used to support local costs in Ghana.

Power-station equipment installation will help complete the Volta project, an African development showpiece since it came into operation in 1965. The dam, which is 440 feet high and stretches 2,200 feet across the Volta River Valley in Southeast Ghana, creates the largest artificial lake in the world. This huge body of water extends 250 miles to the north and covers 4 per cent of the total area of Ghana.

ARCHITECTURAL PRIZES

Central Mortgage and Housing Corporation recently announced the names of five Canadian architects who had been successful in a competition for the design of single-detached houses. The competition is held twice each year, with closing dates for entries of June 1 and December 1. Winners receive \$1,000 for each design selected.

There were 56 entries from 28 architects for this year's first competition. The jury chose five designs from: R.C. Hammond of Kanata, Ontario; Dennis and Freda O'Connor and Maltby of Edmonton; Rudy P. Friesen of Winnipeg and Julius Bartha and G.A. Asad of Toronto.

The rules for entering these competitions, which have been approved by the Royal Architectural Institute of Canada are the following: Any number of designs may be submitted; houses should range in size from about 800 to 2,000 square feet; designs must conform with the residential standards required for houses financed under the National Housing Act. Each entry is judged on its own merit rather than in competition with other designs. The architect's name

remains on all published forms of the design and he retains copyright. Central Mortgage and Housing Corporation reserves the right to publish and distribute the selected designs with working drawings being made available to prospective homeowners at minimum cost.

CANADA-TRINIDAD AIR AGREEMENT

The Secretary of State for External Affairs, Mr. Mitchell Sharp, announced recently that delegations from Trinidad and Tobago and Canada met in Ottawa from August 19 to August 22 to negotiate a bilateral air transport agreement to govern commercial scheduled air services between Canada and Trinidad and Tobago.

An agreement was drawn up which, subject to approval by the two Governments, would establish on a formal basis air services between the two countries by Air Canada and British West Indian Airways.

His Excellency Matthew Ramcharan, High Commissioner for Trinidad and Tobago, lead the Trinidad and Tobago delegation, while the Canadian delegation was headed by Mr. Gerald Morisset, Chairman of the International Transport Policy Committee of the Canadian Transport Commission.

INDIAN CHIEF TELLS HIS STORY

The autobiography of Chief James Sewid of the Nimpkish Indian Band, Alert Bay, British Columbia, *Guests Never Leave Hungry*, has been officially lodged in the National Library in Ottawa. On behalf of the publishers, McGill Press Ltd., Mr. Jean Chrétien, Minister of Indian Affairs and Northern Development, presented the book to Mr. Guy Sylvestre, National Librarian.

Chief Sewid was born on December 31, 1913, in a tent at Village Island, British Columbia. Just before he was born, his father was killed in a logging accident. As a child, he moved to the Nimpkish Reserve in Alert Bay. His marriage was arranged, took place when he was 13 years of age, and proved to be a happy union.

James Sewid is the first elected chief of the Nimpkish Reserve; formerly, the Band was served by hereditary chiefs. The name Sewid, which means "the paddling toward the Chief", refers to the giving of the *potlatch*, an exchange of gifts between chiefs. A potlatch was convened on the invitation of a chief, who, together with his clan, acted as host to other chiefs and their retinues.

The book deals mainly with Chief Sewid's own life story and the dreams of the Kwakiutl people. The Kwakiutl nation is a union of tribes which follow the village clan system. Their language is of the Wakashan linguistic group and is shared by many in the northwest Pacific.

CLIFF-DWELLERS SHORT OF SPACE

There is a continuing dearth of vacancies in apartments in Canadian metropolitan centers. There are indications, however, that the supply of apartment accommodation is increasing in some areas, notably Montreal, Toronto and Edmonton.

This information is contained in the annual survey of apartment vacancies in 11 metropolitan areas undertaken in June by Central Mortgage and Housing Corporation. Surveys are conducted on a sample basis and include only apartment buildings with six or more dwelling units. Apartment buildings containing less than six units are excluded, as are single-detached, duplex and row dwellings.

The surveys also show that the vacancy rate in Montreal rose for the second consecutive year from 4.7 per cent in 1968 to 7.2 per cent in 1969. The second largest year-to-year increase was recorded in Edmonton, where vacancy rates had risen from 2.3 per cent in 1968 to 3.7 per cent in 1969. In Toronto, where vacancy rates had remained close to 1 per cent from 1966 to 1967, there was an increase to 2.4 per cent in 1969 from 1.4 per cent in 1968. Vacancy rates declined in Windsor, to less than 1 per cent in 1969 from 1.5 per cent in 1968. Rates remained virtually unchanged in Winnipeg and Halifax.

LABOR FORCE

From June to July, Canada's labor force increased by 147,000, to 8,550,000, a substantially smaller increase than is usual for this time of year. Employment rose by 181,000 to 8,201,000, an advance that is somewhat smaller than usual. Unemployment declined more than usual at this season by 34,000 to 349,000.

Compared to that of a year earlier, the labor force was up 227,000 or 2.7 per cent. Employment showed a gain of 249,000, or 3.1 per cent. There were 22,000 fewer unemployed than at the same time last year.

EMPLOYMENT

The 181,000-increase in employment from June to July was the result of a 198,000-gain in the employment of teenagers and a decrease of 17,000 in the employment of persons 20 years of age and over. The employment of teenagers has increased by

363,000 since April this year, compared to an increase of 370,000 during the same period last year. The decline in adult employment from June to July was related to the withdrawal of substantial numbers of married women from the labor force during the summer vacation period.

Farm employment was up by 64,000 from June to July. Among other industries the largest increases were in manufacturing (53,000), construction (48,000) trade (43,000) and public administration (32,000). Employment in community, business and personal service declined by 48,000.

All regions except British Columbia, where there was little change, shared in the June-to-July increase. Ontario and Quebec had employment gains of 73,000 and 65,000. Smaller increases were reported in the Prairies (25,000) and the Atlantic Provinces (22,000). Relatively, however, the Atlantic Provinces had the largest gain (3.5 per cent).

In contrast to a year ago, the largest increase by far in employment occurred in manufacturing (116,000). Smaller gains occurred in public administration (40,000), trade (35,000), community, business and personal service (34,000), finance, insurance and real estate (29,000) and construction (13,000). Farm employment was down by 12,000.

The largest relative increase in employment over the year took place in British Columbia (4.5 per cent). This compares to gains of 4.0 per cent in Ontario, 2.8 per cent in Quebec, and 2.3 per cent in the Prairies. There was virtually no change in the Atlantic region.

UNEMPLOYMENT

The number of the unemployed declined substantially by 24,000 from June to July with about a third of this reduction occurring among teenagers.

Compared to a year ago, there were 22,000 fewer unemployed persons in Canada. Nearly half of this decline took place among teenagers.

Of the total unemployment in July this year, 122,000, or 35 per cent, had been unemployed for less than a month, 38 per cent from one to three months, and 27 per cent for four months or more.

Unemployment in July 1969, represented 4.1 per cent of the labor force, compared to 4.5 in July 1968, and 3.5 per cent in July 1967.

The seasonally adjusted unemployment rate in July 1969 was 4.7 per cent.