

## LEGION IS IN SESSION

Various Matters Dealt With At Regular Monthly Gathering

The regular monthly meeting of the Prince Rupert branch of the Canadian Legion of the British Empire Service League took place last evening in the clubroom with president Jack Preece in the chair.

Considerable discussion took place regarding the notification to the hospital committee of the branch of the admittance of ex-service men to the local hospital. The hospital committee reported their difficulty in knowing when ex-service men other than members of the Legion are admitted to hospital. As a result, they are not able to visit them and attend to their needs as they would wish. Hope was expressed that all ex-service men, whether Legion members or not, will advise the admitting nurse that they are ex-service men and that relatives of the men will advise the Legion when ex-service men are in hospital or ill at their homes.

Report from the president of his attendance at the Sea Cadet display recently was heard with interest. The Legion unanimously endorsed his action in offering to supply two uniforms for the cadets.

J. S. Wilson reported on the Boy Scout display which he attended as representative of the Legion and on whose behalf he made a presentation of a Union Jack. He had been very favorably impressed with the type of leadership the boys were so fortunate in having and his report left the members in no doubt as to the value of the work under the local scout association.

Further arrangements were made for the annual picnic which will be held to Digby Island on July 3. A letter from Prime Minister

## WHIFFLETS From The Waterfront

Salmon Price Meetings to be Held Here Next Monday—Dr. Kergin On Week's Cruise—Halibut Situation Better

A committee representing the British Columbia salmon cannery will arrive in Prince Rupert on the steamer Princess Charlotte next Monday morning to hold meetings here with fishermen's organizations to discuss salmon prices for the coming season. The Native Brotherhood of British Columbia is one of the organizations which has received notice of the visit of the committee.

Dr. W. T. Kergin and party are on a week's cruise aboard the power cruiser Full Moon to Warke Canal and other district waters. The party includes Dr. Ralph Outerbridge whose marriage to Miss Margaret Kergin, Dr. Kergin's daughter, will take place shortly.

Edward Lipssett, who has been on a visit to his local waterfront business during the past week, will sail by the Prince George tonight on his return to Vancouver.

The power cruiser Silene, Capt. Bob Frizell, left at midnight last night for a week's trip to the Queen Charlotte Islands. C. C. Mills, J. G. Johns and A. C. Small were among those on board. Various Island points will be visited.

Four halibut vessels landed catches totalling 100,000 pounds at Seattle yesterday. Two sales for the day were: Seattle, 39,000 pounds

Mackenzie King acknowledged receipt of a telegram from the branch protesting against the suggested withdrawal of the steamship subsidy to Prince Rupert steamers.

San Juan, 8½¢ and 7¢; Majestic, 36,000 pounds, Whiz, 8½¢ and 7¢; Sonia, 18,000, Booth, 8½¢ and 6¢; F. C. Hergert, 14,000, Washington, 8½¢ and 6¢. The F. C. Hergert also had 7200 pounds of mixed cod, mostly ling, which sold for 2¢ per pound.

The newest boat of the American halibut fleet, the Juneau-built vessel Sylvia owned by Louis and Vincent Anderson, has just left the Alaskan capital on her initial trip of the season to the fishing grounds. The Sylvia is the ninth new vessel of the American fleet this season.

The funeral of the late Mrs. Emma Eliason, wife of Capt. Anton Eliason of the Seattle halibut schooner Seattle, is taking place at Seattle this afternoon. Mrs. Eliason died two weeks ago and her funeral was delayed until the return of Capt. Eliason to Seattle from the fishing grounds.

According to a statement just issued by the United States Bureau of Fisheries storage stocks of halibut on May 15 this year totalled 3,800,000 pounds as compared with 4,653,000 pounds at the same date last year. A smaller proportion of this year's halibut is going into storage this year, more of it being consumed fresh. This makes the market situation more encouraging although it is by no means strong as yet.

C.N.R. steamer Prince John, Capt. George Coles, is now on her way north from Vancouver via the Queen Charlotte Islands and, on her arrival here within the next few days, will go into the local dry dock for annual overhaul on completion of which she will go into commission in a general freighting service for the summer. The Prince Charles, Capt. James Watt, leaves Vancouver on Saturday evening of this week, inaugurating the summer service between Vancouver and Prince Rupert via Queen Charlotte Islands.

## PRINCE RUPERT HEARS HOW IT MAY BE GIVEN BUILDING ASSISTANCE

(Continued from Page One)

value of good houses. This was something that must be guarded against.

Under the Dominion Housing Act, Mr. Nicolls continued, provision was made for a system of monthly repayment which included principal, interest and taxes. He explained the factors in connection with the entry of lending institutions into a community and told of the process of getting loans. Of prime importance was the record capacity and reputation of the prospective borrower.

Briefly, the procedure of getting a loan was to choose a suitable site, have plans prepared by a capable architect or designer, select the builder, tabulate the entire cost, present the figures to the lending institution and make application for a loan. The borrowers' equity usually consisted of the property with cash or material on the ground. After being duly checked up, the application for a loan would be approved or otherwise. First the prospective borrower would have to put up his share and then the funds under the loan would come as work progressed. As the house was being erected regular inspections, usually four were made.

Since there were no lending institutions closer to Prince Rupert than Vancouver, it was evident that it would be impossible to make loans on one building. Indeed thirty-three loans would have to be going at one time to justify the cost of inspectorial and other services. It was possible, however, that, if there were fifteen loans, a lending institution might be interested. Mr. Nicolls doubted if any action could be obtained with less than fifteen applications. He pointed to the case of Nelson where the Sun Life Assurance Co. had been persuaded to come in and make loans. Appraisers had been appointed and other steps taken and the net result was one house. Naturally, the company was disgusted.

In certain Quebec communities local guarantees had been made against loss, said Mr. Nicolls. Something like that might be done here either by responsible organizations or the municipality. A local housing authority might be formed.

"Unless a reasonable number of prospective loans are available you might as well forget it," Mr. Nicolls quite candidly said.

### General Discussion

After his main address, Mr. Nicolls invited questions from the audience. In answer to L. W. Patmore, the city commissioner said that a zoning bylaw here was already in process of formulation. Mr. Nicolls emphasized the importance of keeping out the shack type of house and the regulation of certain types and sizes of houses in certain areas.

John Mitchell asked if it would not be possible to cut down the cost by appointing a local inspector. Mr. Nicolls said that the lending institutions had trained men especially for his purpose and, for a start at least, they would insist in using them. Later an acceptable local man might be used.

Earl Eby brought up the question of 25-foot lots which led to considerable discussion. Mr. Nicolls explained that it was necessary to have six feet between the house, wall and the lot line which left only thirteen feet on a twenty-five foot lot. Therefore, it could be quite readily seen that loans could not be secured for houses on 25-foot lots. The government certainly would not be a party to issuing loans for houses crowded on small lots. The city commissioner suggested that people with twenty-five foot lots might be able to make arrangements with the city for exchange for two lots.

Col. J. W. Nicholls inquired as to the possibility of an industrial corporation acting as the lending institution in financing its employees and getting the government's twenty percent. It was necessary Mr. Nicolls replied, for the corporation to have authority to make

loans under the supervision of the banking or insurance departments. It might be possible, however, to make arrangements with the lending institutions. Under restrictions speculative builders could not take advantage of the Act. Loans could be paid off in less than the specified twenty years' time. It should be remembered, however, that the Dominion Housing Act was not designed to help prospective builders who were in a position to erect homes under already existing financing facilities but was meant to encourage those who were not in such a position. Houses built with such loans could be transferred, if it became necessary, to other persons of equal credit risk. The fact that a building site was not on a sewer line and a septic tank would have to be used offered no difficulties. In some communities there were even private water systems.

Mr. Nicolls emphasized his desire to be advised at this time of all definite applications so that he might check up on them and have something definite to offer the lending institutions in regard to coming into Prince Rupert. He mentioned the possibility of further legislation being enacted that might aid in extending the benefits of the Act to such outlying communities as this.

Mr. MacCallum inquired as to the possibility of a civic centre being financed under the Dominion Housing Act. There had been no provision for this so far, Mr. Nicolls answered. Eventually, it might possibly be done under some community development scheme. It might also be accomplished as a self-liquidating public work.

### City Commissioner

In the course of brief remarks at the opening of the meeting, City Commissioner Alder mentioned how the city was short of modern homes. In the past there had been little outside money available to assist in home building. He mentioned the industrial possibilities of the city through development of natural resources and expressed hope that Mr. Nicolls might find it possible to recommend assistance by lending institutions for home building and modernization here.

A vote of thanks was tendered to Mr. Nicolls on motion of J. J. Little and City Commissioner Alder.

This afternoon between the hours of 2 and 4 Mr. Nicolls is in attendance at the city commissioner's office to meet prospective local borrowers under the act. Yesterday he spent much of the day in session with civic authorities and representatives of local building interests.

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