

# Canada Weekly

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## Federal help, reduced mortgage rates should reverse 1974 housing slowdown

Canada's housing market during 1974 reflected the economic climate which, early in the year, was generally healthy. Inflation, however, was a major problem and house prices, which were already high, continued to climb. Interest rates for all loans, including mortgages, were also at a high level, largely owing to international pressures.

This information is contained in the 1974 annual report of Central Mortgage and Housing Corporation, recently tabled in the House of Commons.

Mortgage approvals decreased sharply as long-term investment funds diminished and the volume of housing starts began to decline accordingly.

By mid-year, while inflation continued to push prices upwards, people were reluctant to commit themselves to expensive, long-range purchases such as houses, and the demand subsided.

In the second half of the year, home-builders, particularly rental entrepreneurs, were reluctant to build in a slow market and starts decreased even more sharply.

As a result of these and other factors, after three years of steady growth, housing starts across Canada during 1974 declined by 17 per cent to 222,123.

While starts were down, the number of completions reached a record level of 257,243 during 1974, as a result of the high volume of starts in the previous year. Most of the increase in completions was in single-detached houses and row housing.

### Housing starts continue to dwindle

Housing starts during February were at a seasonally-adjusted annual rate of 156,000 for all areas.

Actual starts during the month in the urban areas were 5,031, a decline of 44 per cent from the 9,029 recorded for the same month one year ago.

Starts of single-detached dwellings during the month totalled 2,177, a decline of 48 per cent from those of February 1974. Starts of multiple dwellings dropped 41 per cent to 2,854.

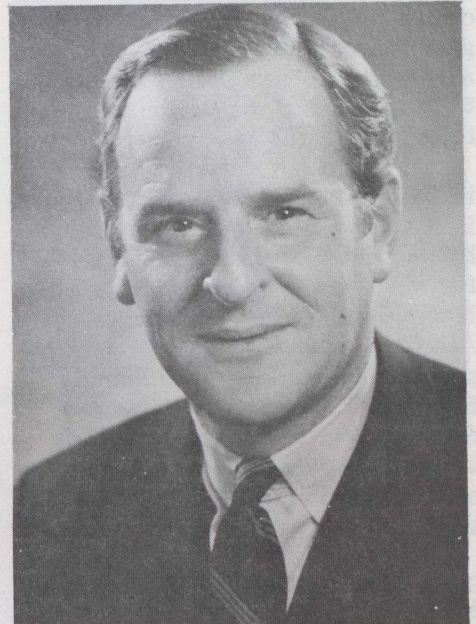


Photo Gerald Campbell

*Barney Danson, Minister of State for Urban Affairs, is the minister responsible for Central Mortgage and Housing Corporation, the housing agency of the Federal Government.*

**Assisted home ownership**  
Housing starts financed directly by CMHC during 1974 showed a modest increase of 5 per cent to 30,352, principally because of a substantial increase in the Assisted Home-Ownership Program, which produced 11,773 starts. The demand for AHOP assistance surpassed expectations and in all, some 18,300 AHOP loans were made. Late in the year the program was restricted to new houses in the interest of increasing production and generally providing a stimulus to the economy. The program, originally budgeted at \$300 million for 1974, proved to be so popular that an additional amount of \$150 million was provided. Almost all of these funds were committed before the end of the year.

To steer housing production away from more expensive homes and into the low and medium price ranges, private lenders agreed with CMHC's request early in the year to limit high-ratio loans to buyers of moderately-priced housing. As concern shifted

from inflation to the need for increased production, this constraint was removed.

**Rental accommodation**

As a test program to stimulate rental construction still further, CMHC offered funds at 8 per cent to builders in cities where the shortage was most severe, on condition that they would construct good, modest rental accommodation at agreed-upon rentals. CMHC allocated \$58 million for this program and it was totally committed within a few weeks.

Legislation introduced in Parliament in December is intended to draw \$1 billion or more of private capital into the housing market to create new homes for ownership or rental. Under this legislation, families who qualify under AHOP and who receive loans from approved lenders, rather than directly from CMHC, could receive interest-reducing grants of up to \$600 yearly in order to lower their monthly payments to an affordable proportion of their income.

**Stabilization trend**

As 1974 came to a close, there was every indication that the housing market was stabilizing once again under the pressure of competitive forces. A softening in prices, or at least a



CMHC photo

*Shopping centre in Ottawa, built in the vicinity of a senior citizens' apartment.*

levelling off, indicated that the sellers' market that predominated during the year, was ending and that prospective house-buyers were once again prepared to shop, with sharpened discrimination, for the homes they wanted to live in.

CMHC believes that many prospective

*(Continued on P. 6)*

**Home-buying made easier for veterans**

New measures to assist veterans to purchase or rent homes have been announced by Veterans Affairs Minister Daniel J. MacDonald and Urban Affairs Minister Barney Danson.

For veterans, DVA will give special assistance in addition to that available from Central Mortgage and Housing Corporation under the Assisted Home Ownership Program and the Non-Profit Rental Housing program.

Veterans who qualify to buy a house under AHOP may receive a grant of up to \$600 a year, in addition to CMHC's regular loans and interest-reducing grants.

Veterans who would otherwise qualify for AHOP but are excluded either because they have no children, or because they want to buy an existing house rather than a new one, can get the DVA grant of up to \$600 but not the CMHC contributions. To qualify for the DVA grant, they must have an NHA-insured loan from an approved lender and must not have owned a house in the previous three years.

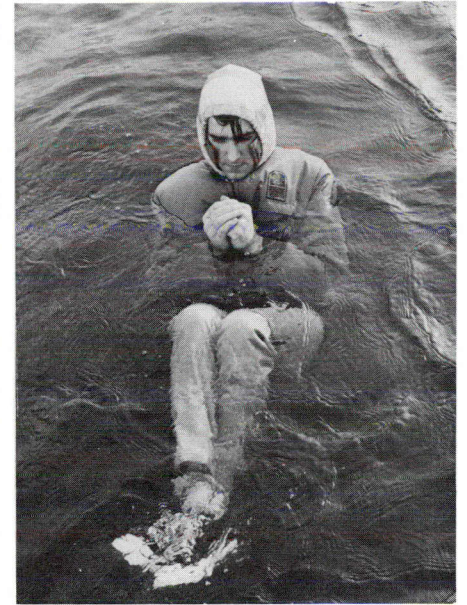
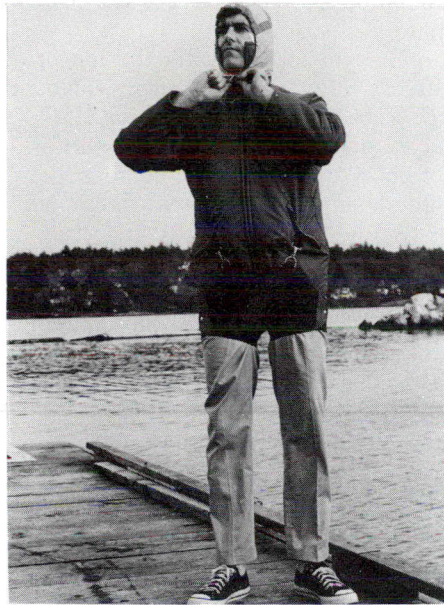
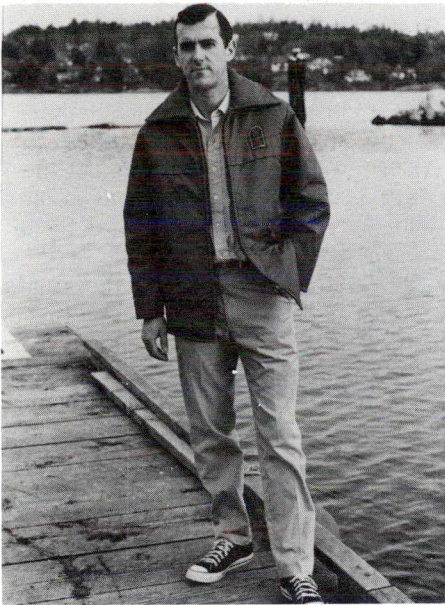
DVA will also provide a grant of 10 per cent of capital costs — in addition to benefits provided by CMHC — for low rental projects designed primarily, but not necessarily exclusively, for the housing of veterans.



CMHC photo

*Dogwood Gardens, recently built under the National Housing Act, is an*

*86-unit condominium complex in Cloverdale, British Columbia.*



*"Thermofloat" jacket demonstrated by University of Victoria scientist John Hayward, one of its developers.*

### **New life-jacket triples survival chances in cold water**

The number of deaths caused by exposure in oceans and lakes will be lessened through the efforts of three scientists at the University of Victoria (UVic) in British Columbia.

After four years of research, much of it in the chilly Pacific waters surrounding Vancouver Island, on which the City of Victoria is located, Drs. John Hayward, Martin Collis and John Eckerson have developed a windbreaker-style jacket to triple the time of survival in cold water.

They have also come up with data that dispels a number of often fatal misconceptions about how people should behave and how their bodies react when they have been plunged by accident into cold open water.

The new UVic "Thermofloat" jacket, which was introduced on the commercial market earlier this year for a price of about \$70, can be worn for years as an ordinary windbreaker on land or sea, but which with a few simple adjustments can be transformed immediately into a floating wetsuit.

"In my opinion, it's the world's best all-around life preserver," said Dr. Hayward, who is in charge of UVic's "Man in Cold Water" project.

The jacket, insulated with closed-cell foam rubber, has a flap tucked in the back that can be brought up under the groin and around the thighs, which

seals the wetsuit around the torso. A protective hood hidden in the collar, the colour of bright orange, has reflecting tape to increase its visibility in the dark. Inside pockets can also contain a "mini-raft", which increases survival time, and a flare-launcher the size of a pencil.

#### **Loss of body heat factor**

Dr. Hayward noted that, until now, regulation life-jackets for boaters, fishermen and sea-rig operators had been designed to prevent drowning when in fact a significant percentage of deaths were due to exposure caused by hypothermia (loss of body heat).

"In all waters, save tropical, hypothermia is a threat," said Dr. Eckerson.

"Cold water safety is a sadly neglected area of water safety around the world," Dr. Hayward said. "When one normally thinks of water safety, one thinks of the danger of drowning. But since the avoidance of drowning is so easy with flotation devices of many types, then the real significant problem that's left, and isn't easily solved and which so few people haven't really been thinking about, is exposure. And this can happen all too rapidly in waters such as Canada's."

In waters as cold as those off the coast of British Columbia (between 5

and 10 degrees Celsius year-round), people have been found dead only a few hours after a boating mishap. This would not have happened so soon had the victims known how to behave properly and had vital areas of their bodies — chest, groin, neck and head — insulated against the cold in the manner provided by the thermofloat jacket.

With the jacket, a person's life expectancy is extended from two or three hours to nine or ten hours in water near 10 degrees C. Without the jacket and using behavioural techniques recommended by the UVic scientists, survival time can be increased to four hours.

"The important thing is that we're not trying to give indefinite survival-time increase. We're trying to get every extra minute or hour we can so there is a better chance for rescue," they say.

Most of the work on hypothermia was done by German scientists at Dachau who, by cooling prisoners to a near-death temperature below 30 degrees C were exploring ways of rewarming persons. Considerable research on cold air carried out in Canada's Arctic has some bearing on cold-water survival but it probably had inadvertently led to fatal confusion in the minds of many boaters: that the more active one is in cold water the warmer one keeps. That's fine in cold air, said Dr. Hayward, but in cold water the opposite is true.

There was also some research done by the British Navy and others which determined that fat people last longer in cold water.

The reason little has been studied on cold-water survival is probably because "to find out what causes faster or slower deaths in cold water people must be cooled significantly".

#### Results of experiments

Basically they have found that:

— Even though submersion in cold water causes intense shivering, "you don't die from cold skin, cold hands or cold limbs". The skin and outer fat cool very rapidly, but it takes ten to 15 minutes before the temperatures of the heart and brain begin to cool.

— Contrary to the belief that a person lasts only about half-an-hour in 10 degrees C water, findings definitely show that the average-sized male can last two-and-a-half to three hours before the heart fails from a body temperature dropping from 38 degrees C to 30. Although women usually possess slightly more fat than men, they cool about 15 percent faster owing to their smaller body size. Children cool much faster.

— In 10 degrees C water, a person should not try to swim unless he is within a mile of shore. Results show that the average person swimming in a life-jacket cools 35 percent faster than he does when holding still and would only cover 0.85 miles before being overcome by hypothermia.

— The fastest way to die from hypothermia is "drownproofing", a method whereby a person floats quietly just under the surface, raising the head for breathing every ten to 15 seconds. In this position, a person cools 82 percent faster, mainly because his head, a high heat-loss area, is in the water. Contrary to what well-meaning swimming experts might recommend, this method should only be used in tropical waters.

— Treading water is as fatal as trying to swim. The cooling rate is 34 percent faster.

— Alcohol increases the body cooling rate about 20 per cent.

— In a small percentage of cases, sudden immersion in cold water can cause a heart attack or ruptured blood vessels. Cold shock can also cause hyperventilation, making even an expert swimmer take in water and drown. Wearing the UVic thermofloat jacket

would reduce the impact of the immediate shock.

— The warmer the water the longer the life expectancy. For example, an average male wearing a regulation life-jacket and holding still, will survive for about two hours at 5 degrees C, three hours at 10 degrees, five hours at 15, and 12 hours at 20.

#### Survival methods

Based on their findings, the UVic scientists have come up with two methods that will extend survival time. One is the HELP (Heat Escape Lessening Posture), which will increase survival time by 50 per cent. This involves holding the arms tight against the sides of the chest, a major heat-loss area, and raising the thighs to protect the groin, another major heat-loss area. If more than one person is in cold water, a "huddle" position is recommended, whereby the survivors cling together, making sure they are pressing the sides of their chests together. This also increases survival time by 50 per cent.

(Story and photos by Bryan McGill, University of Victoria Public Relations Office.)

#### UN crime conference to meet in Canada

When Canada is host to the fifth United Nations Congress on Crime and the Treatment of Offenders in Toronto from September 1 to 12, up to 3,000 delegates from 132 countries could be present. This would be double the attendance figure at the last quinquennial congress in Kyoto, Japan.

Topics on the agenda are: Changes in forms and dimensions of criminality — transnational and national; the role of criminal legislation, judicial procedures and social controls in crime prevention; emerging roles of the police and other law enforcement agencies; treatment of prisoners, with special reference to the Standard Minimum Rules of the UN; and economic and social consequences of crime.

The agenda, which has been approved by the General Assembly's secretariat, will also include visits to Canadian crime-prevention services and correctional institutions, film shows and an exhibition.

#### Rise in pension payments

Increases in Old Age Security Pension and Guaranteed Income Supplement payments, became effective April 1; the increases represent the sixth quarterly escalation based on the cost of living, as provided for in the OAS Act.

The new monthly total at the single rate for persons receiving both the basic Old Age Security pension and maximum Guaranteed Income Supplement is \$209.99; for a married couple, both pensioners, the combination of the basic pension and maximum supplement provide a payment of \$400.60 for the couple monthly.

The basic Old Age Security pension rose to \$123.42 from \$120.06; the maximum Guaranteed Income Supplement for a single person, or a married person whose spouse is not a pensioner, increased to \$86.57 from \$84.21; the maximum supplement for a married couple, both pensioners, increased to \$76.88 each from \$74.79. Added to the basic pension, this gives each married pensioner \$200.30 monthly.

#### Veterans pensions

War Veterans Allowances and Civilian War Pensions and Allowances also increased on April 1, affecting about 86,500 Canadians. The income ceilings are 2.8 percent higher than those in effect during the first quarter of the year.

The annual income ceiling under which single persons may receive maximum benefits has been raised from \$2,753.76 to \$2,830.92. For the married veteran it has been increased from \$4,714.32 to \$4,846.32; in the case of a married veteran with two children the income ceiling has increased from \$5,945.52 to \$6,112.28.

A single veteran, widow or widower receiving the maximum benefits receives \$6.43 a month more; a married veteran, \$11 a month more; and the allowance for each dependent child is increased by \$1.44 a month.

New maximum benefits are: single recipient, \$195.91 a month; married veteran, \$333.86; dependent child, \$52.74.

The scale of benefits is subject to the total annual income of a recipient. Allowances paid in respect of children take into account any Family Allowance payments.

**Immigration 1974**

Canada admitted 218,465 immigrants during 1974, an increase of 34,265 or 18.6 per cent over the previous year's figure, Manpower and Immigration Minister Robert Andras announced last month.

The majority came from Britain — 38,456 — which was also the main source country in 1973 — followed by the United States with 26,541.

In 1974, 106,083 (48.6 per cent of the total number of immigrants) joined the labour force, compared to 92,228 (50 per cent) the previous year. The major occupational groups were: pro-

fessionals 21,599 (20.4 per cent); fabrication, assembly and repairing 15,466 (14.6 per cent); clerical 15,660 (14.8 per cent) and service 10,604 (10 per cent).

Ontario continued to receive the largest number — 120,115 (54.98 per cent); followed by British Columbia 34,481 (15.78 per cent); Quebec 33,458 (15.32 per cent); Alberta 14,289 (6.54 per cent); Manitoba 7,423 (3.40 per cent); Saskatchewan 2,244 (1.03 per cent); and the Atlantic provinces 6,155 (2.81 per cent).

The majority of immigrants in 1974 — 171,168 (78.35 per cent) — were under 35 years of age and the total comprised 111,122 males and 107,343 females.

**Ten major source countries of Canadian immigration during 1974**

Position in 1973	1974	Number 1973	Number 1974	Per cent of total immigration
1	Britain	26,973	38,456	17.6
2	U.S.A.	25,242	26,541	12.1
4	Portugal	13,483	16,333	7.5
6	India	9,203	12,868	5.9
3	Hong Kong	14,662	12,704	5.8
5	Jamaica	9,363	11,286	5.2
7	Philippines	6,757	9,564	4.4
8	Greece	5,833	5,632	2.6
9	Italy	5,468	5,226	2.4
16	Haiti	2,178	4,857	2.2
		119,162	143,467	65.7

**Canadian eggs retain freshness far from home**

Fresh Canadian eggs, easy to find in Edmonton, Winnipeg or Toronto stores, can also be obtained half way round the world.

"Since last summer, more than 34,000 boxes of Canadian eggs went to Hong Kong from British Columbia, Manitoba, Ontario and Quebec," says Jim Thorsteinson, chief of Agriculture Canada's poultry markets and merchandising section, "and with careful shipping, they can be as fresh and undamaged when they arrive as the ones Canadian shoppers pick up at the supermarket."

**Export method**

When an export sale is made, the eggs are assembled for shipping and checked by Agriculture Canada inspectors. The age of an egg is shown by the size of an air cell located at

its large end. The older the egg, the larger the air space.

Based on the inspection, Agriculture Canada issues a certificate stating the grade of the eggs — Canada A1, Canada A, Canada B or Canada C.

The eggs are set on corrugated trays and stacked in fibreboard boxes which are then palletized and stacked in a reinforced metal container. The containers, shipped by rail to the nearest port, make the last leg of their journey to Hong Kong by boat.

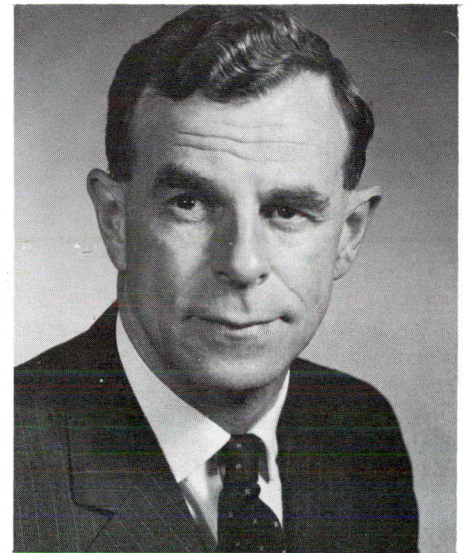
"The eggs could reach Hong Kong before they are two weeks old," says Mr. Thorsteinson. "With proper refrigeration in transit, they should last about 28 days from the time they are laid."

The 34,468 boxes contained more than six million Canadian eggs shipped to Hong Kong in the past nine months.

**New diplomatic assignments**

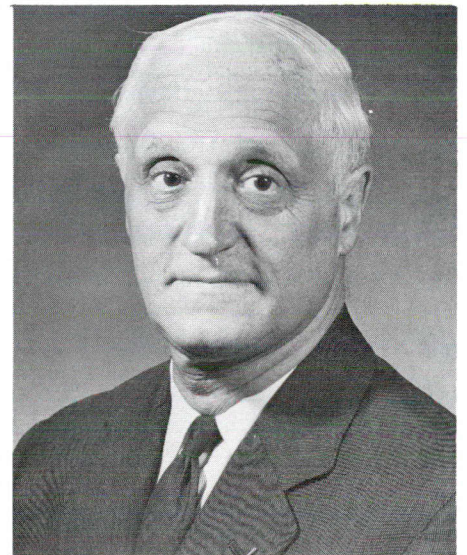
Marcel Cadieux, Canadian Ambassador to the United States, has been named head of the Canadian Mission to the European Communities in Brussels, with the rank of Ambassador, succeeding J.C. Langley, whose new assignment will be announced shortly.

Mr. J.H. Warren, until recently Canadian High Commissioner in Britain, will replace Mr. Cadieux as Canadian Ambassador to the United States.



Jack Hamilton Warren

Mr. Cadieux, who joined the Department of External Affairs in 1941, was appointed Assistant Under-Secretary and Departmental Legal Adviser in 1956; in 1960 Deputy Under-Secretary;



Marcel Cadieux

and in 1964 Under-Secretary of State for External Affairs. He has served in London, Brussels, Paris; as Counselor, Canadian delegation to the North Atlantic Council and the OECD, and as adviser to the ICSC in Indochina. He has been Ambassador to the United States since 1970.

Mr. Warren was appointed Assistant Deputy Minister, Department of Trade and Commerce in 1958; in 1964, Deputy Minister, Department of Trade and Commerce; and in 1969, Deputy Minister, Department of Industry, Trade and Commerce. He served as Chairman, Council of Representatives, GATT, in 1960; Deputy Chairman, Canadian delegation to GATT Tariff Conference, Geneva, 1960-61; and Chairman, Contracting Parties of GATT, 1962-65. He was appointed High Commissioner in Britain in 1971.

### Cassava research grants

Grants totalling \$604,200 to support four projects to improve animal feed in Southeast Asia and Africa were announced recently by the President of the International Development Research Centre, Dr. W. David Hopper.

The program of research into breeding improved varieties of cassava and improving the quality of animal feed with a cassava base is starting in Malaysia, Thailand and Nigeria.

(Cassava, a starchy rootcrop, provides more than half the calorie intake of between 200 and 300 million people in tropical regions of Latin America, Africa and (to a lesser extent) Asia. It is also grown to provide starch for industry, and processed in the form of chips and pellets for animal feed.)

### Type of research

The Malaysian Agricultural Research and Development Institute is establish-

ing a program of practical cassava research, to breed improved varieties and carry out farm trials, and also to provide training facilities for scientists and technicians from Malaysia and neighbouring Asian countries.

Two projects in Thailand are more directly concerned with the processing of cassava, in the form of chips and pellets, as feed for pigs, poultry and cattle. These involve tests at the Asian Institute of Technology, near Bangkok, on drying equipment and pellet machines, and studies at Khon Kaen University to formulate a nutritious diet in which cassava largely replaces maize and rice as the basic compound in animal feed.

A similar plan is being supported in Nigeria at the University of Ife, where scientists from three departments will be working together on the best type of animal feed that can be produced using cassava combined with local protein sources.

All four projects are linked with the world-wide network of cassava research that has been set up since 1970 with the International Centre for Tropical Agriculture (CIAT) in Colombia as the focal point.

### Street-car energy savers for Toronto

Toronto is to have new street-cars capable of travelling at 112 km an hour and which boast energy-saving and other features that will make them among the world's most functional and comfortable of their type, according to their designers, the Ontario Transportation Development Corporation. Delivery will begin to the Toronto Transit Commission in 1977.

The new "light-rail vehicle", as it is called, will have improved acceleration over current models yet save an estimated 33 per cent in energy consumption. Transistorized controls will supply only as much electrical energy as is actually needed.

Other features are: better braking, and considerably less noise than in existing models; telephone contact with depot; "plug-in" type components for easy maintenance; a push-button strip installed on the backs of seats that actuates an indicator light at the front for passengers wishing to get off. Travellers can also look forward to modern seating, brighter lighting and forced-air ventilation.

### Housing slowdown should reverse

(Continued from P. 2)

home-buyers, who postponed their purchase during the past year or two, while prices rose at a rate that grossly outstripped rising production costs, will be prepared to buy during 1975. In addition, new assistance from the Federal Government to moderate and low-income buyers and tenants, coupled with reduced mortgage rates and a stable market place, is expected to produce a rising demand for good housing.

### Canadian housing statistics in 1974

Investment in new housing at \$6,975 million was 16.7 percent above the 1973 level of \$5,977 million.

For some metropolitan areas the rental market became very tight with nearly one third having apartment vacancy rates of less than 1 per cent. These included St. John's, Edmonton and Vancouver. At the same time, some weakening in the market for new owner-occupied dwellings developed. Builders, however, were reluctant to lower house prices owing to continued cost pressures and this led to an accumulation of inventory of completed unoccupied houses and duplexes in metropolitan and major urban areas.

In 1974, price increases for residential construction surpassed those of 1973, which was in turn the highest since the increases of the early Fifties, during the Korean war. The construction cost a square foot for single-detached houses constructed in 1974 under the National Housing Act increased by 22.3 per cent to \$22.84 from \$18.67 in 1973, compared to 15 per cent the previous year and 6.7 per cent in 1972.

The average total cost for NHA-financed single-detached houses increased somewhat less than the costs a square foot, by 16.8 per cent to \$29.810, from \$25,517 the previous year.

The average age of NHA borrowers was down from 32.0 years in 1973 to 31.4 years in 1974. Purchasers assumed an average mortgage debt of \$23,830, or 12 percent higher than in the previous year.

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