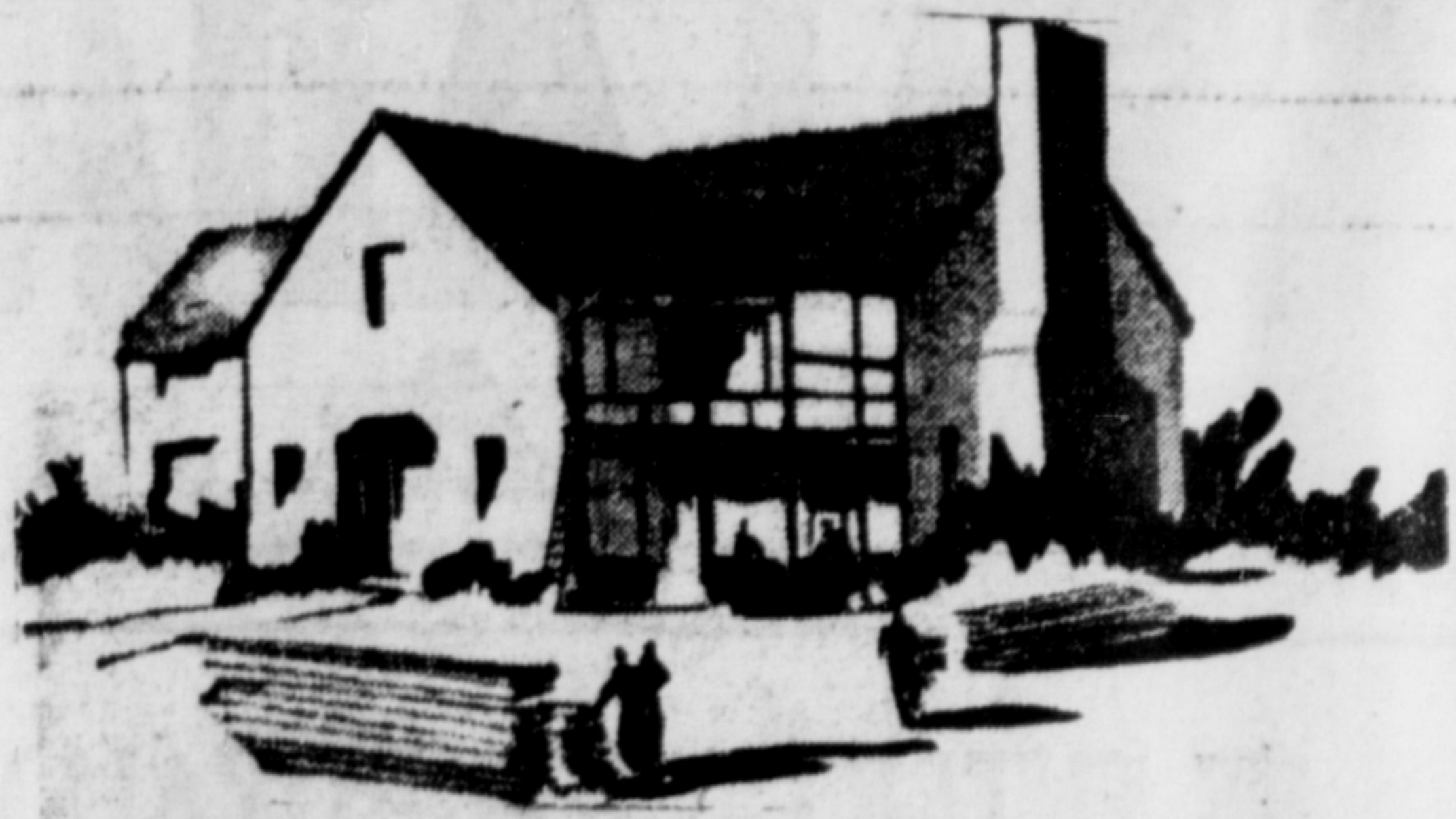


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Planning to build? May we suggest that you consult us for your supplies. Our stock of builder's hardware is the largest and most complete in the north—and you will be more than satisfied with the quality and price.

We also offer you the benefit of our many years experience in the building line. Bring us your building problems—you are assured of sound advice at all times—and we will be glad to be of service to you.

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New modern sanitary plumbing plus good old fashioned dependability. The fixtures we display and stock are standard made—the last word in value and beauty.

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THIRD AVENUE WEST

Phone 174

Build For Yourself And Own Your Home

It is Unpleasant to Be Moving All the Time and To Be Afraid to Improve Your Premises On A Rented Place

New Home May Be Secured By Small Monthly Payment With Only 20 Per Cent Of Cost Down

Under the Dominion government home building scheme loans may be secured from approved loan companies up to as high as eighty per cent of the value of the property and the rate of interest on the outstanding amount is only five per cent.

For instance, a person can erect a house which with the lot may be valued at \$5,000. On this a loan may be secured of possibly \$4,000 repayable at \$26.15 a month. The company also arranges to pay the taxes on the property and collects an estimated amount monthly to cover all charges of that kind.

At this rate the property will be paid for in twenty years.

On a small cottage, half the price of the one mentioned, the monthly payments would be only slightly over \$13 a month and taxes. Other sizes are in proportion according to the needs of the person building and size of the income.

The mortgage company would want to know that the person to whom they are loaning is likely to make the payments because the company does not want the property. All it wants is the interest on the money and the repayments of principal. The monthly payments include the interest and part of the principal, the adjustments being made every half year.

On a loan of \$4,000 the amount still owing in ten years would be \$2,573.44. A table can be secured which shows exactly how the borrower stands at the end of any year and he may if he wishes pay off the remaining principal at any time.

Civic Centre Scheme Before Rotary Club

The Prince Rupert Rotary Club, at its regular weekly luncheon yesterday, decided to appoint a com-

School Changes Are Explained

Character, Culture and Citizenship Are Modern Essentials

PORT ARTHUR, Ont., March 18: (CP)—Education is changing from the three R's to the three C's, W. J. Judd, public school inspector said in an address here. Reading, 'riting and 'rithmetic were essentials in education but there were more important things—"character, culture and citizenship"—he said.

Only the foundation of this training could be given in elementary schools but the new courses introduced in schools in 1937 sought to develop boys and girls by teaching them how to live.

Ontario's education system received a terrible setback in the nineties when its program won a first prize at a fair, he said. Instead of being a blessing, it turned out to be a curse. "It made us smug."

He quoted a saying "Ontario's education system is second to none" and added "that may have been true in the nineties but it was not the case in 1936."

mittee consisting of Dr. C. H. Hankinson and Peter Lakle to confer with the Gyro Club committee and make a recommendation as to whether the Rotary Club shall join with the Gyros in the project of providing a civic centre with gymnasium and swimming pool for Prince Rupert.

Minimum Standard Of Construction In New Housing Act

Under the Dominion Housing Act a minimum standard of construction is required.

Every house must be built upon a concrete or masonry foundation, either piers or continuous walls.

Proper drainage must be provided for basements and if there is no basement proper ventilation beneath the floors must be provided.

An apartment house may be financed under the act but, until the building is rented, 25 per cent of the amount of the loan will be withheld.

The area of the house must not cover more than 33 per cent of an inside lot or more than 40 per cent of a corner lot.

An apartment house must not cover more than 60 per cent of the area of an inside lot or 75 per cent of the area of a corner lot.

No living room must be less in area than 150 square feet with a minimum of 11 feet wide.

Sister Mary Victor, Roman Catholic nun from Juneau, was a passenger aboard the Princess Norah yesterday afternoon going through to Victoria.

TRAPPERS!

Don't Be Foolish
Don't sell your furs until you see us. You are sure to get

30%

more by selling to
GOLDBLOOM
The Old Reliable

Build a Modern Home For Your Wife

And Turn Rent Receipts
: Into Ownership :

The Federal Housing Plan points the way. It offers the cheapest money ever offered for building homes in British Columbia.

In order to secure the extension of this plan to Prince Rupert, we need at least thirty applications from persons with steady jobs or incomes for loans of Two Thousand Dollars or more. An application form can be obtained at the City Hall.

Applicants must be able to supply at least twenty per cent of the cost of the lot and building.

We Recommend

***** Burns' 5-Point *****

Shamrock Hams

They are Tender, Juicy, Sweet,
Mild and Tasty

Economical too, because part of the shank bone has been removed which gives you seventy-two per cent centre slices.

Put up in visking casing. For more particulars ask your butcher or grocer.

Burns & Co. Limited



We have a large number of splendid building lots for sale in all parts of the townsite at very reasonable prices.

Also a large listing of houses at all prices

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USED CARS

Only Ford Dealers sell R & G Used Cars. Ford leadership in new car sales brings us the pick of the season's trade-ins. Right now we have a good selection of late makes and models to choose from at "right" prices. R & G means a 2-day money-back guarantee and 50-50, 30-day warranty against mechanical defects. That's what you get. Is it not fair? Come around and see our '35, '36 and '37 cars.

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Improve

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Protect

and beautify your property by using Bapeo Paints, Varnishes and Shingoleen

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Builders' Hardware

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