

# NHA Housing Said Priced Beyond Reach Of Buyers

OTTAWA (CP)—The National Housing Act has become a vehicle for high-priced houses that nobody can afford to buy, Reid Scott (NDP—Toronto Danforth) said here in calling for a new federal approach to housing.

Mr. Scott set the tone for a three-hour Commons debate with a broad and critical look at federal policy.

The debate was based on an announcement this week lifting

the NHA interest rate to 7 1/2 per cent from 6 1/2.

Labor Minister Nicholson's contention that the increase should attract investment back to the housing mortgage market was questioned by Mr. Scott.

He said investors could get far higher returns from industry and commerce and the new rate would only attract "a trickle" of new housing investment and would push the price of an average mortgage up \$3,000.

**SAYS NHA HAS FAILED**

"What kind of a housing act is that? The NHA as we understand it is a complete and total failure in providing homes for persons of modest means."

It was "a dangerous fallacy" for Ottawa to contend that private enterprise had to provide all the capital. It obviously couldn't.

The federal government had to become the primary lender. Mr. Scott urged creation of a federal department of housing and urban affairs. Regardless of the constitutional difficulties, federal leadership was needed.

"If we don't start now, the jungle will get worse."

**CAN AFFORD HIKE**

Liberal Bryce Mackasey (Montreal Verdun) said he

couldn't give a damn for people already wealthy enough to take out a \$15,000 NHA mortgage. They could afford the extra \$4.63.

He said Canada's need is for more project housing, to assist the elderly and young couples who want to live in the city centres, close to recreation, entertainment and churches.

Jean Chretien, parliamentary secretary to Finance Minister Sharp, said the government could "perhaps do more," but it had to account for the physical possibilities available.

"We can't overlead the borrowing possibilities."

Credit Leader Caouette said low-income earners can't afford house payments. Where did the government find the money for interest-free loans to developing countries?

Finance Minister Sharp replied that the money came out of either the public purse or was borrowed at conventional interest rates. Canada had a responsibility to help underprivileged countries.

Mr. Caouette asked the minister to accompany him on a tour of communities across Canada "where I'll show him just as much misery as exists anywhere else in the world."

will make it harder to sell abroad.

On the plus side, however, there is evidence of re-opening of some old markets and an expansion of some smaller markets for Canadian apples. A tariff reduction has allowed the re-opening of the Brazil market.

But in Europe, French apples, mostly golden delicious, have taken a larger share of the pre-Christmas British market than last year as part of a steady expansion to this market. This competition is expected to grow for Canada and extreme care must be taken in selection of apples for export to maintain the Canadian position in Britain.

At home, the report said it is reasonable to assume apple production will expand in Ontario as the population increases because there is no shortage of land suitable for orchards in the province.

**TREND CHANGES**

Apple crop potential in Quebec is relatively stable. Tree planting and production may increase in Nova Scotia where the industry has rebuilt with more emphasis on processing

following the loss of the British market some years ago. However, fresh apples are sold there again.

Prospects for the Okanagan Valley in British Columbia must await a detailed tree census following the 1964-65 winter kill. It may be that B.C. fruit growers will turn more to apples and place less emphasis on tender tree fruits except in most favored areas. If this happens, apple production will increase significantly in the Okanagan.

The demand forecast made last year still holds true. By 1970 domestic requirements will reach 19,000,000 bushels and export needs will reach 3,000,000 to 4,000,000 bushels. The 1966 crop totals 2,200.

The Canadian apple market in Southern California could be adversely affected this year by a recovery of the crop in the State of Washington and a substantial increase in California itself. Total U.S. crop is down six per cent from last year to 128,000,000 bushels.

**POST OFFICE LOSES**

In the Australian "outback" it costs up to 30 cents to deliver a four-cent letter.

## ON THE AIR

The following program listings are published free of charge as a public service and appear as presented to us by the stations concerned.

### SATURDAY PROGRAMS

#### CFCY-TV

- 1:30 p.m.—Musical
  - 2:00 p.m.—Grey Cup Highlights
  - 3:00 p.m.—Grey Cup Parade
  - 4:30 p.m.—Grey Cup Parade
  - 7:30 p.m.—The Monkees
  - 8:00 p.m.—Beverly Hills 90210
  - 8:30 p.m.—Dancer Man
  - 9:30 p.m.—Hockey
- Detroit at Montreal (Color)
- 11:15 p.m.—A World of Music
  - 11:45—Sports Profile
  - 12:00 p.m.—CBC TV News
  - 12:15 a.m.—Local Weather and Sports Scores
  - 12:15 a.m.—The Thriller
  - 1:15 a.m.—Sign Off

#### CKCW-TV

- 10:57 a.m.—Station Sign On
  - 11:00 a.m.—Math Special
  - 11:30 a.m.—Cartoon Capers
  - 12:30 p.m.—Top Ten Plus
  - 2:00 p.m.—Grey Cup Festival
  - 3:00 p.m.—Grey Cup Parade (Color)
  - 4:00 p.m.—Grey Cup Preview
  - 4:30 p.m.—Grey Cup Game (Color)
  - 7:45 p.m.—News, Weather, Sports
  - 8:00 p.m.—Beverly Hills 90210
  - 8:30 p.m.—Tarzan
  - 9:30 p.m.—NHL
- Detroit at Montreal (Color)
- 11:15 p.m.—World of Music
  - 11:45 p.m.—The Outdoorsman
  - 12:00 p.m.—CBC TV News
  - 12:15 a.m.—News Highlights
  - 12:30 a.m.—The Saint
  - 1:20 a.m.—Sign Off

### SUNDAY PROGRAMS

#### CFCY-TV

- 1:00 p.m.—Musical
- 1:30 p.m.—Country Calendar
- 2:00 p.m.—F.D.R.
- 2:30 p.m.—This Is Life
- 3:00 p.m.—CBC Sports Presents N.F.L.
- L.A. at Baltimore (Color)
- 5:30 p.m.—Sports A Plenty
- 5:57 p.m.—CBC TV News
- 6:00 p.m.—The Umbrella
- 6:30 p.m.—Billy Graham Crusade
- 7:30 p.m.—Its About Time
- 8:00 p.m.—Hey Landlord (Color)
- 8:30 p.m.—Flashback (Color)
- 9:00 p.m.—Ed Sullivan Show
- 10:00 p.m.—Bonanza (Color)
- 11:01 p.m.—Sunday
- 12:13 a.m.—CBC TV News
- 12:20 a.m.—Sign Off

#### CKCW-TV

- 12:45 p.m.—Station Sign On
- 12:55 p.m.—Christophers
- 1:00 p.m.—Spectrum
- 1:30 p.m.—Country Calendar
- 2:00 p.m.—F.D.R.
- 3:00 p.m.—N.F.L.
- Los Angeles at Baltimore
- 5:00 p.m.—Sports A Plenty
- 5:27 p.m.—CBC TV News
- 6:00 p.m.—The Umbrella
- 6:30 p.m.—Gilligan's Island
- 7:00 p.m.—Walt Disney
- 8:00 p.m.—Hey Landlord
- 8:30 p.m.—Flashback
- 9:00 p.m.—Ed Sullivan
- 10:00 p.m.—Bonanza
- 11:00 p.m.—Sunday
- 12:00 p.m.—CBC National News
- 2:15 a.m.—LTV News
- 12:25 a.m.—Sign Off

#### CFCY RADIC

- Saturday
- 1:30—News and Weather
- 6:45—Morning Roundup
- 6:45—Island W. and Mar. Temp.
- 6:45—Morning Roundup
- 6:45—News and Weather
- 7:00—Hebrew Christian Hour
- 7:15—Morning Roundup
- 7:30—News and Weather
- 7:35—Farm Report
- 7:41—Morning Roundup
- 7:45—Island W. and Mar. Temp.
- 7:56—Sports Capsule and Scoreboard
- 8:00—News
- 8:11—Weather
- 8:16—Morning Roundup
- 8:55—Weather
- 9:00—News and From Our Cor.
- 9:10—Keyboard Melodies
- 9:25—Notes and Music
- 10:00—News and Weather
- 11:00—Notes and Music
- 11:55—Agriculture '66
- 12:00—Weather
- 12:05—Mostly Music
- 12:30—New and Weather
- 12:43—P.E.I. Road Report
- 12:45—Mostly Music
- 1:00—News and Weather
- 1:05—Challenge
- 1:45—Mostly Music
- 1:55—Provincial Affairs—Alt. Wis.
- 2:00—The Action Set
- 3:00—News and Weather
- 3:05—Pop Caravan
- 4:00—News and Weather
- 4:05—Pop Caravan
- 5:00—News and Weather
- 5:05—The Outports
- 5:25—Marine Weather
- 5:28—The Outports
- 5:45—Sports Capsule and Scoreboard
- 5:50—The Outports
- 6:00—News and Weather
- 6:10—Report From Parliament—Hill
- 6:20—Waltztime
- 7:00—Back To The Bible
- 7:30—News and Weather
- 7:45—Saturday Night Headown
- 9:00—News Headlines and Weather
- 9:02—Saturday Night Headown
- 9:30—Starlight Serenade
- 10:00—News and Weather
- 10:05—Starlight Serenade
- 11:00—CBC National News
- 11:05—Jazz Canadians
- 12:00—CBC News, W. and Sports
- 12:15—6:30 a.m.—News and Music

## Canadian Apple Growers Face Increasing Competition

OTTAWA (CP)—Keener sales competition in international markets is in prospect for Canadian apple-growers, a federal government report said.

The report presented to the federal-provincial agricultural outlook conference here, said increasing production in Europe of North American varieties

| SATURDAY                                      | CBC RADIO   |
|---|---|
| 6:00—Music On The Menu                        | 4:00—CBC News                                       |
| 7:00—Music On The Menu                        | 4:03—Hebrew Christian Hour                          |
| 7:30—Music On The Menu                        | 4:18—Classical Piano                                |
| 8:00—CBC News, Inland Weather                 | 4:30—Hour of Decision                               |
| 8:16—Sports Scores                            | 5:00—National Back to the Bible Hour                |
| 9:00—CBC News and From Our Own Correspondents | 6:15—Showers of Blessing                            |
| 9:10—Island Weather                           | 6:30—Twilight Hour                                  |
| 9:15—Saturday Best                            | 7:00—Family Bible Hour                              |
| 10:00—CBC Stereo Corner                       | 7:30—Country Check-Up CBC                           |
| 10:15—Saturday Best                           | 8:00—NHL Hockey                                     |
| 11:00—CBC News                                | 9:30—Inland Weather, Maritime Gardener              |
| 11:03—The Action Set                          | 10:30—CBC National News                             |
| 12:00—CBC News                                | 10:40—Carl Tapscott Singers CBC                     |
| 12:03—Current and Choice                      | 11:10—News and Regional Weather                     |
| 12:30—Country Capers                          | 11:15—Starlight Serenade                            |
| 1:00—CBC News and Weather                     | 12:00—CBC News, weather and Sports                  |
| 1:15—Opinion                                  | 11:00—The Goot Show                                 |
| 1:25—Agenda                                   | 11:30—Carl Tapscott Singers                         |
| 1:45—The Motor Show                           | 11:50—CBC National News                             |
| 1:59—D.O. Time Signal                         | 12:00—CBC News                                      |
| 2:00—CBC News                                 | 7:00—CBC News                                       |
| 2:03—Almanac                                  | 7:03—Inland and Marine Weather and Music For Sunday |
| 2:25—N.S. Prov. Affairs                       | 8:00—CBC News                                       |
| 3:00—Inuvik Special                           | 8:03—Inland Weather                                 |
| 4:00—CBC News                                 | 8:06—Music For Sunday                               |
| 4:03—Grey Cup Parade                          | 8:45—Coastline                                      |
| 4:15—Grey Cup Preview and Game                | 9:00—CBC News                                       |
| 4:30—Pratley At The Movies                    | 9:05—Postmark U.K.                                  |
| 9:00—CBC News                                 | 9:05—Inland Weather                                 |
| 9:05—Now I Ask You                            | 9:45—Neighbourly News and Maritime Gardener         |
| 9:25—Chans/Hits                               | 10:00—Sunday Morning Magazine                       |
| 10:00—Hermi's Choice                          | 10:30—Wpg. Pops Concert                             |
| 11:00—CBC News                                | 11:00—CBC News                                      |
| 11:03—Jazz Canadian                           | 11:03—The Arts This Week                            |
| 12:00—CBC News                                | 11:30—Carl Tapscott Singers                         |
| 12:03—Sports Scores, Inland and               | 12:00—CBC News                                      |
| 12:15—Music In The Night                      | 12:03—Vancouver Chamber Orchestra                   |

| SUNDAY  | CBC RADIO                       |
|---|---------------------------------|
| 7:00—CBC News                                       | 1:00—Looking Through The Papers |
| 7:03—Inland and Marine Weather and Music For Sunday | 1:15—Looking Through The Papers |
| 8:00—CBC News                                       | 1:30—Continental Rhapsody       |
| 8:03—Inland Weather                                 | 1:54—Nation's Business          |
| 8:06—Music For Sunday                               | 1:59—D.O. Time Signal           |
| 8:45—Coastline                                      | 2:00—CBC News                   |
| 9:00—CBC News                                       | 2:03—CBC Stage                  |
| 9:05—Postmark U.K.                                  | 3:00—CBC News                   |
| 9:05—Inland Weather                                 | 3:03—Capital Report             |
| 9:45—Neighbourly News and Maritime Gardener         | 3:30—Church Of The Air          |
| 10:00—Sunday Morning Magazine                       | 4:00—CBC News                   |
| 10:30—Wpg. Pops Concert                             | 4:03—Symphony Hall              |
| 11:00—CBC News                                      | 5:03—Project '67                |
| 11:03—The Arts This Week                            | 6:00—CBC News                   |
| 11:30—Carl Tapscott Singers                         | 6:03—CBC Showcase               |
| 12:00—CBC News                                      | 7:00—News and Inland Weather    |
| 12:03—Vancouver Chamber Orchestra                   | 7:05—Cross Country Check-Up     |
| 1:00—BBC News and Commentary                        | 8:00—Sunday Nite N.H.L. Hockey  |
| 1:15—Looking Through The Papers                     | 10:20—CBC News                  |
| 1:30—Continental Rhapsody                           | 10:30—The Sounds Of Sport       |
| 1:54—Nation's Business                              | 11:00—Swing Easy                |
| 1:59—D.O. Time Signal                               | 11:30—My Word                   |
| 2:00—CBC News                                       | 12:00—CBC News                  |
| 2:03—CBC Stage                                      | 12:15—Music In The Night        |
| 3:00—CBC News                                       | 1:00—CBC News and Weather       |
| 3:03—Capital Report                                 | 1:03—Music Only                 |
| 3:30—Church Of The Air                              |                                 |
| 4:00—CBC News                                       |                                 |
| 4:03—Symphony Hall                                  |                                 |
| 5:03—Project '67                                    |                                 |
| 6:00—CBC News                                       |                                 |
| 6:03—CBC Showcase                                   |                                 |
| 7:00—News and Inland Weather                        |                                 |
| 7:05—Cross Country Check-Up                         |                                 |
| 8:00—Sunday Nite N.H.L. Hockey                      |                                 |
| 10:20—CBC News                                      |                                 |
| 10:30—The Sounds Of Sport                           |                                 |
| 11:00—Swing Easy                                    |                                 |
| 11:30—My Word                                       |                                 |
| 12:00—CBC News                                      |                                 |
| 12:15—Music In The Night                            |                                 |
| 1:00—CBC News and Weather                           |                                 |
| 1:03—Music Only                                     |                                 |

| SUNDAY   | CFCY RADIO                                     |
|--|--|
| 7:00—News & Weather                            | 7:00—News & Weather                            |
| 7:40—Sacred Heart Program                      | 7:40—Sacred Heart Program                      |
| 7:55—Piano Interlude                           | 7:55—Piano Interlude                           |
| 8:00—La Bonne Nouvelle                         | 8:00—La Bonne Nouvelle                         |
| 8:30—Radio Bible Class                         | 8:30—Radio Bible Class                         |
| 9:00—News & Weather                            | 9:00—News & Weather                            |
| 9:10—Sunday School by Radio                    | 9:10—Sunday School by Radio                    |
| 9:30—Bible Institute Program                   | 9:30—Bible Institute Program                   |
| 10:00—Sunday Morning Magazine—CBC              | 10:00—Sunday Morning Magazine—CBC              |
| 10:30—Inland Weather and Maritime Gardener—CBC | 10:30—Inland Weather and Maritime Gardener—CBC |
| 10:45—Neighbourly News—CBC                     | 10:45—Neighbourly News—CBC                     |
| 11:00—Local Church Services                    | 11:00—Local Church Services                    |
| 12:10—News—and Regional Weather                | 12:10—News—and Regional Weather                |
| 12:15—Piano Interlude                          | 12:15—Piano Interlude                          |
| 12:30—Old Fashioned Revival Hour               | 12:30—Old Fashioned Revival Hour               |
| 1:00—News & Weather                            | 1:00—News & Weather                            |
| 1:15—Tell Us A Story                           | 1:15—Tell Us A Story                           |
| 1:30—Voice of Prophecy                         | 1:30—Voice of Prophecy                         |
| 2:00—Looking Through The Papers                | 2:00—Looking Through The Papers                |
| 2:15—Nation's Business                         | 2:15—Nation's Business                         |
| 2:30—Piano Interlude                           | 2:30—Piano Interlude                           |
| 2:40—Where The Bible Speaks                    | 2:40—Where The Bible Speaks                    |
| 3:00—CBC News                                  | 3:00—CBC News                                  |
| 3:03—Capital Report CBC                        | 3:03—Capital Report CBC                        |
| 3:30—Peoples Gospel Hour                       | 3:30—Peoples Gospel Hour                       |

## CONTRACT BRIDGE

By B. JAY BECKER

East dealer. East-West vulnerable.

**NORTH**  
♠ 85  
♥ 873  
♦ K106  
♣ AKJ92

**WEST**  
♠ QJ73  
♥ 982  
♦ 731  
♣ 761

**EAST**  
♠ AK1094  
♥ A4  
♦ QJ885  
♣ 3

**SOUTH**  
♠ 62  
♥ KQJ105  
♦ A4  
♣ Q1085

The bidding:  
East South West North  
1 ♠ 2 ♠ Pass 3 ♠  
4 ♠ 4 ♠

Opening lead—queen of spades.

When disaster is about to strike, it is natural to take every possible step to prevent it from overtaking you.

South did just that—in this hand where West led the queen of spades. East realized there was not much hope of taking more than two spade and a heart if he adopted a passive style of defense, so he overtook the queen with the king and returned his singleton club.

East's plan was to take the ace of hearts whenever trumps were led and then return a low spade to West's (presumed)

Jack in order to obtain a club ruff and thus defeat the contract.

However, East's intentions were not lost upon declarer—who saw what would happen if he made no attempt to frustrate the plan.

Accordingly, South won the club in dummy, played a diamond to the ace, another diamond to the king, and then the ten of diamonds. When East played the jack on it, South took the precaution of discarding a spade, thus preventing East from putting his partner on lead for the club ruff.

Possibly South should have been rewarded for his imaginative communication—cutting play, but East, having made one shrewd defensive move at trick two, now continued his good work by shifting his attack to another quarter.

After winning the ten of diamonds with the jack, he played the ten of trumps. And when South now played the king of hearts to force out the ace, East continued the onslaught in trumps by playing his last diamond—the nine. South had the Q-J-5 of trumps at this point, but—whether he trumped high or low—West, who still had the 9-6, was bound to score the nine for the setting-trick.

## RIPLEY'S BELIEVE IT OR NOT



**ACROSS**

- Collision
- Vessel
- Slow music
- Passage-way
- Frequently
- Essay
- Now
- Thai land
- Fretter
- Half an em
- Speck
- Music note
- Hunting dog
- Kiln
- Nimrods
- Small
- Relax
- Rough lava
- Conjunction
- Conversational
- Cover
- Man's nickname
- Linger
- Tapstry
- Gladden
- Highways
- Keyed up
- Ocean mist

**DOWN**

- Shuts
- Purify
- Species
- of play
- Branch

**31. Mother of Peer Gynt**

**36. Conclude**

**37. Scent bag**

**38. Word of honor**

**39. Sages brush**

**40. State**

**41. Stylish**

**42. Harmonize**

**43. Steppie son**

**44. Snares**

**38. Let fall**

**39. Sandpaper**

**41. Nation's tree**

**42. Steppie son**

**44. Snares**

**Yesterday's Answer**

1. Shuts  
2. Purify  
3. Species  
4. Branch

## DAILY CRYPTOQUOTE — Here's how to work it:

One letter simply stands for another. In this sample A is used for the three L's, X for the two O's, etc. Single letters, apostrophies, the length and formation of the words are all hints. Each day the code letters are different.

**A Cryptogram Quotation**

JNIGHZF NID VFVSNV LHKU  
MZNGGKA OF GNUK ELHA GJK  
UKUHZNKI HC UDA.—IJKSSK

Yesterday's Cryptogram: MYSTICS ALWAYS HOPE THAT SCIENCE WILL SOME DAY OVERTAKE THEM.—TARKINGTON

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## OUR BOARDING HOUSE MAJOR HOOPLE

