MODERN APPROACH

LONDON (CP)—London's three largest sewage pumping stations hel dopen-house days in September. On the program were guided tours, refreshments and facilities for taking photographs.

SPECIAL SQUAD

LONDON (CP)—Scotland Yard's new car theif squad, CIO, went into operation this month to combat gangs which stole vehicles worth more than £3,000,000 in 1959.

SLASH FUEL BILLS as much as 40%

Insulate Now with
ZONOLITE® VERMICULITE INSULATING FILL

DO IT YOURSELF in ONE afternoon! Anyone can insulate the average attic for as low as $67.60 with ZONOLITE! Pours right out of the bag between attic joists and sidewall studs. Pour it, level it, leave it!

SAVE UP TO $100 INSTALLATION COSTS by installing ZONOLITE yourself. Besides, you save up to 40¢ out of every dollar on your fuel bills! ZONOLITE pays for itself in as little as 3 years, then pays you yearly dividends!

LIFETIME GUARANTEE: ZONOLITE is guaranteed for the life of your building. It's 100% fireproof, rotproof, rodentproof, verminproof and permanent. Come in today for a FREE estimate!

WINTERIZE AND HELP OUR LOCAL WINTER WORK PROGRAM

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COW BAY AND 510 McBRIDE STREET
Phone 5126 or 5430

CECIL PITT, manager of the unemployment insurance commission, recently addressed the Prince Rupert Rotary Club on aspects of unemployment during the winter months in this area. —(Staff photo by Gerry Woodside).

Policy changes designed to aid building trades

Wide-scale changes in the Federal government's housing policy, designed to stimulate activity in the house building industry and aid employment this winter, were contained in recent announcements by the Honorable David J. Walker, Minister responsible for the operations of the Federal housing agency, Central Mortgage and Housing Corporation.

The new policy makes provision for:

● Extension of home improvement loan facilities to rental housing;

● Removal of income ceilings governing direct loans from CMHC and extension of the repayment period to 30 years for loans made direct by CMHC;

● CMHC loans to builders for the construction of display homes;

● Reduction in the interest rate on CMHC loans to limited-dividend companies and an increase in loan amount for such projects sponsored by enterpreneurs.

Removal of the owner-residence requirement and extension of home improvement facilities to all rental housing, including apartments, is a major departure from former policy. Previously loans of this type were restricted to single houses and to buildings containing a maximum of four housing units, one of which was the residence of the owner.

National Housing Act home improvement loans are made by chartered banks to meet the cost of repairs, alterations and extensions to existing dwellings. Loans may be approved for a wide variety of improvements involving structural alterations, interior and exterior painting, plumbing, heating, electrical and other work. Maximum loans for rental properties will be governed by existing limitations, i.e., $4,000 for the first dwelling unit and $1,500 for each additional unit in a building.

The purchase, installation or repair of elevators and elevator equipment and the installation of water softeners in plumbing systems have been added to the list of approved items for home improvement loans.

In the field of direct lending by Central Mortgage and Housing Corporation for home-owner housing, income ceilings have been lifted until the end of this year. This means that prospective home-owners who are unable to obtain financing from approved lenders because lenders are not making loans in the area in which they wish to build may now apply to CMHC. Previously, direct loans were available only to applicants whose incomes did not exceed a $7,000-$7,600 range.

Of major importance to builders unable to obtain approved lender financing is the announcement that two CMHC direct loans may be made to assist them in pre-selling NHA-financed homes. This will allow builders to construct two display homes which could be used to attract prospective customers. Under present policy, builders must pre-sell any house to be financed direct by CMHC.

A further change provides for extension of the repayment period on CMHC direct loans to builders and individuals to 30 years, the maximum permitted under the National Housing Act.

For the same period, loan applications will be accepted for projects containing up to 200 units. Projects may not have less than an average of 1½ bedrooms per unit. Construction must be started within 45 days of the date of the CMHC approval letter and no extensions will be granted.

In order to qualify for a loan under the new conditions, approval of site planning and unit design, evidence of need and feasibility of a project must be completed and a formal application submitted before January 1, 1961.

Limited-dividend loans are made by CMHC to help provide low-rental housing for families of low income and for elderly persons. Municipalities, service clubs, churches and other charitable organizations are non-profits groups active in this field but private companies also undertake projects.

SOMBRE FITTINGS

GRIMSBY, England (CP) — A tombstone that was being used as a table in a coffee bar in this Lincolnshire seaport was removed after protests by church leaders.

Seasonal unemployment major winter problem

One of the most serious problems that plagues Canada's national economy is winter unemployment. Each winter thousands of workers are laid off their jobs and have to depend on public assistance for their livelihood. This results in reduced production and the loss of purchasing power amounting to millions of dollars, said Cecil Pitt, manager of the Prince Rupert Unemployment Commission.

Almost ever since its inception, the UIC has been aware of the annual upsurge of unemployment during the winter months and in 1949 took steps to do something about it. At that time certain local office managers organized what was then known as "Find a Job Week". This was the forerunner of Canada's "Do It Now" employment campaign.

In January, 1950, the UIC issued instructions to all its offices to encourage the formation of local Winter Employment Committees.

There are two types of seasonal unemployment. The first is from direct effects of climate on on the production processes. It is impossible, or difficult, to do certain things in certain seasons. The farmer can't plant wheat in February. Ice makes inland navigation inpracticable in winter. Salt water fishing faces increasing difficulties. The cannery industry can only operate in summer and fall when fresh fruits and vegetables are harvested.

The other type of seasonal unemployment occurs periodically throughout the year and is an effect of market conditions. Retail trade is at its peak from October to December; the clothing industry is in the spring and fall; hotel, restaurants and dry cleaning establishments have their peak in the summer.

What can we do to assist winter employment?

The home owner can do his redecorations, alterations or remodelling instead of waiting for spring. Some advantages of doing this are; he can benefit from the discounts that are offered in the winter by building supply companies; he can get the job completed quickly because tradesmen are available.

What can businessmen do?

● He can schedule maintenance, repairs and redecorations to the off season.

● Transfer of staff from slack to busy departments.

● Any building of new plants can be deferred until off season.

● Attempt to have employees liquidate annual vacations in the off season.

The federal government is trying to assist by the Municipal Winter Works Incentive Program, in which it will share labor costs on certain municipal winter works.

It is also trying to do all it's own construction in the winter months.

In Prince Rupert, we have a winter employment campaign and it is headed by A. P. Crawley, the chairman of our local employment advisory committee.

This committee is now in its "Plan It Now" phase, and soon there will be posters to this effect around town.

In December, the "Do It Now" campaign will be started and be carried through the winter. We ask everyone of you to support the winter employment campaign. Remember "When everybody works, everybody benefits."

NOW IS THE TIME TO
PLAN
THOSE WINTER JOBS THAT WILL CUT DOWN ON UNEMPLOYMENT!
REMEMBER
FOR EXPERT CARPENTRY IN THAT BIG OR SMALL JOB AT YOUR HOME OR PLACE OF BUSINESS
IT WILL BE DONE BETTER BY
EBY & SONS LTD.
Phone 3441 for Free Estimates

BY RAIL AND SHIP — WITH NET AND PICK — WE WIN OUR WEALTH — CITY OF PRINCE RUPERT B.C.

Do Your Share by Planning Now!

The Citizens of Prince Rupert are asked to give their whole-hearted co-operation in this year's drive which is being conducted by the Winter Employment Committee in conjunction with the National Employment Service in an effort to curb Seasonal Unemployment.

You can do your share by planning now to do your repairs, renovations or additions during the winter months when abundant labor is available. We are now in Prince Rupert's

PLAN NOW PERIOD

to help gainful winter employment within our community whenever possible. The appeal is being made for the support of the citizens to PLAN NOW and

SUPPORT LOCAL INDUSTRY

The Mayor and Council
CITY OF PRINCE RUPERT

More and More People are Getting to Like Winter!

They are learning that it is the very best time to get all sorts of jobs done around their homes, plants and businesses.

Skilled workers are more readily available and, being more productive, give you better value for your dollar. Many firms also offer discounts in the off-season lull.

This applies especially to home, plant and office improvements.

But in addition to home improvements there are many other things that can be done to advantage during the winter. They include such things as maintenance of lawn and garden equipment, electrical appliances, outboard motors and automobiles, as well as dry cleaning of drapes and rugs and replacement of upholstery, to mention but a few.

By taking a realistic approach to winter work you will also be helping your community by creating employment during the traditional winter lull. When everybody works, everybody benefits.

Plan Now to do it this Winter

For advice and assistance, get in touch with your National Employment Office

Canada Winter Work Campaign — NOW THIS YEAR

Issued by Authority of Hon. Michael Starr, Minister of Labour, Canada

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EVERYONE BENEFITS . . . . . WHEN EVERYONE CO-OPERATES

It isn't only within a Co-operative that this is a truism. You can apply it readily to the home, office or the entertainment and relaxation fields. When working closely together towards a common goal, people, you and me, reach that goal with greater ease and success.

PLAN NOW

to do your share in the creation of more work this winter for more people than ever before. Plan to do those small jobs normally put off until spring or summer. There's no reason why they can't be done now. Besides men and materials are more readily available to guarantee you an even better job!

SUPPORT PRINCE RUPERT'S ECONOMY

USE LOCAL LABOR – BUY LOCAL PRODUCTS

Shopping CO-OP Centre