Stainless steel is uniform in composition throughout—it is corrosion resistant throughout and through and requires no lacquers or other surface treatment to guard against rust and corrosion. Its clean, silvery surface is forever free from stains, tarnishes and surface oxidation of any sort. It cannot pit, chip or peel.

Practical and unbiased data on stainless steels and their uses are offered by Electromet, pioneer producer of ferro-alloys and metals. Your request for this data will not obligate you. Write for complete information.

ELECTRO METALLURGICAL SALES CORP.
Unit of Union Carbide and Carbon Corporation

30 EAST 42nd ST., NEW YORK, N.Y.

Electromet
Ferro-Alloys & Metals
HELPING REBUILD AMERICA

"I have pointed out to the Congress that we are seeking to find the way once more to the well-known, long-established but to some degree forgotten ideals and values. We seek the security of the men, women and children of the nation. That security involves added means of providing better homes for the people of the nation. That is the first principle of our future program."

PRESIDENT ROOSEVELT

The BRIGSTEEL Cabinet Sink Makes Any Kitchen . . . Modern . . .

America has created a new agency for the rebuilding of the American home, has broken through the barriers of tradition and precedent in order to furnish the means for providing better homes for the people of the nation. Likewise Briggs, in close cooperation with the Steel and Ceramic Industries, has developed a new and better method of manufacturing plumbingware. Tireless research, a new basic material and large-scale production have made it possible to give the American home a better product than ever before—at a lower cost.

For example, the Brigsteel Cabinet Sink pictured above may be had in 38 different color-styles. It carries a 60-inch sink, formed of Armco Ingot iron with acid-resisting porcelain which will stand more abuse than any sink made in the old way. The cabinet is all-steel, with large drawers and compartments, legs and hardware in satin metal finish.

But here is the most interesting fact. The complete unit—both sink and cabinet—costs less than a sink alone of the old conventional type.

Write for specifications and color-charts showing the complete line of Brigsteel Sinks and Cabinets.

BRIGGS MANUFACTURING COMPANY
DETROIT • MICHIGAN
IMMEDIATE WINTER HUMIDIFYING NOW MADE PRACTICAL FOR THOUSANDS OF HOMES, OLD AND NEW

- The BRYANT HUMIDIFIER is a simple and thoroughly practical unit which is installed in the basement and supplies conditioned air to the rooms above.
- Hung from the basement rafters, it will circulate a controlled supply of cleaned, warmed, and humidified air which will diffuse in the rooms above exactly the amount of moisture that health and comfort require. It can be installed in any house, no matter what fuel is used for heating. For descriptive literature write The Bryant Heater Co., 17838 St. Clair Avenue, Cleveland, Ohio.

"Let the Pup be your furnace man and weather man, too"

BRYANT HUMIDIFIER

© 1934, The Bryant Heater Co.
More than 50 Prominent Buildings at the WORLD’S FAIR are BARRETT-ROOFED

Near a "century of progress" in the development of America's finest materials, specifications and application methods for long-lived roofs, The Barrett Company feels justifiable pride in the fact that so many of the outstanding buildings at "A Century of Progress" Exposition are Barrett-roofed.

More than three-quarters of a century of leadership in quality, construction technique and roof performance has earned for Barrett "the greatest name in roofing." Barrett originated the famous Barrett Specification Roofs ... the practice of bonding roofs and flashings ... free roof inspection service ... the unique Barrett Approved Roofer organization.

Every fine building deserves a Barrett Roof. For information on any roofing, reroofing or waterproofing problem, consult with us or with your local Barrett Approved Roofer. Recover right ... with Barrett Roofs.


RECOVER RIGHT with Barrett ROOFS
This advertisement is part of a national promotion program, in the interest of genuine silk in all its phases.

"Select the correct material and most of the problem is solved—"

"Select a mediocre material and the decorative solution becomes complicated and the finished effect is judged accordingly. Right at the start the chances of complete satisfaction are reduced.

"Present day decorations of clear colors and simplicity require interesting fabrics to live with, practical fabrics to maintain. There must be richness, charm . . . durability . . .

ROBERT VON EZDORF
nationally known architect
and decorator

There is something more than inherent quality and limitless variety connected with genuine silk...it bestows a richness, a beauty, a feel that has never been duplicated. When a real result is to be achieved...only the finest, the genuine is good enough.

Hotel Hershey, Hershey, Pa. Here genuine silk has created a rich, fine effect in a hotel of the commercial type. Its use has paid for itself over and over again. And the cost of using the genuine silk was modest.

INTERNATIONAL SILK GUILD • 250 FIFTH AVE., N. Y. C.
THE FORUM OF EVENTS

Washington sleuths, however, unearthed the fact that subsistence homestead redeesigner Eric Gugler had been called in to ensure the functioning of these new offices and their harmony of appearance with the nearby White House. His design and redesign communicated through the facile pencil of Schell Lewis have finally produced the plans so warmly praised by the President to the eagerly attentive nation.

MUSIC HATH POWER

And so apparently has painting. At any rate mural painter Jo Cain seems to think so. At the New York State Training School for Boys at Warwick, New York, which handles 300 odd delinquent boys between the ages of twelve and sixteen, Mr. Cain is engaged in the painting of 20,000 sq. ft. of murals which he hopes will educate, interest, and entertain the boys.

His task is not made any easier by the fact that many of his audience are of below average intelligence. This effort to correct anti-social tendencies through the fine arts will be watched with great interest.

Already, according to the painter, the scheme is working. Such interest has been displayed by some of the worst boys that visits to the studio are now the reward of good behavior. Posing for various figures, and even helping the artist himself are other activities undertaken entirely voluntarily. Some difficulty is being met with in obtaining funds for this work although Mr. Cain is so wrapped up in the social implications of his job that he accepts only living expenses and the cost of his materials. At the present time this small outlay is being met by private subscription.

AUTOMEN IN BUILDING

In 1932 FORTUNE stated that Building had much to learn from the Automobile Industry. At that time it predicted that the day was not far off when automobile men would enter the building field.

News items note that Albert L. Deane, president of the General Motors Holding Corporation, has just been appointed Deputy Housing Administrator.

Now Cheshire Press' book loving Walter P. Chrysler Jr. announces the formation of a company headed by himself to market air conditioning equipment made by a division of Chrysler Motors.

The company intends to manufacture by mass production methods an air conditioning apparatus within the reach of all.

AUGUST • 1934 • THE • ARCHITECTURAL • FORUM
Mr. Kleinman was born in Chicago, and received his early education there. Later he was graduated B.S. from the University of Illinois, after which he came to New York and studied further at N. Y. U. Later still he spent a year at Massachusetts Institute of Technology. His critical in this competition was Lloyd Morgan.

Before winning this prize Mr. Kleinman had been awarded, in 1929, the S. Breck P. Trowbridge Memorial Fountainbleau Scholarship, and first prize for design of a bridge in competition sponsored by American Institute of Steel Construction.

This year's Paris Prize problem was the design of an "International Athletic Center" for Olympic Games and national sports tournaments.


PROFESSIONAL ENEMY NO. 2

MRUBEE N. FALK is languishing in jail (The Architectural Forum, July, 1934, page 8) but his ideas go marching on. This time, however, it is a duly registered architect who has offended.

George W. Brooks of Perth Amboy represented himself to be architect for a Catholic university to be built in Pennsylvania. By this means he is alleged to have obtained the almost incredible sum of $99,000 from two contractors.

When haled to the Court of Common Pleas of Essex County and charged with obtaining money under false pretenses he pleaded not guilty and was sentenced to three years in the penitentiary.

New Jersey joins New York in protecting the profession of architect.

DEATHS

JOHN T. WINDRIM, F.A.I.A., 68, architect, in Devon, Pa., June 27.

Mr. Windrim, son of a former supervising architect of the Treasury Department, was the architect for many important buildings in and around Philadelphia. The latest of his designs includes the as yet unbuilt Municipal Court Building and the new Franklin Institute Museum on the Parkway.

Besides his interest in architecture Mr. Windrim had many business interests being a director of the Provident Trust Company, the Philadelphia Electric Power Company, etc.

In addition to being a member and Fellow of the American Institute of Architects he was a member of The Architectural League of New York, the Art Club of Philadelphia, the American Institute of Banking, and clubs in both Philadelphia and Pitts­burgh.

AUGUSTUS NEAL RANTOUL, F.A.I.A., 70, architect in Santa Barbara, Calif., July 1st.

Mr. Rantoul was a former member of the Boston firm of Andrews, Jacques and Rantoul, by whom he was first employed after graduation from Harvard. Ill health forced his retirement in 1925 and since 1929 he had lived on the Pacific coast.

In addition to being a Fellow of the American Institute of Architects, he was a member of the Boston Society of Architects and several clubs.

HOWARD B. PEARSE, 41, architect, in New Rochelle, N. Y., July 5.

Mr. Pearse was a graduate of Columbia University School of Architecture. He served as a Q. M. officer during the world war. Upon discharge he was associated with Geo. B. Post & Sons.

In 1926 he opened his own office in New Rochelle where he designed such buildings as the Y. M. C. A. (in association with Louis E. Jallade, and the Breining Memorial Community Building of the First Methodist Episcopal Church.

He was the first president of the Westchester County Architects Society.

ELECTIONS

RALPH T. WALKER has been reelected president of the New York Chapter of the American Institute of Architects for 1934-35. Mr. Walker is a member of the firm of Voorhees, Gmelin and Walker, architects of the New York Telephone building and many other notable structures.

Also continuing in office are Frederick Mathesius, Jr., vice president; Eric Kebben, secretary; Daniel P. Higgins, treasurer; and Oliver Reagan, recorder.

Leonard Schultz and Edgar I. Williams were named to the Executive Committee to serve until 1937. The Jury for the Chapter Medal of Honor, awarded annually, will be composed of John Russell Pope, Roger H. Bullard, William F. Lamb, and Eric Gugler.

Committees were chosen as follows: Committee on Nominations—James Kel­lum Smith, Edward S. Hewitt, James C. Mackenzie, Jr.: Committee on Professional Practice—Lindley M. Franklin, Gerald A. Holmes, Robert B. O'Connor, Theodore E. Blake and Hobart B. Upjohn will serve on the Committee on Fellows.

AWARDS

The Carnegie Research Fellowship in city planning of the Massachusetts Institute of Technology to Lawrence E. Hovik of Minne­apolises, will enable him to carry on research in city planning at M. I. T. next year under Thomas Adams.

Undergraduate Scholarship in city planning of the same Massachusetts Institute of Technology to John T. Howard of New Haven will enable him to enter next fall fifth year of M. I. T.'s course in city planning.

IMPROVEMENT of business premises won certificates from the Broadway Association for:


Zones 2 and 3. The Steuben Tavern, Broadway and 42nd St., Simon B. Zelnik, Architect.


Zone 5. Sharp & Nassoit, Real Estate, 2489 Broadway, F. P. Platt & Brothers, Architect.

Each of these awards was made as the result of careful study by a zone-subcommittee of three men.

MODERN SCULPTURE

The Museum of Modern Art has just announced their acquisition of a colossal female torso by the modern American sculptor Gaston Lachaise. This work is in plaster and is the gift of Edward M. M. Warburg. The result of six years of work by Mr. Lachaise, it is considered his best.

This is the first major work by an American sculptor to be placed in the Museum's permanent collection. There it will take its place with works by such men as Mailhol and Lehmburck of the advanced modern group.
and the
BARN DANCE FIDDLER
both play
violins...

—but what a difference
in their music!

• There is more to designing a taproom than shows in the blue print. True, the blue print must be followed—but it must also be interpreted. Therein lies the difference between a creation and just another job.

... and that's where Brunswick excels. Our manufacturing facilities place no limitations on your creative ability. No matter what type of service fixtures you need to carry out your taproom designs, Brunswick can produce them. Brunswick master craftsmen know how to follow your drawings and how to capture the feel and spirit of your conception.

In addition, Brunswick offers prompt delivery from branch houses on stock fixtures, thus enabling you to compete successfully on smaller installations.

Write today for the 140-page handy 5½" x 8½" pocket size Bar fixture catalog; also data on Billiard Tables, Bowling Alleys, Lawn Bowling, Toilet Seats and Squash Courts. Brunswick Branches in principal cities insure active cooperation and prompt service.

BRUNSWICK INSTANTANEOUS OVER-THE-COUNTER BEER COOLER

—Positive control of beer temperature mechanically refrigerated. No warm beer!
—More sanitary, compact, efficient and easier to clean.
—Pays for itself in actual savings.
—Eliminates waste caused by overflow. The beer is drawn at eye level.
—Stimulates desire by suggesting coolness.
—Backed by a great name.
—Also available for under-the-counter drafting in coil box assembly.

THE BRUNSWICK-BALKE-COLLENDER CO.
623-633 S. Wabash Ave., Chicago  • Established 1845  • Branches and Distributors in principal cities of the United States

AUGUST - 1934  •  THE  •  ARCHITECTURAL  •  FORUM
LETTERS

Fight
Forum:
I have received my June Forum and have decided at last which pages are admittedly paid advertising and which are reading material, though I am in some doubt over pages 9, 24, and 26. This issue, reproducing as it does the morning mail and filing cabinet of any architect, leaves me convinced that you owe most of your readers one twelfth of seven dollars.

GEORGE B. COOMBE
Cleveland, Ohio

Forum:
Please accept our compliments on one of the best issues THE FORUM has ever published — namely June 1934, devoted to Producers products. It is just what we have been looking for, something which neither Sweats nor individual catalogues that have come by daily mail could ever supply. You have done both architect and manufacturer a great service.

JOSPEH URBAN ASSOCIATES
OTTO TREGEN
IRVIN L. SCOTT
New York City

From manufacturers omitted in June came many complaints, from architects but one. Therefore to subscriber Coombe regrets, no refund. Ed.

Stock Plans
Forum:
Page Prof. Tugwell. How can architects buy magazines when publishers publish in other magazines and newspapers they own and control stock plans for $1.00 to $5.00 per set with complete specifications? It looks like poor logic. As it is putting us architects out of business, it is "time" for you to wake up.

What is your answer?

ARCHITECT

As is well known Time Inc. publishes three and only three magazines: Time, Fortune, and THE ARCHITECTURAL FORUM. No one of these has ever offered plans and or specifications for $1.00, $5.00, or $5,000,000.00. As is also well known, both Time and Fortune have carried, over THE FORUM’s signature, for two years full page advertisements telling the public what architects do, that architects are worth their fees. This campaign is being continued.

Ed.

Impressed Lender
Forum:
I was very much impressed with the April copy of THE ARCHITECTURAL FORUM.
Our city here is surely approaching a house shortage and there are many things in your magazine which are helpful to a loan organization in estimating the cost and value of home structures for loaning purposes.

S. M. WATERS
Minneapolis, Minn.

I believe that this is the feeling of a certain group of people — small perhaps, in comparison with those who look forward to building a home....

G. HAZEL TRASK
Sterling, Mass.

Spiral Binding
Forum:
We wish to express our appreciation and admiration for the new binding of THE FORUM. We have always made it a practice to select plates from the architectural magazines and file them, and for that reason we heartily commend this method of binding.

At present we can see no possible objections to it and feel that you are to be congratulated upon what we consider a step forward in architectural production.

JOHN HOWARD STEVENS
Portland, Maine

Forum:
I am much impressed with the new ARCHITECTURAL FORUM binding of the current issue. It looks practical and it should be convenient for use because it lies flat.

The idea appears to be an excellent one, and certainly merits a trial.

JOHN TAYLOR BOYD, Jr.
New York, N. Y.

A Sea of Troubles?
Forum:
.... I may as well pass on to you the question of a student concerning the latest program of the national administration, the proposed provisions for Housing: "What good is that going to do architects whose ambition it is to build buildings appropriate to the times?"

The question did not take cognizance of the possibility that many unemployed architects would have "work" patching up old buildings, many of which should have long ago come down — that was, of course, admitted. What the young man wanted to know is what this program is going to do to the profession of architecture?

W. R. B. WILLCOX
Eugene, Oregon

See Editorial, also pages 81, 82 this issue. Ed.

Performance vs. Cost
Forum:
I am a second generation designer and builder of small houses, ranging in price from $3,000 to $5,000, and therefore keenly interested in recent various "new house" proposals.

These proponents appear to me to be overlooking some fundamentals. To quote Dr. Millikan, "The progress of civilization consists merely in the multiplication and refinement of human wants" and we cannot

(Continued on page 10)
Armstrong announces

ACOUSTICAL TEMLOK

With this new, low-cost acoustical fibreboard Armstrong rounds out its line of efficient materials to meet every problem of sound or vibration absorption.

There's no difficulty in writing "quiet" into any specification when you work with Armstrong Products. These efficient modern materials offer valuable aid (1) in correcting acoustics and quieting noise, and (2) in muffling the noise and vibration of machinery.

The new Armstrong's Acoustical Temlok is the result of extensive research in the development of a successful fibreboard material for acoustical treatment. It provides a wholly satisfactory, low-cost material for many types of installations, and furnishes a pleasing decorative treatment for ceilings and walls. Acoustical Temlok in natural finish is golden buff in color. When specified, it is preprinted at the factory.

Armstrong's line of acoustical materials also includes Corkoustic, which possesses an exceptionally decorative texture. It is being specified by architects for all types of buildings where decoration is equally as important as acoustical efficiency. Both Corkoustic and Acoustical Temlok have valuable insulating properties.

For dampening the noise and vibration of machinery, Armstrong's Vibracork, a resilient cork cushion, offers an ideal solution.

Our Sound Department will gladly cooperate with you in solving specific sound and vibration-absorption problems. No obligation. For further information, write Armstrong Cork & Insulation Co., 900 Concord St., Lancaster, Pa.
LETTERS

(Continued)

have satisfaction of our wants without means to supply them. Conversely, power is of no avail without means and purposes for its application. Our facilities for consuming power in our homes has now reached a point which justifies a means for its production, and a more economical production will develop further expansion of consumption. . . .

For concrete illustration: our newest heating and air conditioning units, while increasing efficiency of generation and application of heat, cancel this in increased cost of fuel and power for operation, with the result that they are without economic justification. To be more specific: four years ago I built a house designed for oil fuel only, and have had to absorb the increased cost of fuel by a corresponding reduction in rent. To date, my rental losses because of it have equaled the cost of the burner. (Oil-burner salesmen are permitted to use this in their advertising.) Real progress can be hoped for when persons who buy or loan money upon small houses are influenced by performance specifications and utility value instead of that vague and elastic term "cost," or personal whims. When they are influenced less by how a house looks, and more by what it will do. Without utility and suitability, permanence may serve only to increase the cost of wrecking. Hoping this may bring out some points to improve the general perspective of this problem, I am,

HOWARD E. DUDREY

Moorehead, Minn.

Annie Doesn’t Live Here Anymore

Forum:

On page fifteen of the July issue of THE FORUM is printed a picture of the “Old English Village” at the Century of Progress Exposition with the caption “Anne Hathaway’s cottage at Stratford-on-Avon —.”

Unless the picture has been incorrectly titled, which presumably has not happened, the architects have evidently presented their own interpretation of this historical dwelling, using such a free hand that the result is no likeness at all to the original. The enclosed photograph of the real Anne Hathaway’s cottage was taken by the writer some 4,000 miles east of the Windy City, and is offered to substantiate the foregoing statement without further comment, except to call attention to the thatched roof which has not even been imitated in the “replica.”

Incidentally, by way of correction, Anne Hathaway’s cottage is not at Stratford-on-Avon but is located in the village of Shottery about a mile distant.

FREDERICK M. WEISS

Passaic, N. J.

Romantic Viewpoint

Forum:

The FORUM is the most valuable printed matter that comes to my desk. You are as vitally interested as myself in the stimulation of construction. Even the President of the United States is aware of the life or death importance of resumption of home building. Therefore I ask you to give serious thought to this letter.

First: We can have no vast new home construction until it is popular to spend money. There is a growing sentiment among the middle classes that tends to satisfy them with their old houses. O. O. McIntyre, celebrated New York columnist writing for Cosmopolitan, is very happy about the death of the old desire to “keep up with the Joneses.” I claim that we can have no prosperity until "Jones" builds a new house complete with electric kitchen, electric laundry-room, oil heat, clever architecture, and delightful gardens, and Mrs. Jones puts on such airs about her new home that the Smiths, the Browns and the Does refuse to put up another minute with their 30-year-old houses with one prehistoric bath and small lot, and try to do the Joneses one better. This is a healthy and normal requirement or our prosperity need be sought no longer. If a hundred years ago the people felt as they do today we would have no central heat, no bathrooms, no automobiles.

Second: Among the rich there should be cultivated the sincere belief that only the hoarder should be condemned. The rich man who spends a lot of money for a new home and for the maintenance of a staff of gardeners should be applauded at every turn and thanked by press and pulpit.

But what do we find? As one in the business, let me say there is a decided “hush!” attitude among the well-to-do when they timorously think of buying or building a new home or making any splurge.

Another example: A year ago I sold a dress shop owner a $25,000 home. She said, “If you allow one word of publicity, I will sue you. My customers would never pay their bills if they knew I lived in as good or better house than they do.” I tell you this attitude must be changed at once by propaganda coming from the highest sources, or we are all sunk to a level of cause such expenditures had a tremendously popular appeal, and it could be made to appear that a larger number were benefited than on an individual building project.

Meanwhile thousands of building trades workers in Minneapolis await the first evidence of a New Deal.

ALBERT LARSON

Minneapolis, Minn.

* Brief résumé of correspondence with various governmental agencies. En.

Architect Cheap

Forum:

I am 80 years old so there is no likelihood of my ever building another home for myself. In 1915 I built my present home, an eight room full basement and attic, all finished and painted. Walls solid brick with tapestry brick veneer. . . . I would not attempt to build without an architect’s plan. Think a competent architect is the cheapest man on the job. . . .

V. TAUSCHE

La Crosse, Wis.
A COMPLETE STORY

"Why don't you show a picture of your school air-conditioner in your advertising?" we have been asked by our readers. "Your 'editorial type' advertisements have been fine," they suggested, "but the Univent and Her-Nel-Co Air-Conditioner through their attractive appearance convey a really fine idea of the performance to be expected."

Now, we have always contended that the results to be obtained from our air-conditioners, are the really important considerations. Therefore, in our past advertisements, we have informed our readers of the proper air-conditions which are maintained through the use of Herman Nelson Products. We are pleased, however, to compromise, and show here an illustration of our air-conditioner in use in the school classroom. After all, this illustration of school children, with minds and bodies healthy and alert, tells the complete story.

THE HERMAN NELSON CORPORATION

Heating, Ventilating, and Air-Conditioning Equipment for Schools

MOLINE, ILLINOIS
Now ... ONE BOILER DOES THE WORK OF TWO!

37,150 lbs. COAL SAVED

After Installing
HOFFMAN VACUUM VALVES

Wieboldt Realty Trust Property Makes Big Saving
First Season by Modernizing Old Heating Plant

Here is a typical example of the extraordinary fuel savings made possible by vacuumizing old-fashioned one-pipe steam heating plants.

In the Wieboldt Realty Trust property pictured above, two boilers were required to heat the building, with consequent extravagant fuel consumption. After installing Hoffman Vacuum Valves on radiators, the efficiency of the system was so increased that one boiler was discontinued from service. Fuel cost, according to the building manager's record, was 12% under the preceding season, although weather was the coldest in years.

The secret of efficient vacuumizing lies in the ability of the radiator valves to produce and hold a high vacuum. Hoffman Valves, because of their patented Double Air Locks, are enabled to maintain maximum vacuums, and hence show greatest fuel savings. Tenant comfort, also, is increased, for in a Hoffman Vacuumized system, radiators heat quickly and hold their heat without constant maintenance of high steam pressure.

Further, the exclusive Double Shell Construction of the Hoffman Valve positively prohibits damaging water leakage.

For complete information, or for a modernizing survey, send the coupon. There is no obligation whatever.
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An architect said recently that the one feature practicaly every client asks about is air conditioning. No new house, or remodeled one, is really brought up to date unless it includes at least automatic heating.

New developments in both these fields have come so thick and fast recently that the architect must look to some one reliable company for information that he knows he can depend upon—a company with which he has done business in the past on various kinds of building equipment.

General Electric offers you such service. The G-E Air Conditioning Department has a dealer organization that covers the entire country. Each of these dealers has on his staff competent, G-E-trained men with the ability and experience to work right with you on application, installation and on service.

Each dealer has the complete line of G-E air conditioning products—the most complete on the market—including automatic heating with oil or gas fuel, and winter, summer or year round air conditioning.

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Please feel free to call upon the G-E Air Conditioning dealer in your territory either for personal consultation, or for complete specification sheets and architects' catalogs. This applies whether the job is local or out-of-town. Or communicate directly with us. Address Air Conditioning Department, General Electric Company, 570 Lexington Avenue, New York, N. Y.
THE GOVERNMENT is properly determined not to permit a runaway market in building operations under the Federal Housing Administration. It seeks to curb excessive costs but not legitimate profit in (1) finance; (2) materials and equipment; (3) labor. It should go further.

Generally overlooked and at least as great a charge against the property owner is one forgotten cost — incompetence.

In periods of normal building activity more than 25% of all building dollars are spent in the home field, the balance divided among all other kinds of buildings. Thus a round billion dollars yearly goes into structures which for the most part are badly planned, badly designed, badly built. The penalty of this incompetence is particularly high because it is a recurring cost reflected in maintenance charges as well as in the original investment.

When a house is badly planned it inevitably requires more materials than if properly planned. When thirty feet of unnecessary pipe are used, this is just as surely an unnecessary charge as if the cost of the pipe or of putting it in were too high. If the plan is wasteful, if the rooms are badly located, making necessary additional partitions, this is just as surely an avoidable charge as though the materials or the labor of installing were excessive. Similarly, if the roof is flimsy, if the paint is inferior, if the heating and plumbing are inadequate and will not stand up for a reasonable time, these are costs against the property owner which are burdensome and endanger his ability to meet his obligation.

The Federal Housing Administrator has the authority to prevent these unnecessary costs. He can do so if he takes the necessary steps now.

There should be immediately created a National Architectural Board with instructions to present within 30 days a plan to accomplish two things:

1. To provide PAID architectural service on ALL houses which carry mortgages insured by the Federal Housing Administration.
2. To give these architects latitude in their selection of materials and equipment and the right to veto unworthy products.

It may be argued that in the past few architects have considered the individual small house of low cost in their scheme of things. True. And neither has any past U. S. Government considered insuring mortgages on small houses. This is a new deal. Architects, never wanting in public spirited service, will not be found wanting now.

It may be argued that in establishing architectural standards of practice to govern the selection of building materials and equipment, competition will be limited. It need not be limited, however, beyond the point of desirability, and surely there is such a point. The architect, by training and experience, has learned what will work, what will not. There is every reason why this knowledge should be used to protect the thousands of homes which U. S. citizens will own, lenders will finance and the Government will guarantee.

If the cost of incompetence is forgotten by the Government now, it will have reason to remember it later.

THE ARCHITECTURAL FORUM
REMODELED HOUSE OF MORGAN PARKER
KATONAH, NEW YORK
MELVIN PRATT SPALDING, ARCHITECT
RECOVERY THROUGH REMODELING

... is promised by the National Housing Act's loan-insurance, for repairs and remodeling now, and for new construction later... How architects can help immediately—and profit soon

ONLY now is an alphabetically minded Administration becoming conscious of the fact that A stands for Architect.

Before the National Housing Act, Government effort to lift the durable goods industries had been but partially successful, and building's share negligible. Midget allotments of public funds for building have favored the few, not the many in the profession.

The Federal Housing Administration program gives small surface indication of work for Architects. But underneath, it offers substantial opportunities to the practitioner who will doff his smock and more appropriately assume gladiatorial garb.

Split cleanly into two parts, having nothing but the same Administrator in common, the National Housing Act seeks first to encourage repair and remodeling of all kinds of buildings, seeks second to stimulate new home construction through basic remedies to the mortgage structure.* In both divisions of the program there are definite opportunities for architects.

REMODELING AND REPAIR

The Housing Administration is strongly recommending to property owners and lending institutions that architects be retained on all remodeling operations in which structural changes are involved. Many lending agencies will undoubtedly insist on architectural supervision for all jobs. A good first move — establish contact with one or more institutions making remodeling loans, either to be retained as a supervisor for all their work, to be retained to inspect and certify that each job comes up to standard, or to be available on a fee basis to their applicants.

It is recommended that either through chapters of the A.I.A. or other local architectural groups, a special schedule of fees for the duration of the campaign be formulated, and agreed to by all architects in any one community. Fees need not be standardized nationally, but should be locally. It is recommended that the schedule of adopted fees be printed for distribution to owners and lenders. Since more harm than good may result from excessive charges, it is recommended further that rates insuring only a reasonable profit be established. The schedule should be complete, covering hourly, lump sum, or percentage rates for the wide range of activities involved in remodeling work. The Reconditioning Division of the Home Owners Loan Corporation is acting locally on fees for architects; its policies merit investigation.

*The National Housing Act is fully explained in a special bulletin issued for architects by THE ARCHITECTURAL FORUM. If you have not received one, a copy may be obtained from the office of the magazine, 220 East 42nd Street, New York.
Heart of the remodeling and repair campaign will be the individual drives staged by cooperating communities. A suggestion of the importance placed on local activity is evident from the decision to designate the drives by the community. Hence there will be "Rebuild Houston," "Rebuild Minneapolis" campaigns independent of each other but grouped under the slogan "Rebuild America."

Architects can both serve and benefit by working (not figureheading) with local committees, either as members or as consultants. It would be advisable to shelve for the moment professional reticence and see to it that an intelligent committee is named, that its members are workers, that its program is complete.

Desirable committee activities for architects:

1. Establishment of a clinic for building problems, similar to the one recently set up in Cleveland for its repair and remodeling drive. (See THE ARCHITECTURAL FORUM, April, 1934, page 17.)
2. Organizing with allied groups in the field
   a) a demonstration remodeled house,
   b) a remodeling exhibition.
3. Being available a reasonable amount of time for canvassing, inspection of property, or similar activities.
4. Preparation of newspaper stories, speeches, etc. Sending to newspapers or lending to the committee, photographs of your remodeling jobs.

NEW HOME CONSTRUCTION

The mutual mortgage insurance part of the National Housing Act is not difficult to understand. You have undoubtedly been asked or will be asked many questions about its provisions. Be prepared to give the CORRECT answer.

Note: THE ARCHITECTURAL FORUM is sponsoring a Federal Housing Administration ruling to make PAID architectural service mandatory on all houses built with Government guaranteed loans. (See editorial on page 15.)

You may tell a client that he can soon finance his home without suffering severe financing penalties. Correct his probably mistaken notion that the government lends him money. The local lending institutions will still be the financing agents — and they will be permitted to insure their loans with the Federal Housing Administration. The owner will have to pay only between 5 and 6 per cent for his money, plus \( \frac{1}{2} \) per cent for insurance of that mortgage.

He will be able to borrow up to $16,000, the mortgage not to exceed 80 per cent of the value of the house and lot, but he will be required to amortize it regularly. If a client owns a lot free and clear, he can borrow every cent he needs to build his house so long as the cost of the house does not exceed four times the appraised value of the lot. Familiarize yourself with the financing plans of all local agencies under the provisions of the National Housing Act. Find out which ones plan to insure their mortgages. Consult your local committee for sources of mortgage money. If no agency in your community will supply financing on the terms prescribed by the Federal Housing Administration, write to the State Administrator of the Act to ask him where money is available.

IMPORTANT. The National Housing Act includes a provision which enables commercial banks to make six month loans to permit actual construction of a house. If recently you were unable to obtain this kind of loan for your client, you will probably be able to do so as soon as the new mortgage program can be put in operation. Consult your local commercial bank.
CLINICS FOR CLIENTS

... will help John Public to spend his borrowed money wisely in remodeling the old home, bring business to architects, work to builders, customers to dealers, et al. ... How Cleveland’s clinic works

From Philadelphia to Portland, from Chicago to New Orleans, renovize campaigns will spring up like mushrooms to make the new National Housing Act effective in “Rebuilding America.” Such campaigns are not new, but the stimulus of the government’s insurance of renovizing loans has never been put behind such drives before. Some of the new campaigns will mean much to their respective communities, improving neighborhoods, putting men to work and increasing general business. Carpenters and masons, painters and plumbers, electricians and roofers will get to work and the dealers in building materials and equipment will move their stock and put through new orders. Architects will give advice, — some free, some for a nominal fee. Lenders can resume their functions without fear, providing the funds, knowing the loans will not “sour.”

But such successful campaigns are built on cooperative effort and well-laid plans, plans pushed by all concerned, accompanied by house to house canvasses, personal interviews, exhibitions, demonstrations, public functions, and carefully prepared local publicity.

In Cleveland for instance, the Chapter of the American Institute of Architects directs the Renovize Exhibition. The principal civic and business organizations all cooperate,—builders, dealers, realtors, banks, trade associations, manufacturers, merchants, decorators,—even the railway and public utility companies. Each has a part to play.

The Renovize Exposition work has been followed by many “continuing activities” of which one of the most potent is the Architects’ Clinic which advises home owners on all sorts of questions regarding renovizing. A member of the Chapter is on duty every afternoon at the headquarters for free consultation. If the owner wishes, an architect is assigned to visit the home or building in question, study conditions and make a written report with specific recommendations to the owner. For this work a fee of ten dollars is charged. The owner may then engage this architect, or one of his own choosing, to prepare any necessary drawings and specifications, and to supervise the work. The architect charges his usual fee for such service.

Cooperating with the clinic is a canvassing organization of women, operating under a Federal grant as agents of the County Commissioners, making a house to house canvas. To date 125,000 calls have been made on selected prospects. They leave at each call a factual booklet full of suggestions for repairing or improving the home, and urging the owner to seek competent advice, even giving the phone number of the clinic on each page.

This activity will be continued and enlarged to cooperate with the Administration of the National Housing Act. The success of the Act and especially of architects participation in its work may depend in large measure on the creation of efficient Clinics for Clients.
The remodeling of a house is an ingenious performance. Fully to explain any alteration, however, requires something more than just to present the rehabilitated form. That something is the method pursued at the outset to determine if that remodeling should be done at all and what limits of cost should be set. A typical method, quite generally applicable, which affords a trustworthy gauge might be somewhat as follows. The results will show that there need be no cramping of imagination nor dampening of enthusiasm just because the whole operation is placed on a practical basis.

Suppose a house which, in its original state, was a product of the late Victorian age, marked by all the fantastic mannerisms and whimsicalities of the moment. As a place of residence it is not satisfactory to the owner. As an object for possible sale or rental it can not be rated as of any particular market value. On the other hand, the neighborhood is a suburban one of some age, repute, and charm. Old trees and lawns give such a site a stable worth.

Any attachments or sentimental regard should be entirely disregarded and architect and client should examine the purely material question from a realistic point of view. The site should first be appraised as though there were in fact no buildings upon it. Suppose that this completely dispassionate appraisal discloses that the site may be conservatively valued at $10,000. After this the house must be appraised in its existing condition giving due weight to any rental or sale value that may exist. Suppose that this reveals a value of $3,500. The total value of the property, for the purposes of this computation, is, therefore, $13,500. The next item to be considered is the cost of a new house furnishing similar accommodations to the first. A fair figure for building such a house might well be in this case $15,000. In this case a new house on the old grounds would represent a capital of $25,000 or about 2½ times the value of the land alone.

At this point a somewhat different factor must be discussed. A survey must be made of the assessed values and past sale prices in the immediate neighborhood to provide a basis for calculating the capital expenditure consonant with a conservative estimate of the future course of real estate values in the community. Suppose that these figures point to a maximum capital amount of $35,000. This would mean an expenditure for house alone of $25,000. On the same basis a minimum capitalization might be something like $20,000 or an expenditure for the house of $10,000.

Taking a good mean between these two limits we find that the best policy dictates a total capitalization of about $27,500. This is very nearly the figure arrived at as the cost of a new house on the old site. In fact, it seems to be enough more to warrant going ahead and starting the new house. This is not, however, actually the case. So long as the existing house stands it has a capital value of about $3,500. If it is altered some of that capital value remains intact and is even enhanced by the improvement. If it is destroyed the capital value is also destroyed. To build a new house with a capital value of $17,500 requires the expenditure of exactly $17,500. To alter a house worth $3,500 to one worth $17,500 requires the expenditure of from $12,500 to $15,000. This saving of from 10% to 20% must be reckoned with. If the figures in an actual case should be anything like those presented here the decision must be to alter.

The amount arrived at by this method of calculation is certainly enough to produce any reasonable type of accommodation or equipment that the owner may desire and at the same time a potential liability has been converted to a tangible asset for a minimum expenditure of actual money. Such a procedure as this, actual or implied, should lie behind the fact of alteration in every case.
REPAIR, REPLAN, REBUILD

... but first decide what must be done — hence this check list of a thousand and one suggestions to be marked by owner, architect and contractor as they inspect the building.

There are so many things that can be done, that must be done, that should be done, and that every owner would like to do, that the problem of deciding just what will be done with the funds available is best decided by going over the house in an orderly way and checking each possible item on the list. Competent advice on the relative importance or desirability of various changes to be made is best supplied by the architect and the contractor. It is advisable for the owner, his architect and his contractor to make this inspection tour together, suggesting, discussing, and deciding as they go along. This check list has been made with just such action in mind, starting with the exterior and the grounds and gardens and proceeding through the house room by room.

## Check List

### Exterior

#### Walls
- Masonry and brickwork: repair □, point up □, reface □, clean □, sandblast □, paint □. Apply transparent waterproofing □.
- Make cornices, water tables weathertight □. Waterproof basement walls □.
- Install outside drain tile to conduct water away from foundation □. New areaways □. Drains for areas □.

#### Windows

#### Doors
- Add or relocate entrances, front □, kitchen or service □. Delivery type door □. New door to porch or terrace □, to cellar □, bulkhead to cellar □. Repair or replace doors □, Dutch door □, screen doors □, French doors □. Weatherstrip doors □. Repair or replace flashing □, saddles □. New hardware □. Letter slot or box □. Paint doors, one coat □, two coats □. Footscraper at entrance □. (See also Garage.)

#### Roof

#### Porch
Garage

- Relocate. Provide covered passage to house.
- Fire protection. Install overhead doors.
- Photovoltaic cell control for door and lights. Concrete floor.
- Lock-switch on post beside drive to operate doors.
- Paint outside. Inside. 1 coat. 2 coats.

Walks, Drive, Landscape, Etc.

- Repair walks. Repair steps. Replace steps.
- Drain wet spots and stagnant pools.
- Install buried lawn sprinkler tap.
- Additional tap for garden and garage.
- Gate light.
- Add terraces.
- Install burglar floodlighting.
- Provide drying yard.
- Drying "tree".
- Driveway resurfacing.
- Turnaround.
- Shade or screen planting.
- Outdoor living room.
- Play yard.
- Open shelter.
- Plant or transplant trees.
- Hedge.
- Flowers. Shrubbery.
- Vegetable garden.
- Grade. Screen and seed for new lawn.
- Resod lawn.
- Borders and flower beds.
- Fences. Gates.
- Trellis.
- Arbor.
- Flower boxes.
- Bird bath.
- Sun dial.
- Fountain.
- Garden seats.
- Greenhouse.

INTERIOR

Basement

- Excavate for more room.
- Repair floor. Resurface floor with hardener.
- Water proof walls and floor.
- Floor drain.
- Check. Strengthen, or replace columns.
- Beams.
- Light truss steel joists.
- Fireproof the ceiling.
- Entire.
- Over fuel and furnace.
- Firestop around sills.
- New areas and windows.
- Strength
- Construction over openings.
- Plaster.
- Repair or replace stairs.
- New handrail.
- Paint stairs for visibility.
- Shut off valves.
- Insulate cold pipes to prevent condensation drip.
- Insulate heated pipes.

- Protect framing members near furnace, water heater, and flues.
- Cover heater.
- Metal lined door to first floor.
- Sprinkler system.
- Metal ash containers.
- Fire extinguishers.
- Repair or replace heating ducts.
- Repair or replace boiler or furnace.
- Install oil burner.
- Gas furnace.
- Automatic stoker.
- Repair or replace smoke pipe.
- Correct defective chimney.
- Hot water heater.
- Tank.
- Piping.
- New fuel storage.
- Oil.
- Coal.

- Add toilet.
- Adapt cellar for recreation room.
- Slight opening for windows.
- Coal chute.
- Ash and trash hoist.
- Increase headroom under girders.
- Pipes, and stairs.
- New lighting fixtures.
- Chimney ash pit and cleanout.
- Work bench.
- New electric outlets.
- Whitewash walls and ceiling.
- Add storage space.
- For preserves.
- Build wine cellar.

Laundry

- More windows for sunlight.
- Ventilation exhaust fan.
- Access to drying yard.
- Install clothes drying chamber with flue.
- Washing machine.
- New electric outlets.
- New lighting fixtures.
- Check water supply.
- New tracts or tubs.
- Add floor drain.
- Gas plate or stove for water heating.
- Built-in ironing board and outlet.
- Cupboard.
- Wringer or centrifugal dryer.
- Ironer or mangle.
- Paint light color.
- 1 coat.
- 2 coats.
- Lay impervious resilient floor.

Hall

- Add vestibule.
- With waterproof floor.
- Add toilet and lavatory.
- Patch or replaster walls and ceiling.
- Repair stairs.
- Treads.
- Risers.
- Handrails.
- Eliminate surprise steps.
- Increase headroom.
- Thermostat.
- Vacuum cleaner outlets.
- Three-way switches for stairs.
- Night lights in stair baseboard.
- Annunciator.
- Cut down waste area.
- Linen chute.

Closets.

- Coat closet.
- Hat shelf.
- Hanger rod.
- Low hooks for children.
- Umbrella and overshoe space.
- Linen closet.
- Cleaning equipment closet.
- Storage closet.
- Cedar closet.
- Closet for toys.

- Repaint or paper walls.
- Calamine ceiling.
- Refinishing trim.
- Scrape and refinishing floors.
- New floors:
  - Wood.
  - Cork.
  - Linoleum.
  - Tile.
  - Ironwork.
  - Radiator covers.
  - New lighting fixtures.
  - Replace balusters.
  - Railing.
  - Molding.
  - Wallboards.
  - Paneling.
  - Wainscoting.

Living Room

- Enlarge.
- Patch or replaster walls and ceiling.
- Replace doors.
- Hardware.
- Provide fire stops while repairing structure.
- Sound correction.
- By.

- Set radiators in wall thickness.
- Radiator covers.
- Relocate switches.
- Telephone extension.
- Concealed radio wiring.
- Remote control for radio.
- Built-in loud speaker.
- Increase wall space for other large objects.
- Built-in bookcases.
- Shelves.
- Built-in window seats.
- Folding partitions.
- Add or repair fireplace.
- Wood storage.
- Built-in safe.
- Provision for movie projection: outlet, stand, screen.
- Cabinet for equipment and servicing.
- Music cabinet or closet.
- Paneling.
- Wainscoting.
- Calamine ceiling.
- Paint or paper walls.
- Refinishing trim.
- Scrape and refining floor.
- New floor.
- Type.

- New lighting fixtures.
- Add convenience outlets.
- Replace or remove antiquated mantels, moldings.

Dining Room

- Combine with living room.
- Patch or replaster walls and ceiling.
- Repaint or paper walls.
- Calamine ceiling.
- Refinishing trim.
- Replace doors.
- Hardware.
- Sound correction.
- Set radiators in wall thickness.
- Radiator covers.
- Relocate switches.
- Floor outlet at table.
- Service call bell.
- Folding partitions.
- Fireplace.
- Wood storage.
- Space for table leaves.
- China and silver display shelves.
- Scrape and refinishing floor.
- New floor.
- Type.

- New fixtures.
- Swinging door to pantry or kitchen.
- Increase wall space.
- Closet.

Pantry and Breakfast Room

- Enlarge or replaster.
- Eliminate waste space.
- Add cupboards and cabinets.
- New sanitary floor, cove bases.
- Type.
- Patch or replaster walls and ceiling.
- Add bay window.
- Built-in breakfast table.
- Seats.
- Replace doors.
- Convenience outlets.
- Table and counters.
- Relocate switches.
- Telephone extension.
- Clock.
- Service access for outdoor dining.
- Access to front door, toilet, furnace room.
- Sink and drainboard.
- Electric dishwasher.
- Small salad and dessert refrigerator.
- Plate warmer.
- Paint ceiling and walls.
- New walls: tile.
- Linoleum, etc.

Wine and liquor locker.
**KITCHEN**

**ENLARGE □. New sanitary floor, cove bases □, type □.**

**Scrape and refinish floor □. Patch or replaster walls, ceiling □. Paint or paper walls □, linoleum □, metal □, glass □, wallboard □. Replace doors □. Provide milk and package receiver □. Eliminate interference of door swings □. Access to front door, toilet, furnace □.**


**Closets and storage.** Accessible broom and cleaner closet □. Carton, can, fruit storage □. Incinerator, kitchen chute, screened flue □. Outside door and drain for ice-box □. Underground garbage receptacle □.

Kitchen work-center: writing surface □, pencil sharpener □, clock □, cookbook and filing space □, telephone extension outlet □. Swinging door to pantry or dining room □. New lighting fixtures □. Radiator covers □.

**BEDROOMS AND BATHS**

**BEDROOM 1**

**ADD or enlarge □. Patch or replaster walls and ceiling □. Paint or paper walls □. Calamine ceiling □. Paint or stain paneling □, wainscoting □. Scrape and refinish floor □. New floor, type □.**


**BEDROOM 2**

**ADD or enlarge □. Patch or replaster walls and ceiling □. Paint or paper walls □. Calamine ceiling □. Paint or stain paneling □, wainscoting □. Scrape and refinish floor □. New floor, type □.**


**BEDROOM 3**

**ADD or enlarge □. Patch or replaster walls and ceiling □. Paint or paper walls □. Calamine ceiling □. Paint or stain paneling □, wainscoting □. Scrape and refinish floor □. New floor, type □.**


**BEDROOM 4**

**ADD or enlarge □. Patch or replaster walls and ceiling □. Paint or paper walls □. Calamine ceiling □. Paint or stain paneling □, wainscoting □. Scrape and refinish floor □. New floor, type □.**


**BATH 1**

**ADD or enlarge □. New sanitary floor, cove base □.**


**BATH 2**

**ADD or enlarge □. New sanitary floor, cove base □.**

BATH 2 (continued)
mirror over lavatory □. Storage closet for soap, towels, tissue, large bottles, etc. □. Louvered closet for toilet brush, tub brush, cleaning cloths □. New lighting fixtures □.

BATH 3

GENERAL

SAFETY with outside entrance for trunks, bicycles, baby carriage, etc. □. Tool shed □. Sewing equipment: cabinet for accessories □, wide drawers for materials □, closet for garments in making □. Storage closet cedar, for out-of-season garments □. Blanket or comforter chest with built-in drawers or shelves □. Cupboards for toys and sport equipment □. Storage space for furniture, trunks, etc. not in use □.

Electrical


Heating, Ventilation, Air Conditioning


Structural

Repair foundations □. Check, strengthen or replace: columns □, beams □, girders □, joists □, rafters □, floors □, studs □, sill □, plate □. Strengthen construction over openings □. Tie rods for roof strengthening □.
This architect could not kick at faults of the original house because he designed it in the first place. The alteration is typical of many that can solve the problem of a growing family. The handling of roof junctions is unconventional, but sound. The plan is simple and direct.
Change shed to porch. Add maids’ rooms in the rear. Sweep the roof down over both. Add dormers in the roof. Enlarge the chimneys to a proper scale. Properly done the result will be as attractive as this...
This house was once an old farm of the later Colonial period. Subsequently it was altered to the "Adirondack camp" style with overhanging eaves and field stone chimney. In planning the latest alteration the architect took great pains to restore the somewhat heavy scale and simple detail characteristic of the period of its original construction.
Another transformation for less than $5,000. An old bath enlarged and second added, garage, new kitchen, living room fireplace, new interior trim, painting and papering throughout is cheap at this price. Note especially economy of new work in the plan. Also clever use of chimney to give point to exterior. Except for rails on porch this is the only change on this front, but the whole effect is different.
The original house was built in 1810. The Victorian Gothic porch was of course added at a later date. The problem here was to modernize the living accommodations without destroying the original character of the building. A study of the plan will show how it was done. The present house looks more as it did in 1810 than before the last alteration.
This was an old unwanted house in a fine neighborhood. The walls were stripped to sheathing and stuccoed. Dormers and porches were removed. Plumbing and heating were entirely renewed. The old house dictated the style of the new.
An inflexible stylist would have ruined this job. The architect was wise enough to let the old house decide for itself how it might be altered. Nothing but unessential excrescences has been removed.
A successful attempt to recapture the atmosphere of another day. The original house must have been built at a period just after that chosen by the architect. Thus the memory of the past becomes the actual present, and the new house is what the first one tried to be, plus modern conveniences.
$4,000 excavated the basement and concreted the floor, installed new heating system, installed new plumbing system for two new baths and new kitchen, built a new kitchen wing, replastered 75% of the old walls, built new stairways, replaced rotten corner posts; patched the siding, built new fireplace and chimney, installed entire new electric wiring, and did, in addition, the necessary painting, papering and other finishing.
When the Lincoln Building Saving and Loan Association took over this building it was so run down that demolition seemed its fate. The architect showed that it could be remodeled for a reasonable sum. The Building and Loan Association agreed and found a buyer from the plans. Now the Building and Loan Association has a profit and the new owner a bargain.

HOUSE AT PITTSBURG, KANSAS
DAN R. SANDFORD, ARCHITECT
The original house was built of brick in the seventies. So many wood additions were made afterward that when they were removed for this alteration there was enough usable material left over to make a very nice green house. A discarded boiler provided it with heating apparatus. During the course of the job both owner and architect had frequent misgivings, but the result justified the undertaking. Fortunately, the original designer had a better sense of proportion than of detail so that no drastic change was necessary in the old house after the additions were got rid of.
The original main hall with the staircase was undoubtedly the chef-d'oeuvre of the carpenter who built it. No mean turner, he probably turned in his grave when it was ruthlessly altered. It is worth noticing, however, that he was a pretty sound man on proportion and space composition if a trifle flissy in taste. The country is full of houses of this period which are awaiting an architectural annunciation. All they need is a little judicious pruning.
The unknown genius who committed the stair hall must have been quite frustrated by the comparative chastity of this interior in its original state. How he missed putting brackets in the cornice is hard to see. All he had a real crack at was the mantel, but he did his best here. The decorating and furnishing of these rooms was done by W. & J. Sloane.
Practically no change in plan. Excrecescences and porches removed. Exterior brick-veneered over old siding. Shingles from porch roof used on main roof. All made an alteration that paid.

HOUSE OF J. BROOKS B. PARKER
STRAFFORD, PA.
W. POPE BARNEY, ARCHITECT
ROY BANWELL, ASSOCIATED

Practically no change in plan. Excrecescences and porches removed. Exterior brick-veneered over old siding. Shingles from porch roof used on main roof. All made an alteration that paid.
The dining room fireplace is just where it was. So is the sideboard recess. The pantry door is the only major change.

The only change here is the removal of the finial from the newel. Poor choice of color for paint and paper obscured good design now restored to view.
This alteration comes more properly under the head of restoration. With plumbing fixtures, including two added bathrooms, oil-burning furnace, mineral wool insulation, electric range, stainless metal sink and drainboard, new hardware, new lighting fixtures and all mill-work to detail, the total cost was only $3,700. This sum included the architect's fee.
HOUSE OF MRS. HENRY BAUM
SCOTCH PLAINS, N. J.
C. FREDERIC DORIOT, ARCHITECT

$3,100 did this to a cider mill and paid the architect's fee as well. From an unpromising beginning was made this fine house with all fittings and fixtures of the best quality including mill-work to detail. An outstanding example of what is possible without great expenditure of money.
HOUSE OF WALTER A. HAFNER
DARIEN, CONNECTICUT
CHARLES S. KEEFE, ARCHITECT

This is a two-stage alteration. The photographs show the first stage; the plans show what the second stage will be. In this way it is possible to finance an alteration a step at a time. Care must be taken to avoid expensive changing in transition.
SOUTH SIDE

When the entire alteration is completed the Living Room wing will project to the right and make an angle court of the Terrace.
HOUSE AT ELMSFORD, NEW YORK

GEORGE F. ROOT 3RD, ARCHITECT

The Owner was not satisfied with either the appearance or the structural soundness of this house. The architect lowered and lengthened the house, sweeping the roof down over a new front porch and adding a porch at either end. Heavier girders added strength yet total cost was held to $6,500.
HOUSE OF MISS ROSE GREELY
WASHINGTON, D. C.
ROSE GREELY, ARCHITECT AND LANDSCAPE ARCHITECT
The dining room before and after. Here the floor was dropped to the level of the kitchen. The original space composition was retained by the addition of the unusually deep cornice. The mantel demanded a shallow projection because of its position with regard to circulation.
The little "before" picture of the dreary alley gives some idea of the previous condition of the present charming garden. Many other backyards might be graciously landscaped while adding to the value of the property.
The house next door shows what this one looked like before the architect transformed it. He won Philadelphia's “Better Homes In America” Gold Medal. The first floor plan is noteworthy for its ingenious arrangement of the office section.
The alteration of this house was entirely of the facade. Lowering the cornice one story, removing the bay window, adding the porch, and changing the sash have changed it from one period to another. The architects have looked backward into the memory of the original designer and done what he had tried to do.
A $4,700 deficit became a $4,000 profit as a result of this alteration. The owner had to alter to comply with New York's Multiple Dwelling Law. He had courage to spend enough more to satisfy business as well as legal dictates. The architects turned the unlit, unventilated center rooms into modern, artificially ventilated baths and kitchens. They gardened the rear yard so that the new first floor apartments behind the stores bring the best rents of all. Cleaning up and painting the front, and modern show windows did the rest.
$7,500 intelligently spent has raised the monthly income from $50 to $217.50, and the building is not yet full. Originally, the fourth floor was uninhabitable. Now it is a pleasant studio apartment. The other two floors were nearly as bad with combination bath and kitchen having the worst features of each. The whole first floor front was remodeled and the entire front renovated. New plumbing for kitchens and baths with new fixtures attracted tenants, a sprinkler system safeguards them
THE ABRAHAM STORE
BURLINGTON, VERMONT
LOUIS S. NEWTON, ARCHITECT

Neither New York, nor Chicago, but Burlington, Vermont offers this shop of contemporary design. Here there is no struggle between classic column and window space. Merchandising need is served by the architect without sacrifice of esthetic value. This particular alteration involved widening to include an adjacent store. Such sales-quicking alterations at nominal cost present an attractive opportunity to the architect in every community. In this case the materials used were black glass and aluminum.
J. B. BOOK SHOP, SHREVEPORT, LA.

WILLIAM B. WIENER, ARCHITECT

Stucco, galvanized iron, and neon tubes are used to make a merchandising unit of a commonplace shop.
Brick trimmed with two colored terra cotta ornaments produced an amazing improvement. Letters made of dull bronze are set away from the wall with interesting shadow effect. Window frames and sash are of wood with hammered amber glass. Terra cotta cost $735. Bronze letters cost $235. Total cost $2,100. Such problems are to be found in every community.
MULLIGAN'S KITCHEN
422 EAST 55TH ST., NEW YORK CITY
VAHAN HAGOPIAN, ARCHITECT

Speakeasies are no more and old stables become restaurants. Expense of alteration is little, for no tearing out or shoring floors is required. Whimsical design brightens dark streets and starts other property owners thinking. A little stucco, leaded glass, and an attractive entrance are the major ingredients
Montgomery Ward Store
Albuquerque, New Mexico
Graham, Anderson, Probst and White, Architects, Collaborating

This nation-wide organization has developed a standard type of design capable of adaptation to various conditions. This has been done before, but not with such happy results. Running second and third story windows together and skillful use of horizontals removes all feeling of too great weight over show windows.
Above is the main showroom of the Specialty Sales Division. Below the original floor. On the following pages are a number of the smaller rooms for different style periods. Something new in display, the effect of the fixtures is much enhanced by freely stylized surroundings. The large salesroom is an admirable solution of the always difficult problem of displaying a large number of small unrelated articles.
The main gallery from which open the period alcoves

The small reception room in so-called classic modern style

Stairs in one corner of the shop in the Specialty Sales Division

South end of main showroom in the Specialty Sales Division
French tole fixtures of the Empire and Directoire periods

Colonial design of the Federal period beautifully displayed

More French tole, this time emphatically of the First Empire

The Georgian period, in both its English and American versions
The beauty parlor's treatment is only skin deep. So was this store alteration. Nevertheless it did the trick. Before remodeling the landlord had an awful time keeping his one tenant. Two months after beauty treatment the building was carrying itself instead of failing even to pay taxes. Before alteration the sole tenant paid the lowest rent for miles around. Now the new tenants, who fill the building, pay higher rents than those in surrounding properties. All this was done with painted cement stucco, Botticino marble, and enameled metal trim. The cornice is of chemically treated copper of a soft green color. Awnings are deep warm buff with three tone green valances. Tenants not only pay suitable rents, but willingly use uniform signs of buff background and green lettering.
You can't expect to keep a good cook in a poor kitchen. Alteration may be as good for the digestion as it is for the pocketbook.

In the primitive social organization of our earliest days the kitchen was the center of all social existence. The family convened there, not only for its meals, but for reading, education, and discussion of any and all affairs. There also was entertained the visitor. Many of the forward steps toward political liberty were first talked over by small groups of neighbors in such kitchens.

As the social organization grew in complexity and enormous waves of immigration provided cheaper and cheaper labor whose wage standard was set by the slave, the importance of the kitchen diminished until it became a neglected and forgotten part of the household, the abode of that mysterious entity the cook who was never even seen for years at a time.

With the abolition of slavery the wage scale slowly rose. More and more it became impossible to consign some unhappy soul to the infernal heat and inefficiency of the basement kitchen. Today the still greater economic pressure has sent many a housewife back to the kitchen from which her grandmother had declared her freedom.

The result is that the kitchen today tends to become once more a center of family and social life. More and more emphasis is being placed on its comfort, efficiency, and beauty. Prospective tenants measure the desirability of accommodations offered by the kitchen facilities. Housewives demand changes or threaten to move.

Many such changes can be made at very little expense. Others will cost more, but the expense will be repaid in increased rent and satisfied tenants.
More has been done here than meets the eye.
The former entry has been made into a small
dining alcove with modern furniture. To
permit this the old range has been moved,
and is now next the sink and flush with it.

Before the change was made the floor was of
a perfectly good linoleum, but no taste was
used in laying it. The cupboards are badly
placed, and there is too much wasted space.
The high backed sink has raised the window
sill and cut off valuable light.

One of the most important considerations is location
itself. Perhaps, in a country house the kitchen is so locat­ed that it is abominably hot in summer, or abominably
cold in winter. Consider putting in another window for
cross ventilation installing a ventilating fan, adding an
awning or Venetian blind to cut out sun glare in the first
case. In the second case it may be necessary to provide
insulation in the walls. Only the architect can tell.

Ventilation is perhaps next in importance. Fish is nice
for dinner, but many a household bans it, particularly in
city dwellings, because the odor pervades the whole
house. Also the housewife objects to being perfumed by
frying fat. There are today many ventilating methods re­quiring comparatively inexpensive apparatus. The in­
stallation of one of these, planned and supervised by an
architect will often make all the difference.

After ventilation consider plan. Many carelessly
planned kitchens are apparently all right, but the house­wife or servant, grows daily wearier from uncounted,
unnecessary steps. Perhaps the placing of the sink, or
range, in a different place will reduce this waste motion
and make the whole kitchen more desirable. Again the
architect can help a lot.

If changes in arrangement are to be made what about
the equipment itself? Is the old range that has been
there ten years doing its job properly and economically?
Might it not be a good idea to get rid of that old ice-box
that takes up so much room and wastes food besides be­
Another modern kitchen that shows the ease of keeping things clean with metal flushopped drainboards and counters. Notable also is the great variation in the sizes of drawers and cupboards adapting them to the many uses every housewife finds necessary.

It is difficult to believe that the kitchen above once looked like this, but it is true. Notice the cramped and cluttered arrangement of the corner of the room. Note also the almost entire absence of cupboards. The hot water boiler at the right must have been good fun in the hot Summer months.

drain with a wire and pour hot water and chemicals down it because it is clogged with grease.
The best mechanical refrigerator yet made will be only a source of annoyance if the circuit is so arranged that there is a voltage drop when some other apparatus is switched on. This applies also to the increasingly popular electric range. Even the effect of this electrical apparatus upon the radio is an item the architect will consider in preparing his suggestions.

Leg weariness is not the product of extra steps alone. The hardness of the floor has much to do with it. This should be considered carefully from the point of view of upkeep and appearance as well. After these factors have been thought of the architects final choice may be further
The early electric kitchen of twenty five or thirty years ago. This was pretty hot stuff in its day. Imagine the voltage drop in trying to keep all those gadgets hot at the same time.

The laundry tray in the background evidently doubled as sink in spare time.

This is the very latest development of the kitchen. Evolution has turned full circle and, like her great grandmother, the modern matron serves tea in her kitchen. Even the clock is electric to eliminate the old worry of how long to boil the eggs.

influenced by questions of relative heat conductivity. Sometimes it is possible to make a cold floor much warmer by a proper floor covering.

Walls and ceilings must be considered. Color has definite effect upon the occupant of a room. Further, consideration of the ease of cleaning will have great weight. While light colors are in general desirable they must be used with care that dazzling reflections do not tire the eyes. Many washable wall coverings other than paint are available at low cost. These cover every imaginable color scheme or fancy pattern that may be desired.

Finally the lighting itself is of great importance. Many cases are found when the home owner has tried to get better light by using more powerful bulbs and only succeeds in getting a headache from eyestrain. The lighting arrangement must be as carefully planned as any other architectural feature. The lighting fixtures may also well be subject of architectural thought. Too often they are any old thing that will do. They should be just as well designed and as suitable as those in the living room, dining room, or bedrooms.

All these things having been thought of the kitchen may be made new and turn out to be a pleasant center of family life instead of a particularly unpleasant place of suffering to which no one goes who does not absolutely have to.
THE BATHROOM

When landlords have rental troubles architects often help by presenting detailed suggestions for bathrooms. Poor plumbing and old fashioned fixtures may not be all the trouble.

When foreign observers of the American scene can think of nothing else to say they can always bolster their self-esteem by poking fun at our alleged worship of the bathroom. Whether the accusation is just, is here beside the point. The fact remains that the American home seeker is profoundly affected in his final decision by the bath accommodations offered.

He can, and does, visualize the dingy hallway made bright and attractive by new paint and some new electric light fixtures. He is entirely capable of selecting patterns or colors to replace the mural indiscretions of the last occupant. He is willing to believe that he will be furnished adequate heat from a possibly inadequate system. When, however, it comes to the bathroom, he must be shown. As a result of national advertising and, latterly, the movies he is completely informed as to what a properly equipped bathroom should be and cannot be expected to accept less, — except at a generous reduction in rent.

This being true the landlord who is suffering from chronic vacancy will do well, after attending to the obvious, to secure a careful scrutiny of the design and equipment of the bathrooms in his properties. This scrutiny will be more productive of a genuine understanding of the real condition of affairs if it is first organized into some definite system. It may even be desirable to have an actual list of questions which may be answered “yes” or “no” filled out for each bathroom. It is then a comparatively easy matter to make a decision as to what to do and how to do it.

Such a list might take the following form.

A. Location and Design
1. Location
   a. Is space located so that it is readily accessible from every room without traversing another?
   b. Being so located, is privacy still afforded?
2. Design
   a. Is space too small?
   b. Is space too large?
   c. Is space too irregular in shape?
   d. Are there a lot of pipes showing on ceiling or in walls?
   e. If space was converted from another purpose, are there old moldings and/or cornices to catch dust?
   f. Is window and/or door trim of outmoded design?
   g. Are fixtures located away from draughts?

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B. Lighting and Ventilation
1. Lighting
   a. Has space a window?
   b. If so, does window open on street or yard?
   c. Does court on which window opens afford sufficient light?
   d. Can walls of court be cleaned?
   e. If no window, are there enough light fixtures?
   f. Is there a proper light for shaving or make-up?
   g. Are walls and/or ceilings too dark?
   h. Are they too light?

2. Ventilation
   a. Has space a window?
2. Water Supply
   a. Is water pressure sufficient?
   b. Is water pressure too great?
   c. Is hot water supply adequate at all times?
   d. Is hot water supply instantaneous?
   e. Is water, cold or hot, clear when first turned on?
   f. Are water pipes free from air traps?
   g. Are water pipes provided with air cushions above faucets or cocks?
   h. Is water too hard (difficult to make lather)?
   i. Do water supply pipes leak through walls and/or ceilings?

E. Floors and Walls
1. Floors
   a. Is tile floor in good condition?
   b. Is cement, linoleum, rubber, cork, and/or wood floor in good condition?
   c. Is floor easy to keep clean?
   d. Is floor really waterproof?
   e. Is floor cold?
   f. Is floor too rough for bare feet?
   g. Is floor attractive to look at?

2. Walls
   a. Have walls a wainscot?
   b. If so, is that wainscot in good condition?
   c. Is wainscot easy to clean?
   d. Is wainscot really waterproof?
   e. Is wainscot rough enough to cause abrasions?
   f. Is wainscot attractive to look at?
   g. Are walls above wainscot easy to clean?
   h. Are walls reasonably waterproof and/or damp-proof?
   i. Are walls attractive to look at?

F. Fixtures and Fittings
1. Fixtures
   a. Are fixtures of outmoded types?
   b. Are fixtures in good condition?
   c. Are fixtures big enough?
   d. Are fixtures easy to keep clean?
   e. Are fixtures too close together?
   f. Are fixtures unattractive to look at?

2. Fittings
   a. Is plating worn off fittings?
   b. Do faucets leak?
   c. Do waste fittings leak?
   d. Are towel bars, soap dishes, toilet paper holders, etc., in good condition?
   e. Are they securely fastened to walls?
f. Are towel bars located so shower will not wet towels?
g. Are towel bars located so towels will not fall in tub?
h. Are hooks so located that shower, or splashing, will not wet clothes?
i. Does toilet paper holder require special type of toilet paper?
j. Are soap holders provided with drains?
k. Are all fittings easy to clean?

There are other questions which might be added to this list but those given will cover most situations. Many of such lists checked over for each bathroom will disclose nothing that cannot be easily remedied by plumber, painter, or fixture supply house. Others will disclose conditions that require the services of architect and builder as well. The information tabulated as suggested will be of value to these tradesmen in estimating their respective tasks.

The architect requested to inspect a building and suggest alterations will find that some such tabulation of existing conditions will make it easier for him to present to the owner a real picture.

In any case all of these things are factors that consciously, or unconsciously, are weighed by the prospective tenant who is being shown a house or apartment. If the balance is favorable he rents. If the balance is unfavorable he does not rent, or having rented does not stay. Tenants are hard to get and hard to keep. So check the bathrooms and see if they are turning away good prospects.
We present the three designs selected as prizeworthy, from over a hundred in the Quarry Tile Competition for a Post Office Lobby, sponsored by Quarry Tile Industry.

The competition was well timed in view of the large number of Post Offices to be built this year and next in furtherance of the Government’s Public Works program. In these buildings the Post Office Department seeks to hold costs to the minimum and at the same time to achieve the fullest possible measure of architectural effect. The competition entries offer to designers a variety of solutions suggestive for many types of minor public buildings.

This jury comprised the Messrs. Edward W. Donn, Jr., L. M. Leisenring, Arthur B. Heaton, Fred V. Murphy and F. W. Southworth. Choice was controlled by such considerations as the use of flat rather than broken, bent or curved surfaces, of standard rather than special shapes and sizes.

Besides the prizes honorable mentions were given to H. L. Virnelson, Washington, D. C., Edmund W. Macierzewski and Dan W. Twiddy, Washington, D. C., and to the first prize winners for a second scheme.

Mentions were awarded to L. C. Page, Austin, Texas, and Oran Jenkins, Main County, Calif.
Gray is again the principal tone, but with a greater variation in range than in the first prize design. Mr. Statthes while a student at Catholic University in Washington, D. C., won three Beaux-Arts Institute first medals.

HARRY FRANCIS CUNNINGHAM, WASHINGTON, D. C.
THIRD PRIZE

Three shades of reddish brown, three shades of fireflushed buff on walls, and a polychrome plaster cornice in blue, yellow, and red make this the most colorful of the premiated designs. Mr. Cunningham is a practising architect in Washington.
In Brunswick-Balke-Collender Co.'s competition for designs for bars and bar fixtures

Two hundred and thirty-three architects and designers submitted drawings in the competition for the design of various types of bars. The report of the jury discloses that the general level of these designs was so high that the task of selecting the winners was an extremely difficult one.

The program called for schemes for a deluxe bar, a commercial bar, and a service bar. Each competitor was allowed to submit drawings in each classification. Several competitors won a prize in each class.

In addition to the 1st prize winners in each class, whose portraits and designs are reproduced, prizes were awarded as follows: Design for a deluxe bar: Lyle Reynolds Wheeler, Los Angeles, Calif., 2nd prize; Robert Haaren Maguire, New York, N. Y., 3rd prize and 40 mentions; design for a commercial bar: Robert E. Jenks, Kansas City, Mo., 2nd prize; Michael Auer, Pelham, N. Y., 3rd prize and 40 mentions. Design for a service bar: Lyle Reynolds Wheeler, Los Angeles, Calif., 2nd prize; Maxfield E. Gluckman, New York, N. Y., 3rd prize, and 28 mentions.

The architectural adviser was PWA Housing Division's Angelo R. Clas, formerly of Holabird and Root.
Donald M. Douglas of Georgetown, Conn., awarded 1st prize for a service bar. He followed study at Yale and the Kunstgewerbe Schule in Munich, with office experience under Corbett, Urban, and Hood.

Maxfield E. Gluckman of New York won 1st prize for a deluxe bar, 3rd prize for a service bar and a mention for a commercial bar. He studied at Columbia and in Lloyd Morgan's atelier

An intimate view of great minds at work on the selection of the prize-winners. Left to right they seem to be enjoying the excellence of the designs and are: Harvey Wiley Corbett, Benjamin Marshall, John Holabird, Ernest Byfield, Karl Eitel, Ralph T. Walker, and Robert F. Bensinger, president of Brunswick-Balke-Collender Co. who gave the prizes.
U. S. AGENCIES CONCERNED WITH BUILDING

So many and so varied are the activities of U. S. agencies in building that the following brief summary is printed for the convenient reference of Building Money readers.

FEDERAL HOUSING ADMINISTRATION

Created under the National Housing Act, and headed by James A. Moffett, the Federal Housing Administration is not concerned with housing in the slum clearance sense. Its divisions are:

1. Repair and Remodeling Division, which will exist only until January 1, 1936. It will promote a nationwide campaign for improvements on all types of buildings, with guarantee against loss lending institutions making loans during the campaign. Deputy Administrator, Albert L. Deane.

2. Mutual Mortgage Insurance Division. A permanent agency which will insure mortgages on new and existing homes and low cost housing projects.

3. National Mortgage Associations. Private agencies, not financed by the U. S., but under the control of the Housing Administration. Designed to take place of title companies, to re-establish the guaranteed mortgage business.

PUBLIC WORKS ADMINISTRATION

PWA, now more than a year old, is still the money source for Federal and Non-Federal public works. At the last session of Congress its original appropriation of $3,300,000,000 was upped by $500,000,000. Under Secretary of Interior Ickes, its Administrator, it allots money to all governmental departments for their buildings, it makes loans and grants to states and municipalities for public works. Agencies which are controlled by, or which receive their funds from the PWA are:

1. Procurement Division of the Treasury Department, which has taken over the functions of the Assistant Secretary of the Treasury in charge of Public Works. The Procurement Division, headed by Admiral C. J. Peoples, appoints private architects for all Federal jobs costing over $60,000, and governs the office of the Supervising Architect, which does minor architectural work itself, and deals with private architects on Federal jobs.

2. Housing Division of the Public Works Administration. Once under Robert D. Kohn and now under Col. Horatio B. Hackett, the Housing Division lends money to limited dividend corporations and municipal housing authorities for slum clearance and low cost housing projects after it has examined them from top to bottom and approved them. The Housing Division also controls the Public Works Emergency Housing Corp., which actually builds low-cost housing projects itself.

SUBSISTENCE HOMESTEADS

Launching with a $25,000,000 allotment from PWA, the Subsistence Homesteads Division of the Department of Interior is pretty much on its own. It finances and builds model rural communities usually near industrial centers so that homesteaders may supplement their seasonal wages with the crops raised on homesteads.

FEDERAL HOME LOAN BANK BOARD

An administrative body, which is to home financing institutions what the Federal Reserve Board is to commercial banks. Chairmanned by John H. Fahey, it governs the following:

1. The Federal Home Loan Bank System, composed of member institutions throughout the country (like the Federal Reserve System). Its members are primarily building and loan associations but among them are some savings banks, a few life insurance companies. Its principal function is to discount home mortgages.

2. Home Owners’ Loan Corp. Familiarly known as the HOLC, the corporation refines home mortgages IN DISTRESS, and also lends money through its newly created Reconditioning Division directly to owners of refinanced homes for repair and remodeling. With the NHA, Congress widens HOLC activities by authorizing an increase in the amount of bonds it is permitted to issue, from $2,000,000,000 to $3,000,000,000.

3. Federal Savings and Loan Associations. In communities where adequate home financing is not constantly available, the Federal Home Loan Bank Board permits, even encourages, establishment of Federal savings and loan associations, which are in effect, government-supervised by privately operated building and loan associations.

4. Federal Savings and Loan Insurance Corp. Newly created by the National Housing Act, the corporation insures up to $5,000 of the investments of shareholders in building and loan associations.

REAL PROPERTY INVENTORY

The Bureau of Foreign & Domestic Commerce of the Department of Commerce has recently completed the most important survey of real estate and building ever made. Nearly 100 cities were probed and their building statistics recorded. The facts, invaluable to manufacturers and lenders, and useful to all the building industry, have been published for 60 communities to date. The complete inventory will soon be available.

RECONSTRUCTION FINANCE CORP.

Oldest of the emergency agencies, the RFC is still the most powerful. As a general source of credit to the country, its funds have been available to building and loan associations, banks, insurance companies, as part of Federal effort to ease mortgage tightness. Now under the “small industries” act passed at the last session of Congress, it will lend money directly to industrial and commercial concerns to improve their property as well as for other needed expenditures. Loans are available in certain cases for contractors needing working capital.
BUILDING AWAITS THE WHISTLE

from Federal Housing Administrator Moffett: Deputy Deane and Publicist Canaday perfect repair and remodeling plans.

Had the average human mind been able to make sense out of the theory of relativity, Albert Einstein would never have posed with picture beauties in Hollywood, kissed babies publicly or have done any of the other stunts that the United States demands of its celebrities. He would probably be unknown outside the realm of mathematics. But because people like to talk about things they don’t understand, the name of Einstein was buzzing about in street cars, gagged in vaudeville, hailed one of the world’s ten best known names.

It would be crediting the drafters of the National Housing Act with too much foresight to believe that they complicated its provisions hoping for the same result. But that is what happened. Among bankers, realtors, builders, architects, manufacturers, the act is debated at length, is misinterpreted more often than not — but is getting publicity.

The act itself is not complicated. It is, however, broad in scope, covering several phases of home finance, some related, some not. What confused many was the existence of two types of insurance — one for repair and remodeling loans, another for mortgages on existing and newly built homes. When the distinction between the two is understood, other phases of the act become less confusing.*

Moffett. Now that the building industry has overcome its surprise in the naming of James Andrew Moffett as Federal Housing Administrator, it seems well pleased that a man thoroughly schooled in business administration rather than one who gained his spurs in relief activities was called to the post.

Like his friend, General Johnson, Moffett knows business, knows Wall Street back-stage; and also like the General his years of contact with industry and finance have made him a liberal. Unlike the General, his decisions are not explosive, and while quickly reached they are put into effect smoothly and without compromise.

Born in Parkersburg, West Virginia, of a father who was to become one of the original Rockefeller partners, Moffett was reared in wealth and has uninterruptedly enjoyed its accessories which, in his case, include a Princeton diploma dated 1909, frequent trips to Europe, a summer residence in socialite East Hampton, a between-seasons residence on New York’s Park Avenue, winter vacations at Palm Beach, and a daughter graduated from famed Eleanor Roosevelt’s Todhunter School. But like New York’s well-bred and well-heeled Tenement House Commissioner, Langdon W. Post, this need not dull his understanding of housing problems.

Moffett’s ties to the President are numerous. A life-long Democrat, he was among the first to support the Roosevelt candidacy, not only by a campaign contribution of $12,000 but by pursuing other wealthy men to contribute money and influence. His pro-New Deal views have been repeatedly publicized, particularly when last July he broke with his fellow directors and President Oglesby of Standard Oil of New Jersey where in 28 years he had risen to Executive Vice President, on the question of oil regultors, builders, architects, manufacturers, and Publicist Canaday perfect repair and remodeling plans.

through past or present connection with building. If, like the President, he listens but makes his own decisions, back of those decisions stands a 27-year record of business achievement.

Organization. Three distinct organizations will be required to administer the act — one governing the repair and remodeling program, another dealing with mutual mortgage insurance, a third governing national mortgage associations. In charge of each will be a deputy administrator.

Because the remodeling drive is the emergency phase of the program, Moffett went first to work to find men who could speedily put a campaign into action. From the ranks of those chosen tentatively by Harry Hopkins when it looked as though the Relief man was going to administer the act, Moffett picked two key men — Albert L. Deane as deputy administrator in charge of that division and Ward M. Canaday to head the promotional activities of the campaign.

A long and probably fruitless search would have been necessary to find a man as thoroughly familiar with the surface and sub-surface aspects of the act as Deane. Called to Washington months ago from his job as president of General Motors Holding Corporation, Deane helped draft the legislation.

Conscious that one of the prime obstacles in the path was nationwide cooperation of lending institutions, Deane drew heavily on his installment financing experience to draft a program that would be palatable to bankers. He stripped lending procedure to simplicity, provided ample security and satisfactory liquidity. Last month he was ready to offer his plan to lenders.

Equally fitted for his task by training is promotional director Canaday. President of the U. S. Advertising Corporation of Toledo, and onetime advertising manager for Willys-Overland, Mr. Canaday is himself a wealthy Toledo property owner.

Plans. By August 1 the Housing Administration’s plans for the remodeling drive were expected to be complete. By that time it was believed Administrator Moffett would have assembled his Washington staff (estimated at 250), that state supervisors would be named, that some local committees would be organized, that lending agencies would be prepared to lend.

Because August is late in the building season, Moffett will not turn his program on full blast at first. So much is dependent upon the promotional cooperation of the building industry itself that before efforts are made to stir up the public, the Administration will attempt to help manufacturers, architects, builders, dealers, etc. perfect their plans. Informative booklets on the part each group can play are in preparation at Washington, will probably be off the press sometime in August.

Present tactics call for a gradual crescendo of promotional activity, starting at once but building up into a fortissimo next Spring and Summer.

* Last month to nearly 100,000 members of the building industry Pbemiss of THE ARCHITECTURAL FORUM mailed bulletins interpreting the Act. Some copies are still available. See also THE ARCHITECTURAL FORUM, July, 1934 for one.
New Construction. Meanwhile plans go forward more slowly for the establishment of mutual mortgage insurance for new and existing residences, and for national mortgage associations. For the permanent welfare of real estate and building, these are far more important than the emergency repair and remodeling campaign.

In most minds the question is whether or not the reforms embodied in these phases of the act will have an immediate stimulation on new construction. To find the answer is a problem in arithmetic, requiring the adding up of all factors:

1. Mutual mortgage insurance, intended to make home owning easier and less expensive, and at the same time to bring money back into the market by providing a degree of security never before present in home financing.

2. National Mortgage Associations, intended to bring new money into the field through the re-establishment of a sound guaranteed mortgage business, and at the same time to increase liquidity by giving lending agencies a market for their mortgages.

3. Liberalisation policies, which make it more desirable for banks to make construction loans, and which increase liquidity by increasing the discount facilities of the Federal Home Loan Banks.

These factors, added to two others, (1) that the Home Owners Loan Corporation has lifted thousands of distress properties out of the hands of lending institutions, and (2) that the new Bankruptcy Act and the revised Federal Securities Act have paved the way for hundreds of reorganizations, furnish an answer that must at the very least be considered hopeful.

Questions and Answers. Because general questions, the following list of questions and answers has been reprinted from the bulletin published by Time and The Architectural Forum.

REPAIR AND REMODELING

Q. For how long a period will the U. S. offer to insure remodeling loans?
A. No new loan will be insured after January 1, 1936.

Q. Does either the property owner or the bank pay anything for insurance of remodeling loans?
A. No.

Q. Who may borrow under the plan?
A. Owners of property, those who have a substantial equity in property, those holding leases for more than a six months period beyond the term of the loan, provided each is considered a proper credit risk by a local institution.

Q. Does the borrower receive the money direct from the lending agency?
A. Either directly or the lending agency will discount his note given to the contractor or the supply dealer.

Q. What happens if the borrower fails to meet payments?
A. Any time after 60 days' default the lending institution may present the note to the U. S. insuring agency and receive cash.

Q. Are borrowers' notes discountable?
A. Not exactly, but the Housing Administration will advance money to lending agencies up to the outstanding balance on all such receivables held by them, at a maximum interest rate of $3 per cent.

Q. Do existing mortgages on the property for which the loan is intended disqualify the owner from borrowing?
A. No, so long as interest, amortization, and taxes are paid. If the mortgage is in default it is a matter for the HOLC to handle.

Q. Is any collateral required?
A. Probably not when loans are made by agencies other than savings banks and building and loan associations, which are restricted by law from making straight commercial loans. In such cases, it is believed likely that they will increase the existing mortgage.

Q. Will the government inspect completed work?
A. No. It will rely on the local lending institutions to make sound loans.

Q. If a remodeling job costs more than $2,000, what can be done about it?
A. The borrower may obtain $2,000 under the insured loan plan, and contract for additional money from the same lending institution or from some other source.

Q. When an owner wishes to borrow, what does he do?
A. If he knows exactly the kind and extent of the work he wants done, he applies for a loan directly to any lending institution in his community which is cooperating with the government program. The local committee has a list of all such institutions. If, however, as will most often be the case, his reconditioning plans are indefinite, he may do one of three things:

1. He may apply for advice to the local committee, which is staffed with technical and financial experts. Some committees will offer free property inspection service.

2. He may obtain the counsel of a local architect. Where major repairs or any structural changes are involved, the retention of an architect will favorably influence the granting of loans.

3. He may retain an approved local contractor to inspect the property, make preliminary cost estimate. The local committee will have a list of approved contractors.

Q. Can a private financing agency, such as one affiliated with a building material manufacturer, have its loans insured?
A. Yes, provided the agency is approved by the Federal Housing Administration.

Q. What interest will be charged on repair and remodeling loans?
A. Probably 5 per cent and $5 a year service charge.

Q. Are loans for remodeling and repair limited to homes?
A. No, all types of buildings are eligible, subject to rulings by the Administrator.

NEW HOME BUILDING

Q. Is it proposed to start immediately on the program for new home construction?
A. So intricate are the details that Washington thinks 90 days will be necessary to shape the policies of the insured mortgage agency.

Q. Does the National Housing Act permit conversion of existing straight mortgages on homes into insured, amortized mortgages?
Q. How will the Federal Housing Administration determine the insurability of a loan?

A. It will have its own staff of field appraisers.

Q. Can a private lender have his mortgages insured?

A. Yes, provided his financial responsibility is satisfactory to the Administrator.
FORTHWITH TO COURT

troop their reorganization-keen. The
curtain rises on Mr. Sabath's probe.

Last month Oscar of the Waldorf had his salary cut, not as a result of any deviation in the usual excellence of the Waldorf's cuisine. Instead, Oscar's nemesis was Section 77b of the new corporate bankruptcy act, which last month caused the Waldorf and many another hotel to ask the U. S. A. to mediate with its creditors and stockholders.

Most important thing about the new law which obliged the embarrassed Hotel Waldorf-Astoria Corp. to stress the fact that its publicity-getting chef was to have his wages cut is its provision for retention and operation by the debtor of the property involved.

Under Section 77b, any holders of ten per cent in amount of claims or five per cent in amount of stock may propose a plan for reorganization. This may be put into effect if two-thirds of the creditors, a majority of the stockholders, and the judge approve of it.

In Chicago, where the Irish Village of "A Century of Progress" joined the Stevens Hotel, the Hotel La Salle, the 333 North Michigan Avenue Building, and approximately 100 others in seeking shelter under the new law, the Chicago Title and Trust Co.'s Holman D. Pettibone, leading mid-West mortgage spokesman, said: "The most serious challenge to the act probably will be on the ground that minority creditors are deprived of property without due process of law."

With building corporations everywhere trooping to the courts under its provisions, effect of 77b was to put the Department of Justice in the forefront of those U. S. agencies now devoting themselves to tasks entirely or partially in building's behalf.

+ On June 1, 1934, the House of Representatives passed a resolution calling for an investigation of the activities of bondholders' protective committees in real estate reorganization proceedings. A committee of seven was specifically charged with determining "in what manner the rights and equities of bondholders and owners can be protected against undue and unjustified loss upon their investment."

Selected to head the investigation was Chicago's stocky, silver-haired Congress-man Adolph J. Sabath, who as a former circuit court judge is said to have heard more divorce cases than any other U. S. jurist. Members of his committee are: John J. O'Connor, New York City; Claude A. Fuller, Eureka Springs, Ark.; Thomas O'Malley, Milwaukie, Wis.; James J. Connolly, Philadelphia, Pa.; Francis D. Culfkin, Owego, N. Y.; and Everett M. Dirksen, Pekin, Ill.

Said Chairman Sabath, prior to his committee's first meeting at Washington last month: "I have sent a letter to all banks in all cities, asking for names of bondholders committees for which they are acting. State bank examiners have been asked for names of closed banks, their receivers, and for names of men appointed on protective committees. Similar letters have been sent to all national banks. Already we are getting results.

"Investigations probably will be made in twelve large cities. At six of these cities, possibly New York, Chicago, Washington, Philadelphia, Detroit, Milwaukee, and some Pacific Coast point (most likely San Francisco) all members of the committee will be on hand. The committee will have the power to subpoena witnesses, and, depending on its findings, may appoint special attorneys in each city to act in behalf of bondholders' interests."

Any or all interested parties involved in any company or protective committee against which complaints have been registered may be called, including officers, employees, receivers, members of protective committees or bondholders.

18,105 OUT OF 21,350

mortgage headaches are cured by a Philadelphia phenomenon.

In its first year of existence the Home Owners' Loan Corp., $300,000,000 U. S. foreclosure stopper, has saved 4,400 Philadelphia homes from sheriff's sale. Five years old last month, and proud to say that with no cash at all at its disposal it had been of help in 18,105 foreclosure cases, was Philadelphia's famed Home Protective Committee, sponsored by both the Philadelphia Real Estate Board and the Pennsylvania League of Building and Loan Associations.

Out of a total of 21,350 applicants heard by the Philadelphia committee (1929, 1,000: 1930, 3,000; 1931, 4,000; 1932, 6,000; and 1933, 7,150) 85 per cent were "helped in one way or another," according to Chairman Harvey J. Aungst.

Committee meetings, held each Wednesday afternoon, are carried on informally. Persons desiring assistance are taken aside by a member of the committee who helps the applicant fill out a simple form giving his name, address, occupation, compensation, the location of the property in question, its value, rental and assessment, the amount and name of the mortgagee or mortgagees, and a statement showing whether or not he is in arrears on principal, interest or tax payments. Advice is given on the basis of this and any further information which the applicant may offer.

Many of the mortgage difficulties are ironed out through a procedure termed "reinatement." The reinatement agreement is a written arrangement which leaves the existing mortgage undisturbed but provides for payment by the mortgagee of taxes which may be in arrears, thus enabling the mortgagor to make a fresh start on a new basis, with monthly payments reduced to the amount which he would pay if a new mortgage had been drawn up for an amount equal to the unpaid balance of the existing mortgage, plus the amount of taxes and other advances made by the mortgagee.

Of course, a certain percentage of cases handled by the committee are beyond help, and in such cases the committee makes this clear to the applicant and gives him the best advice possible under the circumstances.

Said Chairman Aungst last month: "I could write a book on the experience I have had in the last five years."

Adjournment of Congress meant no vacation for Representatives Dirksen and Sabath of Illinois, Pennsylvania's Connolly and Wisconsin's "boy Congressman" O'Malley (left to right, seated), who last month began their investigation of "any and all abuses" in real estate reorganization proceedings.
HOMESTEADING COMES A-CROPPER

in Dayton when Borsodi and Ickes fall out; goat milking and weaving go on despite suit for $309,400.

The word "Fiasco" was written on the grandiose plans of Ralph Borsodi and the Dayton (Ohio) Unit Committee for the establishment of a circle of autonomous Subsistence Homestead Units around the city, when Administrator Ickes in Washington recently issued an order for the federalization of all such projects.

Two years ago this fall Mr. Borsodi fanned into a flame a desire on the part of many Daytonians to go in for subsistence homesteading along the lines of his own model homestead at Suffern, N.Y. Getting a number of prominent Dayton people interested, a Unit Committee was formed, from which grew plans for encircling the city with 30 or 40 subsistence homestead units or colonies, each providing three-acre tracts on which the unemployed could live, grow their own foods, do weaving, and establish independence while working part time in the city or at crafts. In all 2,000 or more families were to be eventually moved to these units. The idea was aimed at relieving the unemployment situation temporarily and eventually aiding the families who homesteaded to establish themselves in a more satisfying and secure way of life.

The unit committee first bought a farm of 160 acres, six miles west of Dayton, and began making arrangements with Dayton families, dislocated by the depression, to take over three acre tracts and build homes on them. The homesteaders were to get government loans for building operations, gardening tools, purchase of goats, seeds and fruit trees so that they could produce their own foodstuffs. The first families moved out in the fall of 1932 and lived in shacks, tents, henhouses and an old farmhouse. In the spring building operations were begun with $50,000 of government money in sight of loans. A fire the first winter destroyed most of the personal belongings of the homesteaders and inside bickering over this detail and that held back laying out of the place and carrying on of building work. At the end of the first year, last fall, only two houses had been completed, and these were architecturally and physically none too livable.

Complaints of inadequate housing while waiting until buildings could be built, and increasing bitterness over what was called by homesteaders the "autocratic and czaristic manner" of Borsodi and his associates rose almost into open revolt. Endless delays, Borsodi charged to Washington, and some of the homesteaders charged to Borsodi and the Unit Committee; a charge that the first homestead unit had developed into a nudist camp (a charge that was ridiculed because some of the homesteaders wore shorts while milking the goats); protests from husbandmen in the surrounding countryside that city slum dwellers were being dumped next door to their farms, kept the whole homestead movement in Dayton in a continuous uproar. In June of this year seven houses, most of them first wings of more complete residences to be built later, were standing on the First Homestead unit. And about twenty families in all were living on the unit, some still in tents and one in an African grass tent or kaya. Among these families are some who are disgruntled, but the homesteaders for the most part seem enthusiastic over their opportunity at pioneering and acquiring a plot where they can grow things for themselves. The First Unit aims to square away and continue quietly, although dreams of further self-governing projects of a similar nature are temporarily put aside.

This spring the Unit Committee had asked the federal government for $309,400 to open four more units, one for colored residents. Borsodi claims Administrator Ickes allocated this sum to the committee, but when complaints began coming in from taxpayers and others in the regions surrounding the projected units, Ickes sent government gum shoe artists to investigate and delayed turning over the money to the committee. Finally Ickes backed out alto-
gather and said the money would not be forthcoming unless the projects were federalized. Meanwhile on having been given a go-ahead by the Washington division, the committee purchased four farms for around $70,000, obligating itself on the belief that the money would be coming from Washington. But Ickes turned thumbs down on it. The Unit Committee appealed to Federal Emergency Relief Administrator Harry Hopkins and got his consent to turn over the money for the go-ahead. Then Ickes again stepped in and killed the proposal. The Unit Committee exasperated over its inability to get going announced that it planned to sue Ickes for $309,400, and the following statement was issued to the Dayton newspapers by Borsodi:

"The unit committee at a meeting held on May 28, after careful study of federalization, refused to accept this change in its agreement with the Federal Subsistence Homestead corporation. Not only would federalization completely change the Dayton plan but it raises legal questions of such far-reaching difficulty that up to the present time not a single one of the 30 local subsistence homestead projects have been successfully federalized. "The nearest analogy for the legal situation," Mr. Borsodi further said, "which federalization would cause is furnished by American Indians living on Indian reservations. The land on the federalized projects would be owned by the Federal government and would therefore be exempt from all State and local taxation. The unit committee felt that it could not take part in a program which involved the withdrawal from local taxation of property which would be valued at nearly one-half a million dollars when all the four new units were completed. Furthermore, it could not ask the homesteaders to run the risk of being denied voting privileges because they had become wards of the Federal government domiciled on government owned reservations."

"Another reason for refusing federalization is that the record of the Secretary of the Interior on all the projects under his charge is one of such scandalous procrastination that federalization would represent a useless sacrifice of both the Dayton plan of homesteading and all hopes that the homesteaders have of securing homes this season. "At the present time dozens of matters having to do not only with the four new units but with the First Homestead unit itself are being held up because of the Secretary's insistence that he must personally approve every detail in connection with all the projects under his charge."

"The Dayton project has been repeatedly investigated by various social and governmental agencies. It is recognized as an outstanding social experiment. It is a great pity, in my opinion, that the Secretary's insistence upon governmental red tape is going to deny hundreds of citizens of Dayton an opportunity to build homes and to make themselves economically secure."

Following this the Dayton group was asked to send a delegation to Washington, and after a conference the committee decided to withdraw its intention of filing suit. In addition a compromise was made, whereby the First Homestead unit, already established, should operate autonomously, while the other four projected units should go under federalization.

One of the chief reasons why Borsodi and the Unit Committee objected to federalization of the local subsistence homesteads was that under such operation the units would be controlled by a "clumsy, Washington bureaucracy." Under the "Borsodi plan" of operation the government merely furnished the money, and the local committee was to work out all details of running the units. Borsodi feared paternal policing and claims that under a federalized plan the people on the ground have no power to decide anything.

The Dayton or Borsodi plan of homesteading was from the first aimed at establishing the homesteader on a plot of ground in a community where he could work out greater independence and exercise a maximum of self help. Borsodi advocated the revival of the "loom room" of olden days; and most of the homes in the first Dayton unit have looms installed. Further re-establishment of crafts, building of homes of a substantial and enduring character by the homesteader himself, the promotion of a "more beautiful way of living," were other objectives of the plan.

While the Federal Subsistence Homestead Division at Washington was said to have been in full accord with such a plan of operation, for some reason Secretary Ickes failed to go along with the Dayton committee's ideas. When he announced for federalization of all future projects, Borsodi washed up, and a staff of about twenty working on the Dayton idea was released. Borsodi returned to his home in Suffern, N. Y., where he and his family conduct a "School for Living."

While no one would be quoted, the general opinion around the closed unit headquarters was that the recent decision of Ickes for federalization of all subsistence homestead projects means a further turn to the right in New Deal operations. Borsodi's
THE RFC ALLOWS "A SMALL PORTION"

for repairs, and can furnish working capital for contractors under the loans-to-industry act.

With their circulars printed, to explain to business men how the Government will lend them money if the banks won't, twelve Federal Reserve Banks and 32 loan agencies of the Reconstruction Finance Corp. were all set last month to lend a total of $580,000,000 (plus any amount from repayments) to U. S. industry under the new industrial loans act, which the President's signature made law month before last.

No loans had been made, and last month no man knew exactly how much the industry building was to profit from a law passed expressly to step up U. S. business through plenteous Government credit. Because it is not commonly known that in many a case PWA rules and regulations have had the life-blood of the Government's 30 per cent public works grants, that the HOLC, too, has a stove-pipe hat and whiskers, building unfortunately has been regarded as the recipient of billions of dollars in Government subsidies, and it is widely thought to stand no chance in the small loans program.

Fallacy about such thinking does not lie alone in its failure to recognize that all U. S. effort to building's good to date has been in the nature of extension of credit, that one rusty cog can keep a whole machine motionless, even if it could be granted that the rest of the machine were drenched with oil.

More pernicious is the common refrain that building has hopelessly over-produced, the National Housing Act recognizes, but will be unable to satisfy for several months, a need for modernization loans; and, as many a building money man knows, modernization offers a challenge to the old saw about building's hopeless plight.

Excepting the short period towards the end of the Hoover Administration during which the RFC was privileged to make loans for self liquidating public works, at no time have RFC loans for building been forthcoming. Hence no one was surprised to read in the RFC new loans to industry circular last month that "in general, loans will not be made to finance new construction."

However, the foregoing statement was modified by a subsequent statement to the effect that "When bonds are required chiefly for working capital purposes, but where it is necessary for the applicant to make replacements or to make minor repairs or improvements to plant in order to enable the applicant to operate it more effectively a small portion of the loan may be permitted to be applied to such purposes."

The Federal Reserve's "new regulation S" makes no provision such as the above, nor any provision whatsoever which touches building.

Contractors. One cog in the building industry the small loans administrators did not forget. While the lending plans of both the Federal Reserve Board and the RFC naturally include the building supply manufacturer and even the building supply dealer, one person who no one was sure would be included was the contractor, Austere, the Federal Reserve came through with nothing for him. But not so the RFC.

The RFC's rules provide that Under exceptional circumstances, loans may be made to contractors for working capital, provided that satisfactory arrangements have been made to finance the entire cost of the project which the contractor has been engaged to construct. An assignment of a contract will not be considered sufficient security for such loans; such contracts may be considered only as evidence of ability to repay loans which are otherwise satisfactorily secured."

Differences between the Federal Reserve plan and the RFC plan, as outlined in the small loans act, are that the RFC has $300,000,000 to lend, as opposed to the Federal Reserve's $280,000,000; the RFC loans are not to exceed $500,000,000 each and RFC loans can be made only to those firms complying with NRA regulations, while no such restrictions are placed on Federal Reserve lending. There are also differences in the collateral requirement of the two plans. Both the Federal Reserve and the RFC are to make loans maturing in five years; both may participate with commercial banks in making loans, and both will charge a rate of interest matching prevailing bank rates. Good Republicans were predicting that not more than 15% of the available funds would ever be loaned.
Not codes, not tax reforms, not the National Housing Act, but the weather, was the prime topic at the National Association of Real Estate Boards held in Minneapolis June 25-29. Astonished realtors, expecting cool north central breezes, peeled coats, loosened neckties in the Nicollet Hotel's big ballroom as the mercury marched slowly up to 102, dropped, hovered around 100 for the five days.

But for all the heat, departing delegates listed it among the most important sessions yet held by the association. From one major issue to another, realtors moved swiftly under the gaze of popular president Hugh Potter of Houston. No novice with a gavel, NAREB's president was once a circuit judge.

Codes. Only near-conflict of the meeting arose when the division of local real estate board secretaries sought to have the convention go on record against a code for real estate brokerage. Quashed before it ever reached the floor, President Potter expressed wonder that any member of the association should “undertake to throw monkey-wrenches into the proceedings.” Already approved by both the association and the NRA, the Code Authority has held its initial meeting. Sentiment of most realtors is that it will be worth the registration cost ($10) to bring under code control the 90,000 non-members of the NAREB.

Fearful lest the jump in prices halt what appears to be a genuine increase in residential building, the subdividers division of the NAREB, led by realtors Waverly Taylor of Washington and J. Clyde Nichols of Kansas City, begged Washington for exemption from the main Construction Code. Opposed by architects, contractors and labor, the home builders won out. So exists the apparent paradox that homes built for sale by subdividers will come under the Home Builders Code, whereas homes built under contract will come under the Construction Code.

National Housing Act. Though it was not quite what they had ordered, the realtors pledged whole-hearted support to the National Housing Act, decided also to seek amendments at the next session of Congress. Only slightly less puzzled than laymen over what the Housing Act means, realtors listened to an able explanation by President-elect Walter S. Schmidt of Cincinnati, who figured potently in having written into the act some of the provisions real estate wants. Only moderately interested in the repair and remodeling campaign, realtors like the provisions encouraging mortgage liquidity, market stabilization, cheaper financing, standard appraisal practice, sound mortgage bonds. If next year they can get a government-financed central mortgage bank, they will be satisfied.

Prospects. Real estate has few if any keener students of figures than the Wenzlick Brothers, Roy and Delbert, of St. Louis. Publishers of the Real Estate Analyst ($15 a copy, $185 a year), they know the dips and bends of nearly every chartable curve from the Civil War to the present. So it was with respect that the convention heard Roy Wenzlick prophesy that home building still had another year and a half or two of slowly increasing activity, but that 1937 and '38 would see a bigger home building boom than even optimists are predicting.

Said Wenzlick: rents will have to go up before construction goes seriously ahead; shortages do not make booms; until the cost of new houses is brought in line with the cost and rent of existing houses, no great activity can be expected.

Other prospects for home building were detailed by researcher Robert L. Davidson of the Pierce Foundation, New York, who saw prefabrication still a long way off; by H. Vandervoort Walsh of Columbia University, who upheld standard construction as cheaper and better than prefabrication.

Election. To succeed President Potter when he retires January 1, 1936, the convention chose Walter S. Schmidt, one of Cincinnati's best known realtors. President of Frederick A. Schmidt & Co, he is regarded by many as the NAREB's best mortgage mind.

The realtors elected: vice presidents, J. Clyde Nichols, Kansas City; Alfred H. Wagg, Palm Beach, Fla.; J. B. Weidler, Jr., Seattle; Leon M. Todd, Camden, N.J.; Maurice F. Reidy, Worcester, Mass.; treasurer, Mark Levy, Chicago; 3-year directors, Stephen W. Sleeper, Boston, Cyrus Crane Willmore, St. Louis; E. L. Ostendorf, Cleveland; Fred M. Clarke, Chicago; George D. Robertson, Los Angeles; Cyril R. DeMaria, Hamilton, Ontario; 1-year directors, T. S. Neal, Shreveport, La.; J. Soule Waterfield, Chicago; Edward G. Hacker, Lansing, Mich.; Donald T. Pomeroy, Syracuse, N.Y.; John J. Wagner, Cedar Rapids, Iowa; Fred W. Buck, Duluth, Minn.; David B. Simpson, Portland, Ore.; W. P. Bridges, Jackson, Miss.; Joseph Laronge, Cleveland.

NEW YORK LENDERS decide on a permanent mortgage conference.

Even the veterans of building finance came away from the first Mortgage Conference of New York City last Fall knowing more about metropolitan real estate and building than they knew before. But what was more important, they realized there was much more they ought to know.

Consequently, the Conference president, Philip Benson, head of the Dime Savings Bank and also head of the National Association of Mutual Savings Banks, named a committee to probe the possibility of making the Conference a permanent paid organization. Late in June, the committee, on which were such vertebrae in New York's financial backbone as Robert L. Hoguet of Emigrant Industrial Savings Bank, operator Robert E. Simon, Douglas Elliman's president, Lawrence B. Cummings, Frederick P. Condit of the Title Guarantee and Trust Company, Waldron Belknap of the Bankers Trust, E. A. Richards of the East New York Savings Bank, Charles G. Edwards of the Mutual Life, C. J. Martin of the Equitable Life, R. R. Rogers of Prudential, and Andrew Mills of the Dry Dock Savings Institution, reported that such a step was advisable.

The Conference will fact-find, will set up lending and appraisal standards, will seek ways to control and stabilize real estate. First Conference fact-findings, under the direction of Vice President Orrin C. Lester of the Bowery Savings Bank, will be a study of Westchester County real estate.

President-elect Schmidt
THE U. S. BOND TAPEWORM

and what it does to mortgages; life companies x-rayed; costs and rents continue to ascend.

NON-FEDERAL PUBLIC BUILDING ACTIVITY

The trend of State, county and city government building activity is shown, the chart representing the sales of municipal bonds issued to finance building projects, as indicated by 'The Bond Buyer.' In their totals, issues for remoter and purpose, as well as those for constructing institutional and chain buildings, have been omitted.

Distribution of Life Insurance Company Investments

In this chart are shown trends in life insurance company holdings, as divided into their most important classifications. All curves represent that showing net estate owners based on figures, for in companies supplied by the Association of Life Insurance Presidents. The percentage figures given along the curve for urban mortgages represent comparisons of amounts invested in this classification with total investments, based on a monthly average for each year.

U.S. Bonds vs Real Estate Mortgages

This chart shows the trend of Federal Reserve Member Banks holding in government Bonds as compared with that of their holdings in Real Estate Mortgages. As of March 5, 1934, these two items represented 40% of all Member Banks' total loans & investments.

146 THE ARCHITECTURAL FORUM AUGUST 1934
FOR ITS CUSTOMERS’ SAKE

a Portland bank rejuvenates an 1880 house; 17 building and loans inspired by the Ladies’ Home Journal.

Because 50 cents of every trade dollar reaching Portland, Oregon, comes from lumber, because 18,000 of the city’s workers get their pay checks from building, the First National Bank of Portland spent $10,000 to promote a home modernizing drive. So complete was it, so productive of industry-building campaigns. Other bank-er when he chose a remodeling campaign to customers.” So they were not surprised when he chose a remodeling campaign to help the bank’s customers.” So they were not surprised when he chose a remodeling campaign to help the bank’s hardest hit clients. To the Mary Pentland Advertising

Modernizer MacNaughton

Agency, which handled his “Back to Better Times” effort last year, President MacNaughton turned over the job of working Portlanders into a lather over remodeling. Wisely Mary Pentland decided to build her campaign on a model reconditioned house.

From an obscure neighborhood, a down-at-the-heel house of the 1880 vintage (see p. 83) was hauled through the streets to undergo transformation on the Post Office lawn. The A.I.A.'s Oregon Chapter contributed the re-design, 100 contracting and supply firms donated materials and services, decorators and department stores did the furnishing.

Hardly a board was sawn, a nail driven that did not get itself pictured or written up in the papers. From the day the program was announced, the gospel of modernizing was preached in papers, over the radio, in trolley car posters, billboards, direct-mail broadsides—and most of all, at the house itself.

What made newspapers so cooperative was not civic pride—but actual advertising. The First National itself ran a sizable campaign in all three local papers over a two-months period. With this as a base, newspapers had little trouble in lining up material dealers, department stores, etc., for additional space. Day after the house was opened formally, two of the papers carried 6,300 lines of special advertising on the house.

Promotional highlights:

In with bills to its 125,000 customers the local utilities company stuffed folders telling about the campaign.

A reception to touring members of the San Carlos Opera Company was held at the house.

The Chamber of Commerce held a dinner in the living room.

Workmen were instructed to stop work at any time to answer questions of curious visitors.

A room-by-room description was broadcast by the bank.

To keep the campaign hot over the summer, the First National is offering $185 in prizes for the best letters and pictures describing other home remodeling jobs.

Results. Besides getting its money back in good-will, the First National points to several tangible results.

The house was sold to a bridegroom who moved it to a residential section and installed his bride therein.

The City’s building inspector reported a 22 per cent increase in building permits over last year, many files of which admitted they had been influenced by the campaign.

Vice President Charles Stidd of the First Federal Savings & Loan Association reported an increased demand for home loans, coupled with a noticeable change in heart on the part of borrowers who are now willing to spend money for remodeling.

The First National has received “hundreds of letters” from building men, the consensus of which is that the drive has been “the greatest stimulation Portland building has received since the Depression.”

+ To a score of building and loan associations last month came what looked like a good opportunity to climb aboard the renovation bandwagon soon to start rolling under the Federal Housing Administration. It was an invitation from the Ladies’ Home Journal to participate in a National Home Modernization Demonstration.

With hundreds of repossessed homes on their hands to be reconditioned and sold, with an estimated $500,000,000 to lend for other remodeling, building and loans have a big stake in the Housing Administration’s “Rebuild America” campaign. Taking

Journal Man Hawkins

Washington at its word that local efforts and not national ballyhoo will spell success or failure of the drive, many other associations besides those cooperating with the Journal were far along with their plans to get as big a share as possible of remodeling loan business.

Plan. Because manufacturers of building materials like to advertise in magazines that create building activity, publishers in the home field have been scratching their heads to think of ways to push modernization among their readers. Last year, the big effort was made by Better Homes & Gardens, home management gospel for many a small town housewife. Tying in with 67 newspapers, the magazine drew better than 18,000 entries of homes actually repaired or remodeled into a $2,000 prize contest. This year by July 1, they had over 30,000.

The Journal’s plan involves no prizes, no detailed publicity program such as Better Homes & Gardens inaugurated. Instead it places the burden of promotion on local building and loan groups.

Conceived and directed by the magazine’s
architectural editor, J. Harold Hawkins, who is himself an engineer, the demonstration program is now being pushed by 17 associations, 1 state group. These are:

Suffolk Cooperative Bank, Boston, Massachusetts
West End Building and Loan Assn., Newark, New Jersey.
First Mutual Building and Loan Assn., Atlanta, Ga.
Railroadmen's Building and Savings Assn., Indianapolis, Ind.
Shreveport Mutual Building Assn., Shreveport, Louisiana.
Gibraltar Savings and Building Assn., Houston, Texas.
Union Building and Loan Assn., Lansing, Michigan.
Commercial Travelers Loan & Homestead Assn., Poria, Ill.
Safety Savings and Loan Assn., Kansas City, Missouri.
Minnesota Building and Loan Assn., St. Paul, Minn.
Benjamin Franklin Savings and Loan Assn., Portland, Ore.
State Mutual Building and Loan Assn., Los Angeles, Cal.
Dist. of Columbia B. & L. League, Wash., D. C.
Security Savings and Loan Company, Cincinnati, Ohio.
Santa Cruz Building & Loan Association, Santa Cruz, Calif.
Home Modernization Committee, N. Y. State League, New York City.

The Journal's plan is simple. Each building and loan association selects one of its unsalable, dilapidated houses in a location readily accessible to visitors. A local architect (the Journal suggests "a young man, and perhaps one without work") is commissioned to re-design the house, subject to the approval of editor Hawkins.

Amid much publicity, material for which is partially furnished by the magazine, the house is remodeled, thrown open to public inspection. Before, during, or after the work, the building and loan association attempts to sell the house to get back the money spent on the job and promoting it. On duty in each house is the b. & l. representative to answer all questions of home finance, the architect to answer other questions, to land other jobs for himself.

The magazine offers no week-to-week program for cooperating institutions. In its manual it suggests general procedure for getting newspaper, civic club, building materialmen cooperation. Its chief contribution to the demonstration is the prestige of its name, plus the advisory services of Mr. Hawkins and a promise to publish the "before" and "after" pictures in the magazine.

One thing, says the manual, is insisted on. "There will not be allowed any price tags, advertising signs, or other commercial practices on any of the equipment, furnishings, or materials in or on the grounds of the sample house. The only price tag, if there is one, is the sale price of the whole property by the association."

WITHOUT COMMENT

Horowitz, Louis J., chairman of the Thompson-Stanett Co.: "In looking for a job I think a young man would be well advised to turn to consumption goods industry as distinguished from durable goods industry, as I believe the opportunities for progress, success and profit are far better in the former than in the latter."

Hageman, John C., president of the Hageman-Harris Co.: "Practically every theater in the country today is obsolete in terms of the requirements of present-day theatrical practice or the proper setting for talking pictures."

Hecht, Rudolf S., New Orleans banker: "Perhaps we have at hand if not the rising of a wholly new industry, a measurable equivalent in the potentialities of a widespread rebuilding and modernizing movement such as home renovizing, plant remodeling, the putting of our railroads on a high-speed air conditioned basis and other valuable developments in the construction field. The effects of such activities on employment and many lines of business would be most beneficial, and I can repeat without reservation that we bankers are willing and eager to play our full economic part in any such constructive developments."

Miller, Charles A., savings banker of Utica, New York, advocating national mortgage associations: "We have great parts of the country, and great parts of our own State, where we have a supply of money that considerably exceeds the supply of mortgages. If that money, for instance, is all spent in the city of Utica, if all the money that we have is loaned on mortgages in the city of Utica, it would be very competitive to the savings banks there. On the other hand, if it is spread over the country in regions where there is more demand for building and more demand for loans than there is money to supply it, then I think it will have really a beneficial effect on us."

Harold, Raymond P., Massachusetts Cooperative Bank League president: "There is a sound basis for confidence that the Government's efforts to revive the building and real estate business will be successful. . . Not for more than 25 years has there been so much profit in making over old dwellings. In many instances, old style homes in good locations can be bought at far less than the assessed valuation and often for the amount of the first mortgage. With the advice of a good architect and the expenditure of $1,000 or $2,000, nearly all of them can be made into attractive, up-to-date homes for which there now is a very substantial market."

Congdon, Sidney B., president of the National City Bank of Cleveland, announcing that his bank will make real estate mortgage loans for the first time in its history: "It is our belief that hand-picked mortgage loans constitute one of the safest and most desirable forms of investment for banks, if carefully limited as to aggregate amount and if a proper ratio to other types of investments is preserved."

Minnen, C. Harry, New York building and loan man: "Incidentally, with the HOLC taking up our bad mortgages and giving us cash, and other lenders gradually straggling back into the market and taking our good mortgages on a straight loan basis, we see a decided shrinking of our business and we are working diligently at the moment to master the problem. Our opinion is that we shall see competition for home loans in the next six months in so great volume as to cause us concern."
BUILDING MANAGERS ARE DE-CODED

out of sympathy for their plight; at Toronto they talked of stabilization, over-production.

During the past year, much of the time usually given over by trade association conventions to inspirational harangues on how the assembled meat packers, plumbers, insurance salesmen, etc., could become better at their trade has been diverted to discussion of codes. Such was the plan of the National Association of Building Owners & Managers which met late in June in Toronto.

But day before its code was scheduled on the agenda chairman Earle Schultz of the building owners and managers code committee got word from Deputy Administrator Keith S. McHugh that the proposed code for the Office and Loft Building Industry had been shelved. Amid what would have been cheers in a less dignified convention, the delegates heard chairman Schultz read McHugh's letter:

"From evidence collected by your committee . . . there seems to be reasonable doubt as to whether your industry could stand substantial further increases in wage rates or reductions in hours of work within partially compensatory increases in rentals. "With this latter thought in mind, it has been the object of your Committee to have included in the final code some plan for stabilization of rents . . . the experience of the National Recovery Administration . . . has led us to the conclusion that, except in clear cases of emergency accompanied by demonstrable and willful price cutting, such price fixing has not been generally accompanied by the improved over-all results which advocates of such plans have hoped for them.

"In view of all the circumstances . . . it is our considered conclusion that it is best to forego further action on the proposed code for your industry. We believe that the sound course to follow is to continue to rely on the modified PRA (President's Reemployment Agreement) for preservation of the minimum labor standards now in existence."

With its major topic of discussion tossed out the window, the NABOM proceeded to other matters worthy of attention:

From George W. Klein of Cincinnati, chairman of the committee on renting, the convention learned the negatively encouraging news that vacancies had increased only 50% of 1 per cent, the smallest since 1929. Vacancies for May 1, 1934 stood at 37.37 per cent, whereas a year before the percentage was 26.87. Five years ago average vacancy was 11.44 per cent.

What was less encouraging was the fact that average rental income was but 60 to 65 per cent of 1929 income. Meaning that while vacancies had increased by approximatively 16 per cent in five years, income had through "competition, born of ignorance and lack of sound values" been reduced an additional 20 to 25 per cent.

Thus was added importance given to a full day's discussion of rent stabilization. Best scheme was thought by many to be the Sheridan-Karkow formula for income determination. Introduced a year ago, the formula seeks to create a standard based on eighth floor value. General feeling was that whatever formula or agreement was used in any one locality the task was to "establish a one-price policy and convince the public that bargain days were over."

Busy up to its last session the convention:

Heard R. Groom Smith, youthful executive of the Connecticut General Life Insurance Company, stress the importance of garnering pertinent information about building for investors. Insurer Smith bunched the main points of his talk on four recommendations: (1) Study the market. (2) Study the tax paying ability of properties. (3) Test and apply equipment on the dollar basis. (4) Adopt a uniform system of accounting for the entire industry.

Heard Joseph P. Day's store expert Charles C. Nicholls, Jr. praise the percentage lease as superior to the fixed rental lease. (For a complete summary of expert Nicholls' theories on store leases, see next issue, THE ARCHITECTURAL FORUM.)

Heard Waldemar Karkow explain the details and successful operation of the Sheridan-Karkow rent stabilization formula.

Heard Kansas City's E. E. M. Murray recommend as a cure for future building over production that (1) all houses of issue obtain an analysis of any property to be financed from a qualified committee of building owners and managers; (2) the analysis be supplemented by a written report on charges anticipated and estimated rental income; (3) the decision of the house of issue depend on the analysis; (4) the house of issue furnish full information as to the report to anyone interested; (5) there be an annual audit for the information of investors; (6) there be a clause in the bond indentures for qualified management; (7) no bonds not issued under the procedure outlined be eligible as security for loans.

Said manager Murray about declining rentals, (see chart): "The average rental rate dropped more in 1932 than in any other year; reductions between the years 1929 and 1934 ranged from 14.5 to 36.5 per cent."

At its concluding session the convention reelected Frank S. Slosson of Chicago's famed firm of Hooker & Slosson as president. Other officers elected were Clarence M. Turley, executive vice president; Andrew Stevens, Seattle, and L. D. Callahan, Oklahoma City, vice presidents; E. B. Murray, Kansas City, secretary-treasurer. Elected to the executive committee were Lawrence B. Cummings, New York; H. T. Mims, Pittsburgh; L. V. Echols, Memphis; William M. Malm, Cleveland; last NABOM president stayed on as an executive committee member.

$750,000 Yearly Rent Plum Snatched Away by Ickes

A blow that Washington building owners and brokers had been long expecting fell last month when Public Works Administrator Ickes announced he was going to spend $10,000,000 of PWA money to put up a Federal office building in the capital. The government is now paying close to $1,500,- 000 for 1,637,067 sq. ft. of space in 49 buildings scattered throughout the city. When the new building is completed, it will depopulate privately owned buildings of 3,200 people, will vacate about 700,000 sq. ft. Estimated annual loss to building owners $750,000.

Said Administrator Ickes: "In twelve months the rent bill of the Government increased from $740,985 to $1,365,750. The Bureau of Mines of the Interior Department is occupying five buildings nearly a mile apart. Sweat shop conditions actually prevail in some offices due to overcrowding."

Of the new building the Administrator said: "It will be a fitting and appropriate architectural production but undue ornateness and magnificent doo-dads will be eliminated."
BON AMI IS SUPPLANTED

by catchy window dressing in Chicago's Field Building.

SOME Armour and Company find a way to market the pig's squeal they could feel no more proud of themselves than the managers of Chicago's new giant, the Field Building, who last month found a use for that inevitable painful by-product of new office buildings, the vacant store window. No conventional coat of white paint inside the glass, no blank window reminds passing Chicagoans of the vacancy behind. Instead each store window (17) including the lobby (10) announces impending occupancy or dramatizes some advantage of the building.

Building manager Robert A. Carpenter, recently upped from the manager's desk in the Conway Building, former ace of the Field properties, places nearly as much emphasis on the psychological effect of occupied windows in his building as on the individual and cumulative sales stories told by the displays themselves.

Says he: "People who see our displays for the first time forget that the space behind may be unoccupied. Sidewalk throngs stopping as they pass our windows are our greatest sales argument for store rentals."

Window displays were conceived, prepared by news-wise Hayes, Loeb & Co., public relations men for the Field Estate. To them, not only the Field Building, but every building has enough individuality and advantages to make an interesting story.

The store windows are uniform in size, 8 ft. high, 43 in. deep, tapering from 5 ft. width in front to 30 in. at the back. Well downstage in each window is a horizontal strip of flashed opal glass, about 1 ft. high, on which is lettered the building's three addresses, room and telephone number of the renting office, and which conceals the window's footlights. Sidewalls of the displays are wallboard painted deep orange with white lettering. Photographic enlargements are used generously.

Twelve of the building's contractors split the cost (about $3,000) with the management.

Each window is devoted to a single feature or advantage. One unit, for instance, contains one of the building's drinking fountains, from which "flows" a synthetic stream of water. Another points out that air conditioning equipment serving the basement and first four floors of the building is identical with that "installed in the U. S. Senate Chambers, the Hall of the House of Representatives in Washington, D. C."—a thoroughly newsworthy angle.

Several units boast about the materials used, such as the one telling that the building's three miles of corridors are faced with more than 50 carloads of marble.

A lighting display presents the fixture that provides "ideal, shadowless illumination in all general and private offices," coupled with the intelligent service angle that "fixtures are installed after the tenant has selected his space."

Those who pass Chicago's new Field Building are exposing themselves to a barrage of advertising these days. Not alone do Jones' windows and Smith's lighting fixtures bid for business, for the merits of Field Building office space are being ingeniously displayed, as well, in seventeen of the building's best unoccupied store windows. And Chicagoans are not given more than necessary cause for thinking the depression still has all its stores aogue.

SOUTH AND WEST

are the future directions for chain store expansion, a survey proves.

In the Far West and in New England there are perhaps too many chain stores; in the South and Southwestern, too few. Alert building owners marked these facts, which an analysis made last month by Weingarten and Co., New York stock brokers, revealed.

Weingarten and Co. took ten companies, with 6,388 stores in all parts of the country, broke them down geographically, and drew such conclusions by figuring the population per store in various sections of the country.

Typical store of the ten systems serves an average of 19,400 persons, with the figure running low as approximately 13,500 in the Far West and New England, high as 29,200 in the South and Southwest.

Discussing the survey's indications, Weingarten and Co. say:

"A study of the sections in which these ten companies have located their stores indicates the highest concentration in the industrial East and smallest representation in New England. Based on population in each of the five districts, on the other hand, chain stores are over-represented in New England, the mid-West, and Far West, while the percentage of their stores in the South-Southwest and industrial East is somewhat below the proportionate population of these two sections.

"It would appear that the greatest field remaining for expansion, accordingly, is in the South and Southwest, a part of the country that incidentally invites expansion because of its agricultural prosperity and the favorable treatment accorded it by the administration."

The data:

South & Far West:

<table>
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<th>South &amp; Natl.</th>
<th>Mid &amp; West</th>
<th>Ind &amp; New England</th>
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<td>23</td>
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<tr>
<td>McLellan St.</td>
<td>106</td>
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</table>

Total stores: 1,223 788 1,571 2,210 606

% of stores: 19 12.3 24.6 34.6 9.5

Population: 35,379 10,754 23,390 46,452 8,293

Per store in pop: 1,028 154 167 184 75

*400 omitted.

South and Southwest Group: Virginia, North Carolina, South Carolina, Tennessee, Kentucky, Georgia, Alabama, Florida, Mississippi, Arkansas, Oklahoma, Louisiana, Texas, New Mexico and Arizona.

For Western Group: California, Washington, Oregon, Nevada, Idaho, Utah and Colorado.


Industrial East Group: Indiana, Michigan, Ohio, West Virginia, Maryland, Pennsylvania, New York and New Jersey.

THE PWA'S NEW FUNDS

are half allotted, and Secretary Ickes says dams will get the rest.

"The way things are going, I don't know whether we've got any of that money left."

Thus was Secretary Ickes quoted by the Chicago Tribune, potent New Deal baiter, late month before last as the Public Works Administration spigot, dry for five months, began to cough forth additional allotments. True and sorry state of the PWA's funds was this: the President had assigned to the PWA but $400,000,000 of the $500,000,000 General Public Works Relief Fund created by the Deficiency bill, and Secretary Ickes said this could not be increased by more than an additional $100,000,000 from that fund, though it might be expanded by sale of the PWA's stock of State and municipal bonds (now held, about $250,000,000 worth) to the Reconstruction Finance Corp.

By mid-July the PWA had allotted approximately $200,000,000 since the passage of the Deficiency bill, which figure does not indicate the total amount of work occasioned, because lately in many instances municipalities have been able to secure 70 per cent of the necessary funds for their projects from regular credit sources. Excepting the $10,000,000 allotment for a new Federal Building (see page 150) and one or two other allotments, all of the 200,000,000 allotted dollars are for Non-Federal projects, of which $59,225,958 worth are building projects. The list includes: 299 schools, $37,485,798; 31 hospitals, $6,036,100; 6 State office buildings, $3,844,600; 25 courthouses, $3,332,100; 16 dormitories, $1,976,900; 16 penal buildings, $1,633,860; 11 college buildings, $1,481,400; 5 armories, $783,050; 13 city halls, $624,200; 8 fire stations, $581,000; 8 municipal auditoriums, $359,300; 7 libraries, $238,500; 3 memorial buildings, $187,800; 2 terminal buildings, $137,300; 3 stadia, $113,400; 2 poor farms, $125,900; 2 public markets, $101,000; 1 creamery building, $9,300; and 1 garage, $2,250.

Last month it was asserted in a PWA announcement that "another batch of Non-Federal applications and allotment of funds to carry on the second year of work on huge Federal projects, such as the dams on the Columbia River and the Fort Peck reservoir, will virtually wipe out the $500,000,000 provided by Congress a few weeks ago." Emphasized Secretary Ickes: "The country might as well realize this situation now. It is inevitable that thousands of applicants are doomed to disappointment."

Thus a most important, certainly the most hectic, chapter in the history of building finance drew to a close. Out of a fund of approximately $3,800,000,000, from which early in the game over a billion dollars were snatched to fund the CCC, the FCA, the NRA, the TVA, the CWA, and like agencies, only $429,000,000 had been dedicated to the revival of the building industry proper. This sum breaks down as follows: Public Works Emergency Housing Corp., $146,000,000; Federal Subsistence Homesteads Corp., $25,000,000; Federal buildings, $76,000,000 (excluding $65,000,000 for 302 post offices approved directly by the Treasury under the Deficiency bill); Non-Federal buildings under the original $3,300,000,000 appropriation, $123,000,000; and Non-Federal buildings under the latest appropriation, $59,000,000 (see above).

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Ohio's Doctor Hoagland

which Gov. George White said his program for the rehabilitation of Ohio's building and loan associations would bring. Thus, late month before last, Ohioans with a stake in building were every bit as worried as were two million Ohio voters with a billion dollars tied up in closed associations throughout the State to see their

Legislature, in special session, approve with haste Governor White's six building and loan reform bills.

These for the first time give Ohio associations the right to federalize, or convert into Federal savings and loan associations, with resulting Government subscriptions of three times their capital stock plus credit advantages enjoyed through required membership in the Federal Home Loan Bank System; they enable Ohio associations to enjoy the advantages of mortgage insurance and building and loan deposit and share insurance provided by the National Housing Act; and they validate acceptance by operating associations of 50 per cent in cash and 50 per cent in certificates of deposit in payment against existing mortgages.

In addition, they amend the Elkinbery Act (an emergency measure passed last spring) to permit reorganization of closed associations by segregation of assets, and to provide for more drastic control and supervision of associations by the State building and loan department.

Ohio's six bills were framed after long weeks of study by a special legislative committee which had as its chief adviser Economist H. E. Hoagland, on leave of absence from Ohio State University. Early in May Dr. Hoagland's diagnosis was that "Some Ohio associations are in such condition that it is questionable whether they should longer be held out to the people of the State as safe places in which to make investments to be commingled with existing commitments. With reasonable changes in their capital structures and investment plans they may properly appeal for new money."

At committee hearings popular belief that building and loan interests were irrevocably hostile toward the proposed legislation was dispelled when James A. Devine, secretary of the Ohio Building Associations League testified that "the guiding officers of building and loan associations cannot afford to ignore or fail to cooperate with any measure which promises betterment for a business vitally necessary to the continuance of good citizenship."

Previously, however, Secretary Devine had registered the protest that Ohio associations had loaned more than $3,000,000,000 to home owners, had financed construction of 75 per cent of the homes in Ohio, and that "Ohioans cannot afford to hamper or handicap a system so vital to the future prosperity and welfare of the commonwealth."

Another witness, Corwin A. Fergus, deputy superintendent of the State building and loan department, testified that one Dayton association had invested $1,600,000 in an office building, had loaned $400,000 on a Y.M.C.A., $300,000 on a printing plant; and that another association had until lately been paying insurance on a house which Dayton's 1913 flood washed away.

If all Ohio's associations (federalize, U. S. law will see to it that they lend on naught but homes.

Ohio State University News Bureau

NHA ENABLING LAWS

and federalization privileges go with Ohio B & L reform.

"A new flow of funds with which to rehabilitate the construction industry" and "the assurance of a future source of money for the family that desires to live under its own roof" were two among the things
Prospective buyers and tenants are used to being told that this or that property has been "modernized." But unless your statement can be backed up with solid facts it doesn't mean a thing. Tell your customers, "We replaced all the old rusty plumbing with Chase copper water tubing," or "See those new downspouts—they're all Chase copper," or "That new Chase copper water heater will never rust"—and you're saying something. That's why it pays to liberally sprinkle remodeling specifications with the name Chase.

CHASE BRASS & COPPER CO.

— Incorporated —
Subsidiary of Kennecott Copper Corporation
WATERBURY, CONN.
PRIZES

In the Pencil Points-Flat Glass Industry Architectural Competition the first prize went to Geoffrey Noel Lawford, New York. The other prize winners were: Alexis Dukelski, Jersey City, N. J., 2nd prize; Antonio Di Nardo, Cleveland, 3rd prize; H. Roy Kelley, Los Angeles, Calif., 4th prize.

The 1,176 designs for a "Detached Residence" were judged by W. Pope Barnes, Philadelphia; Otto R. Eggers, New York; Louis La Beaume, St. Louis; J. Lovell Little, Boston; Louis Stevens, Pittsburgh; David J. Wittmer, Los Angeles; and Russell S. Walcott, Chicago.

In addition to the prizes, mentions were awarded to the following 25 competitors: John M. Billings, Washington, D. C.; Paul M. Bott, Alliance, O.; Roger H. Bullard, New York; Walter E. Campbell, Boston; Alfred Cookman Cass, New York; Frederick E. Emmons, Jr., Los Angeles; C. M. Foster, New York; Leland F. Fuller, Santa Monica; Solon Gerscovich, New York; Owen L. Gowman, Chappaqua, N. Y.; Charles A. Hunter, Glendale, Calif.; Robert Sanger Hutchins, New York; Carl J. Jensen, Brooklyn; Elliott Lea, Louisville; Charles F. Mink, New York; Joseph D. Murphy, Kansas City; Daniel Neffinger, New York; George N. Pauly, Hamburg, N. Y.; Wadl Pipes, Portland, Ore.; Charles W. Politi, Philadelphia; Lloyd Steffen, Pasadena; Orrin F. Stone, Pasadena; John P. Thomas, Portland, Me.; Frederick W. Westman, Milton, Mass.; John Floyd Yeaw, New York.

486 ORPHANS OF THE STORM

In spite of depression, in spite of unemployment, in spite of everything, young men will study architecture and graduate from architectural schools.

In reply to a letter sent to 42 colleges having recognized architectural schools 26 such colleges disclose that this year they have collectively diplomaed 39 masters, 381 bachelors of architecture, and 66 bachelors of architectural engineering.

ANNOUNCEMENTS

John C. B. Moore, Architect, announces the removal of his office to 11 East 44th St., New York City.

T. L. White, Architect, announces the opening of a new office at 53 E. Main St., Westfield, New Jersey, and his desire to receive manufacturer's samples and catalogues.

THE CITY DOES ITS PART

As NHA remodeling campaigns get under way, New York City's Park Department announces the restoration of three historic buildings standing in city parks. These restorations will serve the double purpose of preserving monuments and providing restaurant or tea room facilities for the patrons of the parks.

The buildings to be thus restored are the Schenck farmhouse in Highland Park, Brooklyn, originally built by the Cornell family; Buhrman's Mill in Alley Pond Park, Queens; and the Chisholm mansion in Chisholm Park, College Point, Queens.

FRENCH FLATS

The French they are a funny race. Their housing experts in the ancient city of Paris are evidently of sterner stuff than PWA housing brains who derided plans for New York's Lower East Side as "vertical sanitary slums."

While our serious minded authorities shudder at the mere proposal to erect ten-story fireproof buildings in Manhattan's densest district, the frivolous Parisians actually erected fifteen-story towers for workmen in the suburb of Drancy.
99.9% pure Copper

... at practically the price of a rustable job

ARCO Pipe and Arco Full Flow Fittings are pure wrought copper. Even the one-piece integral Tee is wrought, not cast, of the same gleaming metal. (Don't ask how it is made. It is a secret that Arco alone knows.)

Copper has obvious advantages over other types of installation. It is non-porous, resists corrosion; and its cost, with Arco Fittings, is little more than the cost of an ordinary rustable installation. But the Arco job has other advantages. Arco Pipe and Full Flow Fittings make a better job because both are copper. Being identical in molecular construction they react alike to heat and solder. They heat quickly and at the same rate. When the plumber has fed the solder and with the help of capillary attraction sealed the joint, they cool quickly and at the same rate, which makes it easier for the plumber. Once it's been sweated by a man who knows his trade, this joint will stay; and neither pressure nor pull nor weight can budge it.

Another advantage of the Arco job is its appearance. Long parallel lines of gleaming pipe have no unsightly bulges. Branches lead off at right angles and in pleasing curves. The Full Flow Fittings are graceful and well-proportioned because they are accurately designed to allow unrestricted flow. Arco Fittings and Pipe, hard and soft temper, come in all sizes up to 2". Hard temper pipe comes in three weights. Soft temper pipe is available in Standard and Heavy weights.

Copper Pipe & Fittings Division

AMERICAN RADIATOR COMPANY
40 West 40th Street, New York, N. Y.

Division of AMERICAN RADIATOR & STANDARD SANITARY CORPORATION
Do You Know Why "DIAMOND H"
REMOTE CONTROL
for Lighting Circuits should be considered for most of your jobs?

In every building regardless of purpose, there is a definite need for the "DIAMOND H" system of remote control for Lighting Circuits. It provides dependable and convenient control for many circuits or high wattage lamps, with definite savings in wiring.

Send for these Data Sheets prepared by Don Graf. They will show you How, When and Where to use "DIAMOND H" Remote Control Switches.

THE HART MFG. CO., Hartford, Conn. (F)
Send complete set of DATA SHEETS on "DIAMOND H" Remote Control Switches


This is an extremely successful attempt to compress the progressive history of English architecture, from earliest times to the present, into a single volume. It should be read on the steamer by anyone who is going to make a study of architecture in England.

The sections dealing with the period of the Amateurs, and that of the Battle of the Styles are particularly noteworthy.

The "Architectural Map of England" and the list of "Places of Architectural Interest" make this volume a valuable guide book for the traveler in search of less-known buildings.

The illustration of the Greek orders at the foot of page 231 is unfortunate. The Corinthian capital illustrated is of the early type without volutes. This is likely to confuse many laymen.

ARCHITECTURE TURCA IN RODI, by Hermes Balducci: Ulrico Hoepli, Milan, 189 pp., 44 illustrations, 8 vo.

A monograph (in Italian) on the Turkish architecture of Rhodes. Scholarly and exhaustive it is well illustrated with photographs, plans and details.
Western Electric equipment—which picks up, amplifies and distributes speech or music—has proved its usefulness in large buildings of many types.

These Public Address and Program Distribution Systems serve various purposes. They enable everyone in the largest room or auditorium to hear a speaker clearly—handle paging and announcing instantaneously throughout the building—distribute entertainment to any number of rooms—help in teaching music appreciation and language courses.

Program sources may be a speaker, entertainers or an orchestra picked up by microphone—records played on a Western Electric Reproducer Set—or broadcasts brought in by Radio Receiver.

In planning or modernizing hotels, schools, hospitals, clubs or auditoriums, Western Electric Systems are well worth considering. Graybar's sound transmission experts will gladly help you plan an installation to meet specific needs. For full information, mail the coupon—or telephone Graybar's nearest branch.

GRAYBAR ELECTRIC CO.,
Graybar Building, New York, N. Y.

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AUGUST • 1934 • THE • ARCHITECTURAL • FORUM
HERE'S the 3-year service record of a thousand Scovill Flush Valves. The complimentary letters are typical of the satisfaction expressed everywhere that Scovill materials are installed.

Records of this kind enable architects to specify Scovill Flush Valves with confidence. Whether your client be building or modernizing a house or a skyscraper, you may promise him long, trouble-free performance in the Scovill Flush Valve—proved under such severe service conditions as are met in the three buildings illustrated. For information about this unique flush valve, address the Scovill Manufacturing Company, Plumbers' Brass Goods Division, Waterville, Connecticut.

"... The 350 Scovill Flush Valves in this building have given us excellent service. Not a single one has been out of order since installation three years ago. No parts have been replaced. A few minor adjustments have been made without shutting off the water. I wish all the equipment in this building gave as little trouble as our Scovill valves. ..."

Ralph E. Campbell
Chief Engineer
General Electric Bldg., N. Y. C.
Architects: Cass & Crew, N. Y. C.
Plumber's Contractor: J. E. Knight, N. Y. C.

"I am pleased to report that since this building was completed in 1931, the 300 Scovill Flush Valves have given perfect service: with no repairs or replacement of parts. Those responsible for the selection of Scovill valves for this building have my sincere thanks for their wise choice in such an important part of the equipment."

Edward Bradski
Building Engineer
Commerce Building, N. Y. C.
Architect: Ely Jacques Kahn, N. Y. C.
Plumber's Contractor: Jacob Bros., N. Y. C.

"... About 400 Scovill Flush Valves were installed in this building when it was put up in 1931. During the last three years, I have never had to make a repair or adjustment of any kind on them. I can honestly say that these Scovill valves have given better service than any others I have taken care of in my 25 years' experience as a building engineer."

J. F. Harrill
Chief Engineer
Standard Statistics Bldg., N. Y. C.
Architect: Victor Maynor, N. Y. C.
Plumber's Contractor: Jacob Bros., N. Y. C.

"STEELGLASS"
Since the Sealed Joints Products Company first started working on their "Steelglass" method of construction there has been much notice, but no actual construction (See THE ARCHITECTURAL FORUM, May, 1934, page 42, June, 1934, page 413). Now the Shell Oil Company has constructed a filling station at 124th St. and Morningside Ave. from plans by the formidable combination of Eberson and Kautsky, Architects, Gilbert Miles Ramsay, Associate Architect.

A glance at the photograph will satisfy the most skeptical of the advertising value of this material when handled as skillfully as it is here. The detail of construction should be as illuminating as the glass itself.
The Mortuary...another hospital department served by Monel Metal

In planning for the efficiency of routine duties in modern hospitals, architects are making ever increasing use of Monel Metal.

You find Monel Metal demonstrating its advantages in kitchens and in sterilizers, in pantries and in operating rooms, in laundries and mortuaries.

In the latter use, Monel Metal's immunity to rust, its resistance to the corrosive conditions that exist in mortuary service, and the ease with which sanitation may be maintained are all essential qualities that make Monel particularly desirable for mortuary refrigerator fronts, slides and trucks.

In addition, Monel Metal is structurally strong, not readily affected by wear or abuse, and its silvery sheen is solid all the way through...Detailed information is yours on call. Write.

THE INTERNATIONAL NICKEL COMPANY, INC.
67 WALL STREET, NEW YORK, N.Y.

Monel Metal is a registered trade-mark applied to an alloy containing approximately two-thirds Nickel and one-third copper. Monel Metal is mined, smelted, refined, rolled and marketed solely by International Nickel.
"The Chase Exposition was a dream that came true, every style of fixture for every style of room at prices that make buying possible, even for those with very moderate purses. I think you have done a splendid thing and I do send my very best congratulations to the artist with vision and the manufacturer with taste who made this really notable contribution to the beauty of American homes."

EMILY POST
Famous Writer and Lecturer

"Well designed fixtures at reasonable cost have always been difficult to find, particularly outside the great metropolitan centers. Your program for nation-wide distribution of a wide selection of fixtures and lamps in handsome period designs from Early English to Classic Modern will go a long way toward solving this problem."

STEWART BEACH
Editor, House Beautiful

"The Chase Company has proved that it is unwise to make the small home owner pay for fixture manufacturers' excess overhead and lost motion as a penalty for having decent taste. Furthermore you have so far the only fool-proof display I have ever seen; to have put in no junk, just to make it harder, may be iconoclastic in the trade but it is a blessing to the client and a rare tribute to design."

HARVEY STEVENSON, Architect

"It is not a very difficult matter to improve the appearance of a contemporary machine-made object when no restrictions are laid down. But it is exceedingly difficult to reduce production costs, meet constantly changing consumer taste, and at the same time improve style and beauty. The Chase Brass & Copper Company is to be congratulated upon its outstanding achievement in creating the first authentically designed group of lighting fixtures and lamps at reasonable prices."

ALON BEMENT, Director
National Alliance of Art and Industry

"I have just seen the line of interior lighting fixtures which has been developed by your Company, and I think it meets the demand for well designed and attractive fixtures that can be sold at a reasonable price. It fits in very well with the national campaign that is being carried on under the caption 'Better Light—Better Sight'. I congratulate the Chase Brass & Copper Company, and it has my best wishes for success in the sale of this line."

WALTER CARY, President
Westinghouse Lamp Company

"I can sincerely say that I think the new Chase lighting fixtures the most important contribution to American homes in many years. Appreciating the difficulties of selecting types for popular domestic architectural styles, I think they have done a remarkably complete job. The designs are excellent, the prices sensible within reach of every homemaker. I congratulate you on a much-needed job well done."

JEAN AUSTIN, Editor, American Home

"It is most gratifying to an architect to see that the Chase Brass & Copper Company has produced an extensive list of beautifully designed lighting fixtures, applicable to any style of architecture, at a price within the reach of the average pocketbook. In the past it has always been discouraging to the architect to find only larger companies which naturally market extensively, foisting such ugly fixtures, and I am extremely grateful to you."

HENRY M. POULDRUMS, Architect

"I send my heartiest good wishes to the Chase Company for the success of their new electric fixture line. Any well made line of electric merchandise that is to be sold by constructive policies of distribution and merchandising should be of great benefit to the industry."

GERARD SWOPE, President
General Electric Company

CHASSE LIGHTING
Chase Brass & Copper Co., Incorporated
Subsidiary Kennecott Copper Corporation
say about Chase Lighting

I have seen the pictures of your electrical fixtures, and I certainly shall go over and see the display very soon. But these designs are so good, and the reputation of the Chase Companies is such that I know I will not be disappointed when I see the actual fixtures. May I congratulate you on good designs well carried out?

Jas. Gamble Rogers, Architect

Lighting the home has been handicapped in the past by a gaudy and impractical assortment of fixtures, possessing neither design merit nor effective efficiency for home lighting. There is therefore a need for a study of fixtures intended for general illumination, for reading, for dining and working. Fixtures developed for these purposes, of the right material and correct in color, will revolutionize the lighting methods in domestic architecture.

A Lawrence Kocher
A. Lawrence Kocher, Managing Editor
The Architectural Record

"Nothing has needed art direction more than our lighting fixtures. They have been very bad, moderately bad, and anaemic. Realizing this, the Chase Company has collaborated with Lurelle Guild, an authority in design, intelligent as to periods, and generally understanding of what Americans of discernment like in their homes. The result is a wide variety of sound form, expressed in interesting media and spirited color."

Augusta Owen Patterson
Augusta Owen Patterson
Associate Editor, Town & Country

"Only a good designer and a sympathetic manufacturer working together could produce the splendid and diverse patterns that comprise Chase fixtures and lamps. Behind the designs lies the romance of tradition, and something of that romance and awareness of tradition will pass over to those who select them for their homes. They are calculated, in the finest sense, to stimulate a justifiable pride of ownership."

Richardson Wright
Richardson Wright, Editor
House & Garden

"It is refreshing to find in one collection so many good lighting fixtures—true in design to the periods which inspired them, excellently finished, and priced most reasonably."

Ruby Ross Wood
Interior Decorator

"American industry at its best is exemplified by the new Chase lighting fixtures. Chase has combined distinction in creative design with integrity of materials and workmanship in a way hitherto available only in custom-made work. The development of six complete groups of stock fixtures and lamps in the vital spirit of six authentic styles is a contribution to the stimulation of good taste in America. With the advent of these designs, the architect and decorator can create interiors harmonious in every detail at a cost within the means of the main body of American home owners."

Kenneth K. Stowell
Kenneth K. Stowell, Editor
The Architectural Forum

We send our very best wishes for your success in the line of electric lighting fixtures. We have seen to your display of these and find among them many which seem to us of excellent character, both in design and execution.

Delano & Aldrich, Architects

FIXTURES & LAMPS

Lighting Fixture and Lamp Division
Factories: Waterbury, Conn. New York Showrooms, Chase Tower, 10 E. 40 St.
PHOToCTS & PRACTICE

(Continued)

CHROMIUM FINISH

All the trim of the Ford Building at Chicago's Century of Progress is of chromium. (The Architectural Forum, July, 1934, page 2.) The methods by which the various columns, fascias, etc., were produced are new.

The first novelty is the production of chromium plated copper and zinc plates of extreme ductility and durability. This process has been developed by the Apollo Metal Works of La Salle, Ill. They have succeeded in producing chromium plate, in either satin or polished finish on soft metal sheets, in such a way that the sheets may afterward be formed into almost any shape without damaging the plate.

Second novelty is a process developed by Haskelite Manufacturing Company at Grand Rapids, Mich., for using these plated sheets to form rigid members. This was done by cementing these sheets to plywood, turning over and fastening the edges, and backing all with a light steel sheet. In this way ornamental columns, etc., of considerable size can be made with very little weight.

BILL YOUR OWN STEEL

Prospective home owners may now choose steel houses. This can be done by using a new interlocking self-framing system of construction developed and produced by the Steelox Company of Chicago. A demonstration building has been erected in cooperation with The American Rolling Mill Company, the Celotex Company and Sears Roebuck and Company.

The system consists of the use of a typical unit which may form walls, partitions, or roofs at will. This unit is channel-shaped, 16 in. wide and 3 in. deep. The flanges are formed so that they may slip one inside another, thus joining adjacent units. They are of course also stiffening members which give great rigidity to the whole.

They are furnished with 1 in. fiber board insulation cemented to the metal with a special adhesive known as "stikum." Furring strips may be attached to the flanges of these panels if desired.

The panels used in the demonstration building at the Century of Progress are of 20-gauge galvanized Armco Ingot Iron. Heavier gauges may be used or deeper flanges if the conditions require. The panels can also be furnished with baked on porcelain enamel finish.

Field assembly is said to be so simple that any owner may erect his own building without the aid of special labor. The system is particularly recommended for barns and other farm buildings.

"LAVASHOWER"

BADLY needed redesign of bathroom fixtures, started with the recent angle bathtub, is continued with the new "Lavashower" manufactured for Lavashower, Inc., by U. S. Sanitary Manufacturing Co. This is something really new. It combines 5 ft. tub, shower, 13 x 17 in. rectangular basin, dressing table, and a good sized linen cupboard. The tub has a sort of bay window which makes it 2 ft. 8 ½ in. deep from front to back. This makes the shower really useful, allowing as it does 2 ft. 11 in. from wall to curtain. The whole is designed to fit into 7 ft. clear between walls. The lervatory end is finished so that it may be exposed if a longer bathroom is desired.

EMULASTIC

A new Native Lake Emulsified Asphalt called Emulastic when mixed with portland cement forms a mortar for floor surfacing. Two properties indicate its commercial use. Applied cold without fire hazard, it can take foot traffic within a few hours after being laid, and truck traffic within 45 hours.
If you want your service to create complete satisfaction all-around . . . your own as well as your client's . . . you will find that a closed specification for Libbey · Owens · Ford Improved Quality Glass (brighter, clearer, flatter) will help you score an ace.

Libbey · Owens · Ford
Quality Glass
Lighting Fixtures
An extremely comprehensive selection of lighting fixtures to suit all tastes is displayed in the new superbly printed Lightolier Style Book. This latest book from the Lightolier Company is one of the handsomest and best arranged catalogues yet issued.

Synthetic Varnish
A 24-page pocket booklet describing tests and properties of Bakelite synthetic resins for paints and varnishes is the latest addition to the series issued by the Bakelite Corporation of Bound Brook, N. J.

Emergency Lighting Systems
A booklet presenting the necessity for and advantages of emergency lighting and power systems is issued by The Electric Storage Battery Company of Philadelphia, Pa.

Enduro 18-8
A new sixteen-page booklet giving the latest physical and chemical data about Enduro 18-8 Stainless Steel and various modifications thereof is issued by the Central Alloy Division of the Republic Steel Corporation of Massillon, Ohio.

Heating Equipment
Kohler of Kohler have published a new catalogue illustrating and describing their entire line of heating equipment. The catalogue contains all the technical information necessary to the intelligent selection of equipment for a given purpose.

Latex Tiles
Latex Tiles is the title of the very attractive book recently published by Gladding, McBean & Co. of San Francisco, Calif. The beautifully reproduced photographs show examples of the actual use of the various items of this line.

Rheostats and Resistors

Timber Connectors
Sensible savings in weight of material for many types of timber construction are described and illustrated in a booklet on timber connectors issued by the Timber Engineering Company, Washington, D. C. The method is comparatively new in this country though it has been in use in Europe for some time.

REQUEST FOR DATA
To obtain any of the publications reviewed on these pages, indicate the number and send coupon to The Architectural Forum, 220 East 42nd St., New York.
Floors of Armstrong’s Linotile are custom-built to suit your needs. These resilient tile floors permit unlimited design and color effects and have that unmistakable appearance of fine craftsmanship which always distinguishes a handmade floor.

You’ll find that Armstrong’s New Linotile provides, too, the important practical advantages of easy installation and repair, sanitation, quiet and comfort underfoot. And the cost is reasonable for the service you buy.

For full information and names of Linotile contractors in your community, write Armstrong Cork Company, Floor Division, 1204 State Street, Lancaster, Pennsylvania.

**HERE’S A FLOOR THAT SMILES AT HARD PUNISHMENT!**

And this resilient tile floor combines colorful brightness with its wear resistance. Famous for years for its beauty and durability, Armstrong’s Linotile is today more rugged and enduringly attractive than ever.

Thanks to recent improvements in manufacturing methods, this new Linotile offers ruggedness— plus a mirror-like surface that repels dirt and has much more resistance to indentation than heavy battleship linoleum.

Armstrong’s NEW Linotile retains its sparkling beauty under heavy traffic.

If you’ve visited any of these buildings lately—you’ve walked on Linotile Floors.

**Library of Philosophy**
University of Southern California
Los Angeles, Calif.

**Morris Plan Bank**
New Bedford, Mass.

**Halliburton-Arbor Company**
Department Store
(Scott, Rosebuck Company)
Tulsa, Oklahoma

**Springfield Hospital**
Springfield, Mass.

**Rine-Kumler Company Dept. Store**
Dayton, Ohio

**Methodist Episcopal Hospital**
Indianapolis, Ind.

**Columbia University Library**
New York City

**St. Joseph’s Catholic Church**
Girardville, Pa.

**State Hospital for Tuberculosis**
Hamburg, Pa.


Armstrong’s LINOTILE FLOORS

LINOLEUM

CORK TILE ACCOTILE

RUBBER TILE LINOWALL
ANNOUNCEMENT

BY

KOHLER

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KOHLER CO. has acquired the exclusive rights to manufacture and market the well-known Niedecken Mixers, showers, shower stalls, and hospital fittings.

Niedecken Mixers have been on the market for nearly twenty years, and are in use in many of the largest hotels, apartments, homes, government buildings, hospitals, university and college gymnasiums and clubs throughout the country. During all these years the Niedecken Mixer has given universal satisfaction, and is today unquestionably the most outstanding product of its kind.

Niedecken Mixers, showers, shower stalls and hospital fittings will be manufactured at Kohler, Wis., as are all other Kohler fixtures and fittings.

Kohler is pleased to announce this further extension of its services to architects, builders and homeowners of America. Kohler Co. Founded 1873. Kohler, Wis.

METALLATION*

Modern Building insulation at one-third former cost.

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*Metallation is the trade name for polished-metal insulation products made only by the Reynolds Metals Company, Inc.

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SINGULAR ROOMS from $4.00 DOUBLE ROOMS from $6.00 SUITES from $9.00

Attractive rates for long or short leases. Suites of 1, 2 and 3 rooms with pantries and refrigeration.

ROOF RESTAURANT AND BAR — 32ND FLOOR
Overlooking all New York LUNCHEON — COCKTAIL HOUR — DINNER

HOTEL DELMONICO
Park Ave. at 59th St., New York
Under Reliance Direction
RIGHT ON THE DRAFTING BOARD . . . You may be planning a modest school-laundry layout—redesigning the laundry in a hospital, office structure, club building or department store—anticipating the laundry requirements of a huge, new hotel. As an expert in a far-seeing profession, you know the value of practical collaboration; logically and promptly, you go over the specifications with a man who is trained in laundry practice. And all the laundry knots are untied right there on the drafting board!

- For years it has been the proud privilege of The American Laundry Machinery Company to work with architects in planning laundries of every type and size. Furnishing detailed plans, helping to work out floor dimensions; estimating mechanical requirements, checking sources of water and power. A letter will bring an “American” engineer to your office, at a time most convenient for you. His services are confidential and will not obligate you in any way. THE AMERICAN LAUNDRY MACHINERY COMPANY • CINCINNATI, OHIO
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Emergency Lighting is important

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$150 AND UP

THE ELECTRIC STORAGE BATTERY CO., Philadelphia
The World's Largest Manufacturers of Storage Batteries for Every Purpose
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POTTS
ASH HOIST

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The Potts Manufacturing Company, of Mechanicsburg, Pa., announces the formation of the POTTS ASH HOIST CORPORATION, to manufacture and distribute hoists of tested quality.

Agents in principal cities are prepared to effect immediate deliveries—at prices attractively suited to the present market.

For complete specifications write: Potts Ash Hoist Corporation, 19 Rector Street, New York City.

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OVERLOOKING LAKE MICHIGAN
AND WORLD'S FAIR

CLOSEST TO THE FAIR
Michigan Boulevard location. Within easy walking distance of the World's Fair, The Stevens—world's largest hotel—offers every modern convenience and service. Excellent garage and parking facilities. Next door to the Loop—shops—theatres. A perfect home during your visit to the Fair.

THE STEVENS
MICHIGAN BLVD. 7TH TO 8TH STREET
3000 OUTSIDE ROOMS 3000 BATHS
3.00

THE ELECTRIC STORAGE BATTERY CO., Philadelphia
The World's Largest Manufacturers of Storage Batteries for Every Purpose
Exide Batteries of Canada, Limited, Toronto
Formica tops and panels for bars, and table tops in colors with bright metal edges, and bright inlays in Formica or metal are the new vogue! Most of the better new taverns are using them. . . . So great a range of color and so many possibilities of decoration are available that each installation may be novel and interesting. . . . The tops can be had in a special blister proof grade which is guaranteed not to blister or be injured in any way by lighted cigarettes—a big feature in tavern furniture! . . . Don't buy or specify equipment until you have investigated this marvelous material.
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The widespread use of Pecora Calking Compound in all types of buildings from Coast to Coast is evidence of its recognized merit on the part of architects, builders and owners who prefer to take no chances. Institutions, schools, churches, hotels and finer residences, as well as hundreds of Government buildings, are permanently protected by sealing window and door frames, and all masonry joints, with Pecora Calking Compound.

Old structures, too, can be sealed advantageously with this superior calking compound, a point to remember on reconditioning and modernization projects. And, of course, where air conditioning is to be introduced, tight joints can best be assured by calking with Pecora. Properly applied, it will not dry out, crack or chip and is equally applicable to wood, glass, metal or stone.

For further details see Sweet's Catalogue or write direct to us.

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For building new homes or remodelling old ones, Lightolier offers you fine fixtures designed in traditional character or contemporary spirit, to meet every lighting requirement. Although these fixtures bear every evidence of expert craftsmanship, their prices are decidedly in line with today's limited budgets in building.

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FOR ALL KNOWN USES

In the Building Field
Specify sheet metal products of acknowledged value and reputation. Insist upon American Black Sheets, Apollo Best Bloom Galvanized Sheets, Keystone Rust Resisting Copper Steel Sheets, Galvannealed Sheets, Heavy Coated Galvanized Sheets, Tin and Terne Plates, etc.

This Company also manufactures USS Building and Roof Resisting Sheet Sheets and Light Plates for all purposes.

AMERICAN SHEET AND TIN PLATE COMPANY, Pittsburgh

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34 THE ARCHITECTURAL FORUM AUGUST 1934
PRESENTING THE NEW OTIS

PERSONAL-SERVICE ELEVATOR

A specially designed Otis elevator for private residences with a maximum rise of three floors. Particularly adapted to installation in existing residences where space is limited.

Distinctive features—Requires no penthouse for lifting machinery. Elevator is supported by a steel frame mounted on the basement floor, which relieves the building structure of unnecessary weight and the building owner from considerable alteration expense.

Mechanical details—Elevator platform is of the underslung type of construction which eliminates the need of supporting the platform from the crosshead. Also eliminates the need of overhead sheaves that are ordinarily placed at a considerable elevation above the top landing.

Single automatic push-button control operated from any standard A.C. house circuit. Capacity, 650 pounds (about four persons) at a speed of 35 feet per minute. Maximum size of platform, 3 feet, 2 inches wide by 3 feet, 3½ inches deep.

The machine is of the single-wrap traction type with ball-bearing worm shaft, roller-bearing drive shaft, steel worm, and bronze gear. Powered with a sturdy Otis one-horsepower motor.

The car frame is steel with underslung construction and special roll safety. Regular steel rails are provided. Hoist-way doors are of the single-swing flush type with door locks and contacts. And the car itself can be of either wood or metal and may be had in a variety of Otis designs. Or if desired, it can be furnished plain to be decorated to the individual taste of architect or building owner.

The new Personal-Service Elevator is in every way an Otis elevator. It is sturdy and dependable and with proper care will give years of trouble-free service. Its virtue lies in simplicity of construction, adaptability to installation in existing buildings, and moderate price—for it can be purchased for the price of a good motor car.... Otis Elevator Company—offices in all principal cities.
BUILDING for quality is one thing—doing it at a reasonable cost is another. In Concrete Floor Arch Reinforcement—either cinder or stone—American Steel & Wire Company Wire Fabric offers exceptional economy and service advantages. First—it is made of Cold Drawn Wire—and this means exceptional strength through the close distribution of high yield point steel. Second—it is easy to handle, which results in low installation costs. Third—its superior quality is the result of over 100 years of wire making experience. Constantly uniform, and offering many other advantages that you will wish to know about in detail. Interesting information is available—and will be forwarded on request.
More Castles In Spain
that really Got Built

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*Model courtesy F. A. O. Schwarz, New York*

*Everybody* builds castles in Spain—usually out of thin air. The steadily growing TIME market builds them too—out of brick and cement and wood, with all the modern equipment. And these TIME families whether they are building their dream castles, or remodeling their old ones to suit newer and more exacting dreams, are people of intelligence. They consult an architect. You’ll be hearing from more and more of them now, thanks to the National Housing Act.
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SQUARE ROOMS • ROUND ROOMS

You can design floors of any size or shape with Armstrong’s Linoleum

The custom-built floor pictured below is one of the largest individual designs ever executed in linoleum. It indicates graphically the freedom that is yours in working with Armstrong’s Linoleum. Room size and shape present no problems.

And this most versatile of floor material gives you equal freedom in creating any decorative effect you seek—be it simple or complex. Armstrong’s Linoleum offers a palette of 37 colors in plain, jaspé, and marbelle linoleum... offers, as well, scores of interesting standard patterns from which to choose.

In every part of the country today, the expert workmanship of trained layers employed by Armstrong Floor contractors assures accurate rendering of your designs and proper installation of the floor.

Clients will appreciate the important practical advantages of Armstrong’s Linoleum Floors. These modern floors are easy to clean—save maintenance cost. They’re quiet and comfortable to walk on, too. What’s more, they wear and wear yet never show it.

We’ll gladly send further information, A.I.A. folders, and names of near-by Armstrong Floor contractors. Just write Armstrong Cork Company, Floor Division, 1203 State St., Lancaster, Pennsylvania.

The dining-room of Lauxmont Farms, a model dairy, just off the Lincoln Highway near Wrightsville, Pa. Tables have been removed to permit a better view of the mammoth Armstrong Linoset, one of the largest ever installed.
Economical and completely satisfactory performance even in hottest summer weather

... more 'sold' than ever,” says I. Wohl, Long Island builder, after 2 years' experience with the

AIR-COOLED ELECTROLUX

IN THESE DAYS of strong claims and counter claims about automatic refrigerators, the typical experience of a prominent Long Island builder and operator cannot but be of value to those contemplating the purchase of refrigerators for their own properties.

Writes Mr. I. Wohl, whose offices are at 31-17 Thirty-first Avenue, Long Island City, N. Y.: "More than five years ago, I bought my first Electrolux Refrigerators because I was convinced that Electrolux offered both my tenants and myself more real advantages. By 1932, I had installed approximately 700 water-cooled Electrolux in my various properties, and then the New Air-Cooled Electrolux was introduced. Air-cooling appealed to me because it eliminated any minor difficulties due to water conditions. Today I am more 'sold' than ever on Electrolux. The Air-Cooled Electrolux I installed two years ago have lived up to every expectation, insuring economical, silent and completely satisfactory performance even in hottest summer weather."

It will pay you to get the facts about the Air-Cooled Electrolux! Ask your friends about this modern gas refrigerator. Or see your local gas company. They display Electrolux and will gladly answer any questions you may have. You can believe what they tell you for your gas company values your good will above everything else—they would never do anything to endanger it! Electrolux Refrigerator Sales, Inc., Evansville, Ind.
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NOW COMES Air-Conditioned Heat
FOR FALL, WINTER AND SPRING

DELCO-HEAT CONDITIONAIR
A PRODUCT OF GENERAL MOTORS

Today's biggest news is air conditioning. Everyone is conscious of it—everyone is enthusiastic about it—and everyone wants it.
And now comes the newest advancement in air conditioning...Delco-Heat Conditionair, a product of General Motors.

This new engineering achievement truly signalizes a new era in modern home comfort. It provides fresh, air-conditioned heat during the eight to nine heating months every year when air conditioning is needed most. It purifies the air—removes bacteria and dust; humidifies the air to just the right amount of moisture; automatically heats the air; circulates healthful, even temperatures to every room—with a complete change of air every 10 to 15 minutes.

Equally important, Delco-Heat Conditionair, with all its new-day air conditioning features, actually costs less to operate. Unit construction and the utilization of the famous Delco-Heat method of burning oil, are the reasons.

For new home construction or the modernization of old homes, Delco-Heat Conditionair is ideal. The complete unit is enclosed in one beautiful, compact cabinet—and it will go into any low ceiling basement without tearing down doors and partitions.

Let us send you complete details and specifications. The coupon below will bring you our new brochure and architect's file.

Delco-Heat Conditionair
A PRODUCT OF GENERAL MOTORS

DELC0-HEAT CONDITIONAIR
DOES THESE THINGS

1. Purifies the air.
2. Humidifies the air.
3. Heats the air automatically.
4. Circulates the air, and provides a complete change every 10 to 15 minutes.
5. Provides clean, healthful, conditioned heat all fall, winter and spring—and during the summer removes pollen, provides complete circulation of freshened, purified air.

DELC0 APPLIANCE CORPORATION,
Subsidiary of General Motors,
Dept. 61-1, Rochester, N.Y.
Please send me brochure and architect's file on the new Delco-Heat Conditionair.

Name: ...................................................
Address: ..............................................
City: .................................................... State: ..........................
With furrowed brow he bravely tackles the complexities of cube root and long division. In a few short years, with millions of others of his generation, he must make his way in a world of difficulties and swift change. Time moves so fast; he’s got so much to learn.

He may have heard of architecture, but it is certain that he never dreams of the extent to which the man who designed his school has contributed to his health and comfort, has protected him against the menace of fire.

Security against fire is one reason why you find Kalman Floor Construction in the plans of so many school buildings today. The school built with Kalman Steel Joists combined with concrete slab and plaster is fire-safe because, between each floor, and particularly between the first floor and the basement, there stands a barrier that fire cannot pass.

Kalman Steel Joists offer a way to make not only schools but apartments, residences—all types of light-occupancy structures—fire-safe at moderate cost. Kalman Joists add only a trifle to building costs because they reach the job in the exact lengths needed and are installed with relatively little labor. The builder has no cutting or fitting to do. Piping and conduit can be run right through the open webs.

Kalman manufactures two distinct types of Joists: Kalman Joists (one-piece steel trusses) and MacMar Joists (steel trusses assembled by pressure welding).

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So much to learn

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GENERAL ELECTRIC ANNOUNCES A REVOLUTIONARY NEW REFRIGERATOR

The New "Companion" Electric Range

Holds All This Food!

<table>
<thead>
<tr>
<th>Item</th>
<th>Quantity</th>
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<tbody>
<tr>
<td>2 qts. milk</td>
<td></td>
</tr>
<tr>
<td>2 lbs. bacon</td>
<td></td>
</tr>
<tr>
<td>2 lb. butter</td>
<td></td>
</tr>
<tr>
<td>2 pkgs. cheese</td>
<td></td>
</tr>
<tr>
<td>1 bottle catsup</td>
<td></td>
</tr>
<tr>
<td>1 bottle cherries</td>
<td></td>
</tr>
<tr>
<td>2 lbs. bacon</td>
<td></td>
</tr>
<tr>
<td>1 jar salad dressing</td>
<td></td>
</tr>
<tr>
<td>2 lbs. roast</td>
<td></td>
</tr>
<tr>
<td>1 head lettuce</td>
<td></td>
</tr>
<tr>
<td>2 lbs. tomatoes</td>
<td></td>
</tr>
<tr>
<td>1 bunch celery</td>
<td></td>
</tr>
<tr>
<td>2 grapes fruit</td>
<td></td>
</tr>
<tr>
<td>2 lemons</td>
<td></td>
</tr>
<tr>
<td>1 head lettuce</td>
<td></td>
</tr>
<tr>
<td>1 big cucumber</td>
<td></td>
</tr>
<tr>
<td>2 lbs. tomatoes</td>
<td></td>
</tr>
<tr>
<td>1 bunch celery</td>
<td></td>
</tr>
<tr>
<td>2 grapefruit</td>
<td></td>
</tr>
<tr>
<td>2 lemons</td>
<td></td>
</tr>
<tr>
<td>8 doz. oranges</td>
<td></td>
</tr>
<tr>
<td>1 lb. lard</td>
<td></td>
</tr>
<tr>
<td>2 left-over containers</td>
<td></td>
</tr>
<tr>
<td>2 quick freezing trays</td>
<td></td>
</tr>
<tr>
<td>120 ice cubes</td>
<td></td>
</tr>
<tr>
<td>2 lbs. of ice</td>
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AND A FULLY AUTOMATIC RANGE AT...

For $115.00

both for the price of one!

A TRIUMPH of General Electric research and engineering! An amazing new refrigerator at lowest cost in all G-E history! Daring in conception, revolutionary in design, the new General Electric "Liftop" refrigerator is as epoch-making as the first General Electric Monitor Top!

Lowest Operating Cost in the World

The new G-E "Liftop" refrigerator has the lowest operating cost of any electric refrigerator in the world, with ample food storage capacity for the average family. Freezes ice faster—20 cubes (2 lbs.) at a time. It is powered with the famous G-E sealed-in-steel mechanism—the same principle as in the world famed Monitor Top—and requires no attention, not even oiling. All-steel cabinet, baked Glyptal enamel exterior, and stainless steel freezing shelf that cannot chip or rust. 5 years' protection on sealed-in-steel mechanism available at $7 additional.

The New "Companion" Electric Range

The new automatic G-E "Companion" range is most compact, yet has ample capacity for a family of eight. Unique design and construction give almost unbelievable speed and low cost in operation. Three surface units, and spacious oven that readily accommodates 15 lb. turkey. Automatic temperature control. Finished top and front with stainless porcelain.

At their startling low prices and incomparable low operating costs, the new G-E "Liftop" refrigerator and "Companion" range are ideally suited for apartment house efficiency suites, the small house with restricted floor space, the home with reduced income, the summer cottage, roadside stand and for many other purposes. Architects, builders, building owners and managers are invited to write or wire for complete information and detailed specifications. Address General Electric Company, Specialty Appliance Sales Department, Section CG8, Nela Park, Cleveland, Ohio.
Do the buildings you design get the full benefit of the beauties around them?

They will ... if you specify Pennvernon Window Glass for their windows. This quality glass, more nearly approaching plate glass perfection than any other sheet glass, is famous for its ability to transmit objects seen through it with almost uncanny accuracy and clearness. That's because Pennvernon Glass, being made by a special process, is so unusually transparent, flat, white in color, and free from flaws. It really makes the environment of the buildings you design an actual part of them.

Upon examination, you will find, too, that Pennvernon Glass has a new brilliance and reflectivity of surface on both sides of the sheet ... which causes a structure glazed with it to be far better-looking from the outside. Yet with all its obvious advantages, Pennvernon costs no more.

Specify the glass that's true to the view ... Pennvernon. It is available in single and double strength, and in thicknesses of $\frac{3}{16}$ and $\frac{5}{32}$, at the warehouses of the Pittsburgh Plate Glass Company in all principal cities, and through progressive glass jobbers and leading sash and door manufacturers. Write for samples to Pittsburgh Plate Glass Company, Grant Building, Pittsburgh, Pennsylvania.

Check the quality of glass used in your glazing jobs easily and simply by merely glancing at the convenient Pennvernon labels.