

# SOUTHERN ARCHITECT

SEPTEMBER 1954



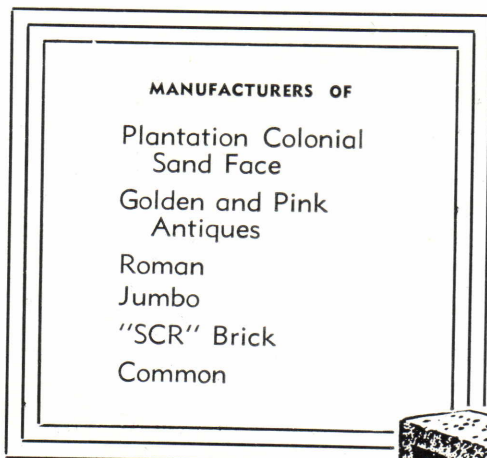
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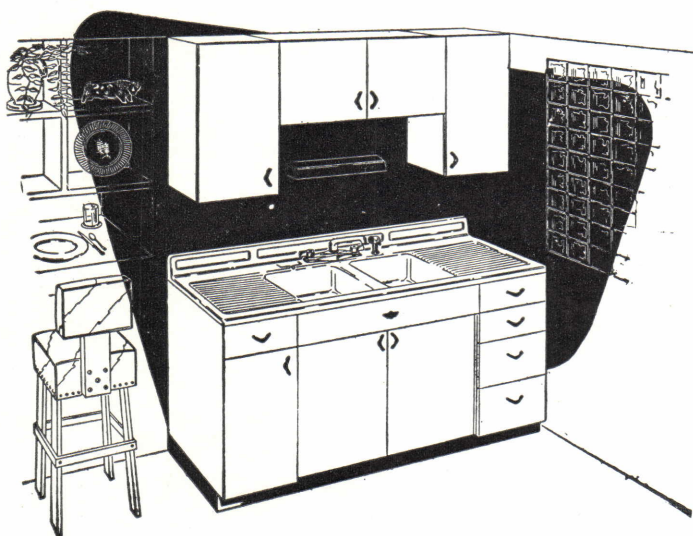
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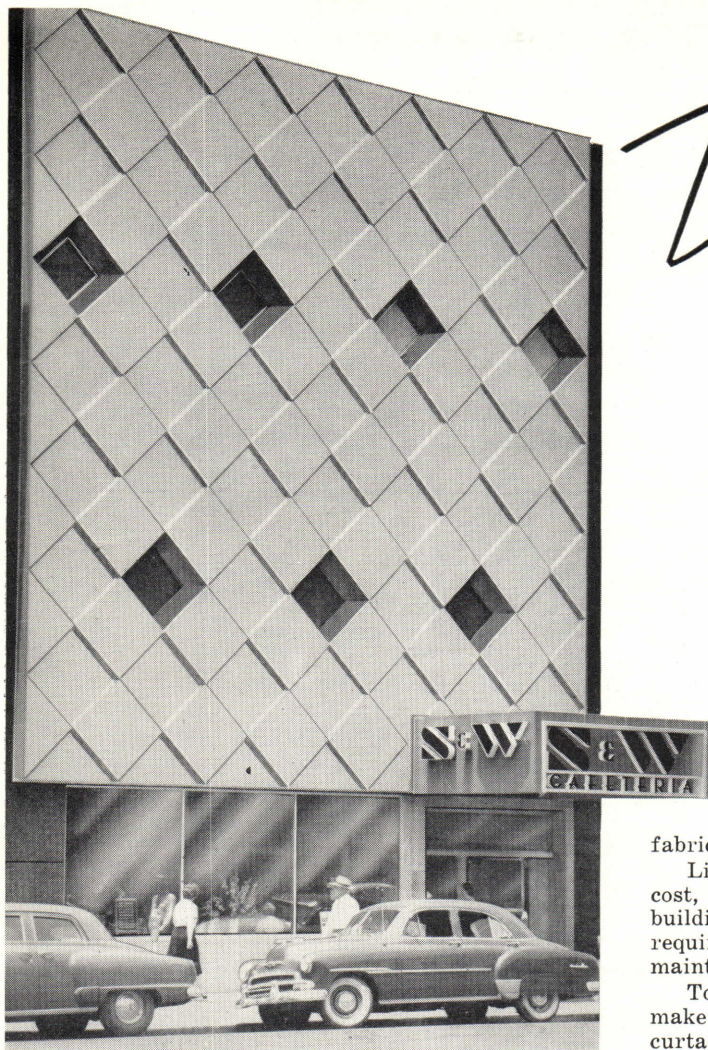
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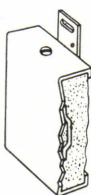
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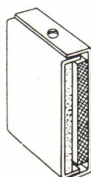
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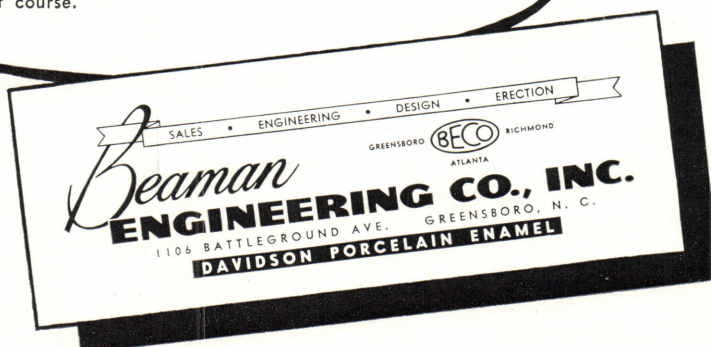


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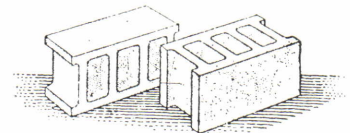
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**COVER PICTURE**

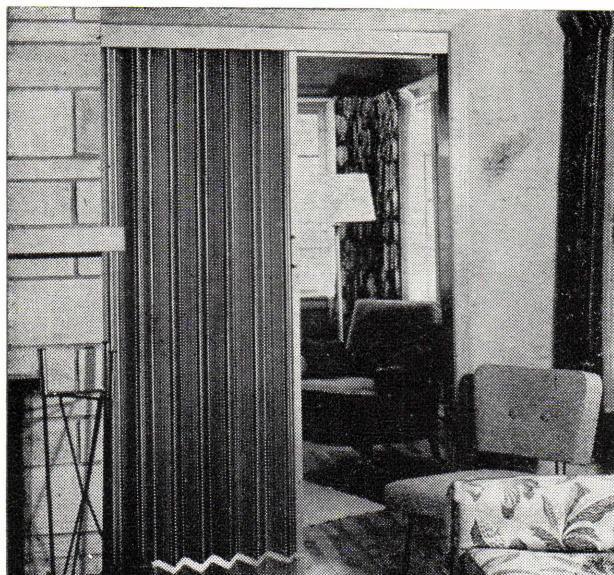
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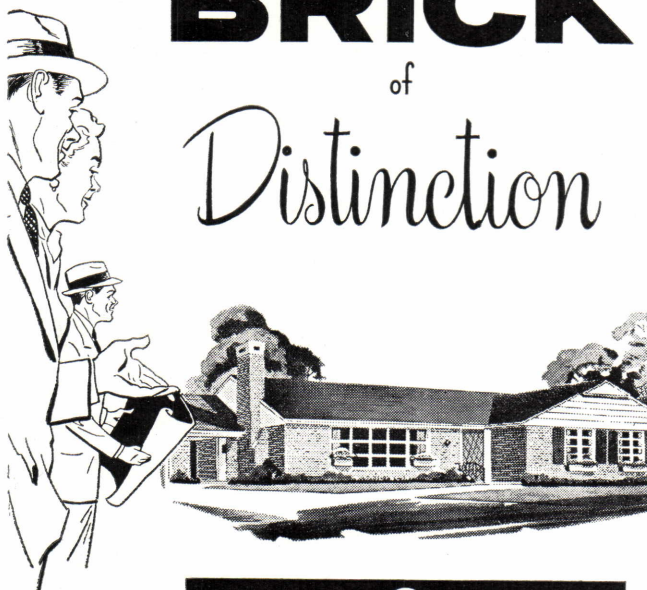
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## ❖ PRESIDENT'S LETTER ❖

Forty-six years ago this September, Louis H. Asbury, Sr., of Charlotte was elected to the American Institute of Architects and thus became the first member from North Carolina. Five years later, September 16, 1913, the North Carolina Chapter was organized. It is thus particularly appropriate that the initial September issue of our magazine **Southern Architect** consider the early history of our Chapter as so ably presented by our fellow member, Dr. Louise Hall.



ODELL

There has been some criticism of the early days of the Institute on the grounds that membership was generally considered a reward for merit rather than as a demanding responsibility for the improvement and uplift of the profession. Today the Institute is a society of individual members who cooperate voluntarily in working toward the common goals, as set forth in our by-laws:

"The objects of The American Institute of Architects shall be to organize and unite in fellowship the architects of the United States of America; to combine their efforts so as to promote the aesthetic, scientific, and practical efficiency of the profession; to advance the science and art of planning and building by advancing the standards of architectural education, training, and practice; to coordinate the building industry and the profession of architecture to insure the advancement of the living standards of our people through their improved environment; and to make the profession of ever increasing service to society."

The practice of architecture is a complex activity, and it is generally recognized that no other profession surpasses architecture in its intimate relationships with all phases of life. The architect must consequently have a sound knowledge of human activities in order to plan a useful building. The architect must be a master builder versed in construction materials, equipment, and procedures, and be able to coordinate their uses through the application of many skills; and he must be a creative artist if he is to produce something more than economical engineering. Throughout the history of architecture our practitioners have recognized the following aims:

1. The development of the individual architect and his profession toward maximum social benefits.
2. The improvement of the architect's knowledge and skill, and the sharing of same with his colleagues.
3. Active participation in the recruiting and training of future architects for further service in the profession.

Professions are only quasi-public institutions, and membership in the American Institute of Architects is not compelled. Adherence to our standards of service and conduct remain on a voluntary basis, but members of the A.I.A. are confident that our sustained effort, on behalf of the profession and in the public interest, will bring sure progress that cannot be obtained by spasmodic criticism. No doubt there will always be a residue of selfish individuals continuing to take parasitical advantage of our group effort, but the status already attained by many professional or-



ganizations indicates that most practitioners will wish to retain the sanction of their colleagues and the respect of society. The work of the profession remains, as it must in all democratic institutions, the responsibility of the individual member. Accomplishment depends upon a high aim, good will and personal devotion to the task.

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## ARCHITECTURAL CALENDAR

OCT. 1: Raleigh Council of Architects, The Reinlyn House, Raleigh.

OCT. 1: Guilford Council of Architects, Bliss Restaurant, Greensboro.

OCT. 6: Charlotte Council of Architects Ladies Night, Carmel Country Club.

OCT. 15: Guilford Council of Architects, Bliss Restaurant, Greensboro.

OCT. 15: Raleigh Council of Architects, The Reinlyn House, Raleigh.

OCT. 19: Producers' Council Caravan, Radio Center, Charlotte.

OCT. 19-22: North Carolina League of Municipalities, Hotel Robert E. Lee, Winston-Salem.

OCT. 25-28: American Institute of Steel Construction, The Greenbrier, White Sulphur Springs, West Va.

NOV. 14-16: Carolinas Branch, Associated General Contractors of America, The Greenbrier, White Sulphur Springs, West Va.

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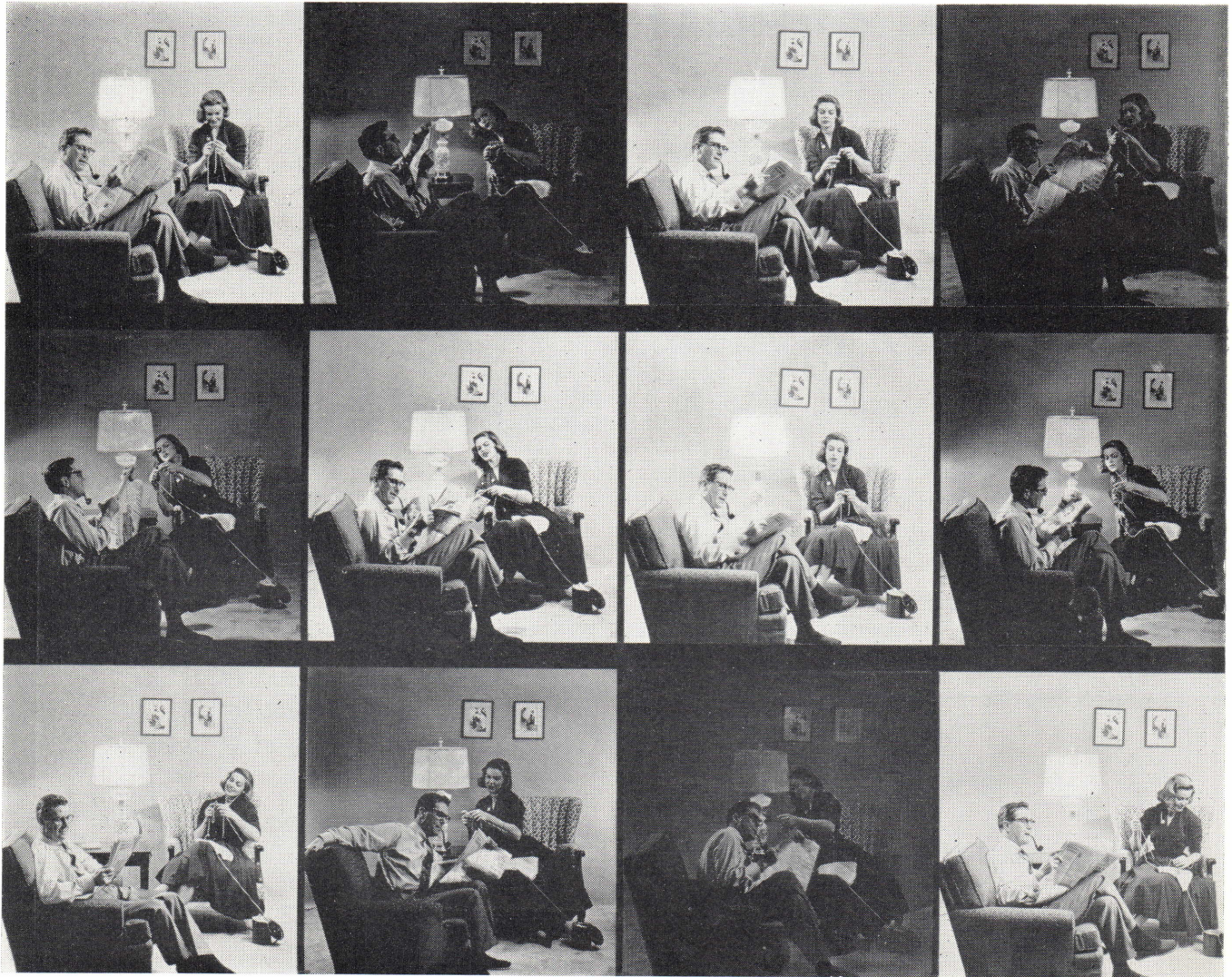
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## FOUNDING FATHERS NCAIA, 1913-1954



Louis H. Asbury, Sr., AIA, at work

By Louise Hall, AIA

Salute LOUIS HUMBERT ASBURY, SR., AIA—the senior not only of his own namesake-member in Charlotte, but of all of us in the North Carolina Chapter. The A.I.A. Board of Directors elected him on 24 September 1908 and assigned him to the Chapter-at-Large, a catchall for members “who live in isolated places.”

Elected that same day 46 years ago, among several, were: Charles A. Platt, the favorite boss of one of us; Paul P. Cret, the revered critic of some of us, and Edward Langley, to whom others of us owe much by reason of his Scholarship bequest to The Institute. These men, and the rest admitted that year, shot the A.I.A. roster way up to 868 Fellows and Associate Members (the latter achieving corporate status in 1910), exclusive of 63 Honorary and 83 Corresponding Members.

The preceding November, 1907 Delegates to the 41st Convention in Chicago, who had elevated Cass Gilbert to the Presidency in 1908, had also applauded the papers there read on “The Artistic Use of Steel and Reinforced Concrete,” and on “The Tetrahedral Principle of Construction.” Neither subject has yet been exhausted. Nevertheless the tallest structure in the world at that time was still the 20-year-old Eiffel Tower in Paris, for Cass Gilbert’s 57-story Woolworth Building would

not even begin to rise above that until 1911.

By the time the world’s loftiest gargoyles were craning their necks over Manhattan from the Woolworth tower, the ones headed Southwest-by-South might almost have cracked their terra-cotta scowls, on 15 January 1913, to smile upon the four additional North Carolinians then admitted to the A.I.A.: R. S. SMITH, of Asheville, in practice with A. Heath Carrier (AIA, 1920); HILL C. LINTHICUM and GARLAND R. ROSE, of the Durham firm bearing their names; and WILLARD C. NORTHUP, of Winston-Salem, whose partner from 1916 until Mr. Northup’s death in 1924 was Leet A. O’Brien (AIA, 1925), previously of High Point.

All four had received the approval of The A.I.A. Board of Examiners; had been balloted upon in a State where no Chapter existed (i.e., by Mr. Asbury, presumably?); and had become subject to issuance of “privileged communications,” whatever those may have been. The four entered The A.I.A. right along with The Institute Seal, designed by Director H. Van Buren Magonigle, FAIA; for on 11 December 1912 the Delegates to the 46th Convention in Washington had just adopted that device on motion of Ralph Adams Cram, FAIA, who laid aside his Mediaevalism long enough to



speak in favor of its "Greek Doric suggestion, which everybody admits is the basis of everything."

Despite the fact that no N. C. Chapter existed, the five A.I.A. members in North Carolina were not lacking in organizational experience on behalf of the profession. R. S. Smith had been President in 1901 of a group called the Southeastern Architectural League, with eight officers and directors (all from this State) strown across the 310 miles between Asheville and Wilmington. Some of them were less distant from The Octagon itself than they were from each other—a geographical trial which has not altered with the years.

After the League had merged into—or been succeeded by?—the North Carolina Architectural Association (in or before 1908), Hill C. Linthicum had served as N.C.A.A. Vice-President in 1911 and President in 1912. Willard G. Northup had sat among its Board of Directors in the latter year, and—even after his admission to the A.I.A.—was to become N.C.A.A. Secretary-Treasurer in 1914 and Vice-President in 1916. In 1915 Louis H. Asbury—though by that time an A.I.A. member for seven years past—was to serve also as a Director of the N.C.A.A. Perhaps he will tell us something of its members, their aims and accomplishments, and the degree of overlap with A.I.A. membership and work.

Mr. Asbury will likewise disclose, we hope, what moves led up to formation of the N. C. Chapter. Was he the one who called the organization meeting for 16 September 1913? Or did Hill C. Linthicum? Mr. Linthicum, as immediate Past President of the N.C.A.A. and a new A.I.A. member, had just attended what must have been, in effect, one of the earliest Southern Regional Conferences, held on 28 July 1913 at the Isle of Palms, S. C. On that occasion, he and four other visiting architects from Florida, Georgia, and North Carolina observed the South Carolina Association of Architects in the act of passing its resolution to "submerge itself into a Chapter" of The A.I.A. What is more, when the report of that event came out in The A.I.A. **Journal** for September, all eyes were directed to it by cuts of historic Charleston buildings—furnished "through the kindness of Hill C. Linthicum, A.I.A." With his flair for public relations, Mr. Linthicum could have worked hand and glove with the present Editorial Board of the **Southern Architect**, and he had the makings of a Preservation Officer as active as the current incumbent.

Actually the moment was ready in any case for A.I.A. cultivation of those "grass-roots" about which we still hear so much. Behind that moment lay years of A.I.A. debate between the conservatives, who wished to keep The Institute small and extremely select, and the liberals who wished—as Cass Gilbert had put it in 1908—"to gather to its ranks all practicing architects, who are competent and able and who are in the right sense good practitioners."

The latter policy was in the ascendant by 1913, the year the Atlanta Chapter (organized 1906) received permission to clarify its territorial extent by changing its name to the Georgia Chapter, destined to grow into two Chapters by 1922. In line with this coming expansion of the Chapter system, seeds had already been planted for raising a crop of Chapters in Virginia, North Carolina,

South Carolina, Alabama, and Florida, most of which soon sprouted. The first such—by 49 summer days—was the South Carolina Chapter, as noted above. Its President, Charles C. Wilson, AIA, of Columbia, had attended the 45th Convention in Washington in 1911 as Delegate from the Chapter-at-Large, representing Mr. Asbury and the rest of the "isolated" members. At its organization meeting on 28 July 1913 Mr. Linthicum had heard President Wilson testify to the truth about most architects south of The Octagon when he rejoiced that "all are finding, year by year, the conditions of practice less humiliating and less onerous."

In short, no matter who called the North Carolina organization meeting for 16 September 1913, the calling of it by somebody was in the cards—a winning streak in the game for professional recognition throughout the future South Atlantic District. When five scattered North Carolina members of The A.I.A. did assemble in Greensboro, along with seven non-Institute members then allowed to belong to Chapters (did all 12 go?), they could confidently proceed to elect the following officers and committee chairmen to nurse their newborn North Carolina Chapter, duly chartered by The A.I.A. Board before the end of the year:

**Officers:**

President—Hill Carter Linthicum, Durham  
Vice-President—Louis Humbert Asbury, Charlotte  
Secretary and Treasurer—Willard C. Northup, Winston-Salem

**Committee Chairmen:**

Education—Willard C. Northup, Winston-Salem  
Competition—R. S. Smith, Asheville  
Civic Improvement—Garland R. Ross, Durham  
Legislation—William H. Lord, Asheville  
Public Information—Hill C. Linthicum, Durham  
Admission—Louis H. Asbury, Charlotte

Shortly The A.I.A. received word that the new Chapter would meet "when and where called," with an annual meeting in July.

Vice-President Asbury's equal as an Admission Chairman could hardly have been found, inasmuch as he had just quintupled the A.I.A. membership in this State at one stroke. He will have to tell us who the seven Chapter members were who did not yet belong to The Institute, before we can discover how soon—if ever—they did join. One of them is likely to have been Joseph F. Leitner, of Wilmington, President of the N.C.A.A. in 1909 and 1910, who had traveled to the Isle of Palms—perhaps in company with Mr. Linthicum—to watch the transformation of a State Association into an A.I.A. Chapter. Another might have been Willard G. Rogers (AIA, 1920), a Director of the N.C.A.A. in 1909, Vice-President in 1912 and President in 1913, and the Charlotte partner for many years of Charles C. Hook, who had himself been President of the N.C.A.A. in 1908 and was already bringing up a future FAIA. Still another must surely have been William H. Lord, of Asheville, destined to be the first of the Chapter honored with Fellowship, in 1926. Mr. Lord, likewise kin to one of us, had served as a Director of the N.C.A.A. in 1910, as Vice-President in 1913, and was soon to be its President, in 1914. He already held the important post of Legislative Chairman in the new N.C. Chapter, as noted above; his admission to The A.I.A. was reported in print within two months (without the effective date, unfortunately);

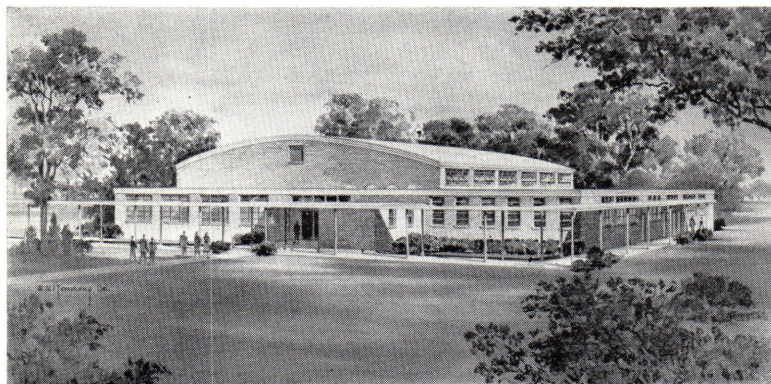




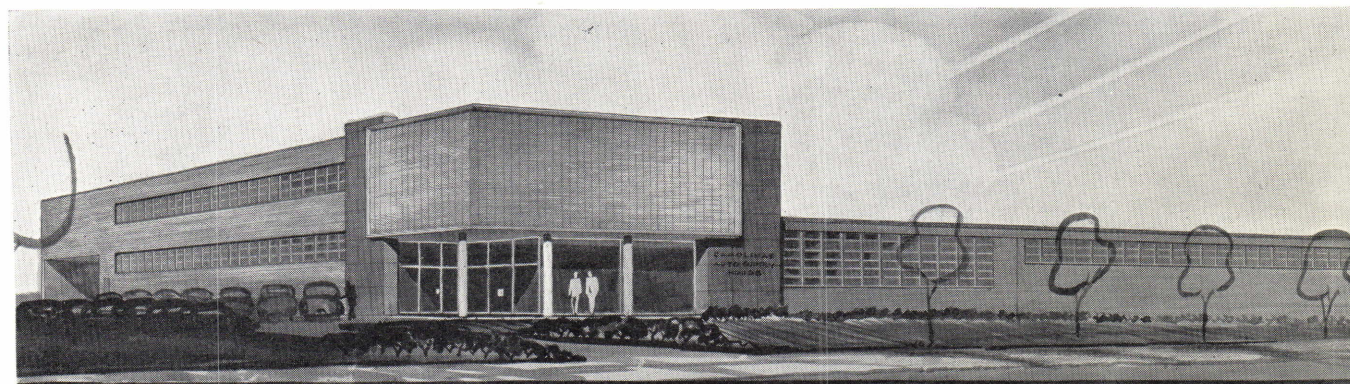
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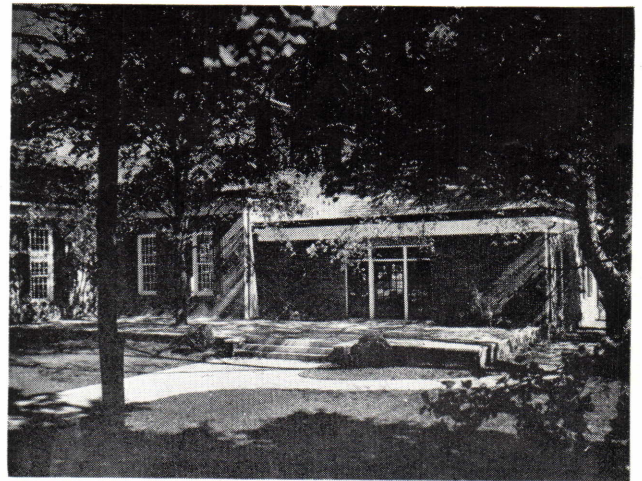


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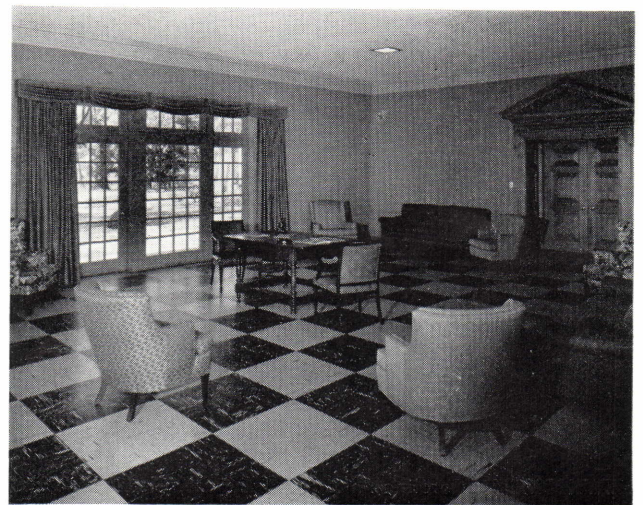


# John Erwin Ramsay, AIA

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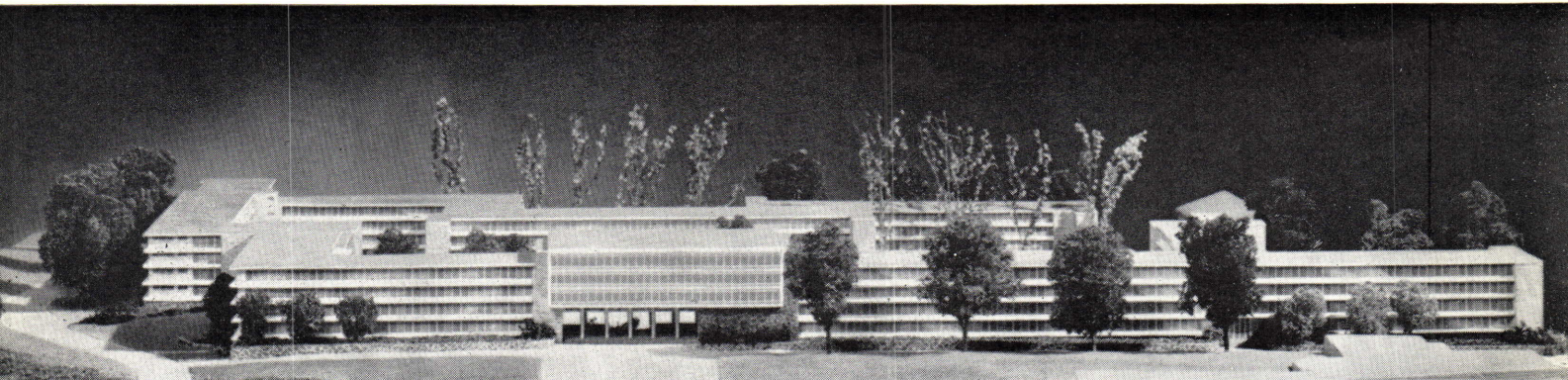


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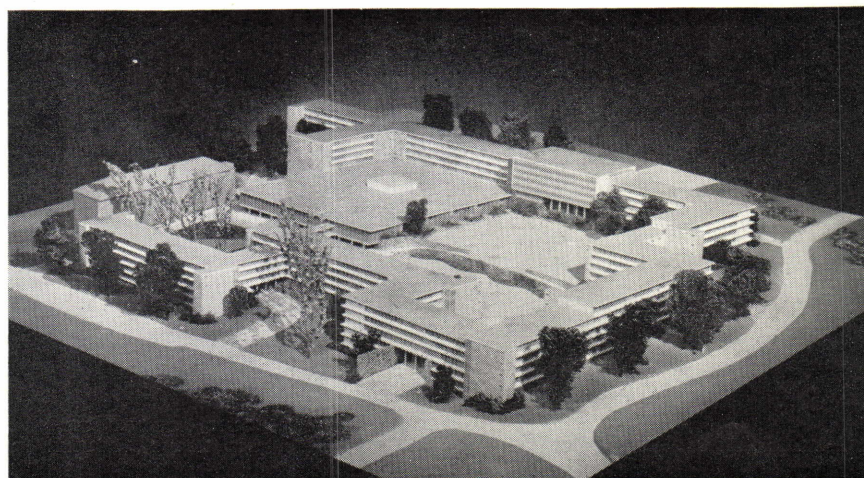
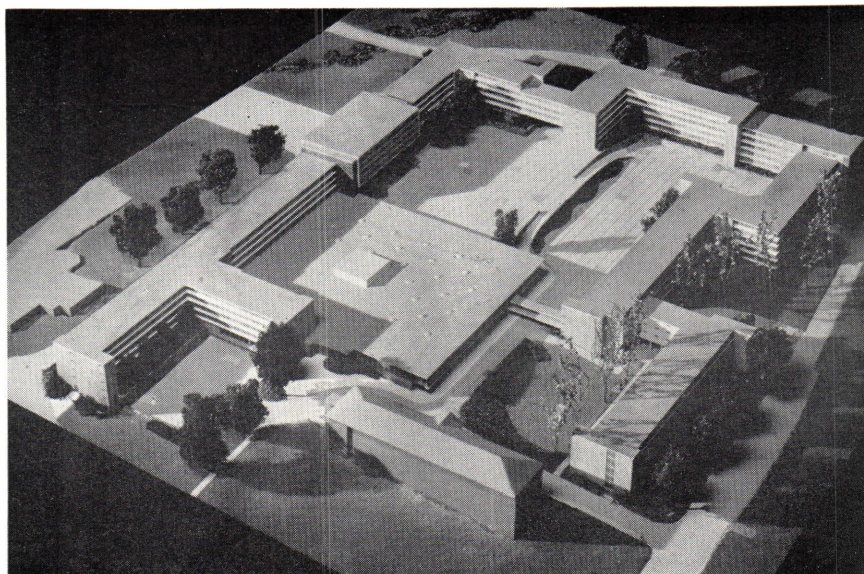




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1928 • MYERS PARK  
METHODIST CHURCH

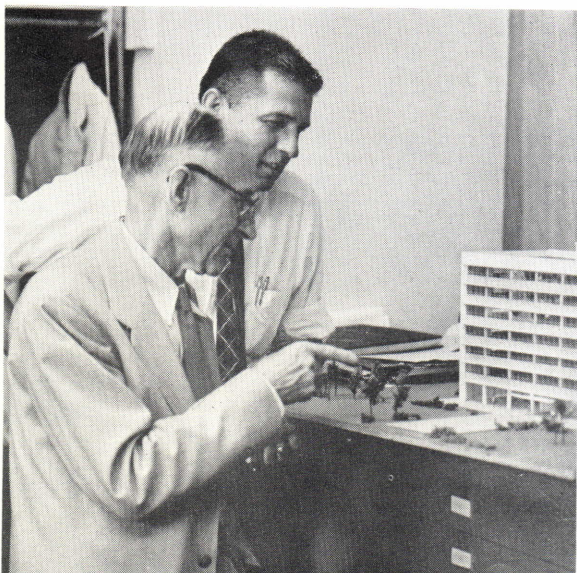
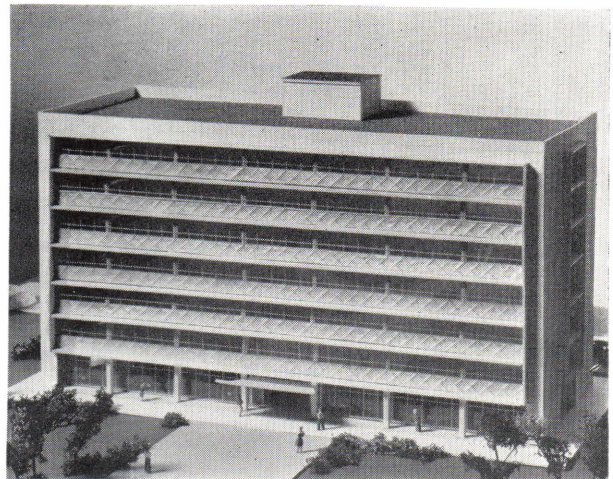


1929 • MAYFAIR HOTEL



1951 • MONTALDO'S

PROPOSED  
MEDICAL ARTS BUILDING  
MOBILE, ALA.

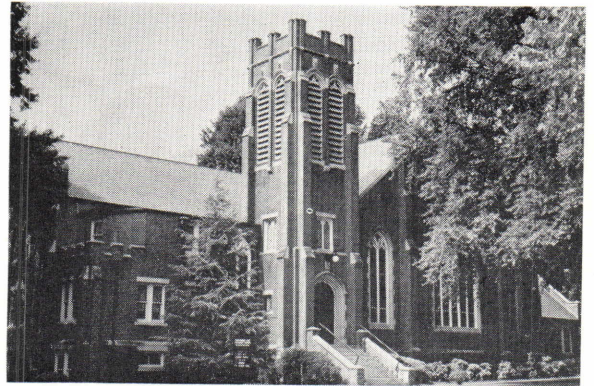


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AND LOUIS ASBURY, JR.





1912 • CHAS. P. MOODY RESIDENCE



1915 • HAWTHORNE LANE METHODIST CHURCH

## Louis Asbury & Son, AIA

CHARLOTTE, N. C.



1926 • MECKLENBURG COUNTY COURT HOUSE



1927 • LAW BUILDING



second President of The A.I.A. (1877-87), upon whom the LL.D. planned for him by Harvard University in 1856 was conferred 16 July 1857. Only three months before that date, on 13 April 1857, the infant New York Society of Architects had been granted its certificate of incorporation under the more comprehensive name suggested by Mr. Walter himself: THE AMERICAN INSTITUTE OF ARCHITECTS, which will celebrate its centennial three years from now.

All the experienced members here mentioned, and others omitted for lack of Chapter records this side of The Octagon, are in the best possible position to correct the errors which will seem to them so obvious in this tentative account, and to add to the story. But right or wrong, short or long, somebody has to begin. Let us hope that the men who really know will now hie themselves to the typewriter or dictaphone and favor the post-war members with what one elder statesman used to call his "reminiscences." Assuredly a grateful Chapter would never view their firsthand reports in any such oblique light.

#### LOUISE HALL. AIA

Louise Hall, AIA, took her B.A. degree at Wellesley, the S. B. Arch. at M.I.T., a Brevet d'Art at the Sorbonne, and the Ph.D. in Architecture at Harvard (granted by Radcliffe). As a draftsman in Boston offices she collided with the depression and came to Duke in 1931 to organize a Dept. of Fine Arts, merged 11 years later into the Dept. of Aesthetics, Art and Music in which she is now Associate Professor of Architecture. During 45 war-months she engaged in photogrammetric and other classified work in the USCGS, in an OSRD unit, and taught in the Navy program of the Duke College of Engineering. A past officer of the Society of Architectural Historians and AIA Langley Scholar in 1950, she is preparing for publication a study entitled "Artificer to Architect in Anglo-America."

## THE FIRST TWENTY YEARS

(Corporate Members Only)

ALEXANDER, Samuel Grant—Asheville	1923
ASBURY, Louis Humbert, Sr.—Charlotte	1908
BARTON, Harry—Greensboro	1922
BEACHAM, James D.—Asheville	1925
BENEKER, A. L.—Raleigh	1924
BERRYMAN, George R. Wilson—Raleigh; Lexington, Ky.; Surry, Va.	1924
BOYER, M. E., Jr.—Charlotte	1920
BYRD, James Cozby—Charlotte	1929
CARR, George Watts—Durham	1930
CARRIER, A. Heath—Asheville	1920
CHADWICK, Albert A.—Address unknown	1920
CREWS, Hall—Winston-Salem	1923
DE LOI, James—Winston-Salem	1925
DIXON, Stiles S.—Fayetteville	1921
DODGE, William Waldo, Jr.—Asheville	1929
DREYER, Detlef J.—Asheville	1926
FLANNAGAN, Eric Goodyear, Sr.—Henderson	1931
FOARD, Osborne Giles—Wilmington	1926
GAINES, Henry Irven—Asheville	1930
GAUSE, James F.—Wilmington	1921
GREENE, Ronald—Asheville	1921
HARTGE, C. E.—Raleigh	1916
HARTMANN, Charles C., Sr.—Greensboro	1926
HOLLEYMAN, William Crumley, Jr.—Greensboro	1928
HOOK, Walter Williams—Charlotte	M 1930; F 1949
HOPPER, James W.—Leaksville	1921
HUGHES, Raleigh James—Greensboro	1921
LINTHICUM, Hill Carter—Durham	1913
LORD, Anthony—Asheville	1931
LORD, William H.—Asheville	M 1913; F 1926
LYNCH, James B.—Wilmington	1925
MACKLIN, Harold—Winston-Salem	1921
MARSH, Marion Rossiter—Charlotte	1931
MARVIN, Roy—Winston-Salem; Durham	1926
NASH, Arthur Cleveland—Chapel Hill; Washington, D. C.	1930
NORTHUP, Willard C.—Winston-Salem	M 1913; F 1932
O'BRIEN, Leet A.—Winston-Salem	1925
PARKER, Charles N.—Asheville	1928
PEEPS, William H.—Charlotte	1921
ROGERS, Willard G.—Charlotte	1920
ROSE, Garland R.—Durham	1913
SAYRE, C. Gadsden—Greensboro	SCAIA 1917 NCAIA 1925
SIMMONDS, Harry James—Greensboro; West Point, N. Y.	1920
SMITH, R. S.—Asheville	1923
STILLWELL, Erle Gulick—Hendersonville	M 1916; F 1942
THROWER, James Robert—Raleigh; Charlotte	1924
WESTON, F. A.—Greensboro	1921
WHITE, Hugh E.—Gastonia	SCAIA 1916 NCAIA 1927
WHITE, Leonard—Greensboro	1926
WIRTH, Albert C.—Asheville	1926

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above three during those years. Their names and the dates of their service, compiled from Reports of The A.I.A. Committee on Credentials, have been forwarded to the present Secretary, Ross Shumaker (AIA, 1940), our Past Regional Director, for deposit in the Chapter Archives, in response to the plea in his Memorandum of 25 July 1954 for Chapter records "for the sake of **POSTERITY**." Today the Chapter roll entitles us to 11 Delegates, and those members who have not hitherto undertaken that obligation at the national or regional levels have yet to learn what satisfaction they are missing. It's an old story. Twenty-two years ago, in 1932, the Chapter Secretary in office during that depression year felt so discouraged over the "prodigious lassitude" apparent in the small representation from Southern Chapters at the first Convention he ever attended as a Delegate—the 65th, in Washington—that he returned to challenge the Chapter: "Are we willing to work for recognition as well as a living or are we willing to sit still and be forgotten." He was Walter Williams Hook (1930), on the road to becoming our fourth Fellow (1949).

Forgotten now, or rather never known by the numerical majority of the N. C. Chapter, is the whole basis of an honorable tradition, lost with the loss of the records. The calamity notwithstanding, numerous uncertainties about the early days of the Chapter could be quickly resolved by anyone with plenty of hours to spare at The Octagon among The A.I.A. publications, unprinted Chapter Reports and correspondence, Board Minutes, and so on, from which Librarian George E. Pettengill has obligingly answered three or four questions by airmail. Even doing the job the hard way—265 miles from the Washington file of The A.I.A. **Annuary**, for example—the nuggets rattling together here show how possible it is to surface incomplete back-files of Institute publications, local directories and newspapers, and from them to screen dusty gold facts about admissions to membership, office-holding, other evidences of leadership—in design, education, public service, and service to The Institute—and advancements to Fellowship, and at last the inevitable obituaries of men who worked unselfishly for our professional recognition, not just their own.

All such fact-finding chores can readily be attended to now by Chapter members who happened not to be at that Greensboro meeting in 1913, or, indeed, at any meeting anywhere on this planet for some time thereafter. But nobody—absolutely nobody—can tell us the real behind-the-scenes story of the struggle to build up and maintain in North Carolina those hard-won professional standards that we support, and which in turn support us, except the determined pioneers who did the struggling.

Three of them who would have much to tell are: Louis H. Asbury, Sr. (1908) and Erle G. Stillwell (1916), some of whose activities on our behalf have been cited above; and the late Mr. Northup's partner, Leet A. O'Brien (1925), who was Chapter Secretary in 1927, Convention Delegate in 1926 and 1929, and President in 1934-35.

Others equipped to help illuminate the past are: George R. Berryman (1924), formerly of Raleigh

and now of Surry, Va., the Chapter President in 1928-29 and Delegate in 1928, 1929, and 1930; James B. Lynch (1925), President in 1930-31 and Delegate in the latter year; William W. Dodge, Jr. (1929), Secretary during Mr. Lynch's Presidency and Delegate in both those years; Henry I. Gaines (1930), likewise a Delegate in 1931 whose other activities—like those of Eric G. Flannagan, Sr. (1931) and Marion R. Marsh (1931)—are temporarily obscured by absence of records; or Osborne G. Foard (1926) and Burett H. Stephens (1947), who could not be expected to remember that 1894 day when Henry E. Bonitz hung out his Wilmington shingle, yet should be able to contribute a good deal from their recollections; or Jens Fredrick Larson (1921), who brought with him a few years ago the venerable traditions of the New York Chapter (organized 1867), earliest of them all.

Still other knowledgeable members from the pre-depression "classes" through 1931 are: Walter W. Hook (1930), Chapter Secretary in 1932-33 (when he voiced his famous lament about "prodigious lassitude"), President in 1936-37 and our fourth Fellow (1949), whose father, Charles C. Hook, was President of the N.C.A.A. in 1908; George Watts Carr (1930) and Roy Marvin (1926), who teamed up as Chapter President and Secretary, respectively, in 1938-39; and Anthony Lord (1931), President in 1940-41 and son of our first Convention Delegate and first Fellow, William H. Lord, himself Chapter President in 1918-20 (possibly longer) as well as second President of the National Council of Architectural Registration Boards about that time.

Two more with a story to unfold are the officers of a latter-day N.C.A.A.: Charles G. Hartmann, Sr. (1926), who during his term of office as Chapter Secretary in 1940-41 became also President of the North Carolina Association of Architects (organized 1940); and Lindsey Madison Gudger (1938), the Secretary of that Institute affiliate. This second N.C.A.A. arose in response to A.I.A. policy formulated in 1931-32, the original intent of which was to unify the profession at a crucial economic moment by providing national leadership for un-coordinated State, County, and City societies of architects and draftsmen. In the decade between 1933, when the first A.I.A. charter was granted to a State Association (California), and 1943, the ten State bodies existing when the policy was formulated had multiplied to 23, and Mr. Hartmann was among the appointees that year to The A.I.A. Unification Committee which eventually brought about consolidation of some of the groups then striving toward the same goal by different routes.

Finally, another man of many memories is Arthur Cleveland Nash (1930), now of Washington, D. C., who has just shed reflected glory on the Chapter by becoming its first member to receive an honorary degree, Doctor of Laws. The LL.D. was conferred upon him by the University of North Carolina at its 160th Commencement, 7 June 1954, in recognition of his service as University architect and consulting architect from 1922 to 1952. He and we may be proud, for the first architect to be thus recognized in the United States—97 years ago—was Thomas Ustick Walter, Architect of the U. S. Capitol Extension and later the



he journeyed to New Orleans for the 47th Convention that December as the N.C. Chapter's first such national Delegate; and the close of the year 1913 saw six (instead of five) Institute members on the roll, together with six (instead of seven) unnamed non-Institute members of the N.C. Chapter. By the time Mr. Lord reached New Orleans for the Convention, The A.I.A. statistics had soared for the year to 1,024 Fellows and Members, not counting 2 Honorary and 43 Honorary Corresponding Members.

The following year, 1914, no North Carolinians were added to The Institute roster, although one more unidentified architect did join the Chapter to make it six of one and again seven (rather than half a dozen) of the other. The A.I.A. was already worried about a similar lack of balance in other Chapters, which tended to confuse the public mind about professional standards. Delegates to the 48th Convention in Washington that year were President Linthicum and Secretary-Treasurer Northup, who was by then doubling as the same officer of the N.C.A.A. Again in 1915, President Linthicum went to Washington for the 49th, accompanied that time by R. S. Smith, Past President of the S.A.L. and Competition Chairman of the Chapter. No North Carolinian, however, ventured so far afield as Minneapolis for the 50th in 1916 (they had better be bolder for the 87th in 1955); and the war forestalled any Convention in 1917.

President Linthicum continued in office until late 1916, when by letter of 3 January 1917 the A.I.A. received word of a change of officers. The abrupt disappearance of Mr. Linthicum's name from its customary place, at a season halfway between annual meetings, probably had a personal reason behind it; for not long afterward the N.C. Chapter suffered its first irrevocable loss in the death of its first President, memorialized by The A.I.A. as follows:

#### HILL C. LINTHICUM

Elected to the Institute in 1913

Died at Durham, N. C., October 6, 1919

Mr. Linthicum was born in Virginia in 1860, attended school at the Danville Military Academy, studied architecture in Baltimore, and entered the office of his father, Mr. W. H. Linthicum, at Durham, N. C., about 1883, practicing continuously in that city up to his death. He had made an extensive study of school buildings, of which he had built about forty.

Locally it was reported next day that the "Well Known Architect" whose heart had failed had been born in Chatham, Va.—8 April 1860, according to the gravestone in Maplewood Cemetery. His father, William Henry Linthicum (1818-1886)—leaving Virginia about 1880 with the southbound trend of the tobacco industry—had seen Durham's population of 2,041 double in a few years, and had helped raise its property valuation to more than \$3 million. Two of the brick buildings done by that "Architect & Builder" in the boom years—considerably altered since—are the former W. Duke Sons & Co. plant (1884, now part of Liggett & Myers Tobacco Co.), and the old Globe Warehouse (1885, now the Norfolk & Western Freight Station).

Further the local report credited Hill Carter Linthicum with having "organized the N.C. chapter of the American Institute of Architects and

Builders association" (public confusion still); and identified him as "also the author of the present law governing the practice of architecture." Our registration bill, tabled in the General Assembly's biennial sessions of 1909, '11, and '13, had finally been ratified 9 March 1915—last day of the session—as the tenth such law in the nation (earliest Illinois, 1897). The State Board created thereby had been headed by Mr. Linthicum until his resignation 30 June 1919, year of the law's amendment. Whoever wrote the original bill, it had won far more than its primary objectives. Its repeated failure to pass had focused the attention of influential North Carolinians for many years upon The A.I.A.'s professional standards and educational policies, both by proposing admission of A.I.A. members to practice without another examination, and by defining architecture as "the art of designing for the safe and sanitary construction of buildings for public and private use, as taught by the various colleges of architecture recognized by" The A.I.A.

Mr. Linthicum had practiced in Henderson about the turn of the century, returning to Durham by 1906. His "card" of 1916 described him as "Specialist Modern Schools," with his associate-architect a son, Henri Colvin Linthicum (1886-1952), late of Raleigh. Surviving relatives and clients in Durham and elsewhere are being consulted regarding the many schools, churches, and residences attributed to him. Meanwhile one may imagine how glad the first President would have been to see school buildings win 12 of the 38 Annual Honor Awards at the 86th Convention in Boston, in 1954, and how proud of the Award of Merit attached to the Double Oaks Elementary School, Charlotte, designed by his descendant in the Chapter Presidency, Arthur Gould Odell, Jr. (AIA, 1946).

After Mr. Linthicum's retirement from the Presidency, R. S. Smith succeeded to that office for a few months in early 1917 while the Secretary continued, as from the organization day in 1913, Willard C. Northup, the member who was to become the Chapter's second Fellow, in 1932. The July 1917 annual meeting appears to have convened despite the war, else balloting was conducted by mail; for that summer William H. Lord began his long service as President, upheld by the Secretarial hand of Earle Gulick Stillwell (1916), who—like Messrs. Lord and Northup—was destined to be elevated to Fellowship, in 1942 during his own Presidency of the Chapter.

Mr. Stillwell might tell us much about war-time hardships in 1918, when the shrinking Chapter's quota of Convention Delegates sank for the first time to a lowly one; Mr. Lord was obliged to go alone to the 51st in Philadelphia that year. Restoration of the quota to two in 1919 enabled both Messrs. Lord and Stillwell to represent the Chapter at the 52nd in Nashville, and by 1920 the quota had bounced up to three. Somebody deserves the credit for regaining lost ground and advancing as well. Is it you, Mr. Stillwell?

From the founding year 1913 on through the depression year 1931, fifteen different members all told—usually the officers—served the Chapter as Delegates, from once (seven of them) up to ten times (Mr. Lord), although the quota never rose





## TOUR OF HOMES AIDS HISTORIC MINT MUSEUM

Pen and ink sketches of Charlotte Homes were executed by Kenneth W. Whitsett of the Pictorial Engraving Company of Charlotte to illustrate the Garden Tour of 1953.

The historic past and the beauty of the present is combined in Charlotte's annual tour of homes for the benefit of the Charlotte Mint Museum of Art. Sponsored by the Charlotte Woman's Club, the 1954 tour will be conducted October 13-14.

While the present home of the Mint Museum of Art was only constructed in 1934, it was rebuilt in that year according to plans drawn of the original structure just prior to its demolition.

Once a branch of the United States Mint in Philadelphia, it was built to serve the gold producing regions of the southern Appalachian area, which was the principal gold mining territory of the United States in 1837. This, of course, was prior to the discovery of gold in California. The original site of the Mint was near the center of the city, on the property on which is now located the post office building. The architect was William Strickland, who also designed the Mint and Customs House in Philadelphia. Its style is Greek Revival. Strickland did not adhere strictly to the Greek models and managed to avoid the grandiose feeling so often to be found in public buildings.

Five million dollars were coined in the old Mint between 1837 and 1861, although the building

was almost totally destroyed by fire in 1844. In 1846, it was rebuilt on the original plan.

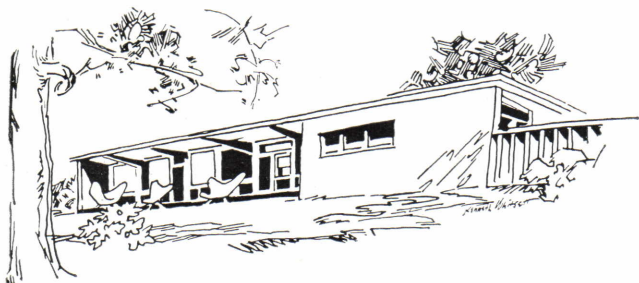
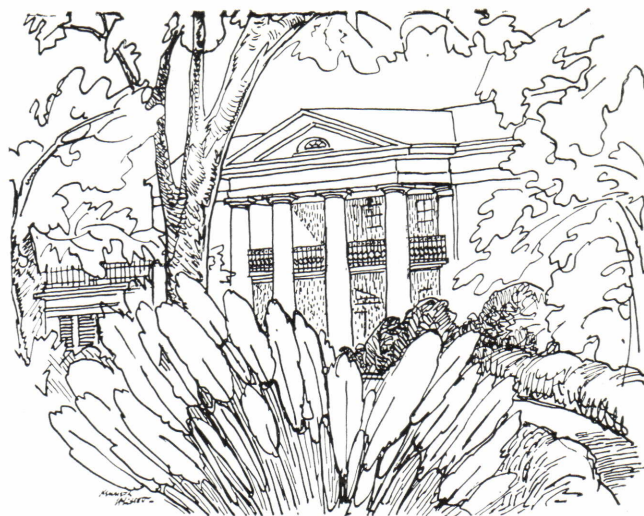
During the War Between the States, operations were suspended and the building was used as a Confederate Army Headquarters. When it was reopened after the war, coinage was discontinued, but it was used for assaying until 1913. Thomas Edison worked in the building for several months in 1901, making experiments in extracting gold from ore by electricity. After closing in 1913 it was untenanted until World War I when it was used by the Red Cross as headquarters and by the Woman's Club as a club house.

Demolition of the building was ordered in 1932 to make way for the new wing of the post office. For a year, a campaign was attempted to save the building, but it failed and it was torn down in February, 1933.

Finally enough money was raised to buy the materials from the old building and reconstruction was begun in 1934 on the basis of the original plans. In 1936, the Mint Museum of Art was formally opened and has occupied the building since.



The home of Mr. and Mrs. Edward O'Herron, Jr., at 3141 Sharon Road was generally known as "the old Harkey Place." It was at one time the Country Day School and later the home of Mr. and Mrs. J. E. Dowd. Architect A. G. Odell, Jr., AIA, & Associates, put an entirely new face on the house, and now its tall pillars, Natchez style, rise imposingly behind the lacy fans of pampas grass. The interior features many interesting wallpapers and antique furnishings.



The J. Spencer Bell home is on Providence Road about five miles from Charlotte. Designed by A. G. Odell, Jr., AIA, & Associates, it is completely modern in design and furnishings. Featured are flag stone floors, plants apparently growing right out of the living room floor, and a perennial Christmas tree beside the fireplace. Mrs. Bell's workroom has long shelves of books, a baby grand piano, and a sewing machine, for she designs and makes her own clothes. This is a home in which picture windows serve their proper purpose, framing the scenes of rolling country.

Dignity marks the home of Mr. and Mrs. James W. Wilkinson at 251 Hempstead Place and recently the Wilkinsons have added several rooms and a particularly inviting porch. The book-lined library is done in dark green, the dining room is in yellow and gray and yellow also dominates the kitchen. Many of the furnishings are in traditional French and English designs.







The home of Dr. and Mrs. Henry L. Sloan at 2208 Sherwood Avenue was designed by Martin Boyer, Jr. It is especially noted for the fine detail of its woodwork and the excellent proportions of its rooms. An unusual feature is the terrace, or inner court, which lies behind the entrance hall. The walls that surround it are made of glass. The furnishings Mrs. Sloan uses in the living room are traditional, but the library is modern.

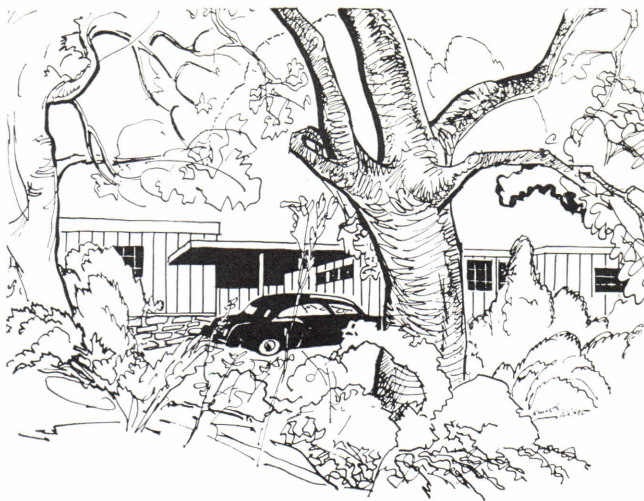
The home of Mrs. W. B. Sullivan at 435 Hermitage Road is generally acknowledged to be one of the best built in Charlotte and was done by an outstanding architect, the late Charles Barton Keene, AIA, of Philadelphia. It is done in the "grand manner" and is French Provincial in style. It is filled with furniture and objects d'art that are, in many cases, real museum pieces. Featured are collections of china, rare silver, and a number of handsome mirrors, paintings and prints. Her furniture is mostly French and includes many antiques.



Completely in contrast with the modern ideas in housing is the home of Mr. and Mrs. John Labouisse at 232 Cherokee Road. Warmly tinted outer walls and shutters of blue-green, and a delicate wreath above the door browed with a small wrought-iron balcony indicate the French origin of the design. It is of the manor type and said to be a copy of one on the grounds of the palace at Versailles, France. Louis H. Asbury, Sr., AIA, was the architect. Inside the rooms are spacious and tall-ceilinged. There are marble mantels and gilt-framed mirrors. An oriental rug is used in the library, and the dining room furniture is colonial in period. A terraced garden is bordered with dahlias and other flowers, and below it is a playground for small children.



Tucked up on the side of wooded Edgehill Road, between East Morehead Street and Providence Road, is the James Cannon home. It is ultra modern and completely different from the more traditional types in that section. Designed by A. G. Odell, Jr., AIA, & Associates, it had an addition of four more rooms recently. Although her home is modern, Mrs. Cannon has fine old English oak for most of her furniture, and among her things are many antiques.



The picturesque home of Thomas B. Humble, director of Charlotte's Little Theater, is located at 2740 Belvedere Avenue. The house is built on three levels on a hillside and is reached by parking in a brick-walled, gravelled space and walking on stepping-stones down past the two higher portions to the lowest of the three. "There is very little, rather nothing, that can be said about my house, architecturally speaking," said Mr. Humble. "As you can see, it is like Topsy—it just "grew up." Please don't refer to it as a studio type or modern. It's just a plain old barn."

The home of Mr. and Mrs. John Crosland at 3021 Belvedere Avenue was built in 1950. It was designed by the office of Lucian J. Dale, AIA, architect, with the simple dignity of classic colonial lines. The furnishings include a rare old Chinese piece in the entrance hall, Chippendale and Sheraton in the dining room, and a pair of unusual English butterfly tables in the living room. Lemon-vined wall paper is used in the kitchen, and in the back hall beyond is a paper showing primitive New England scenes done in black and white called "The Four Seasons."





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# AMERICAN DREAM OF HOME OWNERSHIP AIDED

"The American dream of good homes for everyone is much closer becoming a reality," declared Producers' Council President Elliott C. Spratt recently after the passage of the new housing bill.

"The biggest job facing all of us in the construction industry is selling the American people on using facilities provided in the bill, not only for the purchase of new homes, but for home modernization, slum clearance and the prevention of urban blight," Mr. Spratt added.

In pointing out the opportunities afforded by the new measure, Mr. Spratt said, "Through hard work and hard selling the construction industry has become not only the largest segment of our economy, but the most active. The impetus the bill will give to home building activities will help guarantee construction prosperity for many years to come, providing the leaders of the industry continue to plan and sell in an aggressive manner. The benefits to the material manufacturing members of the Producers' Council are incalculable."

From the point of view of the producers, Spratt feels that the most important features of the bill are liberalization of the mortgage terms for the

purchase of new and existing home, the open-end mortgages for home modernization, the urban renewal provisions, and the rechartering of the Federal National Mortgage Association.

Commenting on each of the four provisions Spratt said, "Although the bill makes the purchase of homes easier for people in the middle and low income brackets, we must be prepared to do a big selling job to make these people want new and better homes. No longer can we count on the terrific post-war demand to keep the home building market strong.

"Modernization is a market virtually untouched. Active selling in this field is one of the best ways of preventing tomorrow's slums. Over 20 million of the nation's 45 million homes are a quarter of a century old. They suffer from a creeping depreciation rather than the planned obsolescence common to the products of other industries. The producers are vitally interested in the modernization program provided for in the bill.

"Although not all segments of the construction industry are completely pleased with the slum clearance and urban renewal sections of the bill, it is nevertheless the law with which we have to

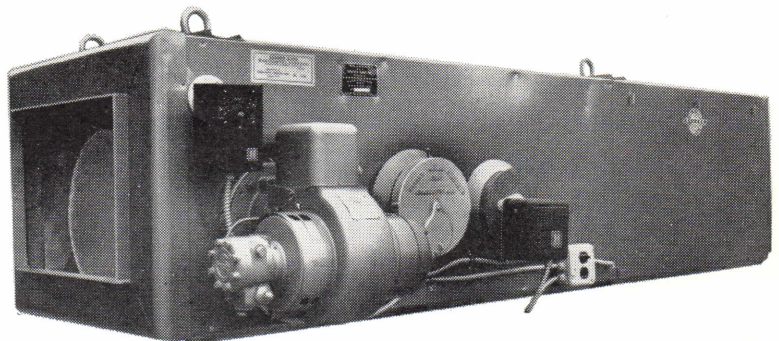
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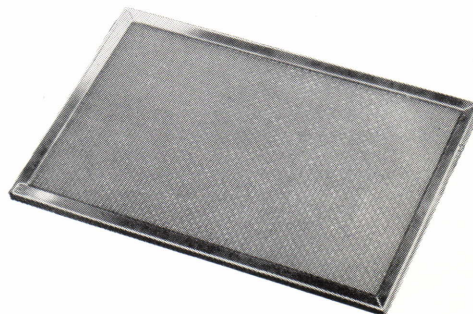


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work. The Housing and Home Finance Agency Administrator, Albert M. Cole, has expressed confidence that the provisions are workable, and therefore we of the construction industry should pitch-in and see that the program is carried to the best possible conclusion.

"The rechartering of the FNMA with the provision of the eventual operation with private rather than government funds should prove invaluable in providing a stronger secondary mortgage market, with the result that the home buyers will find loans for homes easier to obtain.

"The bill also gives us renewed faith to continue our ever-increasing, ever-continuing research program. Since 1946, the construction industry has spent more time and money on research than had been spent in our entire history prior to that year."

## **ARCHITECTS** **AND BUILDERS** **IN THE NEWS**

### **JAMES IS NAMED**

W. R. James, Jr., AIA, of Winston-Salem has been named a member of the Southeastern Regional Committee on School House Planning of the American Institute of Architects.

Serving with Mr. James will be James Garland, AIA, Miami, Fla.; Harold Woodward, AIA, Spartanburg; Sanford W. Goin, AIA, Gainesville, Fla.; Oscar M. Hansen, AIA, Savannah, Ga.; Jeff N. Powell, AIA, West Palm Beach, Fla.; and Stanley Woodhurst, Jr., AIA, Augusta, Ga.

### **ANNOUNCE MARRIAGE**

The marriage of Robert L. Henline and the former Miss Jean Humphrey of Raleigh was recently announced. Mr. Henline is a member of the sales staff of the Mitchell Distributing Company of Spruce Pine and Raleigh.

### **NAMED PRESIDENT**

James A. Hancock has been elected president of the Frank L. Blum Construction Company of Winston-Salem, succeeding the late Mr. Blum. R. K. Wyatt was named vice-president and L. L. Tocce was chosen secretary-treasurer. In addition to the officers, other directors named included R. N. Stockton and H. N. Morgan.

### **ANNOUNCES ASSOCIATE**

John Erwin Ramsay, AIA, of Salisbury announces the registration of Robert Faires Stone as a licensed architect in North Carolina and his promotion to local associate with the firm.

Do you believe any individual or institution contemplating construction should retain the services of a professional architect?

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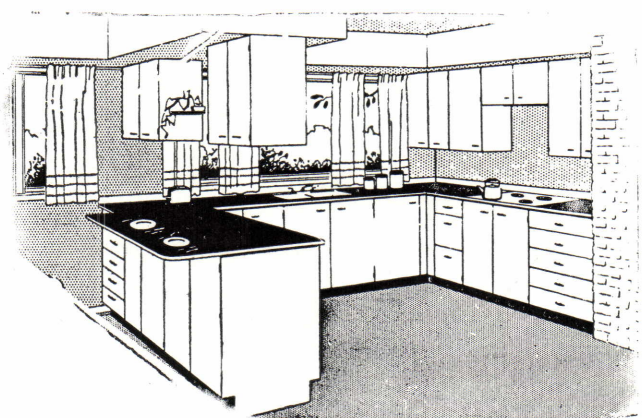
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Prefabricated **STUDY CARREL** weighs less than 100 pounds, and can be erected in 10 minutes without tools. Used singly or in groups, the 4" by 4" "office" provides desk, concealed fluorescent light, bookshelf and space to receive visitors. Homasote walls are sound-absorbent. **CARREL** is finished in neutral gray washable lacquer and sells for \$215 F.O.B. Design & Production, Inc., 1912 Duke Street, Alexandria, Va.

An antiskid cushioned surface, **PARAFALL** absorbs the shock of a child's spill from jungle gym, swing or seesaw. Applied like blacktop, the blanket consists of a bottom pad of long-lived springy rubber particles poured on the existing surface, a resilient membrane, and a spray or trowel-applied tough rubbery coat. Called **PARASCUFF**, this final topping can be used alone on slippery spots, indoors or out. **PARAFALL** is 79c psf for 1" depth, \$1.35 for 3"; **PARASCUFF** is 8c to 15c. Southern Chemicals, Inc., 5225 Wilshire, Los Angeles 36, Cal.

Performance-tested by acoustical engineers, **ACCU-MASTIC** tile-buttering agent creates a lasting bond yet stays pliable enough to withstand stress. Non-slumping, the new mastic does not string out over tile faces. It sells for \$1 per gallon. Dicks-Pontius Company, 5300 Hubrol, Dayton, Ohio.

**STAIRMASTER** extruded aluminum treads brighten all types of worn stairs and add life and safety to new ones. Firmly embedded in the metal ribs of the 9" deep units is a black abrasive antislip compound. Treads are precut to any length. Wooster Products, Inc., Wooster, Ohio.

A terrazzo-patterned 1/4" vinyl which is laid dry over any kind of subfloor, **LIFETIME** tile conducts static electricity through its butted edges and via a layer of aluminum foil beneath the waffle-back units. It is made in three pastel tones in 9" and 1' squares and costs \$2.50 psf in place. Robbins Floor Products, Tuscumbia, Ala.

The usual boxy appearance of acoustical tile wall and ceilings are camouflaged by **MINATONE'S** scatter perforation. Highly absorptive and incombustible, the tile is usable wherever codes stipulate firesafe material. Coated with light-reflecting white paint, it comes in 1' by 1' and 1' by 2' sizes. Armstrong Cork Company, Lancaster, Pa.



# and Services

A glass-fiber core in a .016" aluminum jacket, **MET-L-GLASS** pipe insulation is virtually impervious to weather. Applied to outdoor lines at a density of 6 lb. per cubic feet, the jacket blanket costs 45c to \$6.60 per linear foot depending on size. The aluminum sheath is available separately at 22c to \$1.85 per linear foot for recovering existing insulation. **MET-L-GLASS** Corporation, 2220 25th Street South, Seattle 44, Wash.

Planned for hotels, motels and rambling structures, **SELECTEMP** steam heating system handles unlimited heating zones. A boiler feeds steam to the wall-mounted heaters via 1/4" copper tubes. Each room unit has a copper heat exchanger, steam-turbine driven fan, filter and thermostat. The units in unoccupied rooms run at 1/20 capacity; when the thermostat is turned up, the ready steam supply can warm the air almost immediately. **SELECTEMP'S** cost is competitive with other wet systems, but less than most requiring zone controls. Iron Fireman Manufacturing Company, 3170 West 106th Street, Cleveland 11, Ohio.

A new compact, high-capacity **OZALID MODEL 800** will be in production this fall. Operation is continuous through exposure and development; no rehandling is required. Automatic controls assure uniform printing and developing. The whiteprint machine will produce 42" wide positive prints at 30' per minute. Speed is adjustable from 8" to 30' per minute. Front or rear delivery is available. The manufacturer is Ozalid, Johnson City, N. Y.

**INSUL-ATTIC** is a low-cost insulation consisting of aluminum foil laminated to one or both sides of 10 lb. asbestos felt, and is therefore incumbrable and immune to attack by rot or vermin. Like other aluminum foil insulations, it is an excellent vapor barrier, has low heat capacity, and is clean, light and easy to apply. It is available in rolls of 100 sq. ft., 18" or 36" wide. The manufacturer is Norristown Magnesia & Asbestos Company, Norristown, Pa.

Leather tiles, 4 1/2" x 4 1/2" and 4 1/2" by 9" are now available for use on floors, walls, or furniture tops. **PIGSKIN**, in spite of its synthetic sound, is genuine pigskin leather, taken from the toughest portions of the hide. The tiles are natural tan in color and have slightly chamfered edges. About 1/5" thick, the tiles are very flexible and can be easily cut and fitted around corners and into coves. A special adhesive furnished by the manufacturer enables installation over any smooth surface. Pigskin tiles have been laboratory-tested for abrasion, indentation, absorption, and resistance to heat, acid, alkalis, solvents and stains. The manufacturer is Kiefer Tanning Company, 240 Front Avenue, S.W., Grand Rapids 4, Mich.

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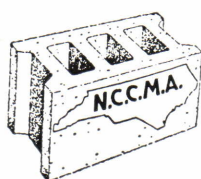
Charlotte, N. C.



## MUCH ADO ABOUT NOTHING?

Recently a lot has been said, when discussing concrete masonry, about moisture content. Some specifications include a maximum figure (ASTM 40% of total absorption; Federal 40%. Underwriters does not contain any figure). So in our monthly test for July we had the independent commercial testing laboratories report their findings. These are from 35 plants throughout North Carolina. A total of 85 block, 52 lightweight and 33 heavyweight, were tested. The average? 25.51%! The highest: 37.40%!

Perhaps the conversation is as unnecessary now as that on strengths, which has long since ceased to be of concern. Incidentally, the compressive strength average of the block tested in July was 1,181 pounds per square inch. Thus, you need not be concerned of quality if you specify "To be made by a member of NCCMA."



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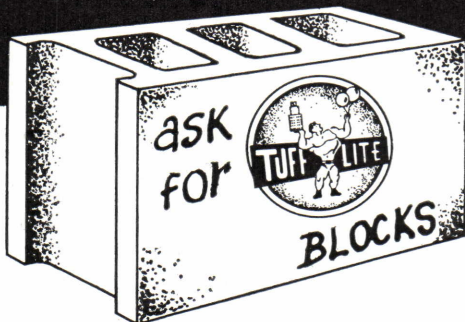
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# INSURANCE COVERAGES FOR ARCHITECTS

By WILLIAM A. STRINGFELLOW

Executive Secretary

North Carolina Association of Mutual Insurance Agents, Inc.

The interest of architects in insurance is most seriously directed toward the requirements which should be made of a contractor doing a job for a client for whom you are the architect.

However, as a matter of good stewardship let me first in outline form suggest the several policies which an architect himself could profitably carry as a matter of sound insurance protection.

First an architect should carry a comprehensive general liability policy, including automobile liability. The term is used somewhat loosely, but the standard forms are mostly uniform, and if all sections of the policy are included, specifically completed operations and property damage, a reasonably sound program is likely. A single endorsement adding occurrence coverage in contrast to accident coverage is recommended, and limits of \$100,000 per person, \$300,000 per accident, and \$50,000 property damage to be considered as a minimum. This coverage is not to be confused with architects liability which is offered by a few of the domestic companies and covers the professional acts of the architect if bodily injury or property loss is sustained as a result of an accident. This coverage is relatively inexpensive, probably \$25.00 in most cases and is good for what it is for.

You will undoubtedly be interested in a more all-inclusive professional liability policy which will protect you in the event your negligence, error or omission necessitates the changing of a structure, the removal of a wall, or some other expensive addition which would otherwise not have been necessary. This coverage is not normally available through the usual carriers, but probably can be obtained through a special market, at a high cost and on a deductible basis. It is a practical answer to say that it is unobtainable under reasonable circumstances.

Workmens compensation is a necessity. A blanket bond on all employees, covering for dishonesty, is certainly most desirable. Fire and extended coverage and vandalism and malicious mischief on the office contents, office burglary and robbery as to office equipment and perhaps an instrument floater as to expensive professional instruments is desirable. Fire legal liability is most important. I have omitted valuable papers because it deserves special treatment. Valuable papers coverage, which will offer protection as to plans, either blueprints or original drawings, is obtainable at a reasonable rate, but is somewhat expensive because the policy requires 80% insurance to value. The enigma arises with reference to the intangible value in drawings. The company will pay for the values of the plans on a replacement basis, but if there is a related loss resulting from the delay in the construction of the work involved, there is certainly

a grave question as to whether or not it would be covered. We find no specific guaranteed market for such coverage, but it seems quite possible that some carriers would consider such a loss to be within the meaning of the value of the drawings. We would not suggest that you rely on collecting anything over and above the replacement value of the drawings.

And now to come to our principal subject, which is the insurance requirements which should be made as to a contractor, we can dispose of the most frequent and important coverage, the contractors surety bond with not too much difficulty. In most instances the surety company simply obligates itself to back up the requirements of the contractor as to both the owner, the architect, the material man and laborers and it is simply the responsibility of the architect to be sure that the surety company is a good one and to stick to a 100% penalty, unless it is a government job specifically requiring a lesser amount. I can suggest to you that if the contractor has a great deal of trouble in getting a bond, it may well be a sign that he is not qualified for the job.

A contractor is in mandatory need of a complete comprehensive general liability policy. It is my suggestion that a certificate for same be required separately as to his comprehensive automobile policy, because to put the two together is to make it difficult to check the completeness of each. A comprehensive general liability policy required should by all means include property damage. It should include completed operations and contractual. Each of these three coverages may be excluded under a comprehensive general form and it is most frequently the case that completed operations is excluded. A certificate which did not set out such exclusions would be completely misleading.

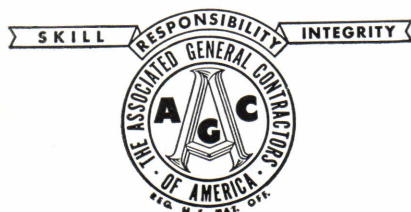
As to completed operations, it is, as you know, coverage which says the carrier will be responsible for the liability of the contractor after he has completed the job. Unless this coverage is included, the normal policy provision terminates the liability of the carrier when the job is completed.

The inclusion of contractual protection can be as important as the principle insuring agreement of the policy. It has become the custom for municipalities and similar political subdivisions, as well as large customers to require contractors to assume practically any type of liability which may occur in connection with a job. This assumption is effective whether the contractor is guilty of negligence or not. As a result a very substantial jeopardy may be involved without any liability on the part of the contractor. Most comprehensive general liability policies exclude contractual of this nature unless



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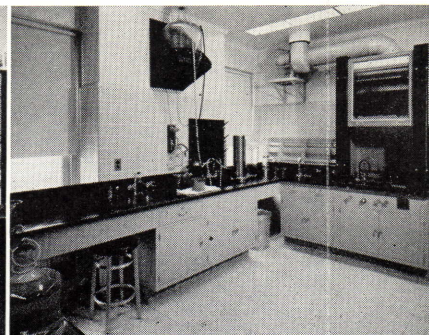
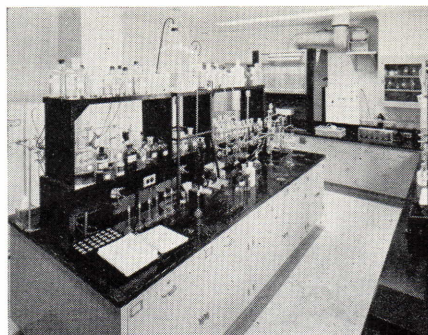


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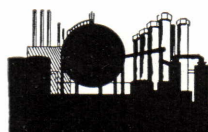
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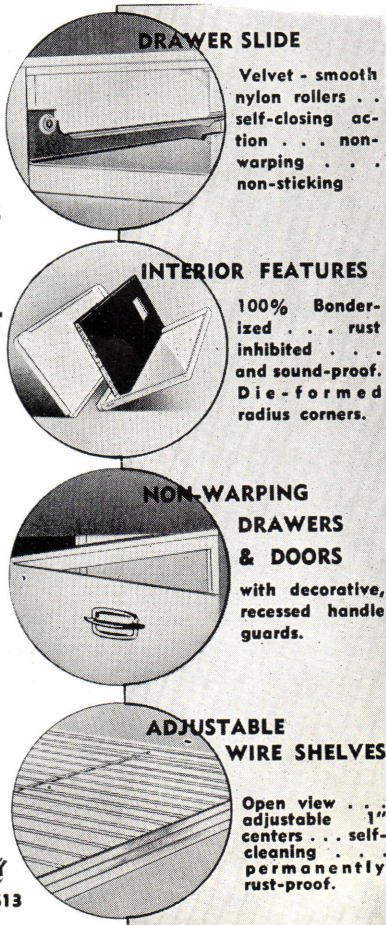
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the policy specifically includes each contractual agreement or carries blanket contractual protection.

The insurance companies very generally speaking avoid blanket contractual, and as a consequence the only method which is safe, is to examine any "assumption of risk" by the contractor in his written agreement with the customer and then ascertain that the policy covers any possible such assumption.

Another important series of exclusions which is most dangerous in this type of work involves the XCU classifications. Contractors engaged in work which may involve explosion, subterranean collapses and other types of perils are classified as being subject to either one or more of these XCU exclusions. The simple result is that unless the contractor pays a sufficient rate to have these exclusions removed, such exposures as collapse and explosion are excluded as to property damage. These exclusions are usually set out by endorsement to the policy, and so it is quite possible for a contractor (or for what is more likely a sub-contractor) such as a plumber or excavation contractor, to have a policy which says it is a comprehensive general form, but which in effect excludes collapse and explosion as to property damage. The rates for these coverages are very high and it is almost certain that a small contractor will not have them unless they are required by the architect.

The limits for comprehensive general liability are certainly subject to a great deal of difference of opinion, but it is believed that most good insurance

men think \$300,000 per person, \$300,000 per accident, and \$300,000 property damage as minimum.

The contractor and his sub-contractors should also carry comprehensive automobile liability coverage. This form is not subject to unusual exclusions and generally speaking offers all of the automobile insurance of a liability nature which can be bought. It is not a great deal more expensive than specified car coverage and is the only reasonably good way of offering automobile liability protection.

The standard workmens compensation form for the general contractor and his subjects is an obvious requirement and while the law in effect makes the general contractor's policy cover as to subs, it is still desirable for the sub-contractors to have their own policies. The peculiarity of the North Carolina law with regard to contractors leaves some question as to whether or not we really have sub-contractors in this state as to government jobs. Also the third party liability feature in a compensation policy, however remote in reality, can come into play between contractors. If so, both policies would be necessary. As to any of these policies, an endorsement signed by a company representative or agent stating that any notice of cancellation or changes of any policy will be given to the architect and the customer ten days prior to the effectiveness of same is a most important requirement.

The completion of certificates of insurance is a complicated job, but is unfortunately not always



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considered so by either the agent or the company employee who reviews them. More attention should be paid to certificates by all concerned. There are those who feel that a certified copy of the policy itself is the only real protection, and while I do not subscribe completely to this theory, it is certainly the best evidence of the coverage in effect.

Obviously the contractor should carry a builders risk covering for fire and extended coverage, and the form will vary with the type of structure under

consideration. Endorsed on this policy should be vandalism, malicious mischief and explosion. Earthquake; however remote is recommended for large expensive structures, and is available at a relatively minor cost. The builder's risk policy should certainly include both the contractor and the owner of the property.

A recent case in Landis, North Carolina, tends to indicate that where a boiler installation is involved, the providing of boiler insurance prior to the first firing of the boiler is desirable. In this case a school boiler exploded during the first test firing, killing two men and bringing about property damage in a very considerable amount. The boiler insurance companies are willing to write coverage on such boilers prior to firing, and will also insist on an inspection by their own trained engineers. This is an excellent, and incidentally an economical buy. It is highly recommended.

These are the requirements which it seems to me should recommend themselves as you contemplate any job in which a contractor is involved. These requirements are severe, but the losses now coming to light under third party liability exposure are severe. For the first time in the history of our state we are seeing law suits instituted for as high as a quarter of a million dollars covering one personal injury. Unfortunately, we are simply late in this trend because the jumbo verdict has become commonplace in some of our sister states. In our business the question is not whether the contractor is liable for the loss, the question is whether or not the circumstances place him in jeopardy. If they do, then the owner of the building is also in jeopardy and the question is not can we win the law suit, but how much will we be endangered until it is over. That is the figure the CPA will show in red ink against your customer's statement until that law suit is settled and the only reasonably sound answer is as complete a program as can be purchased within the bounds of economic reason. No one can give your customer complete protection but a well qualified agent can give him as broad a program as is available for what he has to pay.

#### WILLIAM A. STRINGFELLOW

William A. Stringfellow, Executive Secretary of the North Carolina Association of Mutual Insurance Agents, Inc., was born in Louisville, Kentucky in 1909, where he attended grammar and high school. He moved with his family to Asheville, N. C., in 1924 and entered the University of North Carolina in 1926. Receiving his A.B. Degree in 1930 and his L.L.B. in 1932, he returned to Asheville where he engaged in the general practice of Law until 1941.

In 1941 Stringfellow joined the United States Casualty Company as Claim representative and was shortly transferred to Charleston, S. C., as Manager of the Company office there.

In 1943 he became Casualty Manager for Johnson & Johnson, managing General Agents. Having established the departure in Charleston, he later set up an office in Greenville, S. C., and eventually Raleigh, N. C., where he served as Manager for this Underwriting firm. On January 1, 1954 he undertook his present assignment.

He is Junior Warden of St. Michael's Episcopal Church, Lieutenant Governor of Toastmasters International for the Carolinas and a member of the Phi Mu Alpha Fraternity. He lives with his wife and daughter in Raleigh, N. C.



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