

tising campaign was initiated and carried on without cost to the Government. Explanatory booklets and leaflets in both languages were distributed extensively throughout the Dominion, speeches and radio broadcasts were utilized, and, in a number of cities, home improvement exhibitions designed to emphasize the desirability of house repair and modernization were held. From time to time statements indicating the increase in loan totals were issued by the Department of Finance.

The Plan provides for the making of loans by chartered banks and other approved lending institutions to owners of residential property (including farm buildings) for repairs, alterations, and additions (including built-in equipment) to urban and rural dwellings. Loans may be made up to a maximum of \$2,000 on any single-family house. In the case of a multiple-family dwelling the maximum amount which can be borrowed is \$1,000, plus \$1,000 for each family unit provided for in the building when the repairs or improvements are completed. The limit of time allowed for the payment of a Home Improvement loan is three years for a loan of \$1,000 or less, and five years for a loan exceeding \$1,000. Payment may be made in equal monthly instalments or in such other instalments as are adapted to the financial circumstances of the borrower. The maximum charge must not exceed a rate of discount of $3\frac{1}{2}$ p.c. for a one-year loan, repayable in equal monthly instalments. This is equivalent to an effective interest rate of 6.32 p.c.

The limit of the aggregate loans is \$50,000,000 and the limit of the Government's guarantee is therefore \$7,500,000.

Loans made under the Government Home Improvement Plan to Feb. 28, 1938, by provinces, were as follows:—

LOANS MADE UNDER THE GOVERNMENT HOME IMPROVEMENT PLAN, TO FEB. 28, 1938.

Province.	Number of Loans.	Amount of Loans.
		\$
Prince Edward Island.....	429	116,904
Nova Scotia.....	2,975	922,110
New Brunswick.....	1,446	495,344
Quebec.....	5,231	2,623,927
Ontario.....	15,496	6,078,236
Manitoba.....	2,252	853,530
Saskatchewan.....	904	311,858
Alberta.....	2,687	1,154,354
British Columbia.....	3,821	1,230,449
Totals.....	35,241	13,786,712

Industrial Statistics of Construction.*—The census of construction had its inception in 1934 and figures were collected in 1935 covering the calendar year 1934. Statistics for that year were presented at pp. 473-474 of the 1936 Year Book, and those for 1935 were shown at pp. 476-479 of the 1937 Year Book. No attempt at comparisons with 1934 was made, as the figures for the two years were not strictly comparable. With the completion of the 1936 figures, comparable statistics are now available covering the years 1935 and 1936, and a summary of the principal statistics is given in Table 1.

* Revised by F. I. Tanner, Officer in Charge of Construction Statistics.