: Forty New Houses This Year Under Dominion Housing Act :

A Good Time To Build

The Dominion Housing Act affords an opportunity to build and own your own home on reasonable terms. At the same time you are enabled to assist our building trades and services back to a desirable and necessary condition of activity.

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When Building

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PARKIN ELECTRIC CO.

Send In Applications For a Loan

It is Easier to Build Than to Pay Rent Under Plan of Financing Suggested by Federal Government. It is Great to be a Home Owner Instead of a Renter

Should Spend At Least $100,000 On New Houses In Prince Rupert This Year If Loans Available

If loans can be secured under the Dominion Housing Act it is estimated that at least $100,000 will be spent this year in erection of new dwellings in Prince Rupert. These will be mostly small cottages or two-storey houses erected by the owners for their own use.

People who have been looking for houses in the city recently have been unable to get them and it is expected that, during the year there will be a considerable influx of people whose needs must be provided for. Mostly the demand is for small places at moderate prices. There is also a demand for very small homes such as four-room cottages. These must have good plumbing and convenient clothes closets and must be built on concrete or stone foundations. These are minimum requirements for any homes erected under the plan.

It is probable that in Prince Rupert, if the loans can be secured, a good many loans would be asked on houses costing approximately $2,500. The loans on such a home would be $2,000 on which the monthly payments would amount to $13.08 and taxes and insurance. Any person building under this act should have at least $500 and possibly a little more.

The mortgages under the scheme are made out for ten years only but are renewable for another ten under which all payments will have been made. Those wishing to make larger repayments than required by the Act can do so by arrangement, thus shortening the term under which the loan is made and reducing the amount of interest charges.

Since the announcement made by the commissioner that applications would be taken for loans, there has been a great deal of interest shown in the scheme. Many people have declared their intention of applying for loans. What is required is to secure forty or more good applications to place before the loan companies and the Home Building Committee in order that they may be given consideration.

A Good Applicant

A good application is one from a person who is able to comply with the requirements, who is likely to repay the loan who has a good record in the past in regard to financial matters and whose income is such that it seems probable he or she may be able to complete the payments.

It is probable that the building may be restricted to certain areas on which there are streets and sidewalks and where in case the payments should not be made there would be a ready demand for houses of the kind.

The loan company in each case puts up sixty per cent of the money and the Government of Canada twenty per cent, the interest rate being five per cent per annum.

A number of communities outside the large centres are applying for loans and it is absolutely essential that Prince Rupert if she wishes to take advantage of the provisions of the act, send in a large number of applications, so that it may be worth while for the company operating here to appoint an inspector to have an oversight of the work to protect the loan company against passible fraud.

It is said that eighty per cent of the cost of a house is directly or indirectly paid for labor, so the spending of $100,000 in this community would be a great help to improving labor conditions.

Rotarians And Gyros To Argue

Debate Between Service Organizations to Take Place April 21

The Prince Rupert Rotary Club, at its meeting yesterday, decided to accept the recommendation of a joint committee to hold a joint dinner of the Rotary and Gyro Clubs on the evening of April 21 at the Commodore Cafe when teams from each club will debate, the Gyros supporting a resolution "Resolved That All Service Clubs Should Be Abolished" and the Rotary Club taking the negative. The debaters will be Dr. R. G. Large and T. W. Brown for the Gyros and Lee Gordon and J. J. Little for the Rotary.

Dean Gibson will be the judge representing the Rotary Club.

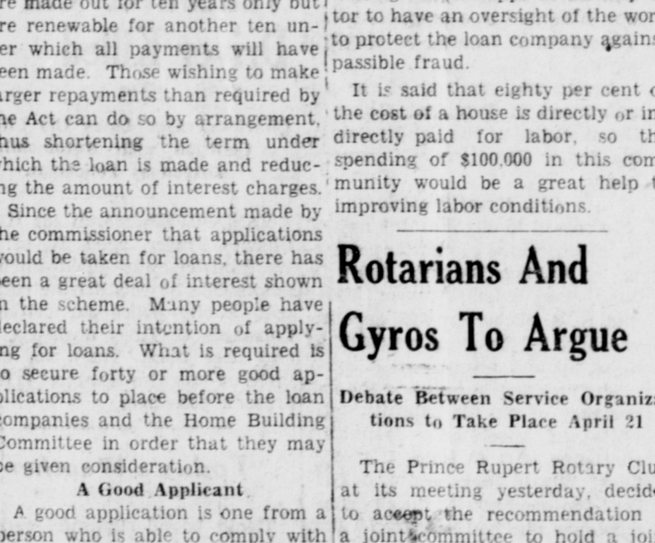
LOANS UNDER HOUSING ACT

Tables Showing Payments to be Made on Loans Under Government Plan

Table showing amounts of monthly payments for repayment of loans of various sizes, including interest at 5% and amortized over a period of twenty years.

In order to estimate the total monthly payment to be made by the borrower, one-twelfth of the current annual taxes should be added to the monthly payment figure shown below.

Amount of Advance	Monthly Payment
1,000	6.5384
2,000	13.08
2,500	16.35
3,000	19.62
3,500	22.88
4,000	26.15
4,500	29.42
5,500	35.96
5,000	32.69
6,000	39.23
6,500	42.50
7,000	45,77
7,500	49.04
8,000	52.31
8,500	55.58
9,000	58.85
9,500	62.11
10,000	65.38



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Satisfaction Guaranteed

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"GOVERNMENT LIQUOR ACT"
(Section 28)

Notice of Application for Consent to Transfer of Beer Licence

NOTICE is hereby given that on the 25th day of March next, the undersigned intends to apply to the Liquor Control Board for consent to transfer of beer licence No. 4374, issued in respect of premises being part of a building known as Spruce Creek Hotel, situate on Spruce Creek, eight miles from Atlin Townsite, upon lands described as Placer Claim "Sally" at Spruce Creek, British Columbia, Prince Rupert Land Registration District, in the Province of British Columbia, from Milford Gee-Don Caswell to Spruce Creek Hotel Limited, of Spruce Creek, British Columbia, the Transferee.

Dated this 18th day of February, 1938.

SPRUCE CREEK HOTEL LIMITED
Applicant and Transferee.

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Prince Rupert, British Columbia