

With a planting box to brighten the entrance, you walk into a living and dining "L", that is spacious enough for any furniture arrangement. Featured in the room is a fireplace and built-in China cabinet. Two large bedrooms with wardrobe space, plus a study that will serve as an extra bedroom are among the many comforts offered here. A bath

with plenty of linen room is also provided in this modern one floor home. The step-saving kitchen has ample table space and is convenient to the side door and basement stair. Blueprints are for brick veneer with frame accent but complete details are included on the blueprints for all frame construction.

WHAT'S IN A HOUSE

Wood And Masonry Wall Construction

WALL CONSTRUCTION

The two most common methods of wall construction used in Canada are wood frame and solid masonry. Solid masonry in house construction refers to a brick or stone facing with a "back up" masonry finish inside. This "back up" can be sand lime brick, pumice block, cinder block or concrete block. At intervals between the courses of the masonry "back up", bond strips or nailing blocks are built in to provide nailing for the wood strapping. The wood strapping in turn is used for fastening the gypsum. The wall is first parged on the inside, then trapping is installed and insulation is applied in the spaces between the strapping. Wood frame walls permit many differing types of exterior finish such as wood siding, aluminum siding, stucco,

artificial stone, brick veneer or stone veneer. If brick or stone veneer is used provision must be made for setting this facing when constructing the foundation. The plans and specifications show the type of materials and spacing of the studs. There usually is a single bottom and a double top plate. Once a wall has been framed it is raised in position and temporarily braced. The top member of the exterior wall plate is cut to permit fastening of an intersecting partition. This binds the frame of the house into one integral unit.

MASONRY WALLS (1)
The requirements of a good masonry wall are the correct masonry units for the purpose intended, good mortar, protection against freezing and protection against the too rapid ab-

HOW TO OBTAIN DESIGN BOOK

The latest design book entitled "Canadian Guide to Home Planning and Design" is now available at the offices of The Guardian and The Evening Patriot for \$1 tax free. This new edition includes information on financing in detail, landscaping, color selection etc., plus over 100 popular new designs to choose from. Also included are full details on how to order blueprints.

sorption of water from the mortar by the bricks during a warm summer days. The most important necessity for good masonry however, is a skilled mason. There are many different methods of laying bricks such as running or garden bond with a header course every sixth or seventh course (a header course bonds the face masonry to the back up masonry). Flemish bond which is alternate headers and stretchers in every course; English bond which is alternate courses of headers and stretchers; basket weave which is two stretchers and two soldiers alternating to form one course; herringbone pattern, etc. The simplest method is the running or garden bond which is invariably used in house construction. Stone ashlar can be coursed or broken ashlar pattern, coursed rubble and random rubble. Brick or stone veneer must be tied to the frame with non-corrosive metal ties and drain holes provided at the base as re-

quired by plans and specifications.

MASONRY WALLS (2)
Masonry wall construction during the wintertime requires that extraordinary precautions be taken in many parts of Canada. Blocks and bricks must never be laid on a snow or ice covered bed. If this is done there will be movement when the thaw sets in and there will be no bond between the mortar and the bed. Masonry units should be pre-heated and mortar heated to between 70 degrees F. minimum and 120 degrees F. maximum. After the units are built into the wall, the wall area should be enclosed with a temporary enclosure and heat introduced in the area by salamanders or other means. If the temperature is just around freezing tarpaulins should be sufficient protection. During the summer-time bricks and block should be protected from the hot sun. If not, hydration of the mortar could be accelerated when the units are built into a wall, to the detriment of the bond. Some masonry walls require a surface treatment to make them waterproof. The initial costs of masonry as an exterior finish is higher than that for wood, but masonry maintenance costs are lower.

House Building At Record Level

The housing industry set four new records in 1964 in arriving at its most productive year in Canadian history. What's more, the second half of the present decade should see even higher levels of housing starts, particularly in the rental field. These facts were brought out in Central Mortgage and Housing Corporation's annual report for 1964 which was tabled recently in the House of Commons by the Honourable John R. Nicholson, the Minister who reports to Parliament for the Corporation.

—More new dwelling units (165,658) were started in 1964 than in any previous year.

—There were more dwelling completions in 1964 (150,963) than ever before.

—The number of dwelling units under construction at the end of the year (107,718) reached a new high.

—Investment in house building rose to an unprecedented \$2.65 billion.

According to the Report, most of the increase in total starts during 1964 was in the construction of apartment and row units. The rise in rental-type dwellings was country-wide, with almost two-thirds of the metropolitan and major urban areas experiencing expanded activity.

On the other hand, the relatively stable trend in starts of single-detached and other dwellings intended primarily for home-ownership continued in 1964. Most of the starts of detached dwellings were in the opening and closing months of the year, largely as the result of the impetus supplied by special winter promotions, including the Winter Home Building Incentive Program of a \$500 payment to the first owners of winter-built houses and an extended direct lending program undertaken by Central Mortgage and Housing Corporation. The year ended with starts of detached dwellings totalling 85,785.

The upturn in the volume of building activity in 1964 was made possible by a corresponding increase in mortgage funds from both the lending institutions and the Federal Government. Mortgage money was generally plentiful from all sources and there were indications during the year of an easing of terms under which loans could be obtained from conventional lenders. Furthermore, important innovations in mortgage lending supplemented traditional practices in the mortgage market.

Activity under the National Housing Act increased slightly over 1963 while lending activity outside the Act financed much of the increase in housing starts during 1964.

NEW LEGISLATION

Quite apart from the record building program, 1964 was notable for Parliamentary approval of broad and significant amendments to the National Housing Act. The statutory revisions brought new flexibility and purpose to the housing legislation, enabling it to play a more active and useful role in the revitalization of the nation's towns and cities and in the provision of accommodation for lower-income families. The implications of the amendments are the theme of a series of general meetings being convened in centres across Canada by the Honourable John R. Nicholson.

OTHER NHA ACTIVITY

Many facets of the National Housing Act continued to be used to considerable advantage throughout the country during the past year.

Central Mortgage and Housing Corporation, which administers the Act, arranged to assist the municipalities of Dartmouth, N.S., Eastview, Ont., Glace Bay, N.S., Preston, Ont., and

Prince Albert, Sask., with studies of local housing conditions.

Urban renewal projects were undertaken with NHA assistance in Kingston, Toronto, Vancouver and Hamilton.

Public housing projects providing 790 dwelling units were approved in Halifax, Hamilton, Oshawa, Swift Current and Vancouver. In addition, 44 loans to non-profit companies provided over 2,000 units for lease to individuals and families of low income.

During 1964, 22 loans were approved for \$30 million to universities and colleges for the construction of accommodation for more than 7,000 resident students. A total of 220 loans were granted to 146 municipalities in an estimated amount of \$26 million for the construction or extension of sewage facilities.

Banks made a total of 19,800 home improvement loans involving some \$36 million under the terms of the National Housing Act.

Central Mortgage and Housing Corporation expended over \$1 million on housing research, technical investigations and educational grants.

FAMILY FORMATION

In a companion publication to the annual report—Canadian Mortgage and Housing Corporation revealed that significant increases are taking place and will continue for some years in the 20 to 29 year age-group of the population. Increases are also expected in the number of persons aged 50 years and over.

These developments are already having their effects on housing demand because of their impact on household formation. Net family formation increased from 59,000 in 1963 to 76,600 in 1964, mainly because of a rise in the number of marriages although a higher rate of immigration also was a factor.

These influences point to a rising volume of house-building activity. The importance of non-family household formation, and of younger families, in the rising level of demand points particularly to continued emphasis on rental building. Changes in the housing market over the past few years, which have lessened the expectation of capital gains resulting from home-ownership, and a widening of the range of types and quality of new rental accommodations, reinforce the demographic influences.

There were no significant changes in the characteristics of those purchasing new NHA-financed homes in 1964. The average borrower's income was \$6,375, his age was 34.7 years and he had two children. The average cost of the home purchased was \$15,826 compared to \$15,229 the year before.

Houses with four or more bedrooms made up 23.5 per cent of all single-detached houses financed under the NHA in 1964; in 1963 the proportion was 22.7 per cent while in 1960 it was only 7.7 per cent. This trend was accompanied by a further increase in

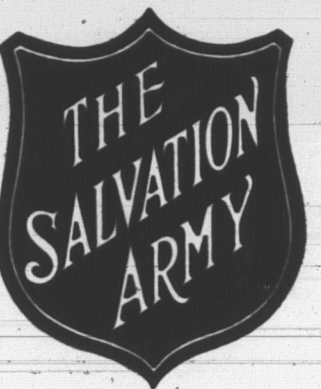
the average size of NHA financed single-detached houses—from 1,204 square feet in 1963 to 1,218 square feet, and an increase in the average construction cost per square foot to \$10.76 from \$10.34.

CATHOLIC PEER DIES
HARROGATE, England (Reuters)—Lord Mowbray, premier baron of England and a leading Roman Catholic peer, died in a nursing home here Friday at 70. He and his wife were separated

in 1961 after 40 years of marriage. Mowbray was the head of the family of Lady Anne Mowbray, 15th-century child bride whose mummified remains were recently found in London during excavations.



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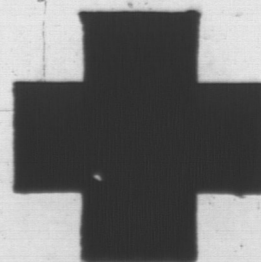
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