

# Home Building Under the Veterans' Land Act (1942): An Interview with Harry Hall

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## ***Home Building Under the Veterans' Land Act (1942) An Interview with Harry Hall***

***Tricia Shulist***

The Second World War has often been regarded as a critical moment in the formation of Canadian national identity. Programs that helped veterans readjust to civilian life were very important. The *Veterans' Land Act* (VLA) of 1942 was part of Canada's veteran rehabilitation program, and helped to establish veterans as farmers, fishermen, and part-time farmers on small holdings. Of the 1.2 million veterans of World War II, over ten percent participated in the VLA program. In spite of this, little has been written about veterans programs in general, or about the *Land Act* in particular.

The architects of the VLA were determined to ensure that veterans would make a success of their operations, and remain on their holdings. To this end, they incorporated safeguards providing the veteran with a liberal repayment plan: a twenty-five year mortgage at three-and-a-half percent interest.<sup>1</sup> As well, veterans were piloted through the program with the assistance of VLA administrators who ensured they remained within policy guidelines, and followed the spirit of the *Act*. The small-holdings program was by far the most popular aspect of the VLA. In practice it became a housing program that provided veterans with homes on plots of land that typically ranged in size from half-an-acre to two acres. The large lots were meant to provide the veteran with the means of either adding to the family income, or of providing a safety net of self-sufficiency in times of economic hardship.

Land development under the small holdings component of the *Act* occurred in various ways. At first the Veterans Land Administration laid out its own subdivisions and engaged professional contractors. Later, especially after 1949, it supported owner construction. Minimum lot sizes were adjusted to meet the changing needs of veterans in the burgeoning post-war era. Over the life of the program the maximum loan amounts were regularly increased. Its adaptability and flexibility helped to ensure success for over one hundred and twenty-five thousand veterans.<sup>2</sup>

As part of a study of the impact of the VLA in Hamilton-Wentworth, I interviewed thirty veterans, one of whom was Harry Hall. In May 1949, Harry Hall, his wife Flo, and their two children, began construction on their home in rural Dundas, Ontario. Mr. Hall had applied for, and received, tentative VLA approval to begin building the family home, and was waiting for final plan approval from the VLA before construction could officially begin. Afraid that his home would not be completed before the onset of winter, Mr. Hall went ahead and began construction before final approval was received. Because he and his family had sold their previous home before they started building under the VLA, Mr. Hall erected a temporary fourteen-by-twenty foot "cottage". He eventually received approval in September of 1949, and he and his family moved into their new home in October of 1949. Unlike most other veterans, the Halls already owned a home when they applied for VLA assistance, and so were able to buy their land outright, and pay for the construction of their "cottage". In other respects, however, their experience was broadly typical.

In conversation, Mr. Hall recounted his participation in the VLA program. He was thorough, remembering many details of events that occurred fifty years ago.<sup>3</sup> Just as helpful was the detailed photographic record of the building process made by Mr. Hall's late

wife, Flo. Together the oral account and pictorial record provide many illuminating insights into one of Canada's earliest and most neglected housing programs.

I spoke with Mr. Hall for almost three hours. In the following transcription, which has been approved by him, I have edited the spoken interview to eliminate redundancies. In places I have reorganized the text to reproduce, as closely as possible, the sequence of events by which the Hall family built their home.

HH: We had bought a house in West Hamilton in 1939 — about a week before the war started. You could buy any house in West Hamilton for approximately thousand dollars. We fixed it all up, and lived in it for ten years.

When the lawyer said, "No problem about this house, I can get you twelve hundred bucks to buy a house." Anyway, when he phoned me and said that he had the mortgage money ready, all he needed was a signature, I said, "Wait a minute. What's this costing me?" He said, "Between thirty-five and forty bucks." I said, "While you're at it, borrow another fifty bucks so that you can pay yourself. I haven't got any money to pay you." He laughed, and said, "You're kidding." I said, "I'm not kidding. Right now, as far as I can tell, when I move into this house, I've got to put a new roof on." So, he said he borrowed another fifty bucks. The bill was \$37, I think it was. And when we finished up the settlement, he said, "Here's fifteen dollars change. That's yours." And, as I say, we were paying twenty dollars a month on the mortgage.

This was in West Hamilton. And when I came out of the service [in 1946], the gratuity money, you could take it or if you wanted to further your education, put it towards that.<sup>4</sup> I said, "I'll take the money to pay the mortgage off on the house." That's what we did.

So, what we did, with the money that we made on this house, whatever money we had, we dropped it back into the [VLA] house. And we wound up with a house that was 1,420 square feet.

TS: That's pretty big for the time. Most houses were much smaller.

HH: Absolutely. Most houses were 700 square feet. The house that we had [in West Hamilton] was thirty by twenty — we were living in six hundred square feet. But we had a bedroom and bathroom upstairs, so say 650 square feet for a family of five.

Then we decided that we'd go on VLA. And we had that house to sell. What we did was — \$6,000 wouldn't get you too big a house, you know.<sup>5</sup> Because at that time you could build a house ... if a builder were building a house, I'd say, you couldn't build a big house for \$6,000. Then you had land to buy on top of that.

Both my brother-in-laws [sic] were under VLA. My one brother bought a 55-acre farm. ... My other brother-in-law bought a house [in the Freeman VLA survey in Burlington,

Ontario] in 1958, and there was water in there then.<sup>6</sup> He didn't have a well, he did have a septic tank. And they were built with VLA contractors. ... That house was built within the \$6,000 limit. There was only two bedrooms, a small kitchen, and a living room. That was all that was in there. I'd say that house was smaller than the one we had in West Hamilton. ... I thought at the time that he bought it — before he bought it, he had Flo and I had a look at it, to see what we thought. And coming home I said to Flo, "Holy smokes, they didn't build much of a house for six thousand bucks after the war on those sites." ...

TS: How much did your [VLA] home eventually cost you?

HH: Eighty-four hundred dollars. That was complete — floors and everything down.

TS: And that was okay with the VLA — the size of the lot, and the cost of the house — was okay with the VLA?

HH: Oh yeah. They said that this house is going to cost you more than \$6,000. I said "I know that. But, as I've explained to you, I have a house to sell in West Hamilton. I have money. And what we are doing is putting that money into a house, we're not blowing it on a car, or anything else, it's going into the house." He said, "You got to make sure of that, because if you don't, we can take that house over, and sell it." And I said, "You don't have to worry about it."

TS: Where did your house plans come from?

HH: They were made by Warren. I got him down on Hughson Street.

TS: Was it your choice?

HH: Oh yes. I had these rough plans of my own, and he translated them into plans. This house, by the way, was cinder block and stucco. The specifications that the VLA laid out, they're top notch. I think that any house that was built under the VLA, if those inspectors did their job, anybody who buys one of those houses — *they've got a house* [original emphasis].

Well you saw the roof construction of that house, and when I see the stuff that they are sticking in these \$179,000 houses up here, I can't believe it — tin plates and two by fours. We didn't — there was nothing cheap in that house. But there wasn't anything radically dear that we couldn't afford. But when it came to, let's say the front door — you've got umpteen choices of front doors, Bill [Cameron] would say, "That's fine, but if I were you, I'd do this." And he said it would be better. So for a few bucks more, we'd say, "Okay." And we'd do it. ... The specifications, they were excellent. You can see the framework on that — those are all two by sixes. They don't use two by sixes in roofs any more. It's two by fours and braces all over the place. ... I think that the plumbing, a pressure system, 40-gallon tank, shallow pump, wash tubs — double cement wash tubs down in the cellar — upstairs was a double enamel sink in the kitchen, the white enamel sink was still the favorite, you

know; in the wall, taps in the wall for the swing; four-piece bathroom — shower, tub, toilet, sink — stacks, all the stacks, all hooked up to the septic system. I think that the whole thing came to \$830.

And the heating system. We had a large furnace.

TS: I can see the picture right here — 76,500 BTUs.

HH: Yeah. It's got the name there. I think it's Imperial Anthise.

TS: "Steel Queen."

HH: ... Now, this was cold air returns from every room — six rooms, cold air return — from upstairs, down through, and the eaves trough — I think that it cost \$534.

TS: Wow.

HH: I just put a new gas furnace in here, and a fireplace. It cost me \$3,500 — half the price of that house!

TS: How did you find your lot?

HH: When we decided that this [the VLA] was what we were going to do, I said to Flo, "Which way do you want to go? East or west?" And she really didn't know. We used to go out for Sunday drives with the kids — take the kids out for a drive. I had been up to Sulphur Springs when I was a kid, with my father. ... We went out there, and we thought, geez, this is a nice spot, and not too far into Dundas. Queen Victoria School was sitting right there on the highway. Then I found out that Bert Taft, this friend of mine who lived out there was out there, so I went out to visit him, and I told him what I was thinking about doing. And he said, "I don't know of any lots or anything, that are for sale around here right now. But just across the road, there's a fellow over there that's going to build under VLA — he's bought a lot." Anyway, we contacted the farmer, and he said no. Evidently, they are only allowed to separate one lot over a period of time — something like that. So, Bert says, "Oh, by the way, there's a family of women living down the road. The name's McCarty. The old lady's there, and her daughter, and five grandchildren. They've got a farm they're not operating." Well, actually, when he said that they weren't operating, they weren't plowing, and all that stuff. But Evelyn had four or five cows she used to milk. She used to raise geese, she had some chickens — just barnyard stuff. Chores for her. She was a good husky woman. She didn't mind work. She could work like a man. She used to make butter and stuff. ... Anyway, we stopped in, and just knocked on the door, and told them who we were, and where we were from, and what we were thinking of doing. And Evelyn said, "Oh, I don't know about selling any of the farm. You'd have to talk to my brother." She said, "Could you come back next Sunday?" I said, "Oh, sure." So next Sunday we went in, and Jack McCarty was there. He's sort of a funny guy. "Wanna buy some land?" And I said, "Yeah." I think at that time we had to have two acres.

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- TS: Yes you did.
- HH: They cut it to half an acre later on, I think.
- TS: When you couldn't get two acres anymore, when it became too far away from the city. That's when they said you could have half an acre.
- HH: Jack McCarty said "I paced [the lot] off, I figure there's four acres in there." So we went and walked the property. Flo said, "What do you think?" I said, "I think it'll be alright." I said, "How much do you want for it?" "Six hundred dollars." I thought, "Holy jumping! Twenty-four hundred bucks for the four acres!" I said, "Six hundred dollars?" Mr. Carty said, "Do you think that's a lot of money?" I said, "Well ..." He said, "I don't think that's too much, one hundred and fifty dollars an acre." Four acres for six hundred bucks – oh, that sounded better to me. And I said, "Okay." I think this was early spring, March, I think. And Flo said, "What are we doing here?" And I said, "We're going to buy that four acres of land." "Well, how about the VLA?" And I said, "Well, let's see what they say. And if they don't, we can always build a house there. We can borrow money, anyway." We had a mortgage on the house, and we could get another one. That was when I said that we could build a garage and live in it until the house is built. Well, you should have heard her!
- TS: Well, you were taking her from the city and putting her in a cottage in the country.
- HH: That's right. But it all worked out all right. We had everything settled. I think I paid for the survey on it. Of course, things didn't cost as much as they do now.
- TS: Did you have any problems with the approval of the land?
- HH: Yeah, when they came out to look at the four acres of land, to approve it. We had the cottage on it, and were living out there. They said it wasn't suitable.
- TS: Because you were living on it?
- HH: No. The land wasn't suitable.
- TS: Oh. What was the matter?
- HH: Because it rolled. I said, "What are you talking about? There's nothing wrong with it. The site is good. It's well drained."
- TS: How did you persuade them it was okay?
- HH: It's funny you asked that question. Have you contacted any veterans on the Old Ancaster Road? ... They were building with VLA approval – two acres of land. How did I know about this? I think they recommended that I go out, when I went in to talk to them. That was it. And I said that I already had my eye on a piece of property. I didn't tell them that I had already bought the thing. He recommended that I go there. So, just for fun, I went to have a look. To see what this VLA was all about. ... So I went up there, and I thought, holy jumpin', I can't believe this. The Ancaster Road wasn't too flat, and then, boom, it dropped off into the valley. And they were approving these. And I thought to myself, "Holy smoke, if you weren't careful, and lost your footing, you could end up down in the valley – roll down the hill!" So, I said to them, "Look, you guys can talk about the four acres, but those approvals that you're putting up on the Old Ancaster Road, I don't know how the heck some of those people are going to live out there. They are not flat land. They are absolute slopes that they are building on." "Oh, no, they're okay." "Alright, come out and have another look." The following week they approved it. This is a view of the land, the property (Figure 1). I tell you, they really worried the heck out of me.
- TS: And that was your only problem with the VLA?
- HH: That was the only problem that I had with them.
- TS: What about the fact that they took so long to approve you?
- HH: No, I'd say that was normal working time. I was just too anxious, I think. It was the fact that I knew that if we didn't get approved by the VLA that I could walk into a bank and get a mortgage.<sup>7</sup> And there was private money around at the time.
- And then we went on to the VLA. I don't know how we managed to do it, but we did. The builder and I – I had a chap, a friend of mine – we put up this fourteen foot by twenty-foot garage ... we laid it on – put the floor on the footings – they're not footings, they're cement blocks. He said, "What are you going to do with this thing?" And I said, "Look, right now, let's build it so we can live in it."
- We put up a fourteen-foot by twenty-foot garage, and lived in it all summer (Figure 2). And that's the inside of our cottage. We were living like gypsies (Figure 3). The kids were having a picnic. We kept just the essentials. We put all of the rest of the stuff into storage. We couldn't handle it all in there. But we had a full stove – four burners, table top, warming oven, baking oven – there's a picture of it somewhere. And that was in the cottage. It took up more room than anything!
- We had a great start on building the house, May 14, 1949. And then around June first, they were digging [the foundation] out. And this area here, with all this brush – this is a couple of old apple trees pushed out of the way (Figure 4). And here are the footings (Figure 5). The boys are starting to put the foundation in (Figure 6). The windows and the door frames going up. And this is the painter, [Mrs. Hall] painting the window frames (Figure 7).
- Now, we were getting into a problem with the front of the house because of the depth of it. So we had to do some backfilling. And me, I'm trying to save money all around the place, so I get my neighbour up the road that I knew, to



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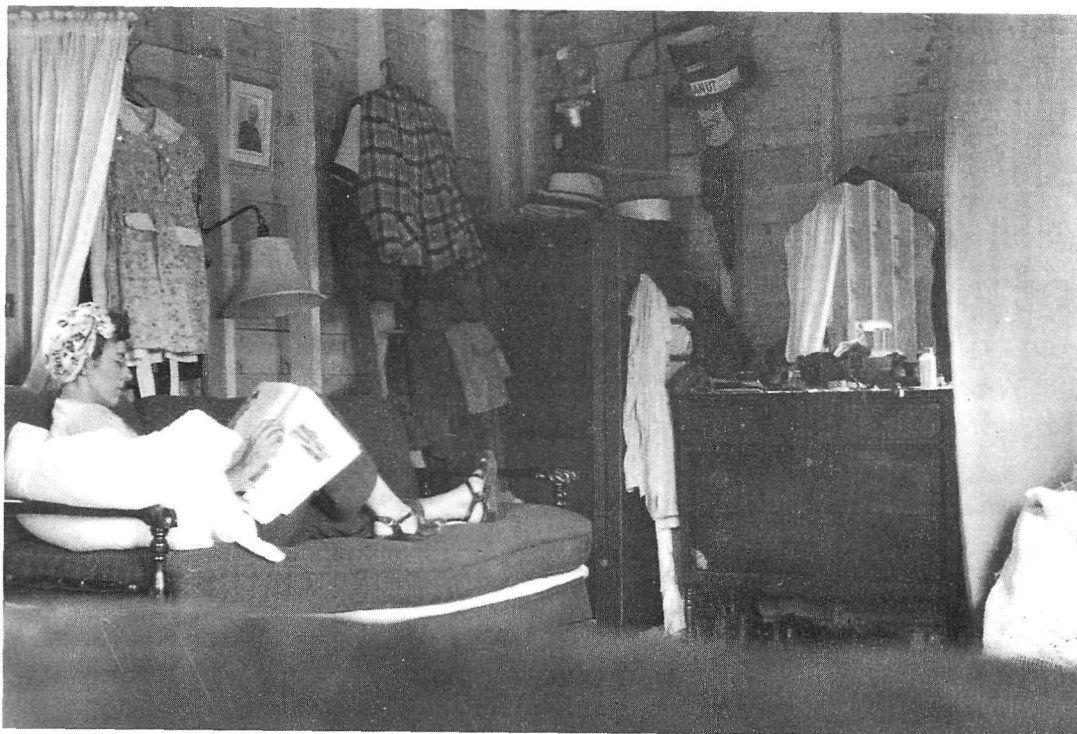


*Figure 1: The site before construction. The apple trees were later used for firewood.*

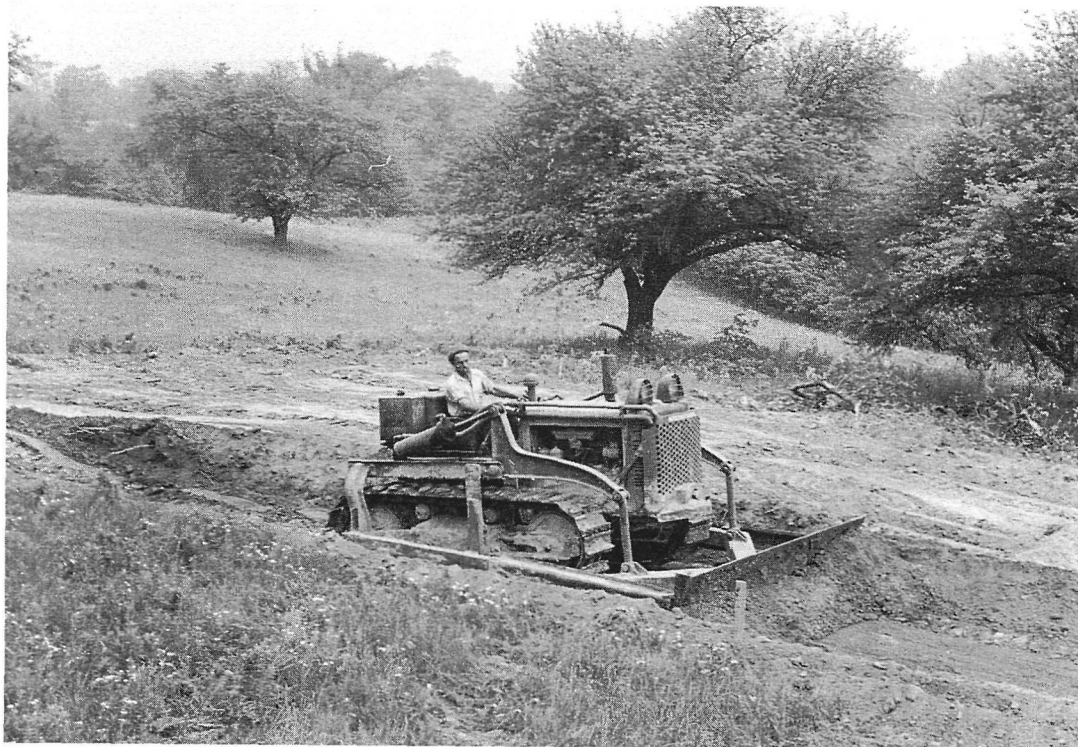


*Figure 2: Bill Cameron (left) and Harry Hall (right) building the cottage that the Hall family occupied during the construction of their VLA home, May 1949.*

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*Figure 3: The interior of the cottage. The curtain was pulled across for privacy.*



*Figure 4: Construction begins on the house. Mr. Hall hired a local construction company to dig the foundation, June 1949.*

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*Figure 5: The footings being poured for the basement, June 1949.*



*Figure 6: More blocks being delivered by the J. Cooke, Concrete and Blocks Company of Aldershot to complete the foundation, as Glenda Hall, their youngest daughter, wanders by the site, June*





*Figure 7: Mrs. Hall painting the windows that were installed once the walls were complete, June 1949.*

bring his tractor down, with a dump scoop. We actually back filled all the front of that house just with a scoop. It took us practically a whole day, but we did it (Figure 8).

TS: It looks like you had a wet spring.

HH: Yes. We had a big rain storm. And we were digging a well at the time in this area – but we didn't know it at that time, but the well was collapsing while we were standing there. And we lost the thing. And we had to dig another one. ...

This was the well we lost (Figure 9). We were down about five tile, in blue clay. And this monster rain storm. And we never thought about the well, and the water got down in there, and softened the whole bottom, and the bottom tile went down, and turned over, just like a cup. And there was no way we could move it. We left that one – we abandoned that one, for the time being. Incidentally, we were hauling drinking water from the well next door.

Now we've got the walls up, and were all ready to start putting up some woodwork. And that's Bill [Cameron] – he's the carpenter (Figure 10). Now, this house, when it got laid out on the plan – we had to reverse everything. And what we were doing here was puzzling it out – how to reverse the floor plan. As you drove in the driveway (I don't have a picture of this) this is the front of the house. This would all be on the south side of the house, and we had to have it on the north side. So, what we did with the floor plan was

[showing me a floor plan] ... see this – this would be the south side of the house, according to the plan. But what we did was this room over there, this room over here ... and the front door, and the back door, naturally, went with the kitchen. And, what we also had to do was ... the front door was right, but the living room and the dining room – we just reversed them.

TS: Why? Was that the plan that you wanted.

HH: Oh, yes. This was the plan.

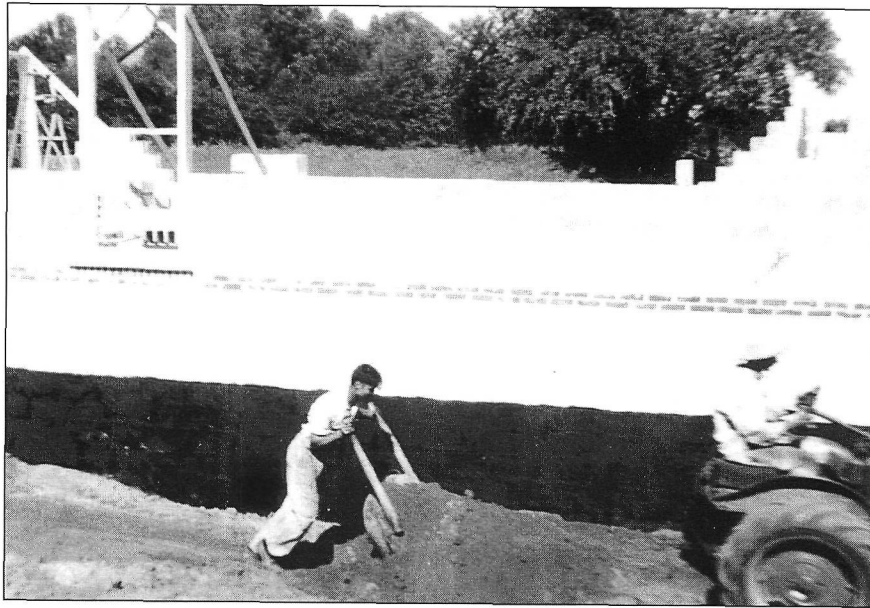
TS: Why did you reverse it?

HH: ... The way the plan [was], the back door, when you drove in the driveway, it's on the south side of the house, where if it's on the north, you drive to the door. And the house, according to the plan, the front door, would have been facing east. So we wanted it facing west. So all we did was just switch it around.

TS: That makes sense.

HH: And here we are. It's a Saturday morning. Early, cuz you can see the slant of the sun (Figure 11). And this is the picture Sunday night, 48 hours (Figure 12).

TS: You got the first floor all framed?



**Figure 8:** *In an effort to save money, Harry Hall hand filled the foundation once it had been waterproofed, June 1949.*



**Figure 9:** *Harry Hall (left) and Bill Cameron (right) digging the first well, that eventually collapsed, June 1949.*

HH: Bill brought two guys, carpenters, so there were the four of us. I was throwing wood around like crazy. And they were cutting, and spiking, and hammering, and banging.

TS: Was Bill a friend?

HH: Yes. We met him in West Hamilton. He was building housing in West Hamilton for somebody. And Flo and I were out walking, which we used to do a lot of. And we passed the house in West Hamilton, and Bill was just hanging around. We'd talked about this VLA for about two or three years, before we did it. So, I told him what I was thinking of doing. And he said, "Whereabouts?" And I said, "Well, I have no idea, but it's going to be somewhere out in the west end, but where I don't know. It could be in Ancaster. Or around the Dundas area. "Oh" he said, "That's no problem." He was single at the time. He's about ten years older than me. He was living downtown. And when he wasn't building a house in his spare time, he was working at Steel Car. That's when they used to build the wooden box cars at the Steel Car. So he said, "Yeah, when you get ready – we'll keep in touch." And that's how it turned out. ...

TS: Who did you get your materials from?

HH: Snetsinger Lumber.

TS: They did a lot of work with the VLA. A number of the people I've spoken with used Snetsinger Lumber.

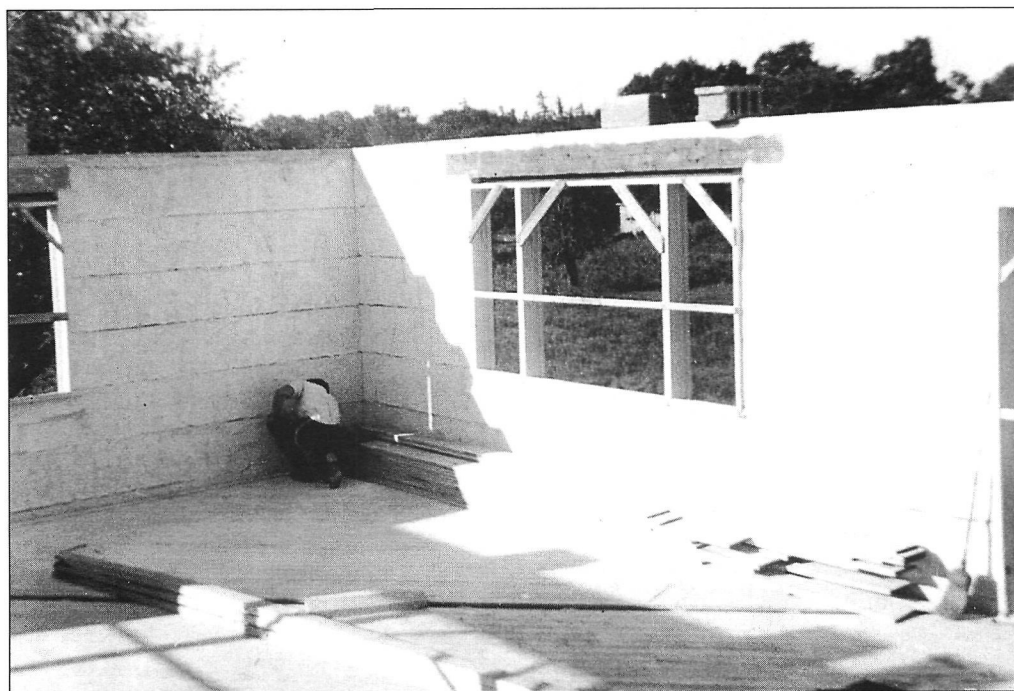
HH: He [Mr. Snetsinger] was great.

TS: Did you get any credit from him, where he would wait until the VLA paid you?

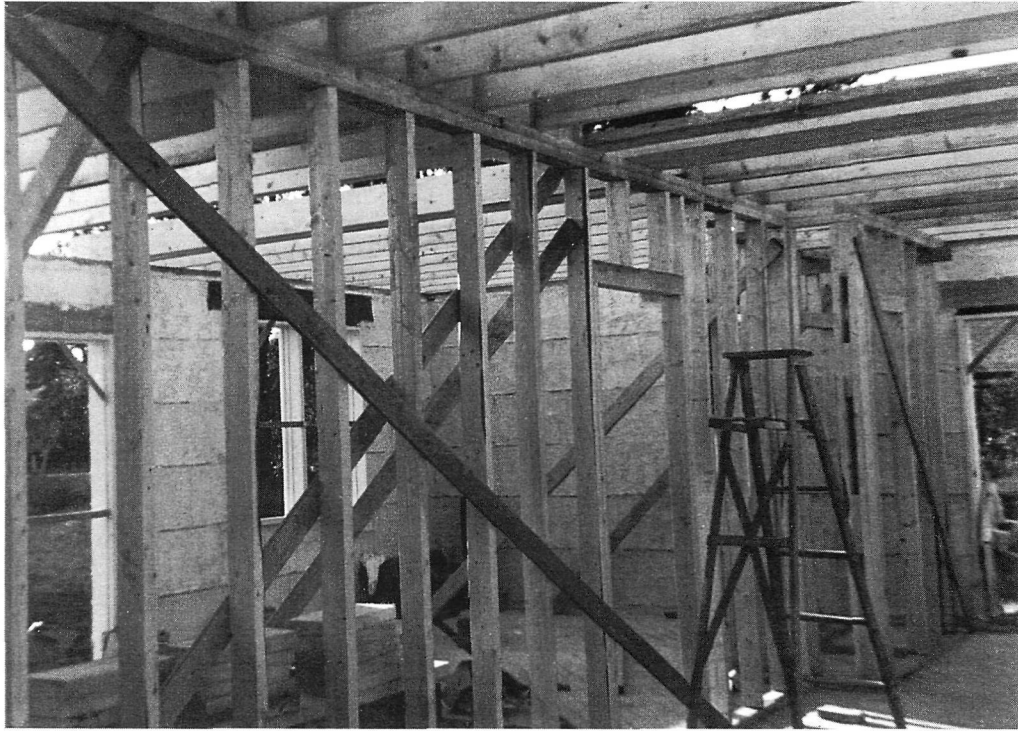
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*Figure 10: Bill Cameron (left) and Harry Hall examining the building plans before framing the first floor, Summer 1949.*



*Figure 11: The first floor as it looked on Saturday morning, Summer 1949.*



*Figure 12: By late Sunday afternoon the first floor was framed, Summer 1949.*

HH: It was all credit. My bill got to a point one time, where he sent me a nice letter, and it said, "I'm afraid we're going to have to ask you to start doing something about this." And, of course, me, I was stretching my luck, that's what I was doing. And I think that I probably went in and gave him four or five hundred bucks, and that was the end of it. The only guy that really pressured me was the plumber, for some reason or another. I don't know why. But Bill said – he'd used this plumber umpteen times, so he knew him. So he said, "Look, don't worry about it. I talked to him and it's all right." I think back to that time, and I think "How in the heck did I keep working, and doing this?"<sup>8</sup>

HH: There's the lawn. You can see the shingles coming on. And then, there was the big day, when the bulldozer moved in. We had everything cleaned up outside, put away. And were ready to go. ... Now we're in doing some inside work here. That's insulation.

TS: Oh look, the plastering's done.

HH: Yup. We were putting the light switches into this house when we got approval to build it. It was September the fourth when we got approval to build this.

TS: From?

HH: From the VLA.

TS: And when did you apply?

HH: We applied in April. We told them, "Geez, we got to build." And he said, "Look, we'll have our inspectors pop out at the right time, no problem." And they did. The inspectors came out and made sure, and of course, we'd reversed the plans as well. What the heck – whether the house faces this way! ... But, this was built to the approved plan, except for the reversal of the direction.

TS: Do you remember who your inspector was?

HH: The building inspector was John MacFarlane, Regional Office, Dundas. But the plan that I got, they got a copy that they approved. It was dated September the second. Because when he came in he laughed. I was standing there talking to him, and the electrician was putting the light switches in, and putting the plates on, and he comes in and he says, "I got good news for you." And I said, "What's that?" And he said, "You're finally approved, you can start building your house." I said, "Great." We were putting the electricity in. He said, "I don't know about you." I said, "It was either you or somebody else that was going to mortgage this place." He said, "Well, you got approval." And shortly after that, I think the next week, I got – I don't know if it was three or four payments. ... And then we ran into a snag – we didn't have the stucco on (Figure 13). And the chap that was going to do it said, "No. It's too late in the season, and it won't cure properly." ... But, because of no stucco, I had to apply to the VLA for an extension in





**Figure 13: The house as it approached completion in late summer 1949. Owner-builders like the Halls favoured concrete blocks since they were comparatively cheap and easy to lay.**

time. ... "You're not going to get your last payment, you know. So, when do you want to make it for?" I think that we made it for September 1950. But I still needed money. So, if you'll notice those cars – I had a 1938 Plymouth at that time. But it was still ten years old. So I said to Flo, "What we're going to do is sell our car, until we get straightened around, because I'm not borrowing any money. I bought a 1932, four cylinder Plymouth – it was eighteen years old. I was driving that thing from there to the Firestone down at the beach, pretty near, on Burlington Street. And I drove it a year and a half. And the only problem was in the wintertime. The roof leaked. Every time I would patch it, it would leak somewhere else. I'd come home from work, and Flo would say, "How's the seat?" And I'd say, "Here's the blanket – dry them up again." I'd take a blanket out with me, and throw them on the front seat – the seats were frozen solid – blocks of ice. And then there was the septic tank. And, I don't think at that time, that ... I didn't enquire, I don't think. You could buy a septic tank and it was delivered. ... My friend, we worked together at Firestone, and he used to come out – part-time help – digging, digging holes. He helped me dig these holes by hand.

TS: That's a big job.

HH: This is the framework for the septic tank. Well, this one little problem that we were going to have, was that I hadn't gotten around to – I didn't have time to dig out an-

other well. I was carefully going to take apart the pipe, and then we can move it over to the other hole, and we can build a small cistern – a fifteen hundred gallon cistern. So, that was the septic tank, and then I carefully moved everything over – that's Bob (we were playing golf yesterday), put up another framework over there – the cistern over there (Figure 14). That's the cement truck. Cement at that time was eleven dollars a yard.

TS: How much is it now?

HH: About a hundred and ten. I could get three yards of cement delivered from Aldershot – all the way out there – for thirty-four bucks.

And I built that framework. And then I borrowed a cement mixer. We poured this one – I think it took three yards of concrete to do these tanks. But both of them needed tops on them. I did that separately. I borrowed a mixer off of some guy, mixed my own cement, and dumped it. We're getting into fall here.

TS: When is this?

HH: It's about September, 1949.

One morning we got up in October, and that is white stuff – that is snow. And I said to Flo, "Look, this is the end of this nonsense. We've got a perfectly good house here, and the furnace is working, and everything. I know that there is nothing in there – there's no trim, no floors, no nothing. But I'm not freezing my butt over here any longer. And the





**Figure 14:** *The septic tank was poured, and Harry Hall prepared to frame in the cistern, September 1949.*

kids." That bulldozer that you saw, way in the back there. You can imagine what that was like – I threw some planks across here [the ground], and I was trucking stuff over to the back door, just like that. Shoving it in. Flo and the kids were dragging everything into the kitchen. And that's how we moved. And then she said, "How about the stove? And the fridge?" Oh yeah, the fridge was in there, too. I said, "Well, tomorrow morning, I'll get Bert down with the tractor, and we'll load them on the trailer." You never saw anything like it. We wound up with Bert, myself, the tractor, and the trailer got stuck, and the tractor didn't have any chains on it, and the wheels are spinning, and we were about ten feet, I guess, away from the back door. "And now what do we do?" I said, "I'm going to round up three more guys, and we're going to have to carry this stuff, and shove it through the door." I went and got two of the neighbours, and they came over, and we had the stove on the trailer, and we got it up, and pushed it, and got it into the kitchen. And then we mucked around, and got everything out again. And we got the fridge on, and the same thing happened, half way across. So we picked that up, and carried it across, and through the door. I think that I was up til about two o'clock Monday morning hooking up.

TS: How far apart were the house and the cottage?

HH: Oh, I'd say around seventy-five feet.

TS: That's still a big haul.

HH: This is coming over to the back door (Figure 15). And when you've got a dresser on your shoulders ... That's as far as we got, and that's when we moved in. It was about the end of 1949.

There's the house (Figure 16). And we were planning a new well, and I rented a chain horse. With a lot of fooling around I managed to save some tile.

TS: From the old well? Were there six or seven [tiles] in there?

HH: No, five.

TS: Did you save them all? Even the bottom one?

HH: No, not that one. And the fourth one broke. So we saved three.

That first well – that was enough digging for me. So, I got the idea of drilling holes. Have you ever seen one of those old hand-held post-diggers?

TS: Yes, I have.

HH: Well, the grape farmers used a four inch, and they used to drive in these four-inch cedar poles in to hold the grapes in. So, I bought one of those, and made five five-foot extensions out of pipe. So, I started where I wanted the well. I thought, "Here's where I'd like to have a well. And I'll drill some holes." So I drilled a series of holes, twenty-two feet deep, but I found that after I got about

*Home Building Under the Veteran's Land Act*



*Figure 15: By October 1949, the Hall family was moving into their new home. This picture of Mr. Hall was taken from the kitchen door of their new home.*



*Figure 16: The Hall home was completed early in 1950. The pipes were for the second well that was dug in the spring.*

## ***Home Building Under the Veteran's Land Act***

ten feet on the thing, I was having trouble getting the thing out of the ground. So when I got the – I'd arranged with one of the neighbours, or my brother-in-law, and I'd get down ten feet, and they'd show up, and between the two of us we could get down twenty feet. Some holes, we drilled them twenty-five feet. Anyway, right in that area we hit a good bed of sand. Water – lots of water. In fact, it got so bad in the hole that when you were in the hole, the water would wash out the sides, so that you couldn't get in and out of it. The week we did the well, I think we started on Saturday or Sunday – Saturday, I guess it was. I had two of my brother-in-laws, myself, my neighbour was there.

... When we first dug the first well, we were just hauling buckets of stuff up on a rope and a pulley. And I thought, "To heck with that. That's too hard work." So, I made a windlass out of an old post and a couple of handles. With a gang of us there, we'd take turns digging. We'd only dig for ten or fifteen minutes. Or if a guy got tired, five minutes. So, we ran this well down – I think it was Saturday and Sunday, I think we got it down about twelve feet, and it was starting to get soft. And I said, "No, we're not going to dig it any further, we going to get in trouble." So anyway, I put some planks underneath it to jam it so that it couldn't do what it did before. Cuz these are big pipes, you know. They have female and male ends on them, and they fit together. And by the time you get five pipes, you've got an awful lot of weight, because you've got to dig the hole about three inches larger, all the way around. So that this pipe is just sitting there, sliding. Anyway, I said – I think it was the next weekend – "How about the next weekend?" "Okay." Well, they come back next weekend on a Saturday, and by eight o'clock Saturday night, we had it down twenty-four feet, we had all the tile in it, and we threw in, I think it was two foot of two-inch crushed stone, and it was dry as a bone. We couldn't see anything. I got up at six o'clock the next morning, and there was three feet of water. And I thought, "Holy smokes. Three feet of water." We used to have anywhere from twelve to fourteen foot of water sitting in there, all the time.

TS: Was it because it was close to the stream?

HH: It was because the water table was there.

TS: Oh, okay.

HH: And we were digging a hole into the water table. It allowed the water to flow. It just needs releasing, you know.

TS: How long did you live on Sulphur Springs Road?

HH: We moved out there in 49, and left in the summer of 64, I think it was.

TS: Fifteen years.

HH: What happened though was, I worked at Firestone, and I had worked myself up into this department, and the type

of work that we did that Firestone bought a plant in Lindsay, and moved the whole motor goods department to Lindsay, and I was asked if I wanted to go. I thought that was something. It was 1964 now, and we'd been out there fifteen years, and all this work. And, of course, we were in our late forties. And I told Flo what was happening. I said, "What do you think?" "I don't want to move. I don't want to go." I said, "Oh." I had lots of time, about six months before the move. And we talked about it some more. Finally she said, "Okay, if this is what you want to do, we'll do it." I said, "What we'll do is rent the house. We'll rent the house, and see how things go up there. Play it safe." We rented a house in Lindsay for a year. The Firestone job was going good. I said, "How about we sell the house in Dundas?" "Okay." So we sold it. A fellow by the name of Dymont bought it.

TS: What were your monthly payments on the Sulphur Springs house?

HH: Nineteen dollars and ninety cents. That was whittled right down to the \$6,000 – two thirds of that, \$4,000 at 3 1/2 percent, over 25 years. Some of the guys, later on, paid more than that – for their houses – the prices were going up. Taft, he never bought his til '63. ... He wound up, he told me, his payments were \$49.50 a month, I think. He had the half acre of land, but this was '63, fourteen years after I built. And in those fourteen years, the prices really started to zoom cuz, we were surprised, when we sold the house in Dundas, we got a nice price for it.

When we moved, after fifteen years out there, I think, when we told the VLA that we were selling, they gave me a statement, I think that we owed them about eight hundred dollars. We paid that off, and the house was then ours, and we could sell it. We couldn't sell it under the VLA. But if you paid it off, you could do what you wanted with it.

But in 1952, for something extra to do, we decided to get some chickens. So, Evelyn, next door, the people we bought the property from. And she needed a new roof on her house. As that time she had a great big old hay barn sitting in the field, just down below the house. It wasn't doing anything. It had been moved, and set up on some rocks, and it was tilted. But there was an awful pile of good wood in it. So, I was telling her about the chickens. And she said, "I'll tell you what I'll do. I'll give you that barn if you'll shingle my roof for me. I'll buy the shingles."

TS: Well, that's good.

HH: I thought, "That's fair enough." So, I shingled her roof for her, and I started taking the barn apart. So we had the tractor at that time, and the trailer, so it made it easy. I just kept bringing the stuff over, below the house, backing it up. Then it came to the framework – you know, those great big beams?

TS: Yes.

HH: Now, I'm trying to think of the fellow's name up in Linden ... he ran a saw mill. I went up and talked to him. I said, "Do you cut barn beams?" "Oh yeah, but not outside beams. No sir." It ruins his saw – broken, rusted nails. I said, "What about inside beams?" "If there's no nails." I said, "Okay." When I got this thing down, what I did was joist and mortice the beams together, and drive the pegs out, and cut the mortice with a bow saw – Swede saw – until I could just hear things starting to crack a little bit. And I'd take it out. I weakened the whole thing like that. And then I put a great big rope around it, and got far enough back, and got on the tractor, and just jogged it, and kept jogging it, and then all of a sudden the whole thing just cracked, and cracked, and collapsed, and the whole thing came down. We took the inside beams up to – I can't remember this fellow's name. I made a list of the lumber that I wanted cut out of the beams – two by eights, two by fours – he cut me all the two by fours, and we put up a twenty foot by twenty foot chicken house. And we started selling eggs.

TS: A twenty foot by twenty foot chicken house? That's bigger than your cottage.

HH: Yeah. And things were going so good in 1955. And not only that, my daughter was getting ready to come out of high school, and she was going to be a nurse. ... So, I thought that if we expand the chicken house, that money will put Anne through her nursing course, no problem. So, there was a chap on Mineral Springs Road who was going to build a house, and he put a foundation up, and a floor on it. And he was allowed to move into it – in the basement. And then he got into financial problems. The township left him alone, for about three years, and they told him, "You've got to either build a house, or out." So, he had to move out. So I said, "What are you going to do with that?" "Why?" I said, "I'll take it down, and I'll give you three hundred bucks for it." But in the meantime, when he started this business, he come to me, because our cottage was sitting in the front yard, and he bought it off me, and moved it, for three hundred bucks. And they were living in that, and then they built the basement, and moved in there. So, I said, "I'll tell you what, I'll take the basement down, and clean everything off for you, and I'll give you three hundred bucks." "Fair enough." So we hauled all the blocks out of the basement, dug the hole under the chicken house, raised it up – it was built into a bank, in the back of the house – and we added twenty feet to it. So we made it forty foot by twenty foot, and a full basement underneath it, and a double decker chicken house. At one time, we raised four hundred chickens in the thing. But, we couldn't handle all the eggs. We knew that. So, what I was doing, was we'd raise these chickens up, layers, til about three or four months old. Then we'd sell them. Incidentally, the

chap who's got the house now, and he started renovating it, and he figured that the chicken house was built so well, he changed it into a guest cottage.

TS: One more question about when you were out on Sulphur Springs and Governor's Road – did your wife, Flo, have any transportation out there?

HH: She never drove a car.

TS: There was no bus service was there?

HH: We had a bus service the first year we were there, then they stopped it. The bus used to run to Copetown. I think it was four times a day, or something. No, she made friends with the lady next door, Dorothy Jevens. Dorothy drove, and they used to go shopping together. Evelyn McCarty had no car, cuz she needed one with the kids. Flo and I used to take the kids to church on Sunday morning. Mrs Stroud, Kay Stroud and Art Stroud, another neighbour. She drove a car. They didn't have two cars, but there was always a car when you needed to go shopping. She'd call, "I'm going shopping Flo. Do you need anything, or do you want to go?" So we never found transportation, when I wasn't there with a car, a problem.

TS: Do your kids remember the house in Dundas, fondly?

HH: Oh yes. They had a great time. They had the run of the valley. Dr. Schmidt, up the road, he had a Christmas tree farm. He used to hire all the kids to cut trees, and stuff in the summer time.

TS: Thank you, Mr. Hall. This has been a wonderful interview.

### **Notes**

1. "The Veterans' Land Act 1942," Unpubl. ms., Department of Veterans' Affairs, Charlottetown, PEI.
2. For a more in-depth examination of the Veterans' Land Act, see Tricia Shulist "My Little Piddly House and All this Land:" The Veterans' Land Act in Canada and the Hamilton-Wentworth Region," Unpubl. MA Thesis, McMaster University, 1998.
3. My interview with Mr. Hall took place on August 28, 1997, at his home in Winoona, Ontario.
4. The gratuity money was a lump sum that the government gave a veteran upon discharge. The amount of the gratuity depended on the length and location of service.
5. Six thousand dollars was the maximum that the VLA would loan for the construction of a home under the program.
6. Between 1943 and 1947, the VLA undertook the construction of homes in VLA-planned subdivisions across Canada. Even though the homes were modest, the VLA still incurred substantial cost overruns and discontinued building homes, instead shifting the focus from VLA-built homes to the veterans as the owner builders of their own homes. In the VLA-built surveys, the VLA hired contractors to build homes within the \$6,000 maximum, which were then sold to veterans. Mr. Hall's brother-in-law purchased one of those homes.
7. Mr. Hall was the only one of the veterans interviewed who had previously been a home owner. For all of the other veterans, the VLA was their first foray into home ownership.
8. Mr. Hall worked at the Firestone plant in Hamilton.
9. Even though the VLA had not given final approval, the building inspectors visited the site, unofficially, to ensure that Mr. Hall was building to VLA standards.