The

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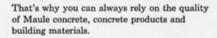
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THE COVER

Brown L. Whatley, President of Stockton, Whatley, Davin & Company, Jacksonville, one of the largest building-finance organizations in the State, is a financial authority of national stature. His article is based largely on an address given before the Florida Home Builders' Association at their Tampa Convention late last year. Photograph is by Fabian Bachrach.

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Prosperity Gets A New Green Light

By BROWN L. WHATLEY.

President, Stockton, Whatley, Davin & Company A banker examines the economic engine that drives our construction industry -- and finds controls working well, plenty of fuel at hand and all the power needed to do its job.

Home building's number one economist, Miles L. Colean, recently named the business of building homes as the prize demonstration of the dynamic quality of today's economy in this country—and that of tomorrow as well.

Those of us who have been through the ups and downs of the home building industry during recent years and who have studied the reasons for these ups and downs should be able, perhaps, to appreciate more than most other people that we in this country today are living under a managed economy.

Our monetary system itself with all of its ramifications constitutes a delicate and involved mechanism equipped with an impressive array of intricate signals, gauges, valves, accelerators and brakes—resembling, if you please, the instrument panel and controls to be found on the flight deck of a modern airliner.

The monetary managers—the pilots of our economy—like the pilot of a transport plane have our very economic lives in their hands. Whether we like it or not, we must leave it to them in their wisdom to make vital decisions for our safety, welfare and comfort

By turning a valve here, applying the brakes there, accelerating power or lowering flaps — depending on what in their judgment is needed to make the big economic ship behave and carry its passengers safely and comfortably to their desired destination—they control our destiny.

We have all come to realize that, because of its tremendous impact upon the economy of the nation, home building activity and volume is vital not alone to the industry itself, but to the entire national economy. It therefore must be kept in delicate balance with the whole fabric

of the nation's economy.

Effects of the home building industry reach into every nook and cranny of our modern-day economy. Irrespective of any man's vocation or place in the community, his well being is directly and indirectly influenced to a larger degree by the great home building industry as we know it today than by any other major sector of our economy. Under these circumstances the importance of holding it in balance, of keeping it going at a steady normal pace is entirely understandable.

Let's take a look at some recent instrument readings on our great, complex economic machinery. Let's see just what has been happening and what dangers have confronted us. Here, generally, was the situation as 1955 was drawing to an end:

1—Private construction of all types was at an all-time high. The year's total will probably run \$30 billions, or 16 percent over 1954.

2—The number of private new dwelling units started will total approximately 1,300,000, or almost 100,000 more than during 1954—and only around 50,000 short of 1950, the country's peak building year. But single-family house construction in 1955 is expected to far exceed any previous year in our history.

3—Recordings on mortgages of \$20,000 or less (our only standard measure) were running 29 percent above 1954 during the first 10 months of last year. And recordings for the month of August hit an all-time high for any month.

4—Life insurance company investments of all types were running 11 percent ahead of 1954 through the first 10 months of the year; and their \$4.8 billion volume of non-farm mortgage acquisitions for the first 10 months of 1955 was 26 percent ahead of the same period in 1954.

5—Savings and loan associations put \$9.9 billions into mortgages during the first 10 months—a 35 percent increase over 1954.

Never in our history has the country had a more prosperous year.

The problem late in 1955 was just the reverse of that in 1954. Formerly the worry was whether a recession in business could be reversed. Lately it has been whether a boom can be held in reasonable check.

For the past eight to ten months, total investment, including consumers' investments in houses and durable goods, has been exceeding savings. The result has been an increased use of bank credit, the inflationary effect of which has become evident in the price structure.

As examples, the wholesale commodity price index rose 1.1 percent from November 1954 to November 1955. Wholesale building prices rose 5.2 percent in the same period; and construction costs appear to have gone up about 3½ percent in a year's time.

The increase in short-term credit being used to supplement savings in mortgage areas can be measured by these points: The amount of outstanding commercial bank "warehousing" loans to insurance and mortgage companies and others was \$805 millions more in August of 1955 than in August of 1954-and from August to November last year it increased another \$207 millions. Also, last August the amount of outstanding advances by Home Loan Banks to member saving and loan institutions was nearly \$530 millions more than a year ago. The total increase in the use of short-term credit in a year's time, therefore, amounted to about

(Continued on Page 4)

Prosperity's Green Light

(Continued from Page 3)

\$1.3 billions. And, commercial banks were reported to have outstanding more than \$1.2 billions additional "warehousing" committments.

As we all know, you can slow an engine by reducing its fuel supply. Likewise, the method for toning down a boom that's being fed by easy credit is to reduce the supply of money—or, as we sometimes say, "make money tight." Here's what happened along these lines during the past twelve months:

- 1—On December 7, 1954, the Federal Reserve formally approved a shift in open-market policy from "active ease to ease."
- 2—On January 4, 1955, the Federal Reserve increased stock market margin requirements from 50 to 60 percent.
- 3—On February 1, the Treasury came out with a \$1.9 billion refunding issue at 3 percent interest for 40 years.
- 4—On April 14, the Federal Reserve Banks began to raise discount rates from 1½ to 1¾ percent.
- 5—On April 25, stock market margin requirements were further raised to 70 percent.
- 6—On April 28, FHA and VA prohibited the inclusion of closing costs in insured and guaranteed mortgages.
- 7—On July 11, the Treasury offered over \$800 million more of its 3 percent, 40-year obligations.
- 8—On August 1, FHA and VA raised down payment requirements by 2 percentage points and reduced maximum maturities to 25 years.
- 9—On August 4, the Federal Reserve Banks began raising discount rates from 134 to 2 percent (except Cleveland, which went to 21/4 percent).

10—In early August the Federal Reserve cautioned banks on the extension of consumer credit. Somewhat later, the President of the New York Federal Reserve Bank strongly discouraged additional mortgage warehousing.

11—In late August the 2¼ discount rate began to spread throughout the Federal Reserve System. During the second half of November the rates for all of the banks increased to 2½ percent.

| | | | Percent U.S.A. | Inc | rease, | 1940-54 Florida |
|----------------------------|--|--|-------------------|-----|--------|--------------------|
| Income of Individuals . | | | 263 | | | . 441 |
| Total Population | | | 22 | | | . 86 |
| Per capita Income Increase | | | | | | . 214 |
| Electric Power Production | | | | | | |
| Life Insurance in Force . | | | 189 | | 1 | . 439 |
| Bank Deposits | | | | | | . 532 |
| Total Bank Assets | | | | | | . 517 |
| Telephones | | | | | | . 300 |
| Federal Income Tax Collect | | | | | | . 1,160 |

These recently compiled figures show percentages of growth in nine important economic categories during the past 15 years. They show how Florida has spurted far in front of the rest of the country.

When a climbing airliner reaches an altitude determined as best from the standpoints of traffic, weather and safety, the pilot levels it and suddenly reduces the throttle to feather the propellors. Until the passengers realize what's happening, they may have a moment of uneasiness, even discomfort. So it is when pressures which cause credit to expand in our monetary system are suddenly withdrawn.

But the objectives of these actions, as it is generally explained, is to bring economic expansion into closer relationship with the accumulation of savings, and thus to eliminate or reduce the inflationary pressure which is always brought about by an expansion of the economy which is based on bank credit alone.

Let's analyze that explanation a bit. Let's see why mortgage credit beyond a certain point in relation to the savings of a people becomes an inflationary influence.

Our system permits an individual to live off the future, so to speak, by borrowing from the pooled savings of the community and by pledging a portion of his future earnings to repay the debt. The total borrowing of this sort must obviously stay within proper relationship to the total savings of the community.

Our great insurance companies, savings banks, and savings and loan institutions are our reservoirs of thrift capital. The accumulated savings or capital is employed as advantageously as possible by these trustees who hold it. A large portion of this money has traditionally gone into mortgage loans. Funds from these institutions—available for mortgage loans—are accumulated from the following sources:

1—Growth in assets and savings deposits of these thrift institutions.

2—Repayment by borrowers of existing outstanding mortgages.

3—Liquidation of other investments and funds which are switched from such investments to mortgages.

When the volume of mortgages being made overtaxes these sources of money, two things are happening: First, home purchasers are buying more homes than the earnings and the pooled savings of the community will pay for. (This assumes of course that some portion of the accumulated "thrift capital" will be required for purposes other than home loans.) Second, front-line mortgage lenders, including mortgage bankers, savings and loan institutions and life insurance companies, are using short term bank credit in order to continue to make mortgages.

Because of the necessary dependency, during recent months, of the mortgage system on short term credit loans, it has become more and more sensitive to the changes in monetary policy. Thus the wave of 1 and 2-year "warehousing" deals in the fall and winter of 1954 came about. When credit curtailment began to take effect, mortgage lenders immediately began a policy of selectivity which gradually increased as the supply of funds decreased.

Here are some manifestations of credit restraint which occurred last

1—The peak of liberal lending on VA guarantees (no-no downs and 30-year maturities) was reached in March and April. Since then the volume of this type of loan has been gradually receding.

2—Interest rates on conventional mortgage loans stiffened. 3—Discounts on FHA and VA loans increased last spring. Discounts of 2 to 6 points on VA's are now common in the most active building areas of the country, as Florida, Texas and California. Even higher figures are being paid where the liquidity pinch is more severe.

4—Bank loans, even for temporary accommodation and construction purposes, became more difficult to obtain with the increasing shortage of free reserves.

5—FNMA's secondary market operations, which are just beginning to be well-known, steadily increased on a monthly basis, from \$2.5 million in purchases in May, to \$12.6 million in October.

6—Home Loan Banks were forced to borrow at the highest interest rate in recent history so members could meet outstanding committments. In turn, they upped rates on advances made to members.

7—The seasonally-adjusted annual rate of new housing starts dropped from well over 1.3 milion in each of the first six months of last year to 1.2 million in November.

8—Number of requests for VA appraisals was lowest in November—at 30,397 proposed units—for any month last year, having receded from the March peak of 71,939. FHA activity has also receded.

What is the outlook ahead?

Those of us who have been around in Florida long enough to have some unpleasant old memories of boom and bust, I think are inclined to have a lot of patience with efforts to keep our economy in balance. There are those of us who believe we will be lucky indeed—after 15 years or more of mighty prosperous conditions, with only minor ups and downs—if the managers of our economy, our monetary pilots, if you please, can in fact keep things under control at a comfortable speed without crashing.

How much better is this than to continue on recklessly—without consideration of the economic facts of life—to a violent crack-up that will bring anguished suffering to our people and to our industry for years to come.

I have every confidence that the Administration in Washington and the economic managers would be the last to want to see anything but favorable results come from the manipulation of the economic controls which are in their hands. At any rate, they are trying; and I believe they will be successful.

It is up to us to do our best to understand their motives and actions before we crticize them.

There are those who say, "That is all very true of the United States as a whole, but the application cannot be made to Florida. Here in we should be permitted to go full speed ahead. We have a steady growth of new industry and new citizens. We are growing at a tremendous rate. We need the new homes."

And, I readily agree to these con-

In Florida we often have reason to take a somewhat different viewpoint of economic indices than other states which more closely conform to average conditions for the nation as a whole.

For example, in 1955, according to United States Census figures, Florida had two percent of the total civilian population of the country. Yet Florida's growth from 1950 to 1955 alone accounted for five percent of the total United States population increase. Furthermore, since 1940, Florida's rate of growth has been three times that of the nation as a whole. The

same holds for the period from 1950 to date.

If that holds true for the next ten years—and there seems to be every reason to believe that it will—we may expect a growth for the Sunshine State of more than 50 percent in the next ten years. Such an increase will be roughly equivalent to the addition of another Jacksonville, another metropolitan area the same size as that of Tampa and St. Petersburg and three new Miamis!

Florida is today a great and outstanding success among the states of our nation. She has come a long way in a comparatively few years, and her growth has only just begun. The "Magic Peninsula" is still "pioneer" territory and Florida is likely to continue to improve her relative position in comparison with that of other states and of the nation as a whole.

Even though, however, these things be true, it should be our burning desire to sympathize with the effort to keep things in balance nationally and to avoid a rate of production in any given area which will exceed the demand for homes. Otherwise our market will be damaged—not only in the area where the excess occurs, but

(Continued on Page 15)

1956 CONSTRUCTION VOLUME MAY BREAK 1955 RECORD

Construction during this year of 1956 may reach a record-breaking total of \$44 billions, topping by 5 percent the indicated peak of 1955, according to estimates prepared jointly by the U.S. Commerce and Labor Departments. Substantial gains are anticipated in private non-residental and public construction.

Estimates for 1956 are based on the assumption of a moderate increase in overall economic activity—with investment funds adequate to underwrite both private and public construction. Construction costs are expected to continue their moderate upward trend. But few material shortages are looked for in view of currently rising productivity.

New, non-residential building is expected to rise to a whopping \$8.7 billion this year — with industrial building showing the largest gain. Probable expenditures of \$2½ billion for stores and other service establishments will be 17 percent above the 1955 total and 80 percent above the total for 1954. This year's prospect for religious buildings is a construction volume of \$850 millions.

The value of private, non-farm residential construction during the year will be near the 1955 level of over \$16 billion. Dollar outlays will not drop as much as housing starts; and expenditures for new housing will reflect a continuing trend toward larger homes of better quality.

The outlook for most types of public construction in 1956 is for a rise of about 10 percent over 1955 totals with gains in all major categories.

Percentage changes from 1955 for some other construction categories are estimated as follows: Industrial, up 17 percent; Religious, up 15 percent; Educational, up 5 percent; Social and recreational, up 12 percent.

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Educational Planning

One of the highlights of the 41st Annual F. A. A. Convention at Daytona Beach was the Seminar at which a panel of experts discussed the approach to modern school planning.

The educational planning seminar of the 41st F.A.A. Convention at Daytona Beach was one of the best-attended meetings of the entire Convention. Gathered Friday afternoon to hear a panel of five speakers, moderated by Herbert C. Miller, A.I.A. Regional Director, were most of the Convention delegates and guests, including some twenty county school superintendents.

In opening the meeting, Regional Director Millkey commented on a survey of architectural activity recently made by the A.I.A. In addition to showing volume of work at an all-time high, the survey indicated school building to be a number-one concern in every A.I.A. region but one.

"In the region where school building was not first," said Millkey, "it was second in volume. And it has brought tremendous problems with it, especially in our own South Atlantic region.

"One is the time element. Because of the great need for schools, we must crowd a great amount of work into the shortest possible time. Another is the economic factor. Particularly in the South, we must do schools for a very low cost per square foot."

The moderator emphasized the importance of mutual understanding between architects and their clients—the educators and school boards. He stressed the need for clear recognition of mutual responsibilities and duties and the necessity also for cooperative teamwork between every factor concerned with school planning and construction.

"The intent of this meeting," he said, "is to discuss our mutual responsibilities — with the optimistic viewpoint that conditions in this State will, perhaps, be better because of it."

Members of the panel included: Dr. James T. Campbell, State Department of Education; James E. Gar-Land, Dade County School Architect; Chester L. Craft, Jr., Polk County School Architect; Igor B. PolevitzKY, F.A.I.A.; SANFORD W. GOIN, F.A. I.A., and FRANKLIN S. BUNCH. Each spoke briefly, and the meeting was then opened to questions and a general discussion of the panel topic. Following are talks of panelists.

PRE-PLANNING

- Dr. James T. Campbell

The planning of school buildings is but the definition of the kind of educational program a state and a community wish for their people. I use the word "people," rather than "children," because, as our educational program develops, we're thinking of it as serving not only children, but of its extension into adulthood also.

The kind of educational program a state or community wants for its people is shaped by its values—values it holds and has developed. That program is established in its customs and traditions and practices; and also in its constitutionl and statutory laws.

As to an educational program's effect on a building program, let's first consider what we professional educators call "the scope of the educational program." We say that the educational program has both vertical and horizontal scope.

The term "vertical scope" refers to the span of years over which educational opportunities are normally to be provided for people—primarily, of course, children. The vertical scope of education has been constantly increasing over the years. Not many years ago it started with the first grade and extended through the sixth grade. Then, for the greatest number of people it was extended through the eighth grade, then through the senior high school.

Now we are extending it, in our thinking, through Junior College. At the same time we are enlarging the scope of the educational program downward to include kindergarten, and even the nursery school. And, in the opposite direction, up into adult education.

As the scope of an educational program is enlarged vertically, it affects a building program. That is so not only because of the increased number of people who are to be taught, but also because of the kind of things that are to be taught. Obviously, a kindergarten will teach a thing differently than will a Junior College. But both must be defined within the scope of the educational program.

There is also the horizontal scope of education to consider. By that we mean the number of persons in any age group for which educational opportunities are to be provided—and also the things they are to be taught.

As of now, we have pretty much accepted the idea that we're going to educate all of the children of all of the people. That's a relatively new thing. Ten years ago in Florida we had not accepted the idea, in all cases, that we were going to educate all negro children, for example. We have accepted that idea now. At one time, too, our society contemplated educating only children of the "better-off" people—the wealthier classes. Working classes were not to be educated. Today, however, the scope of education covers everybody.

This horizontal scope also includes what we are going to teach at any particular level. That will certainly affect our educational program. Take the high school, for example. If we're going to teach more than a classical, traditional program, we're then obligated to provide teaching facilities such as laboratories for science or home economics, gymnasiums, music facilities and the like. It's easy to see that the length and breadth of the educational program affects not only the need for buildings, but also the kind of buildings we are going to build.

It's obvious, too, that the kind of buildings we build—and the number of them—will be directly affected by the methods we use in teaching. A program based on the activities of children, will be taught differently—and thus require different space and facilities—than one based entirely on subject matter that is drilled into children.

I think the significant fact to remember in addition to these obvious things, is the fact that our educational program has changed over the



Dr. James T. Campbell, of the Florida State Department of Education, presented the professional educator's side of the education planning problem at a mid-afternoon seminar moderated by A.I.A. Director Herbert C. Milkey.

years. Many people think we've not changed, that we're still using outmoded methods. The fact is we've changed greatly. Compare the schools of 1925 with those of 1955 and you can see the difference.

In view of the differences, there's no reason for thinking that change will not continue. So, when we plan school buildings we must take that into account. We must contemplate that change will be constant, that the educational program will continue to develop. And we must design our school buildings in so far as possible to take care of those changing developments. Frankly, that is one of the biggest problems any of us face.

ECONOMICAL PLANNING — James E. Garland

It's probably trite, but still true, that no one else can know the intricacies of a person's life as well as the person himself. A logical development of that statement would be the recognized principle that no one can wrap a building around that person's life without an explanation of the specific requirements which must be met in that person's home.

No great mental jump is needed to apply both statement and principle to schools. The educator is the person; and the school is, in a manner of speaking, his house. I'm married to the idea that the educator must develop the educational specifications.

(Continued on Page 10)



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News & Notes

SARASOTA-BRADENTON

JOHN M. CROWELL, Secretary of the Florida Central Chapter, has announced that at a recent meeting of the Sarasota-Bradenton Association of Architects, the following were elected as officers for the coming year: President, Edward Gremli, II, Sarasota; Secretary, Edward Dean Wyke, Jr., Bradenton; and Treasurer, William J. Rupp, Sarasota.

The Association will act as hosts to the first regular quarterly meeting of the Florida Central Chapter to be held January 14, at the Sarasota Bay Country Club in Sarasota. Present plans for the meeting include an address by Dr. Ellwood C. Nance, President of Tampa University.

BROWARD COUNTY

Some 40 members of the Broward County Chapter met at luncheon in the Seahorse Restaurant, Ft. Lauderdale to hear President ROBERT G. JAHELKA and CLINTON GAMBLE report on happenings at the 41st F.A.A. Convention at Daytona Beach and to elect Chapter officers for the coming year. Results of the election were: President, Morton T. Ironmonger. Ft. Lauderdale, who has served the Chapter as secretary for the last five years and was recently appointed to the State Board of Architecture for which he has established a new Secretary's office in Ft. Lauderdale; Vice-President, DONALD H. MOELLER, Hollywood; Secretary, Courtney Stew-ART, Ft. Lauderdale; and Treasurer, C. CRANFORD SPROUL, Pompano Beach.

Chapter Directors chosen are: WILLIAM G. CRAWFORD, Ft. Lauderdale; and ROBERT E. TODD, Pompano Beach

The membership okayed plans for continuing the Chapter's cooperative advertising in the Ft. Lauderdale Builders Exchange publication. It also heard President Jahelka report on Chapter efforts to gain the Broward County School Board's approval for full architectural service on all school building projects — plus a decision against re-use of school plans by the Board without payment of adequate architectural service fees. Objectives, said the Chapter president, have not yet been reached. But he reported progress toward that end as being reasonably satisfactory in view of conditions now current in the county.

DAYTONA BEACH

Having covered themselves with Convention glory, members of the Daytona Beach Chapter met last month to elect officers for the coming year. Results were: President Joel W. Sayers, Jr.; Vice-President, Craig J. Gehlert; Secretary, William P. Greening; and Treasurer, Francis W. Craig. The Chapter also named William R. Gomon as an F.A.A. Director and Francis R. Walton as Alternate Director.

Final tabulation of the 1955 Convention for which Chapter members were both hosts and operating executives, shows it to be one of the most successful on record. It was a financial as well as a social success; and the roster of exhibitors and the size of their displays was the largest of any F.A.A. convention.

F.A.A. BOARD MEETS JAN. 21

The first 1956 meeting of the new F.A.A. Board of Directors will be held at the Roosevelt Hotel in Jacksonville on Saturday, January 21, 1956. The meeting will start with luncheon at 12:30.

On Friday evening, January 20,

OBJECTIVES

The objectives of the Florida Association of Architects shall be to unite the architectural profression within the State of Florida to promote and forward the objectives of the The American Institute of Architects; to stimulate and encourage continual improvement within the profession to cooperate with the other professions! to promote and participate in the matters of general public welfare, and represent and act for the architectural profession in the State and to promote educational and public relations programs for the advancement of the profession.

the new Jacksonville, A.I.A. Chapter will be presented with its new charter by an official of the Institute at a dinner dance to be held at the Florida Yacht Club, Jacksonville. The affair will begin with a reception at 6:30 p.m. Members of the new chapter have extended an invitation to all F.A.A. Directors to be present.

The Jacksonville group is the first of the two new Florida Chapters (the other is the Mid-Florida Chapter with headquarters in Orlando) to have been granted a charter. It was formerly a part of the Florida North Chapter and brings to three the number of A.I.A. chapters in the North Florida District of the F.A.A. Names of officers and an outline of the new Chapter's program for this year will be reported in these columns next month.

STATE BOARD TO HOLD TWO EXAMINATION SESSIONS

With more than 140 applicants already slated to take mid-winter examinations for architectural registration, the State Board of Architecture has perfected plans for holding the examinations in both Jacksonville and Miami. Decision to divide examination headquarters for the first time this year was the result of the recordbreaking number of applicants which made it impractical to conduct examinations at one location within the time required by the regulations of The State Board.

Sessions in both Jacksonville and Miami will be held simultaneously, beginning on Monday, January 9, and continuing through Thursday, January 12. In Jacksonville, examinations will be conducted at the Roosevelt Hotel, 33 West Adams Street. In Miami, examination headquarters will be the Alcazar Hotel, 500 Biscayne Boulevard. All sessions at each locality will be supervised by a State Board monitor.

Some 70 applicants are scheduled for the four-day session in Jackson-ville, with approximately 75 listed for an identical program in Miami. Papers from both examination headquarters will be graded by State Board members or their official assistants at the office of the Board's Secretary at 1261 East Las Olas Boulevard, Ft. Lauderdale.



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Educational Planning

(Continued from Page 7)

Of course, if educators don't do so, the architect can do a good job on a typical school plan, for there's considerable research and book-learning on the subject. But if the educator can explain what's needed, what will be going on in classrooms; and if he can develop the details of this explanation so that it gets across to the architect-then by all means the result will be a finer plan.

Most architects are trained in planning, but not necessarily in school planning. "Planning" is a much broader term than "School planning." So an explanation is needed to pin down the actual specifications for education about which school planning must be developed. That term "educational specification" is a big one. But actually is boils down to the simple terms of "What's wanted," "What's needed"-and "Why."

Most particularly the educator should state "Why." He can then draw from architects the best of their talents. For architects excel at working out more economical and efficient ways of accomplishing tasks if they first know "Why." Once the objective, the goal, is clearly explained, they can come up with some pretty ingenious, efficient and economical ways of reaching it.

That's being proved constantly, not through work of any one school board or any individual architect, but through a general development. We have come on some really good overall economies. Economy in school building doesn't necessarily mean a cheaper price. As a matter of fact it's often the opposite. But it always means better utilization. After all, the cheapest course would be not to build the building at all! As you progress from that, the thing that really matters is the question of how good the building is ultimately going to become.

Here's a concrete example of what I mean. The greatest single economy we've developed in school building in a decade has been to put a little toilet room right in the classroom itself. The little classroom toilet is exactly the size of a stall in a big toilet room. But we put the sink in the classroom instead of in the toilet room-and immediately it doubles as a wash basin and as a

drinking fountain. Therefore, you get two fixtures per 30 children instead of one toilet for 30 girls and one toilet for 70 boys and one urinal for every 30 boys and one wash basin for every 50 children-with a minimum of two of each in every toilet room. So you can see the advantage right there in pure economy.

But the biggest economy is in the use of this arrangement. Out of a teacher's six-hour work day, about 45 minutes is spent in tip-toe recess. Relate this to a salary schedule, and it's easy to see that-without this little classroom toilet-over a year's time you'll spend about \$800 per class just to get Johnnie to the john!

That's one of the big economies. Another is the fact that the health department has agreed that a child is more likely to wash his or her hands at a wash basin in the classroom than at one in the toilet room. Another is that all children can wash their hands before going to the lunchroom. And they can get a drink easily without having to go down the hall to a separate fountain.

We've found other things to do. One is combining cafeteria and auditorium in a cafetorium. The combination unit does the job of developing our children's ability to stand up in front of people and not get stage fright. And it does that for only about \$15,000 over the cost of a cafeteria alone-as compared with the approximately \$80,000 needed to do the same job with an auditorium of the same size. We're then able to put the saved money back into additional classrooms.

Other examples could be cited. But they would all re-state the two important points I want to make: first, that economy does not necessarily mean cheaper price; and second, that the greatest economy of all lies in the careful design of equipment to provide a maximum of useful service.

THE EDUCATIONAL PLAN AT A COUNTY LEVEL

- Chester L. Craft, Jr.

By that term "educational plan," I mean the specifications for an educational program for which the architect must provide a building. No school project can be successful unless there is smooth coordination between the job of the educator and the job of the architect. Basically, the job of the educator is to determine

the educational program and draw up the educational specification. Then the architect takes over the job of developing site and building facilities to provide the actual mechanics for all the activities covered in the educator's specified program.

There are mechanics to developing an educational plan as well as an architectural one. They might best be explained by commenting on such questions as Why? By Whom? How? and When?

Why — Essentially an educational specification is a means for obtaining a meeting of the minds between the architect and his client—the educator, or the school board. Aside from the fact that it provides the architect with a series of concrete requirements on which to base his work, I think it is a particularly important means for developing and maintaining good relations among all the people concerned with it. It creates sincere and unselfish interest, for it is concerned with an interest basic to all, the children of a community.

By Whom - The school personnel develop the data. They are the educators. Parts of the job may be done by various committees, some members of which should be laymen to stimulate further good personal relations in the community. Once assembled, the data should be placed in the hands of a single coordinator who will work directly with the architect. He will be responsible for re-wording committee reports, organizing the data and having it printed in clear, usable form. His appointment will eliminate the need for the architect working with numbers of people on various committees, thus centralizing contacts and streamlining the entire operation.

How — Data for an educational specification is developed by first analyzing what information is needed to clarify requirements. Then the information itself is collected through a series of committees — from those concerned with such things as community economics, to those considering such detailed matters as teaching methods, classroom requirements.

When — An educational specification should certainly be completed before the architect begins even a preliminary plan. It's not only difficult, but can be costly also for the architect to work on building plans and specifications while the educa-

(Continued on Page 12)



Architect, J. Brooks Haas, A.I.A., Jacksonville Contractor, E. C. Kenyon, Jacksonville

A Sign of Good Design

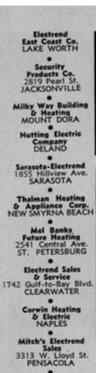
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Educational Planning

(Continued from Page 11)

tional specification is still developing. The architect should not be asked to take over until the educational plan has been completed in every respect.

Completion of the educational specification means consideration and decision on every phase of the project - including the site, the budget, the instructional program and whatever extra-curricular program on a community basis may be involved. Coordination of budget and educational program is, of course, the most important part of the whole project. If the architect is to do the kind of a job demanded of him, he must have complete information on which to plan. He needs full data on educational requirements and programming. But he also needs a truthful, realistic budget that will indicate allocations for all the various phases of the program as well as a clear statement of funds available for actual building construction.

PLANNING FROM A PROGRAM

- Sanford W. Goin, F.A.I.A.

The function of the educator is to state the problem. And the function of the architect is to provide the building solution to that problem.

The biggest problem we have in this inter-relationship between educator and architect is, I think, the matter of communication. When the educator attempts to communicate his ideas in the architect's mediumthat is, by making little diagrams and drawings - he immediately ties the hands of the architect to a certain extent. Because a drawing isn't a statement of a problem. A drawing is usually interpreted as a solution, or at least a partial solution, to a problem. And when any problem is stated unclearly, in terms of such partial solutions, the net result is that the final plan may not represent the best efforts of either architect or educator.

My advice to the educator is to stay with his own medium of communication. Use the spoken and written word to state the problem clearly. Let the architect then make the drawings to solve it and interpret what's been written.

I believe that both timing and form of the educational specification are more important than may be generally realized. My suggestion is that an educational specification be divided into three parts — primarily to prevent cluttering everybody's mind with small details at the beginning when it's necessary to think in broad terms.

This suggested division could be made easily. Here, for example, is a schedule of classes. In itself that's a pretty broad statement of general requirements. The schedule shows the number of teachers involved, the number of pupils involved and just where each of them is going to be at any given time during the day. Obviously, the building must house that full number of pupils.

So, let the first part of the educational specification be the statement of these basic facts. Combined with information on the budget, that's enough for the first part. Then let the architect develop a broad plan, generally suitable to cover this basic, overall situation.

Don't clutter his mind with details at first. Consideration of "lots of electric outlets" and "lots of storage space" is foolishness in the first preliminary sketches. Encourage the architect to make a broad, fluid solution to an educator's equally broad statement of educational need at first. Then each has got something to get their teeth into for developing the next phase of the program.

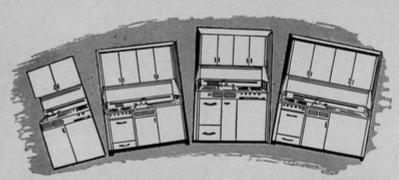
That next phase would probably be the sub-division of areas so as to meet more fully the requirements of a specific educational plan. From here you can easily proceed into the third phase of the project which would be the study of specific details to round out the facilities needed to solve classroom and administrative problems.

IGOR B. POLEVITZKY, F.A.I.A., commented briefly on the responsibilities of architects engaged with school work.

"I don't think the architect dons a different set of laws or a different set of legal responsibilities for that particular type of work than he does for any other type of work." he said. "From the legal angle I see no difference, except in one point. School boards are composed largely of laymen not particularly conversant with problems of the construction industry. So I think the architect should be particularly careful to make sure he has instructions in writing from the (Continued on Page 14)

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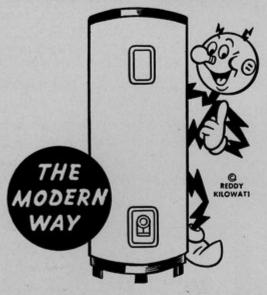
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Educational Planning

(Continued from Page 13)

school board on various phases of the work."

In commenting on the architect's supervision of school construction, Franklin S. Bunch called attention of the educators present to the A.I.A. Handbook of Architectural Practice and the A.I.A. Standard Contract Forms as reference guides on the successful conduct of a school building project. He stated his opinion that the architect's service of supervision was not the most important part of his work during construction phases of a project.

"The first and most important," he said, "Is that he checks on the actual work of the contractor and certifies to how much of the contract has been completed at each phase of payment.

"Bonding companies," he added,
"Have even come up with the idea
that the owner has a definite responsibility not to overpay the contractor
during progress of the work. They
are trying to get out of their bonds
if the owner overpays his contractor
along the way. That's where the architect can be of most value during the
construction stage of a school project."

For the benefit of the educators present, Bunch also made the point that the architect, during execution of the work, does not guarantee the services of the contractor.

"Many owners get the erroneous opinion," he said, "That merely by hiring an architect and having him handle all details of the work through to completion, that the services of the contractor and the fine quality of the building are guaranteed."

W. K. JACKSON SLATED AS C. OF C. GOVERNOR

At the annual meeting of the Jacksonville Chamber of Commerce, held December 15, 1956, WILLIAM K. Jackson, partner in the firm of Kemp, Bunch and Jackson, was introduced as a new member of the Board of Governors of that organization. The appointment was recognition of the new Board member's long and active interest in Chamber affairs. According to Chamber officials, this is the first time that an architect has been elected to the C. of C. Board.

Prosperity's Green Light

(Continued from Page 5) the adverse effect of such a situation will flow over and expand into other areas and buyers will be discouraged even where the supply may remain inadequate.

For this reason, I think we in Florida within the bounds of reason, must string along with Federal policy. Certainly I think we should do so until we are really hurt by such policy. A continuation, nation-wide, of the expanding volume of housing starts which we have witnessed during 1955 would inevitably bring on dangerous conditions.

We have already seen the effects of our rate of building on acreage prices. We have already seen the effects on many items of material and labor. We should know that a continuation of the same rate of building generally could not help but dangerously increase prices sooner or later.

If we have a little patience at this point during this period of economic adjustment, and put our house in order for the great future which is in store for this state and his country, we can obtain some real benefits. Within the next twenty years in this country there will be one-third again as many people as there are today to be fed and clothed and housed. We have never known such growth before.

Our market is still strong. And there are good reasons for it. Among them is the important one of migration. Each year 5,000,000 people are said to move across state lines-and a large portion of them are moving into Florida. Migration from urban to suburban areas is another factor.

The number of marriages is still high and will remain so, even though there may be some dip between now and the expected increases-which will occur in the 1960's due to the high birth rate of the 40's.

Our people are saving more money; and family incomes are increasing.

There will be a greater accumulation of loanable funds this year than during the record-breaking 1955. Here's why: If recent growth trends continue, life insurance assets are likely to grow one-half to three-quarter billion dollars more in 1956 than in 1955. On the same basis, savings and loan associations will increase

(Continued on Page 16)

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Prosperity's Green Light

(Continued from Page15)

their funds close to \$1 billion in 1956. And mutual savings banks will have at least as much money to lend in 1956 as during 1955.

This additional growth is greatly in excess of any possible reduction in the amount of short-term funds for market expansion purposes that may occur as a result of current policies.

The only question then is simply one of timing.

With evidence of new money clear at the end of the year, 1956 should get off to a fairly good start—though at a rate lower than beginning 1955. This year the start might be at an annual rate of 1.2 million new dwelling units instead of the 1.4 million of last year.

Nevertheless, if the demand for housing remains as strong as it currently appears to be, especially in Florida, the volume should pick up as the year advances, with the end total in 1956 not much different from that of 1955.

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Producers' Council Program



The Caravan Is Coming

For the third successive year, architects in the localities of Jacksonville and Miami will have an opportunity to view one of the most complete traveling exhibits ever put together. It is the Producers' Council Caravan of Quality Building Products, a collection of 45 exhibits displaying products of 43 manufacturers and trade associations. Like last year the exhibits have been designed for transportation in a huge trailer van. This year the Caravan will cover a coast-to-coast tour of over 25,000 miles for showings in 36 of the country's major marketing centers.

In Jacksonville, the showing will be held in the Roosevelt Hotel, January 16 and 17. It is scheduled to visit Miami January 24. Miami head-quarters will be the Bayfront Auditorium. Both exhibit parties are being sponsored by local Producers' Council chapters.

Though Producers' Council "informational meetings" which feature exhibits of one or two manufacturers are usually limited to attendance by architects and designing engineers, the Caravan shows will be open to other elements of the building industry who are concerned with the use of products in construction. Last year both Florida showings attracted a substantial visitor list. This year, with

an enlarged exhibit, an even greater interest is expected.

An added feature of this year's Caravan will be showings by several exhibitors of modular materials and their application in building. Modular materials differ from other building materials in that they are dimensioned in increments of 4 inches. In practice, modular measure has eliminated unnecessary wastage, thus permitting substantial savings in building cost. By featuring modular application, Council members hope to promote a more general use of the dimensioning system.

The annual Christmas Party of the Miami Chapter was held December 15 at the ballroom of the Miami Shores Villas. As usual, it was a fine party, attended by about 400 including visitors and wives of Chapter members and the architects. The meeting started with cocktails at 6:30, and before the evening was over guests had enjoyed an excellent dinner, a "concert" by a remarkably versatile group called "The Harmonicaires," a duet by master-of-ceremonies Bob Lynn and a local TV songstress—and an opportunity to join a Conga line led by Bob Lynn.

Good Resolutions

Good Relations-



This year, for the FAA, we have the decks clear for action — concentrated action — on a specific program. That program is to tell the public what good architects can do for them.

Over the past years we have established good working arrangements within our own organization, begun cooperative efforts with other groups in the building industry, enlarged our membership.

This year is not a year for legislative action, nor for any further reorganization.

We have a full-time Executive Secretary to coordinate and keep us informed of our activities statewide.

How best can we tell the public of our services? Here is our three-point program:

- 1. Do the best possible jobs on the projects we are commissioned to do.
- 2. In every personal contact, see that we maintain the highest professional attitude.
- 3. Devote some definite amount of time to the objective job of explaining our profession and its work to others than just our own clients.

The FAA, working closely with chapters, can act as the cohesive medium to make our individual efforts more effective. My most earnest hope for the New Year is that we can maintain the same enthusiastic goodwill together we now have; and that we shall make our public relations — good relations.

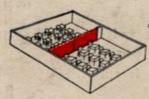
- CLINTON GAMBLE President, FAA

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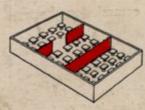
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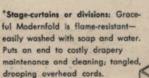
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*Double-duty rooms: Modernfold functions efficiently in school lunch-rooms, to create several smaller units for private study, classrooms or other activity while lunch is not in session. The multiplication of students in every school across the nation, calls for division-by Modernfold. Architect James Gamble Rogers, AIA, made effective use of a pair of Modernfold doors in the William R. Boone Senior High School, Orlando. The school library was divided into two separate rooms to provide facilities for additional classes and discussion sessions as well as more effective teaching. The flick of a wrist brings this 20 foot wall into place. It is 14 feet high.



"Audio-Visual teaching: Modernfold separates the auditorium from the classroom, when audio-visual training is being employed.







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