



Enter the golden age of vinyl floors with Armstrong Palatial Corlon. Shimmering with golden tracery, Palatial transforms the classic beauty of marble into lavish modern elegance. It comes in white, black and six gentle colorings to enhance any room, any décor. Palatial costs about \$195 installed in a 12' x 15' area. FREE! Booklet of special color schemes and list of stores that have Palatial Corlon. Write Armstrong, 6101 Pine St., Lancaster, Pa. In Canada, Dept. 11-B, Box 919, Montreal, P. Q. Palatial Corlon is one of the famous (Armstrong VINYL FLOORS



Better than medicine

"My doctor has said time and again that all the medicine in the world could never replace this Course and what it has done for me."
THEO M. BRYANT, Whittier, Cal.



"I was a pipe fitter's helper when I enrolled. Now, I'm a commercial artist in the advertising department of the at twice the salary!" same company—at twice the salar JOHN BUSKETTA, Uniondale, N. Y.



Finds new appreciation

"You've opened new doors for me! I've learned far more from you than I did during two years of college art training." рокотну соявін, Yokosuka, Japan



"I was only halfway through your Cartoon Course when my superiors noticed my work and made me an illustrator for H.Q., 12 Air Force, LANNY REICHERT, Alexandria, Va.



Cinderella story

"Mine is a 'Cinderella' story, thanks to your Course. I now paint five days a week to keep up with my orders— up to \$400 each." MRS. PATTI DOLEZAL, Yuba City, Cal.



Boosts salary \$2,000

"Without your training I would not have my present job as illustrator for the Chicago Sum-Times—at a \$2,000 boost in salary." PAUL BREWER, Chicago, Ill.



Adds to family income

"To think that a mother of six lively young ones, without domestic help, can study art and hold painting classes at home!" ELIZABETH H. LINCOLN, Wave, Mass.



Carpenter to artist

With no previous art training, I landed a commercial art job by saying I was an FAS student—and showing the work I had done for you." KENNETH W. GUERNSEY, Springfield, Ill.



Wins prizes

Thanks to you, I've won many prizes in exhibitions and have sold most of my paintings. Just last week I got a check from the Buffalo Art Gallery." HELEN D. KAY, Kenmore, N. Y.



Earns \$2,000 extra

I'm only on lesson 11, but I've already netted over \$2,000 in extra income from art work I do in my spare time." PATRICKJ. MCGOWAN, So. Pasadena, Cal.



No more layoffs

"I'm now a studio illustrator—work I really enjoy. Considering the layoff situation in my old line of work, I owe thanks to FAS that I'm working at all." JACK LINE, Markle, Ind.



Gets "dream" jobs

"With no art training, I was getting nowhere in cartooning. Now I get syndication, greeting cards—really 'dream' jobs." BETTE FILLEY, Johnstown, Ohio



Sells portrait a month

"Since finishing your Course, I've sold one portrait a month for the past two years. I've never had one turned down yet." DOROTHY HOOKS, Smithfield, N. C.



**Triples income** 

"When I compare my early work with what I do now, it's obvious why my income has tripled since I started your Course."
DON FIELDS, Nashville, Tenn.



Earns travel money

"Your Course gave this housewife a profession. I now have extra money for trips and a bank account to do with as I please." DORIS S. HAGEN, New Rochelle, N. Y.



Saved by art training

"The plant I've worked for has closed its doors. But I'm not worried. Thanks to you, I have my art sales to fall back on." JOSEPH BENNETT, Adrian, Michigan



Gives up typing

"I had a dreary clerk-typist job. Today, I do high-fashion illustrations for one of Albany's largest department stores." WANDA PICKULSKI, Rexford, N. Y.



Retires successfully

"Thanks to you, I'm doing a satisfy-ing business in my own art studio. It's paying so well, I told Social Security to take me off their list." JOHN WARREN, MOTTISTOWN, N. J.



Becomes art teacher

"Thanks to you, my painting classes overflow with both children and adults. I've never enjoyed anything so much in my life."
MRS. RAE DOWDY, South Boston, Va.



Starts career at 82

'My recent one-man show in L.A. sold enough to pay for my Course. I'm commissioned to do a mural and I have five painting pupils of my own."

O. F. TALLMAN, Santa Barbara, Cal.

#### Picture yourself on this page

F YOU LIKE TO DRAW OR PAINT—you must have toyed with the idea of "doing something" in art.

Why not explore the idea further? If you show talent-a group of America's most famous artists stand ready to give you the art training you need.

These distinguished men (listed below) own and run the Famous Artists

America's 12 Most Famous Artists

Schools. They spent years pouring all they know about drawing and painting . . . all their priceless trade secrets . . all their professional know-how . . . into a monumental series of art lessons. As one of their students, you can share this vast knowledge and experienceno matter where you live. You study at home, in your spare time.

#### You Are a Class of One

Your instructors-who are themselves practicing professional artists-correspond directly with you. For each assignment you send in, they spend as much as two or three hours showing you ways to improve your work. They make separate drawings and paintings especially for you. They write you personal letters of advice and guidance. Eventually, they become your friends, eager to hear news of your success, eager to help in any way they can.

As you can see - from the small sample of Famous Artists students pictured above-this training works very well.

#### Find Out If You Have Talent

To find people with talent worth developing, the famous artists created a special talent test. Formerly, the School charged for the test, but now they offer it free. If you show talent on the test, you are eligible for Famous Artists training. But there is certainly no obligation. To get a copy of the test, simply mail the coupon. It could be your first step to seeing your picture on this page.

#### Famous Artists Schools Studio 5238, Westport, Conn.

I would like to find out whether I have art talent worth developing. Please send me, without obligation, your

Mr. Mrs. Miss	Please Print	Age
Address		
City		Zone
County		State

JON WHITCOMB BEN STAHL NORMAN ROCKWELL FRED LUDEKENS AL PARKER ROBERT FAWCETT STEVAN DOHANOS AUSTIN BRIGGS GEORGE GIUSTI HAROLD VON SCHMIDT

PETER HELCK ALBERT DORNE

JANUARY 1961 VOL. LXIV, No. 1

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A Curtis Publication

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our cover: Adding a family room to your present house or planning to include one in a new home?

Don't make a move until you read what we have to say about planning, building, and decorating a family room. You'll find ideas galore beginning on page 20. Photograph by Lisanti.

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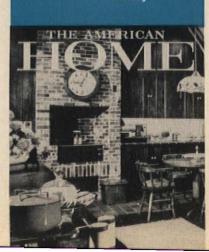
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## from Armstrong 1961 CATALOG OF ROSES

FEATURING THE WORLD'S MOST MAGNIFICENT ROSES IN 48 FULL-COLOR PAGES

Just off the press-the exciting new 1961 Armstrong Catalog of Roses . . . displaying the entire Armstrong Collection in gorgeous glowing color. And it's yours—ABSOLUTELY FR€E!

Here's the most glorious rose catalog ever! Winter cold and gloom seem to fade away as you turn page after sunny page of this fabulous collection of prize-winning beauties. Nearly 150 breathtaking varieties to choose from . . . Hybrid Teas, Grandifloras, Floribundas, Tree Roses, Climbers, and more-PLUS authoritative information on every kind of rose you can imaginewith growing tips and outstanding money-saving special offers!

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All Armstrong roses have been tested and proved for years in every corner of the United States before being offered for sale. Each one is completely guaranteed to live and bloom in your garden or it will be replaced free. The secret of their hardy growth is the sturdy Dr. Huey rootstock; the secret of their dazzling beauty is many years of Armstrong research. We suggest you start your friendship with Armstrong-or renew

it—by selecting Armstrong's brand-new All-America Rose Winners for 1961, described fully on this page. To avoid disappointment later, you may reserve your plants now, by using the dual-purpose coupon below.

#### Take The First Step To Your Most Beautiful Rose Garden. Mail Coupon For FREE Catalog Today!

Start planning this season's garden right away . . . with confidence! Armstrong's authentic full-color illustrations are as accurate as the most professional printing processes can make them . . assuring you that what you see in the Armstrong Catalog is what you will actually see in your own garden this coming season. So, don't delay. To get the fabulous new 1961 Armstrong Catalog of Roses — ABSOLUTELY FREE mail the coupon today!

Introducing ... the only two All America Rose Winners for 1961... and they're both from Armstrong!

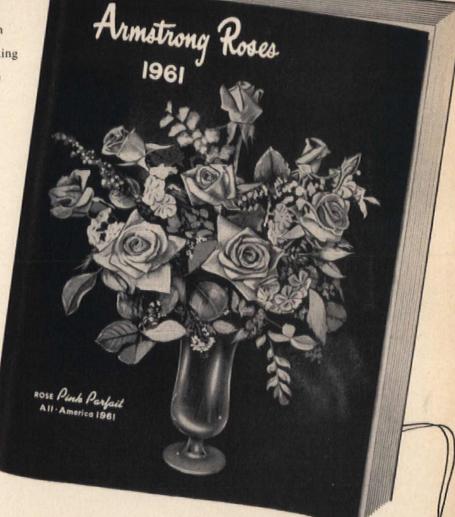


A superb Grandiflora boasting a glorious profusion of perfectly-formed flowers with a delicate blending of pink and creamy pastels. Produces continuously . . as much as 100 buds and blooms at a time. Plant Pat. 1904. Only \$3.50 ea., 3 for \$9.30.



A unique bi-colored Hybrid Tea with vigorous growth, luxuriant foliage. Blooms are soft salmon-pink on inner petal faces; contrasting orange-red on the outer. Provides armloads of long-stemmed roses all season long. Plant Pat. 1903. Only \$3.50 ea., 3 for \$9.30.

**GUARANTEED TO GROW AND BLOOM!** 



To become All-America Winners, these magnificent roses had to grow and thrive for two years in independent test gar-dens all over the country . . . in all combinations of climate and soil. POSITIVE PROOF that you can grow them anywhere—even if you've never grown a single rose before.

Because PINK PARFAIT and DUET are brand-new, supplies are quite limited. Nature cannot be rushed. To avoid disappointment, reserve your plants now. You need send no money at this time, unless you wish. We will ship the roses reserved in your name at the proper planting time for your area. But be sure to mail your reservation today!

Mail Coupon Today for FREE Catalog

	Armstrong Nurseries, Ontario, California	1243	S.	Palmetto
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(please print)

Zone\_\_\_State\_

☐ Yes—I want to be among the first to grow your 1961 All-America Rose Winners. Reserve in my name the following bare root plants— guaranteed to grow and bloom—to be shipped at the proper planting time for my area.

DUET @ \$3.50 ea., 3 for \$9.30.

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STEPHEN MICHAE







AT OUR HOUSE





MARGY WYVILL ECCLESINE

Some passing comments from a mother of seven

January is a plateau I love. The holiday glow is still upon us, along with the fresh and inviting promise of an untried year.

You can take time to sit in your living room and watch the low-riding sun pick out the red of a glass pitcher, the bottle green of an old container spouting ivy, an amber ash tray. Look over your Christmas cards and appreciate them. Think of the friends you hear from only once a year. Maybe write a few notes. Think of some neighbors you didn't see during the holidays and plan to have them over sometime soon. Try to find room for your still-new gifts. Pull together loose ends. Put your house in order.

Do anything—or nothing. That's the nice thing about January. You can rest for a while before going on.

#### THINGS I LIKE TO THINK OF

... my mother down in Maryland, in the warm, sunshiny den of the home where we grew up, patiently creating a hooked rug. Every winter she starts a new one, setting up her frame, and working when she feels like it. Into the rugs have gone our old winter coats, gray flannel pants, and even felt hats. I marvel at the unerring eye and the strength of her hands which weave these cut strips into colorful designs—designs that will be more meaningful to us through the years as we note: there's my old rose coat or blue tweed suit.

#### WE'RE LEARNING A LOT

We don't ever seem to get around to reading together as a family. So many age levels and varied interests are under this one roof. Nevertheless, Joe and I do make the effort to go to the encyclopedia or dictionary and look up the facts with our trusting scholars when we can't answer the avalanche of questions that homework stimulates.

"Who landed first, the Pilgrims or the Puritans?"

"What's the derivation of 'auspices'?"

"Who were the good guys in the French and Indian War?"

I'm learning a lot that I missed in my sketchy school days. Also, as an adult, I find the information fascinating, now that I'm not *forced* to learn it.

#### PRETTY TOUCHES

With all the irregular comings and goings, I sometimes neglect the nice mealtime touches. Now that there are no cut flowers from the garden for a centerpiece, I try to remember that simply moving a pot of African violets from the window sill, or a bowl of narcissus in bloom, does wonders for the table at dinnertime. An occasional meal by candlelight, too, when they least expect it, seems to put everybody in a gay mood. All those faces to which we've become accustomed are reflected in a new, interesting light.

#### ROAD TO PEACE

Paul has grabbed David's ball and David is trying to talk him into giving it back.

"Paul, if you don't give me my ball, I won't play with you." No response.

"I won't let you ride my bike." No action.

"I won't let you fight with me any more."
Immediately he gives the ball back.

#### THEOLOGICAL DISCUSSION

"God made all the horses and He can make a horse just like that—" (short flicking wave of right hand).

"Yeah. And I bet sometimes He waves His hand and there's a horse and He doesn't even want one."

#### A PROGRESSIVE PARTY IS FUN

... especially on New Year's Eve—going to at least two other houses. Ever try one? We did, and found each hostess had much less to do by way of preparation, and much less expense. Welcoming toasts at one, casserole supper at the second. And here, I must admit, the men became so settled-in and comfortable, we had difficulty moving them on to the third, where awaited dessert, coffee, and good talk. Nice way to start the year, with friends you love and enjoy.

#### SIGHTS AND SOUNDS

Sweetest sight: The yellow bus waiting at the end of the lane and five, scrubbed, happy children going back to school after the holidays.

Sweetest sound: A quiet house.

## World's Most Amazing Adjustable Dress Form

**GUARANTEES CUSTOM-FITTING CLOTHES** 

...OR NO COST!

A Newly Patented Single Form That Adjusts Easily to Regular Sizes, Half Sizes and Many Figure Variations from 8 to 20 Inclusive (Special Model for Sizes 201/2-50). New . . . Easy-to-Use . . . Low Cost!

So Easy To Use Even a Beginner Can Make Custom-Fitting Clothes. Distinguished Italian-American Designer Creates Brand New Dress Form Called PERFECT FIT ADJUST-O-MATIC. So strong, it won't Crack, Chip or Break—Stores Away Easily!

None of that dreaded home-made look. Why pay \$30 or more for a dress form? You'll create professional styles and pre-

fessional styles and precision fit with the aid of ADJUST-O-MATIC for a fraction of the cost — Even if you never made clothes before.

If you are one of the many women who "strug-gle along" on guesswork without a dress form if you've hesitated to invest in a dress form that is useless once you gain or lose weight — if you feel that an adjustable form has too many complications without accuracy — here's exciting news for you!



After years of painstaking research, Luigi Cella, distinguished Italian-American de-signer for 35 years, has finally developed the dress form called PRECISION FIT ADJUSTdress form called PRECISION FIT ADJUST-O-MATIC, the one dress form so handy and simple to use . . so fool-proof to assemble with the clear step-by-step instructions included . . so flexible and adaptable that you can virtually reconstruct your own figure and that of other women in your jamily. The Magic Secret, found only in ADJUST-O-MATIC, is a unique precision-accurate method of "dialing" your dimensions. Fit the 15 slide-together sections into each other . . . gently apply pressure with your fingers until gently apply pressure with your fingers until your printed number shows through the magic windows in every measurement area— and ADJUST-O-MATIC virtually reconstructs your figure.

#### **Takes The Guesswork Out Of Sewing**

With your ADJUST-O-MATIC dress form you see in advance just how attractive and becoming your dress, skirt, coat, or blouse will look. Now you can fit, pin, hem, baste, alter perfectly. Your made-at-home clothes will have the custom-fitted look you desire.

ADJUST-O-MATIC add

tom-fitted look you desire.

ADJUST-O-MATIC adjusts easily to regular sizes and many figure variations from 8 to 20 (special model for sizes 20½-50).

You can make literally dozens of different combinations... compensate for slight body defects... (allow for your own bustline variations)... then readjust to a completely different size and shape for other

bustline variations) . . . then readjust to a completely different size and shape for other

completely different size and shape for other women in your family.

Now whether you make your clothes or buy them, you can be fashionable, stylish, comfortable and custom-fitted at all times.

ADJUST-O-MATIC helps you expertly remodel last year's clothes into 1961 fashions work and avantily make. more quickly, easily and expertly . . . make

many different alterations . . . design your own styles or use any standard pattern.

Now you save needless hours fitting your clothes. Never again need you rip out seams because your skirt didn't hang properly the first time.

first time.

Never again need you struggle, strain, twist, turn, trying to get a perfect fit...or wear out-of-style clothes...or discard expensive alterable suits and dresses because you've gained or lost a few pounds.

You can make your adjustments right on the dress form — and slash your sewing time. ADJUST-O-MATIC helps solve your dressmaking problems and with such professional-type results you'll glow with pride and satisfaction as you show them off.

#### Flexible Rugged Material

Sturdy ADJUST-O-MATIC is constructed of a new material containing DuPont Neoprene and exclusively compounded for long life and durability. It won't disintegrate or fall apart, and laughs at the ruggedest treatment. Throw it on the floor—see how wonderfully well it stands up, won't crack, chip, or break.

Yet ADJUST-O-MATIC is so light, so versatile, so DuPont Neoprene and ex-

is so light, so versatile, so easy to use that you can fit

your blouse, pin it, baste it—all while seated and ADJUST-O-MATIC takes up so little space, because it comes apart and stores away conveniently in any drawer, or on any shelf.

#### **Amazing Trial Offer**

We're so convinced PERFECT FIT ADJUST-O-MATIC will aid you to make beautifully tailored, professional clothes the first time you use it that we make this AMAZING NO RISK OFFER. Try revolutionary ADJUST-O-MATIC in your own home for 30 days. See for yourself how beautifully constructed it is ... how you turn "old dresses into new" ... make too small or too large alterable clothes fit you perfectly again . . helps you make your own suits and dresses in as little as half the regular time . . . slashes your clothing your own suits and dresses in as little as half the regular time... slashes your clothing costs... and helps you in so many other ways — marking hems, adjusting waist lines, changing necklines, and making all your clothes fit you as if they were made to order. If you are not 100% delighted, return it for full refund!

## GUARANTEE Put PERFECT FIT ADJUST-O-MATIC to every test. Prove to yourself why it's more versatile than dress forms costing many times more. Yet all that amazing PERFECT FIT ADJUST-O-MATIC costs is \$4.95. MAIL THE AMAZING TRIAL COUPON TODAY! If after using ADJUST-O-MATIC in your own home for 30 days, you don't agree that it will save you endless time, work, and money . . . if ADJUST-O-MATIC doesn't pay for itself the very first time you use it . . . if you are not 100% delighted, return it for full refund!



IMAGINE This rugged adjustable

steel stand that folds

away in seconds for a collapsible form. Stand

recommended

clothes. Only \$1.98

for best results with dresses, coats, other full figure

REPLACEMENT OR REFUND OF MON Guaranteed by Good Housekeeping NOT AS ADVERTISED THEREIN

The staff of experts at Good House-keeping Magazine examined EVERY word and EVERY line of EVERY paragraph in the advertisement with the same care that is exercised in the preparation of their editorial material. This was done so that they can offer you their assurance of truthful advertising claims.

Through the extensive use of their laboratory facilities and their staff of experts, Good Housekeeping is convinced that PERFECT FIT ADJUST-O-MATIC DRESS FORM is of good quality. Product claims in this advertisement are true representations of the benefits which this product makes available to the consumer.

#### HERE'S THE AMAZING SECRET



This photo of shoulder section shows you how MAGIC WINDOWS in every measurement area give custom fit at

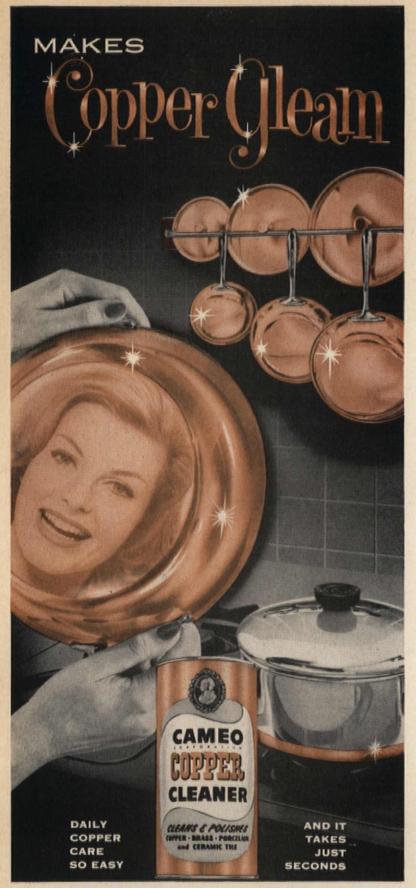
#### WHY PERFECT FIT ADJUST-O-MATIC GIVES YOU CUSTOM TAILORING EVERY TIME

- Easy Size Selection; Adjusts to Figure Measurements
- Form Assembles To Your Own Figure
- Grows and Loses Right
- Along With You Scientific Guide Lines Insure Perfectly Centered Seams
- Conforms To Standard Patterns
- Can Be Used In Sections
  Or Full Figure
  Lightweight! Easy To Use
  Even When Sitting
  Imagine! 15 Take-Apart
- Sections Store Flat On Shelf Or In Drawer

#### MAIL THIS AMAZING TRIAL COUPON TODAY

U.S. PATENT NO. 2,922,555

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I HARRISON HOME PRODUCTS CORP., Dept. 1-AH I 8 KINGSLAND AVENUE, HARRISON, NEW JERSEY	
Please rush revolutionary PERFECT FIT ADJUST-0-MATIC Dress Form t guarantees custom-fitting clothes for the entire family for 30-day NO RI TRIAL. If after trying PERFECT FIT ADJUST-0-MATIC I am not delighted every way, I will return it for full refund.  CHECK Reg. Size (8 to 20) Recommended if bust is 30"-40".  HERE Large Size (201/2-50) Recommended if bust is 41"-52".  SEND C.O.D. When postman arrives I will pay him \$4.95 plus C.O. Postage. Money Back Guarantee.  SAVE POSTAGE: Send \$4.95 with your order and we pay all posta (West of Mississippi add 35c. Same money-back guarantee.	SK in
NAME	
I ADDRESS	
CITY ZONE STATE	
DRESS STAND: Also send handy steel collapsible ADJUST-O-MATIC Dr Stand, only \$1.98 additional.	ess
CANADIAN CUSTOMERS: Dress Form \$5.95. Dress Stand: \$1.98. Order fr Harrison Products, Ltd., 539 King Street, W., Toronto, Ontario.	mc



### CAMEO COPPER CLEANER

Now . . . you can use your copperware every day and still keep it "bride" bright, without hard scrubbing. It's so simple and economical to clean daily with mild, fast-acting Cameo! No harsh abrasives hurt your hands or your copperware. Dulling film and spots disappear in seconds—even neglected copper and brass shine with Cameo. Try Cameo today; it's the world's largest seller. Try Cameo Stainless Steel and Aluminum Cleaner—Cameo Cream Copper and Brass Cleaner.

# THE ANSWERS YOUR QUESTIONS

If you have a question for this column, please address FHA Commissioner, % The American Home, 300 Park Ave., New York 22, New York.

I have been told that I can't get an FHA property improvement loan unless I own the property. Does this mean that my property must serve as collateral?

It is true that to obtain an FHA-insured loan for property improvement, you must have at least substantial tenure of the property. You must own the property to be improved, or be buying it on contract, or have a lease expiring not less than six months after the maturity date of the loan.

This does not mean, however, that the property must be offered as collateral for the loan. Most FHA-insured loans of this kind are made without collateral, although FHA regulations do not prohibit the taking of security if the lender sets it as one of the conditions for issuing the loan.

FHA property improvement loans are made in amounts up to \$3500 and are repaid in monthly in-

stallments over periods up to 5 years.

There's an FHA-insured mortgage on my house and I'm paying 4½% interest. I want to sell my home because it's much too small for my family. I'd like to know if I can transfer my present mortgage to the house I plan to purchase; or, if this can't be done, can the buyer of my old house take over the existing mortgage at the 4½% interest rate rather than have to pay the higher rate the banks require today?

The answer to the first part of your question is "no"; the answer to the second part is "yes." A mortgage cannot be transferred from one piece of property to another. It can, however, be transferred from one owner to another. But, there are certain conditions you must keep in mind.

If the mortgage is transferred to the new owner of your house, it means you are selling the house "subject" to your mortgage. Under this condition, you are still responsible for the payments if the buyer fails

to make the monthly payment to the lender.

Should you be unable to pay, the mortgage would be foreclosed and the property would be sold at a foreclosure sale. If the price obtained at such a sale was less than the amount still due on the mortgage plus any costs involved, you would have to make up the difference. So you see, while selling your house

"subject" to the mortgage might be the simplest way of handling the sale (allowing the buyer to get the low interest rate on the present loan), there is some

risk to you as the seller.

A safer method for you is to have the buyer "assume" the mortgage. In this case you would be able to get a release of liability from FHA and the lender so that you would in no way be held responsible for future payments due on the mortgage. Of course, under this method, the buyer would have to accept present-day higher interest rates. In other words, whereas you have been paying 4½%, he will probably have to pay 534%.

#### Can I get an FHA mortgage to help me build a house on my farm? I own the land free and clear, but I am short of cash for a down payment.

FHA can insure a mortgage on a dwelling which is considered a farm home by the insuring office involved, but there are definite restrictions. First, the maximum insurable mortgage is \$9000. Second, the home must be located on a minimum of five acres. Third, the land must be adjacent to a public highway. To obtain an FHA-insured loan, a borrower must make a down payment of at least 3% of the combined value of house and land. This down payment must be in cash or the equivalent of cash.

Since you own your land free and clear, it could probably serve as all or part of the required down payment, depending on its value. You would then

need cash only for settlement charges.

#### If I have an FHA-insured mortgage on my home, does this mean that it will be paid off if I die?

This question comes up quite often—and of course, the answer is no. FHA insures the private lender against loss of his investment in event of foreclosure or abandonment. Life insurance companies provide policies which insure the mortgage in event the purchaser dies.

Although FHA mortgage insurance does not protect the buyer against loss of any kind, it does benefit him in a number of ways. It enables him to buy a home with a small down payment, and to pay off the balance in convenient installments over a term up to 30 years. As a result, there are more home-owning families than renters in the United States. FHA's purpose is to make homeownership a sound undertaking for any family. Mortgage insurance and life insurance are entirely different. FHA insures only the mortgages.

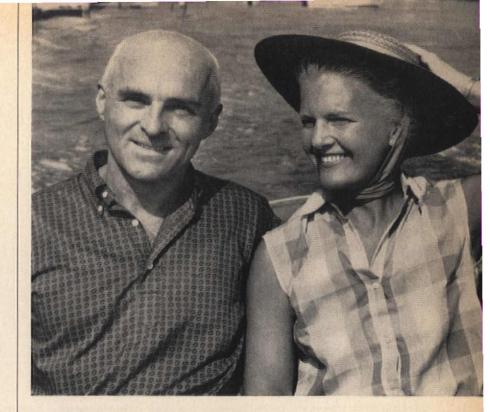
#### I have a chance to buy a 3-story house that could easily be made into three apartments. I would occupy one floor and rent out the other two. Could FHA help me with the financing?

Your idea sounds practical. FHA insures mortgages in amounts up to \$27,500 on 3-family properties. Assuming there is a demand for apartments in your neighborhood, and the governing regulations allow them, your plan should work.

Our advice would be to have two or three reliable contractors estimate the cost of changes you would have to make. Then take the figures, along with plans and specifications, to an FHA-approved mortgage lender. If he approves your loan, he will send the information on to FHA which will make an appraisal of the property, based on its value after conversion. The insured mortgage will represent a per cent of this value. As long as the mortgage does not exceed \$27,-500, it may include the cost of the improvements.

Planning is important in this kind of project. Get all the information you can in order to help get the

mortgage approved and FHA-insured.



#### How we retired in 15 years with \$300 a month

"1945 was an important year for Grace and me. My big promotion at the department store had come through, and the years of hard work were finally paying off. At forty, my earning power was good. But, ironically, I worried about money. It went out as fast as it came in. We never seemed to have any left over for savings.

"One evening, we were reading and listening to the radio when Grace brought up what we called 'our Florida dream.' For years, we had talked about retiring to Florida. We made great plans-a home by the water, our own boat, loads of time to relax and enjoy ourselves. What we hadn't figured out was a way to make certain we could afford to do it when I retired. With the trouble we had saving money, retirement seemed a long way off.

"Then Grace showed me an advertisement she had come across in a magazine. The ad told how a man of forty-with no big bank account, but good earning power-could have an income of \$300 a month, every month, for the rest of his life, beginning in just 15 years. It was called the Phoenix Mutual Retirement Income Plan.

"Well, at first I was a little skeptical-it sounded almost too good to be true. But I figured I had nothing to lose so I clipped the coupon and mailed it to Phoenix Mutual for more information. It turned out to be the wisest thing I ever did.

"We retired three months ago, and our first Phoenix Mutual check for \$300 arrived in the mail, right on time. Now we're settled in sunny Florida, and it's every bit as great as we dreamed it would be. We have that cozy home right on the water. And, even more important to us, our monthly Phoenix Mutual check gives us the security to enjoy real peace of mind."

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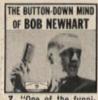


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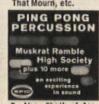
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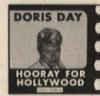


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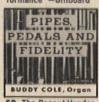
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AT HOME WITH



G ordon MacRae, whose muscular baritone and rugged charm are as perennially popular as "Oklahoma" and "Carousel," swung wide the dark green door of his colonial farmhouse and flashed a warm smile.

"Good to see you. C'mon in. We're crazy about this house and glad to talk about it to anyone who'll listen."

In the living room, Sheila, his attractive blonde wife, poured coffee as we talked.

"If we had built this place ourselves, we couldn't have come up with a house closer to our idea of what a home should be," he said. "What we like most about it is its restfulness. It's quiet up here on the hill and we're cut off from the rest of the world. We have two acres of peace and privacy."

The MacRae home is in the San Fernando Valley in North Hollywood, California. Hidden on a wooded hill, the house is roughly T-shaped; it has a main two-story section and single-story wings that angle pleasantly under a shake roof. Its white board-and-battens and rough brick exterior are softened by climbing ivy and wisteria and it has the look of a long-established home.

"Look at this house," said MacRae. "Wouldn't you swear you were in a farmhouse somewhere in New England? On a rainy night it's snug and cozy. (continued)



"Grandfather's books on Early American wrought iron got us interested in antiques and taught us how to recognize authentic hardware."



The whole family enjoys skin-diving. "We train regularly in the pool," says MacRae, "so when we go to the ocean we know what we're doing."

MacRaes' home is 20 years old but has the look of a much older house. "It's not a show place; it's the kind of relaxed, comfortable home Sheila and I always dreamed about, the kind of home our parents had."



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(continued)

On a beautiful spring morning, it seems to wake up singing. And on a warm day it's cool and restful."

The MacRae home gains in charm from the liberal use of pine paneling, great expanses of random-width pegged flooring set off by colorful braided rugs (only the living room is carpeted), and the presence throughout the house of board ceilings, painted flat white to resemble the whitewashed ceilings of early farmhouses.

"This house was built in 1941 by Andrew Loomis, the illustrator," said MacRae, "and yet you feel it has been here 100 years. Loomis had a great loyalty to this house and he wouldn't sell it to just anyone who came along. He looked us over very carefully and when he found we had three children-we now have four-he said, 'Yours is the kind of family that should live here. This house should have children in it who'll grow up and have happy memories of it.""

The day they moved in eight years ago was a true homecoming for the MacRaes. During Gordon's years of radio and stage work in New York they had made a hobby of collecting Early American antiques. On short vacations they

had driven through New England, stopping at roadside shops and auctions for good buys in furniture, glassware, and pewter. Their new home provided the perfect setting for the many fine pieces they'd collected. In addition, they've had several reproductions made for them by actor George Montgomery.

"Sheila and I love New England," Gordon said. "If we could, we'd live there. But since our work keeps us in Hollywood, we're lucky to have the feel of New England in this house and the things we have collected. Most people in this town are transplanted. But our little bit of New England has a permanency about it that makes us feel we have roots."

Deople in the entertainment field have a hard time getting anything like permanency in their lives," said Sheila, "with the result that very few of them have real homes in Hollywood. There are plenty of show places, but very few homes."

"Shortly after we moved in," said MacRae, "we sent out invitations to our housewarming party. Some of the guests didn't even know what that was-they'd never heard of such a thing. Back in Syracuse, New York, where I grew up, it was the thing to do when you moved in. It gave all your friends a chance to see your new home. But in Hollywood, homes change hands so often that it's unheard of. The party was a success; everyone enjoyed it."

When I was a little girl," said Sheila, "my parents were always glad to have me ask a little friend to stay for lunch or dinner. I guess that was their way of making it clear to me that home was the place to entertain friends. Gordon and I have kept that custom in this house. There's hardly a day when we don't set an extra place at the table for one of the children's friends."

The MacRaes have four children. Meredith, their older daughter, is 16 and a high school senior. Heather is 14, Gar is 12, Bruce, 6.

Sheila met Gordon in 1940 when they were playing summer stock at the Mill Pond (Long Island) Theater.

"My father approved of Gordon the first time I brought him home. We had a dog who used to growl at all my boy friends. But when Gordon came the dog wagged his tail and made a big fuss about him. Dad laughed and said, 'Well if the dog likes him, (continued)



"We love New England and there's a lot of its tradition in this house and in the things we have collected." Glassware includes Steuben, rare cut

glass, thumbprint, and a collection of Early American spirit bottles. On a sunny day they really sparkle. Cherry drop-leaf table was a lucky find at a local auction.

## Hey, Mom!



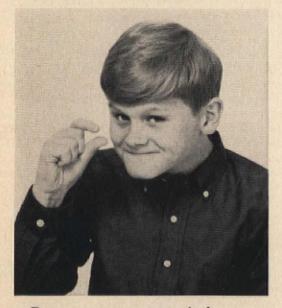
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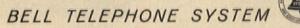


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Pewter collection is displayed on fine old hutch the MacRaes discovered while prowling out-of-the-way antique shops. Table and chairs are reproductions by actor George Montgomery.

(continued)

I guess he must be all right."

'These were done by my grandfather, Albert H. Sonn," said Mac-Rae, pointing out a pair of water colors above the spinet piano in the living room. "Grandfather went all over the country painting historic or unusual doors and entrances. He had quite a collection; we have several here-about two dozen.

"My grandfather also made an extensive study of wrought iron," he said, taking three large volumes from the bookshelves near the fireplace. "'Early American Wrought Iron'-Grandfather wrote and illustrated these. In all, they contain 320 plates and you'll find anything you want to know about Early American hinges, latches, and locks. These books got Sheila and me interested in Early American antiques-we were able to recognize authentic furniture hardware when we saw it.

"Let me show you the greatest bargain we ever found," he said, leading the way to the dining room. Dominating the far wall was a large hutch that contained a fine collection of pewter.

"We bought this hutch for \$100," he said, "on a day when the dealer was disgusted and ready to go out of business. It's so large we don't have wall space between the windows and have had to push it into the corner. It's one of those rare finds that keep antique hunters prowling out-of-the-way shops and country lanes."

"And finding all that pewter?"

"Some of it. Sheila's parents and mine contributed a good share of it. Collecting runs in our families."

The large round dining table (topped with a lazy Susan) and Windsor chairs are fine reproductions by George Montgomery.

"Wish I knew how George gets these authentic finishes," said MacRae, running his hand across the table. "He makes them look like the real thing.

"Here's an old wash bench," he said. "The lower half is original but the upper part was added at a later date. And here's a cranberry press. Some of the parts are missing so that spoils it as an antique, but the fact that we keep it gives you some idea of how far gone we are on this stuff.

"We bought this drop-leaf table at a local auction," he said, as he returned through the front hall. "It's cherry and it seems to get better with age. Same way with this old settle. The kids have scratched it up a lot, but that just makes it look older. There's something to be said for having old pieces-if they're rugged enoughwhen your kids are young."

e returned through the living T room and paused to point out a magnificent corner cupboard.

"Pine," he said, "and about 300 years old-the oldest thing we have. That was quite a trophy to bring home from an auction.

'This is our (continued on page 19)



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(continued)

room," he said, entering a bedroom decorated in off-white with aqua. A fireplace, easy chairs, a hutch table, television, books, and magazines indicated that it was also used as a study.

"This is my favorite room. When we have a script to study, or Sheila and I want to do some reading while Meredith or Heather have their friends in, it's quiet and restful in this part of the house. That hutch table is about 150 years old, and that picture over it was done by Orry Kelly, the designer, who's a good friend. The surrealistic painting over the fireplace is by Mildred Bly, and the clock is a gift from Noel Coward.

"Meredith's room is off here to the right, and next to it a study which we have turned over to the kids as a TV and recreation room. The boys have their rooms upstairs and, as you'd expect of kids their ages, those rooms look more like a cross between a sportinggoods store and a zoo.

"What do we want for our children?" MacRae mused as he filled his pipe. "Whatever they want to be. Sheila's parents and mine had no objection to our getting into show business. We certainly aren't going to encourage or discourage them. My dad, who was a successful machine-tool manufacturer (earlier he had been a radio performer) asked me one day when I was working in his plant what I'd really like to do. I told him I'd like to get into show business. He took me off the drill press, told me to get started, and wished me well. I'll be forever grateful to Dad for doing that and I'm going to handle my children the same way."

He opened sliding glass doors that give the bedroom access to the patio and the pool. The brick-paved patio unites the wings of the house and is shaded by a great, century-old olive tree.

"We have entertained as many as 60 people out here. That was early last summer when we gave a send-off party for Marge and Gower Champion before they left to tour Russia. Usually, though, we have small get-togethers with just a few of our good friends."

The property is so heavily wooded with mimosa, pine, magnolia, live oak, cypress, and Japanese cherry that it's hard to believe that the MacRaes have any neighbors at all.

He cut across the driveway to a small building that looked like it might be a guest house.

"We call this the studio. Mr. Loomis built it for his wife, who was a sculptress. It's a perfect place away from the house for us to rehearse. Sheila and I work out all our routines here," he said, opening the door to a single room with a high, beamed ceiling and a large expanse of dance floor. On the far wall was a huge mirror resting on the floor.

"With that we can see how we're doing before we try the act on an audience. And this is my handyman project," he said, leaning against a brick fireplace that took up most of one wall. "My brother helped me. I don't think it's too bad, do you?

"Here's a bargain," he said, seating himself at a slightly battered baby grand piano. "Believe it or not, I got this for \$100. It has nice tone," he said, playing a snatch from "Oklahoma!"

"I like to sing," he said, leading the way to the door. "Sheila and I sing all over the house, whenever we feel like it—which is most of the time. People don't sing enough. It doesn't matter what kind of voice you have, singing is good for you. Ever notice how people sing in the shower? Best, most relaxing thing in the world."

"We never appreciated home more than we did late last summer when we returned after doing 10 weeks of summer theater work across the country," said Sheila. "We took the kids along and they appeared with us in 'Annie Get Your Gun.' We took them because we didn't want to be away from them all summer and because we thought it would be good experience for them."

"Not that we want them to go into show business," said MacRae. "We just get homesick without them. We're happy anywhere as long as we're together—Nogalez, Arizona; Boothbay, Maine; Kansas City—we enjoyed them all."

"The children thought it was a great lark when we first started out," said Sheila, "with a different motel or hotel every night, but by the second month they were tired of living out of suitcases. We may have cured them of show business. Home never looked better to them—or to us—than the day we got back."

"Anyone who's been away on a long trip knows that feeling," said MacRae. "Anyone who loves home. And we sure love this one."

THE END



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13



HOW TO PLAN DECORATE YOUR NEW

The family room is no passing fad. The learly colonists had a word for it—the keeping room. Today we call it a lot of different things: the rumpus room, the rec room, the game room, the Florida room, the all-purpose room, even the lanai.

Of course, the big issue is not so much what the family room is called. The point is that it's almost essential to have one. Our big families, our love for informal living and entertaining, our multitude of interests and hobbies, almost demand a place where the family can let off steam.

Most families rate the family room just after the kitchen and bath in importance-whether they live in a small, lowcost home or in a mansion. Proof enough

that a family room is a good investment in case you one day want to sell your home.

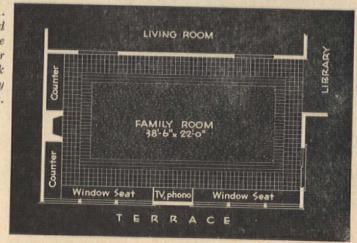
Approximately 80 per cent of all major home-improvement jobs now include the addition of a family room as part of the plan. In many cases, the new family room is larger than the living room!

If you're planning a family room, in a new house or old, the first thing to consider is why you need one. The family room is the place where the family gathers to enjoy one another. It is a place to share common interests, to relax, to read, to listen, and to play; to entertain friends; to serve informally; and to keep the mess out of the living room. It should be planned, built, and decorated accordingly. (Story continued on page 68. More family rooms on pages 22 to 29.)

### "Our family room was a 15th wedding anniversary present to the whole family"

Family room of Mr. and Mrs. Goodwin A. Bloomberg of Brookline, Massachusetts, was added onto the rear of the house over a flagstone terrace. Brick wall, painted white, was former exterior wall of the house; shuttered windows look into the house itself. Fireplace is flanked by counters which house refrigerator and sink.

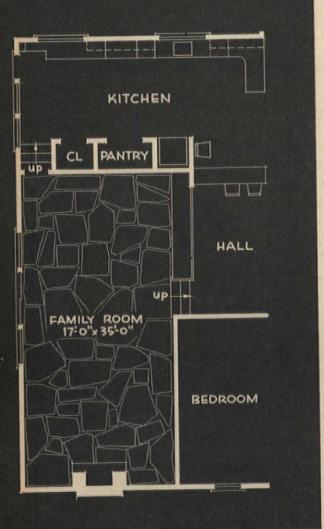
White wool rug rolls back to uncover a dance floor, a pegged oak area finished in black walnut stain. Reddish-brown English clay tiles form a deep border on all sides of the dance floor and are repeated on counter tops. Opposite the sofa: a 12-foot smorgasbord table!



ARCHITECT: HARRIS AND FRYE INFORMATION: GAYE N. PATTERSON PHOTOGRAPHER: LISANTI



Kitchen remodeling was planned so there would be easy access to it from the family room via steps at the rear of the three-foot-deep storage wall (see plan below). Outdoor area can be reached from either the kitchen or family room.



"We wanted plenty
of elbowroom
and we got it
in our big
Florida room"

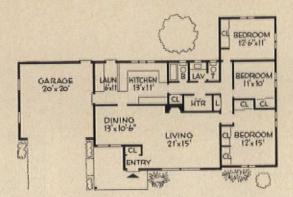
Family room (Florida room) and enlarged kitchen at rear of the house were included in the remodeling plans of the William C. Kerrs of Palatka, Florida. At right, a view of the hall and breakfast area seen from the family room. Provincial in feeling, the room is pine-paneled and has a flagstone floor. Sectional sofa faces fireplace.

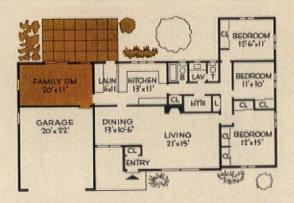


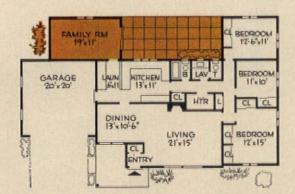


#### Ranch on Slab









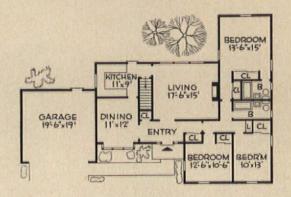
 $\mathbf{R}^{\mathrm{ear}}$  of this type of house is most practical location for the new room.

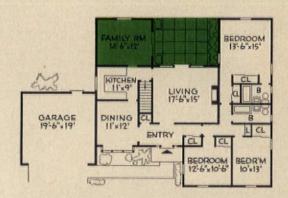
MOVING GARAGE FORWARD is one answer. Slightly more than half the space taken up by the original garage becomes a full-size family room in this simple conversion. And the beauty of it is, the garage comes forward with ease, to line up with the porch. Added attractions: laundry can act as a mud room, cut down rainy-day traffic through the family room, as well as facilitate food serving from kitchen to patio.

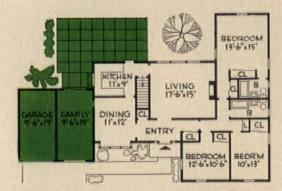
ADDING TO REAR is another solution. Since the only entry to the family room would then be through the laundry, it would be best to hide the equipment with folding doors. This converts the laundry into an attractive passageway.

#### Ranch With Basement









Cost may determine which way a family room should be added to this house.

MORE EXPENSIVE but very livable plan locates family room at rear, with easy access to kitchen and living room. Size meets dimensions recommended by most architects. This plan also provides direct access from the living room to the patio. A further suggestion (not shown): eliminate part of the planter and replace master-bedroom window with a door to the patio.

LESS EXPENSIVE: Split a two-car garage down the middle. However, this means a narrower-than-recommended dimension for the family room. An alternate idea: knock out dining-room wall to form large family-dining room. A door between the family room and garage would be helpful.

## 10 ways you can do it

Add a

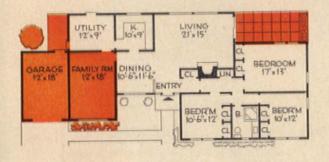
**Family** 

Room-

here are

#### Flat-roof Ranch

## 



## GARAGE 12'x18' DINING 10'-6'x11'-6" CL UIN CL BEDROOM 17'x13' BEDR'M CL BEDR'M 10'x12' ENTRY BEDR'M CL BEDR'M 10'x12' CL UIN CL BEDR'M 10'x12' CL CL BEDROOM 17'x13'

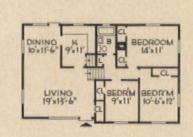
Width of lot may be the deciding factor when an addition is planned for this home.

SIDEWAYS EXPANSION works well if your lot allows it. Here, the original garage is turned into a spacious family room, and a new garage is built alongside. Note excellent relationship between the new addition and the kitchendining-living areas. If finances allow, a half-bath could be added in the utility room, using the kitchen plumbing lines. A new patio in the area formed by the living room-bedroom L is an excellent low-cost addition.

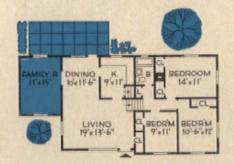
BUILDING BACK is an alternate plan. Here, a portion of the utility room is used to obtain the recommended minimum 12' depth. The kitchen acts as a buffer between the living and family rooms—allowing children and adults to entertain their guests at the same time.

#### Multi-level Design









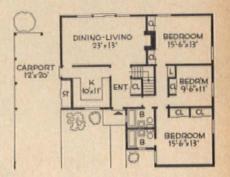
Typical plan with L-shaped living-dining room offers one of the best opportunities to place the family room where it will work best with the rest of the house.

**REAR LOCATION** places the addition just a few steps from the kitchen. Although depth is slightly less than recommended minimum, over-all room size is ample for a full slate of family activities.

Replacing window with door is the least expensive method of access between dining and family room. But it creates a problem in serving food. Door at front end of dining area would work better.

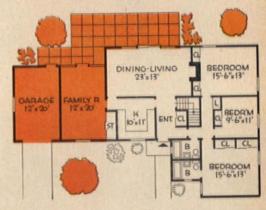
#### **Contemporary Ranch**





SIGMAN WARD





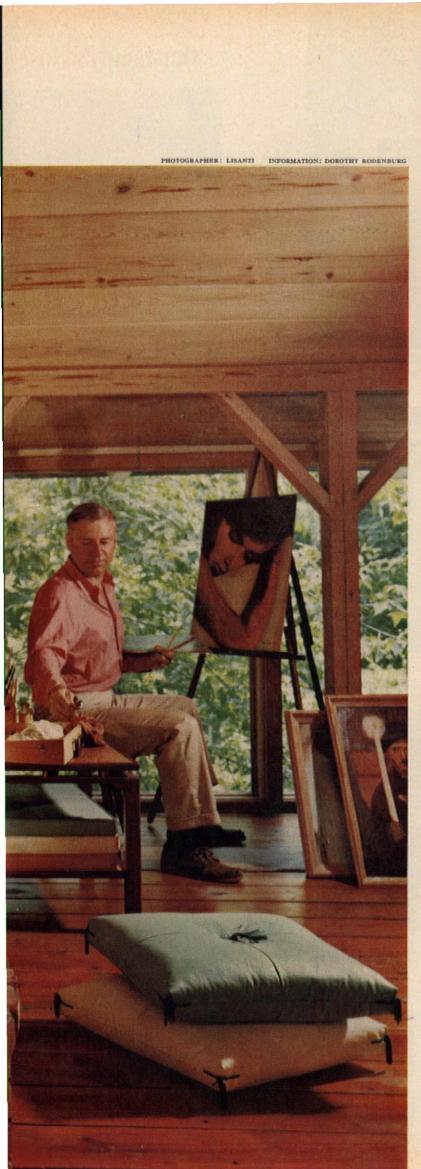
Carports make excellent family rooms because of location and size. A plan like this is a natural for conversion; and it offers an excellent opportunity to add a garage at the same time.

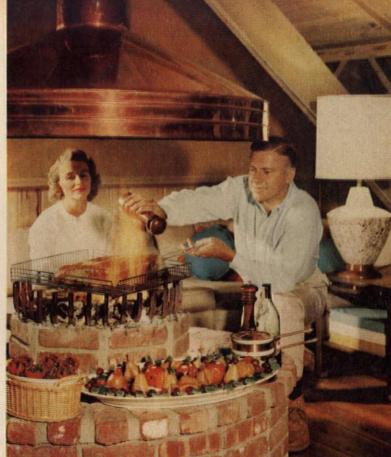
SLIM LINE plan uses original carport area and sets family room at rear of new garage, the best bet if your lot is small, and your house already built out as far as zoning rules allow.

BROADER VIEW works out well if the lot is wide. By building family room and garage on a line with the kitchen, you maintain the original appearance. For a little more money, a door could be placed between the garage and family room for added convenience. The original carport storage space serves the new room.

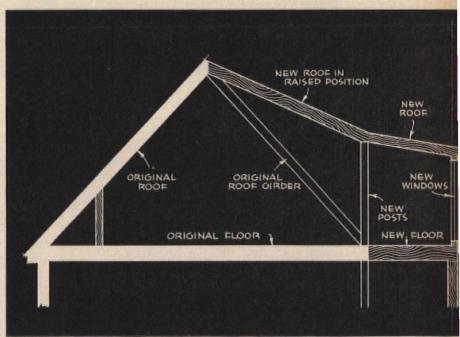
Rustic family room with a tree-level view







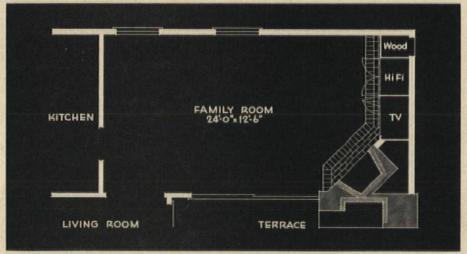
Family room of Dr. and Mrs. Robert B. Robertson of Rumson, New Jersey, centers around a large barbecue which the family enjoys on a cold winter's night. In summer, the fireplace is banked with flowers. If the framing of your house can't support masonry, you could substitute a metal, prefab fireplace. Large copper hood reflects the glowing embers of the fire and adds to the charm and warmth of the room.



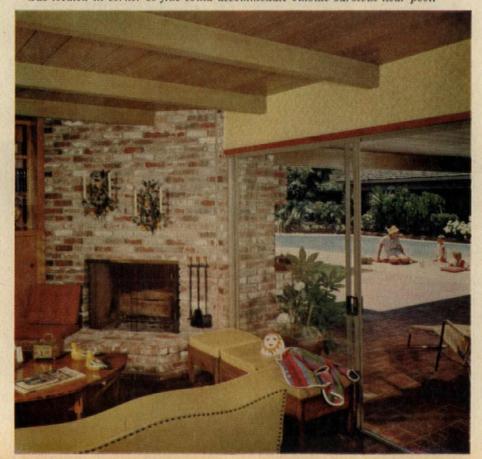
Typical attic with pitched roof can be made larger and flooded with natural light by raising the roof to create a large dormer. The Robertsons gained additional room by pushing out one wall and adding to the roof line.

Unique solution for a once-dreary attic—transformation into a sky-high family room. Basic structural change was the large dormer to provide space and light. Ceiling is pecky cypress rubbed lightly with white paint. Lower portion of walls is paneled; the upper half, papered. Electric wall heaters provide warmth.

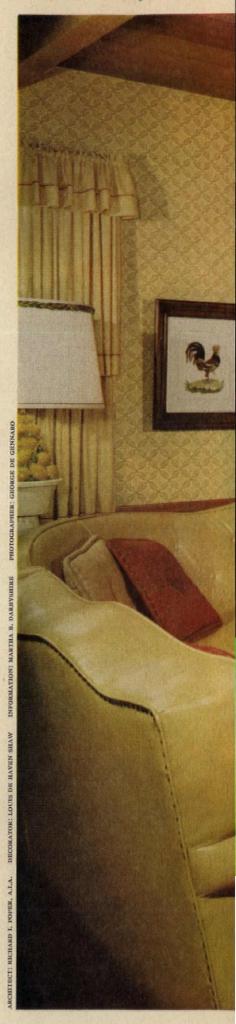
Hidden assets—hi-fi and TV—are conveniently recessed in cabinets next to the fireplace (above). Plan, below, shows how well room has been located for most convenient access to kitchen, living room, and outdoor living area.



Family room in the home of Dr. and Mrs. Robert W. Godwin, Long Beach, California, was built by enlarging a small dining room. Fireplace (below) was located in corner so flue could accommodate outside barbecue near pool.



#### "Our family's close



#### to the fireplace, TV, music - and just a splash away from the pool"



There's immediate seating for everyone in this "conversation corner" with its huge sectional sofa, comfortable cushions surrounding the fireplace.

**GUIDE FOR HOME BUYERS • PART VII** 

## WHY YOUR CLOSING

Buying a new house can be one of the happiest experiences of your life, or it can be one of the saddest—and closing costs can make the difference.

Sometimes called settlement charges, closing costs are the amount you must pay over and above the actual selling price of the house. They generally range from \$250 to \$500, but they can run as high as \$1000.

They crop up whether you're buying a new house or an old one. Although they vary greatly from city to city and from state to state, one thing about them doesn't vary: they must be paid all at once—and almost before the ink is dry on your new deed. And unless you have the necessary cash, you won't be able to take title to your house.

Another thing most people feel about closing costs: they're too high! So high in fact, that they not only make it difficult for many persons to buy a house; they also *stop* a large number of sales, according to leading builders and real estate agents. They can take the last bit of your reserve cash, leaving you nothing for the inevitable expenses that come with a house purchase.

Generally speaking, closing costs are not always determined in a logical or businesslike manner, but according to custom, whim, long-established legal practices, or what the traffic will bear. Their validity has been questioned by Congress and by both the FHA and the VA.

Architects, too, are concerned. Leon Chatelain, Jr., past president of the American Institute of Architects, has charged that the process of transferring a home "is a cumbersome, aggravating, and incredibly expensive procedure." "Why," he asks, "shouldn't buying a home be as simple as buying a car—which may be accomplished in a matter of minutes at a few dollars' expense?"

What, specifically, are closing costs? Here are some actual—and typical—ones which were presented recently to a man who bought a \$16,650 house.

Title search and insurance	.\$204.20
State mortgage tax	
Recording mortgage	. 4.00
Recording deed	. 3.00
Bank's commitment fee (includes	
appraisal fee and credit report—	
½ of 1% of mortgage)	. 75.00
Legal services (bank's lawyer)	. 125.00
State, county, town taxes	. 41.80
School and village taxes	. 145.29
Survey	. 45.00
Fire and hazard insurance	. 68.00
Total	\$786.29

Little, if anything, can be done about appraisal fee, credit report, taxes, and insurance. They are included here because they usually come on top of all the other charges you must pay the day you close the deal for your house.

Aside from advance taxes, closing costs break down into three main groups: title search and insurance; mortgage service charges; and transfer of ownership charges. Title search and insurance usually make up the largest part of your closing cost expenses. Generally they run from \$100 to \$150; sometimes they're twice that much. Title insurance is one item you can't avoid; no one will give you a loan without it.

Actually, there are two kinds of title insurance: insurance to protect the *lender* and insurance to protect you, the *owner*. Whether you're planning to buy a house, or whether you already own one, it is essential you know exactly what protection is offered by each type. This is very important since many builders and real estate men are misinformed about the subject.

#### THE TWO KINDS OF INSURANCE

Many a home buyer thinks he is protected by title insurance because he paid for it when he bought his house. But if it came to a showdown, he would learn that what he paid for was a title policy (known as a mortgage policy) which protects only the lender who put up the money for the mortgage. The owner himself isn't protected at all by this policy. Worse yet, if the insurance company paid off a claim on the policy, it could turn around and sue the homeowner to get the money back. It doesn't seem fair, but that's the way State Legislatures have made the laws. The only solution to this problem is for the laws themselves to be changed.

Closing costs on a home can run from \$250 to as high as \$1000.

## ARTHUR M. WATKINS

An owner's policy is what you need for protection. Sometimes it is quite cheap—only \$7.50 to \$15, provided you buy it at the same time that the mortgage policy is obtained. If you buy it separately, it may cost you \$50 to \$100, depending on where you live and the price of the house. The total cost of both kinds of policy. plus a title search, accounts for the \$204.20 item in the listing for the \$16,650 house, above.

COSTS

Why can't you buy one over-all policy, the way you buy fire insurance? In some states you can, and Lawyers Title Insurance Corporation (one of the nation's largest title firms) has introduced an economical single policy for use where the law permits. But this sensible idea apparently has not caught up with lawyers and title people in the many states where obsolete laws bar a single policy.

What kind of protection does title insurance provide? It protects you and the lender against loss of your house as a result of a faulty deed or any of a great number of improbable and unforeseen difficulties that could cause your home to be taken from you. Once you have your deed, you may think you're safe, but there's always the slight chance that somewhere in the past a mistake was made or a fraud committed. And without title insurance, you might be the one who has to pay for it.

For example, a former owner's name may have been forged to a previous deed. A longmissing heir whose family once owned the land on which your house stands may reappear and claim both the land and the house. Even if he is an impostor, it could cost you a lot of money to defend your interests. Title insurance, however,

will cover all your legal expenses in a case such as this. Defense against cranks and nuisance claims is as much a benefit of title insurance as the protection it gives you against outright loss of your home.

These examples may sound farfetched, but lawyers will tell you that even more incredible cases keep cropping up. According to officials of the Lawyers Title Insurance Corporation, there are 15 common causes of disputed ownership that haunt owners and lawyers year in, year out. These include forged deeds; property sold with improper power of attorney; undisclosed or missing heirs; houses sold by owners who are secretly married; claims of children born after a will was written; and outright falsification of property records. Title insurance will protect you against all loss in such cases.

But why does title insurance cost so much? This is a point that stirs a great deal of criticism, but such criticism can be an oversimplification.

In a large southern city, for example, a man buying a \$25,000 home was billed \$166 for "title insurance." When he questioned this charge, he found that the title insurance premium itself was only \$75. The larger portion of the bill, \$91, was for the title search.

Title search is a mandatory check of the local courthouse records to make sure the deed to the house is clear, that all taxes are paid up, and that no one has filed a claim against the owner. Such searches generally are made by local lawyers, not by the title insurance company. Because of the red tape involved, the cost of the title search often exceeds the cost of the title insurance premium.

In some areas, search will cost \$25. while in others the cost will range up to \$250. What you pay depends on the going rate in your county (often set by the local bar association, local custom, or simply by how much they can get from you). Part of the cost can be attributed to archaic real estate laws and practices, and part of it is caused by the snarled and obsolete property records in many county courthouses, which make a title search a lawyer's nightmare.

Saul Fromkes, president of City Title Insurance Company in New York City, estimates that if our real estate records were modernized and put on a business-machine basis, the cost of title searches and title insurance could be brought down by more than 50 per cent! It is estimated that the annual savings to the American public would amount to more than \$50 million if this reduction was made.

This brings up another complaint often heard about title insurance. Why does new title insurance have to be bought every time a house undergoes a change of ownership?

Take, for example, a Long Island house that was sold three times in five years. The first owner had to pay for a title search and an insurance policy when he bought the house new. A year later, a second buyer had to pay for another title search and title insurance. The same thing happened four years later when the house was sold again. It sounds like highway robbery, yet it happens all the time.

Why was this necessary? After all, the same fire insurance policy was in force all that time. It simply passed from one owner to the next, with each paying his proportionate share.

There are reasons this can't be done with title insurance, according to lawyers. They have a vastly complicated legal explanation which comes to something like this: a title search is needed every time a house changes hands because, even though the seller may have owned the house only a week, this would be time enough for an unpaid creditor to have had the house attached.

Secondly, title insurance, unlike other insurance, protects you against the past instead of the future. It covers you from the day you buy a

(continued on page 66)



MARGARET H. BOWEN

## GLOVES TO MAKE YOU PRETTY

WHILE YOU WORK



icture yourself gardening in the comfort and protection these gloves give. Vinyl treated to repel dirt, they wash off easily after a day of digging. You'll spend less time manicuring nails and wind up with hands as pretty as a summer garden.

un through the dishwashing in no time with these heavy-duty synthetic-rubber gloves. They will hold fragile crystal securely. The knit lining is comfortable.

legant rose-spattered gloves, in a cotton jersey fabric with a plastic finish, will keep thorns out.

Pretty to be sure-but see how efficiently our work gloves keep your hands both ladylike and lily white. We've dishpan gloves to get you in hot, hot water yet not a precious piece of Spode will slip. We've cuffed gloves to catch the drip, garden gloves no thorn will prick. Gloves covered with roses, gloves in the gayest of calico! Prune, paint, or peel-our gloves make light of work and make you a joy to come home to. Get a whole wardrobe of them! (continued on page 65)





ROBERT W. HOUSEMAN

## NEW LOOK TO AN OLD LOVE

American provincial is wearing a bright new face this year. Or should we say faces? Because this delightful child of America's past can set as many decorating moods as you have rooms in your home.

And you don't have to live in a centuries-old house to live with traditional. Nor must you be an allout purist with a period piece at every turn. Mix the old with the new. Use spunky, pioneering splashes of color. Pick patterns off the beaten traditional track. Be provincial at heart—but be as fresh as 1961 in spirit!

See how this warm, glowing room is lifted right into today with genius strokes of bitter green and blue. Note, too, how we keep an open mind toward contemporary seating. It's so comfortable!

On these pages we offer proof that traditional American decorating is what you make it. You can be as calico-quilt cozy as our family room, as serenely dignified as our dining room. (continued)

Provincial in an elegant mood combines the timeless charm of a Windsor chair, tole lamp, and antique accessories with a contemporary color scheme, restful off-white carpeting, and up-to-the-minute curved sofa.

Shopping Information, page 85











#### PROVINCIAL IN A FORMAL MOOD

 $R^{
m ich}$  color and untimid patterns make this traditional dining room a warm, inviting gathering place for family and friends. The deep, roomy host and hostess chairs are a delightful departure from hidebound custom. They're covered in black-and-white houndstooth wool—unexpected counterpoint to the serene old lines of the table and side chairs. The vivid red-and-white wallpaper is an unusual Early American pattern. Matching fabric is used on the window bonnets, with crisp white curtains to soften the effect. Notice the choice of large, important accessories to balance the abundance of pattern. Except for the striking primitive portrait and antique high chair, all items shown are available reproductions. (continued)

Vibrant, color-drenched red on walls and floor seems to sing of conviviality and contentment. The large-patterned wallpaper echoes the period but without clichés. The oval-shaped rug was cut from an inexpensive 9x12' cotton area rug to follow the graceful lines of the dining table.

ALL ROOMS DECORATED BY JOANN R. BARWICK FOR WILLIAMS BROTHERS, LOCKPORT, N. Y. PHOTOGRAPHER: ERNEST SILVA

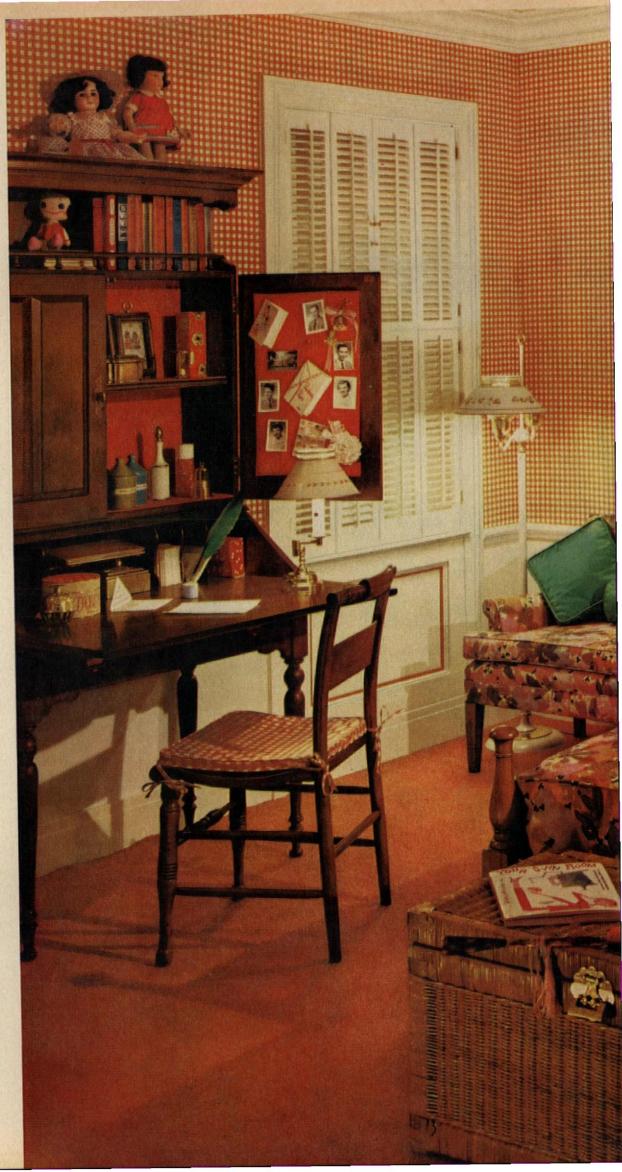


#### PROVINCIAL IN A GAY AND GIRLISH MOOD

Surprise splashes of brilliant orange-and-pink flowered linen add spice to this warm provincial decorating scheme. It's a room that's both simple and sophisticated—like the teen-aged young lady who will spend happy hours in it.

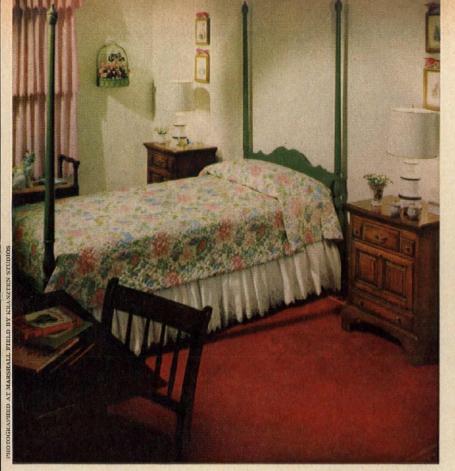
The charming half-canopied princess bed is typically traditional in mood. It's framed against a striking background of orange-and-white checked chintz, applied to the walls just like regular wallpaper. Unfussy white shuttered windows were chosen to balance the bold use of color and pattern in this room-with a pickup accent of orange in the painted molding beneath. Schoolmaster's desk, wicker chest, and tole lamps make this an enchanting 'home-within-a home' for any girl. (continued)

Handsome schoolmaster's desk is a prize example of provincial good looks and good sense. It's an ideal place for studying, and storing and showing off the treasures that teen-agers love to collect. The panel is cut out of bright pink felt, placed over cotton padding, and secured at edges with double-faced tape.









Provincial in a nice-and-easy mood. The unusual painted provincial bed is a nostalgic, but newsy, note (reach for the paintbrush, why don't you?). Muted pink curtains and a garden-fresh quilted coverlet add their warm welcome.



Provincial in a rough-and-ready mood. All set for a 10-year-old's shoot-'em-up shenanigans—with durable carpeting and corduroy spread, Revolutionary soldiers marching across walls and window.



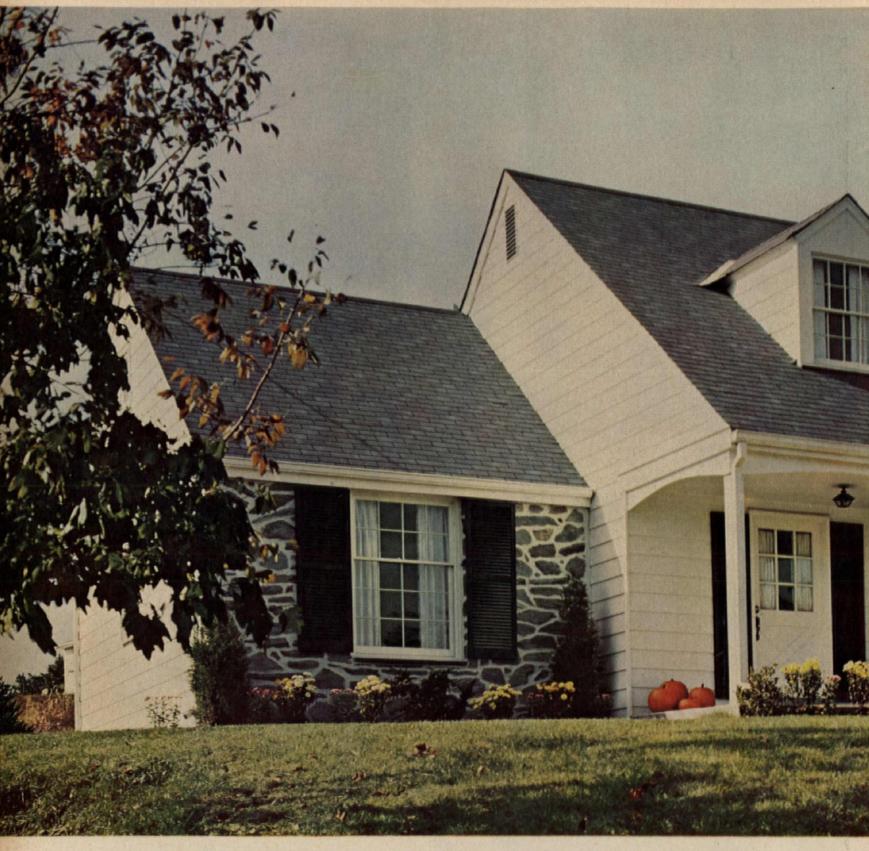
Provincial in a ladylike mood (above). A fresh approach to color has a telling effect in this formal, yet feminine bedroom. A rather severe canopy treatment is softened by lighthearted wallpaper, friendly gingham touches.

Provincial in a whimsical mood (left). Comfortable family room is rustic as all get-out with gay braided rug, patchwork-covered country parson's chair, and a Franklin stove reproduction.



#### GAY OR SEDATE— PROVINCIAL IS WHAT YOU MAKE IT

Make it light, make it gay—like our sunny, fun-loving family room with its Franklin stove that really works! Make it sophisticated and sedate—like this quietly feminine bedroom done in unexpected purples and olive. American provincial, with all its warm, tradition-steeped wonders, is a wide-open decorating field. It's up to you—your taste, your imagination, your fearless flair for color, your talent for searching out accessories to make each setting your special brain child.

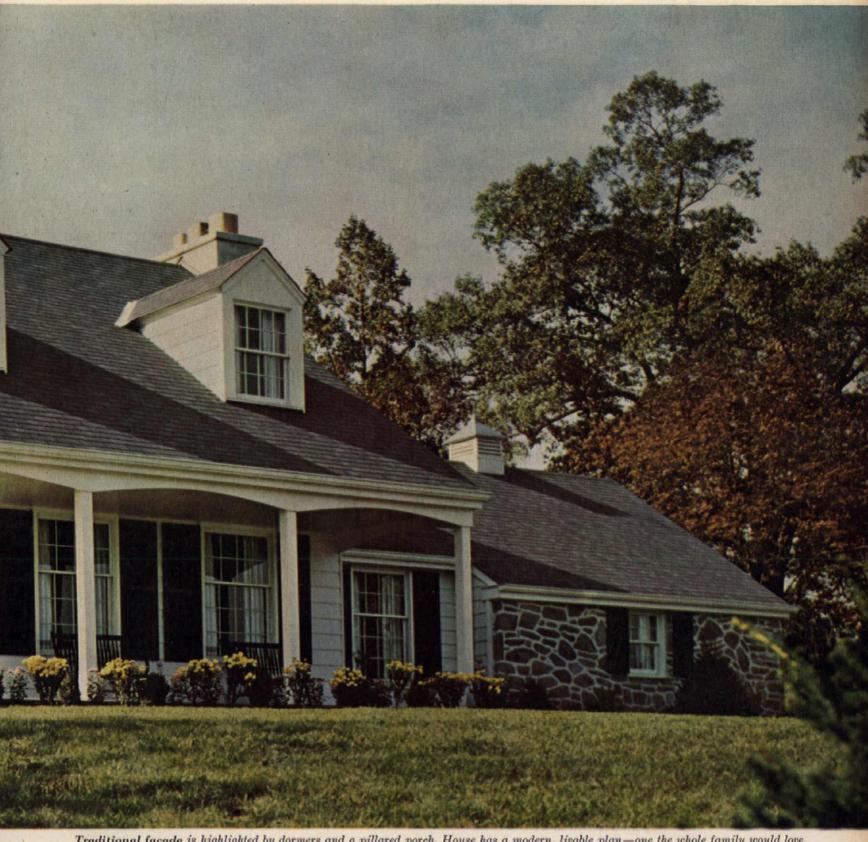


HUBBARD H. COBB

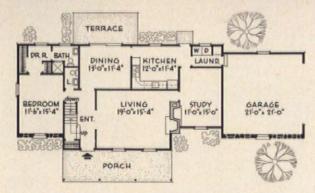
LIKE THIS
4-BEDROOM
HOME?
YOU CAN BUY
PLANS NOW

With all its classic charm, this lovely home is designed for up-to-the-minute living by the whole family. Especially appealing to the man is the easily maintained exterior of aluminum siding and fieldstone. Inside, there's the paneled study and an extensive basement where do-it-yourself projects can be worked on. For the woman of the house, there's a step-saving kitchen, convenient to the dining room, laundry, and study; and there are sliding glass doors to the terrace for easy serving. For both, there's the master bedroom suite, located for privacy in a wing by itself.

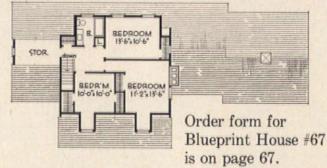
The house was planned for youngsters, too. They have the whole second floor to call their own. With three ample bedrooms and a bath, growing children have plenty of privacy and space to flex their muscles, play records, study, and loaf. (continued on page 67)



Traditional facade is highlighted by dormers and a pillared porch. House has a modern, livable plan—one the whole family would love.



First floor is a home in itself with its master-bedroom suite and den which could serve as an extra bedroom. Sliding glass doors in dining room provide easy access to the outdoors.



Upstairs plan, with its three bedrooms and bath, is an ideal children's area. If desired, this part of the house could be left unfinished, then completed gradually.



## COMPANY MEAT LOAF JUNE M. TOWNE

CORNED BEEF RING

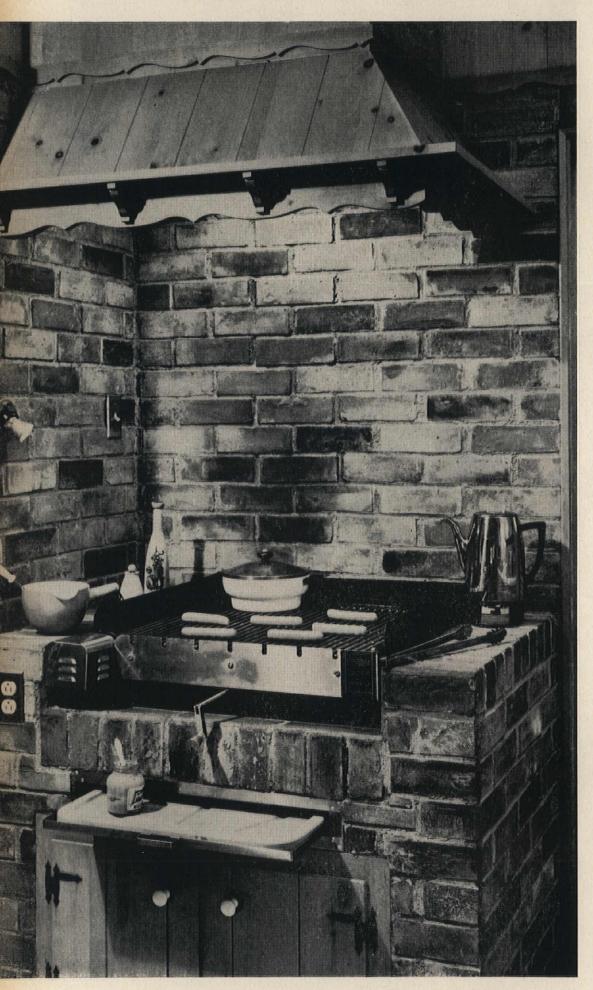
Who cares about the whistling wintry night outside, when there's a lazy fire flickering on the hearth and a luscious, nut-brown meat loaf still bubbling from the oven? It's such an easy, elegant way to dress up leftovers, make the most of the time-saving mixes and canned meats on your shelves. Try a proud, plump Corned Beef Ringglorify with golden mustard sauce and buttery Brussels sprouts. Or try a Fruited Pork Wheel, with layers of fresh lean pork and pineapple-apricot stuffing rolled up pinwheel-fashion.

(More on the next page.)





## BARBECUES MOVE INDOORS



VIRGINIA T. HABEEB

No more seasonal treats for fair weather onlynow you can enjoy them all year

From cook-outs to cook-ins, barbecue cooking is fast becoming a year-round tradition. There's no flavor like barbecue flavor, as more and more families discover each summer. But there's no need to stop enjoying barbecued food just because bad weather has ended patio feasts. Follow the example of thousands of families who have installed built-in barbecue units in their kitchens and family rooms and enjoy succulent barbecued meats and fowl every month of the year.

You'll find many kinds of built-in barbecue units on the market today, reasonably priced, and available for different types of fuel. There are charcoal units, gas-fired units which heat ceramic coals to broiling temperature, electric units with and without ceramic coals. Motorized rotisserie and shish-kabob spits are available as accessories for almost all of these units to increase the variety of food which can be cooked. A few range manufacturers are now featuring built-in barbecue units as part of surface cooking tops.

While barbecue units are not difficult to install, they do present problems in ventilation which must be handled properly if the kitchen and rest of the house are to remain free from smoke, grease, heat, and odors. From talking to experts in the field of indoor barbecue units and home ventilation, we have found the answers to frequently asked questions about installation and venting requirements. You'll want to discuss this information with your builder, contractor, architect, or ventilating expert if you plan to install a barbecue unit indoors. (continued on page 62)

For a handy barbecue corner, a charcoal unit is set in brick with a pull-out board and charcoal cabinet below. Seven spits fit in slots, are turned electrically.

The custom-built hood is lined with metal.

DESIGNER: JEANNETTE COPPES, N.S.I.D. INFORMATION: BARBARA LENOX PHOTOGRAPHER: JOHN HARTLEY

Shopping Information, page 85



#### beef spread-a-burger

Broil 6 split frank or burger buns till brown. Thoroughly mix 1½ lbs. ground beef, 1 can Campbell's Tomato Soup, ½ cup finely chopped onion, 1 tbsp. prepared mustard, 1 tbsp. Worcestershire, 1 tsp. prepared horseradish, 1 tsp. salt, dash pepper. Spread mixture evenly over bun halves; cover edges completely. Broil about 4 in. from heat, 12 to 15 min. Serve open-face. 6 servings.



#### chicken spread-a-burger

Broil 4 split frank or burger buns till brown. Combine 1 can Campbell's Cream of Chicken Soup, 1 cup diced cooked chicken, ¼ cup finely chopped celery, 2 tbsp. finely chopped onion, 2 tbsp. chopped pimiento, dash pepper. Spread mixture evenly over bun halves; cover edges completely. Broil about 4 in. from heat till hot, about 7 min. Serve spread-a-burgers open-face. 4 servings.



#### egg spread-a-burger

Broil 4 split frank or burger buns till brown. Mix 1 can Campbell's Cream of Mushroom Soup, 4 hard-cooked eggs (chopped), ½ cup finely chopped celery, 2 tbsp. finely chopped onion, 1 tbsp. sweet-pickle relish, 1 tsp. prepared mustard, dash pepper. Spread evenly on bun halves; cover edges completely. Broil about 4 in. from heat till hot, about 7 min. Serve open-face, 4 servings.



LOOK FOR MORE RECIPES ON EVERY CAN OF CAMPBELL'S SOUP.

Good things begin to happen when you cook with Campbells Soup

## NEW!



Guarantees the most

## spot-free dishes

any dishwasher can wash!



Not even hand-polishing gets glassware, dishes and silver more sparkling than new Dishwasher all. Over half a million dishwasher owners are proving this every day with shining clean glasses that formerly were left spotted or streaked. Prove it yourself—this week!

Recommended by dishwasher manufacturers Lever Brothers Company guarantees satisfaction or your money back

#### SO YOU ARE ON A DIET!

These three menu suggestions show how meals prepared for the rest of the family can be adjusted to the needs of a dieter (and what family hasn't at least one caloric counter?). Recipes for the meat courses are on page 59.

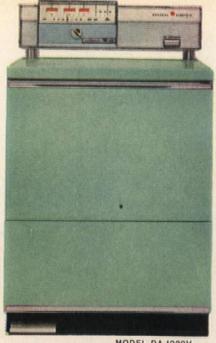
WEIGHT-WATCHERS	Cal. Per Serving	MENU	Cal. Per Serving	NON-WATCHERS
Omit cheese topping for fewer calories.	534	INDIVIDUAL BEEF LOAVES	564	Enjoy with cheese topping as in recipe.
Serve 1 cup toma- toes. Omit lima beans.	45	LIMA BEAN & TOMATO CASSEROLE	98	Casserole can be made with fresh or dried limas.
Parboil potatoes for oven browning; re- serve a serving of boiled potatoes for weight-watcher.	90	OVEN- BROWNED POTATOES	150	Pototoes go into oven to brown, in same panwith meat loaves.
Help yourself to everything but olives.	0	ASSORTED RELISH PLATTER	30	Crisp raw vegetables and olives go nicely with this menu.
Instead of wrapping pastry around apple, bake one plain.	75	HOMEMADE APPLE DUMPLINGS	400	Heavy cream or hard sauce enhances apple dumplings.
Serve with sugar sub- stitute and skim milk.	5	COFFEE TEA	80	Serve with sugar and coffee cream.
	749	Total Calories	1322	

WEIGHT-WATCHERS	Cal. Per Serving	MENU	Cal. Per Serving	NON-WATCHERS
You can enjoy chicken roll without gravy.	302	GOLDEN CHICKEN ROLL	436	Serve yours with canned chicken gravy.
Have yours without butter.	33	BAKED CARROTS & CELERY	133	You're entitled to 1 tbs. of butter,
Don't reach for that French dressing!	40	SLICED ORANGE & ONION SALAD	160	lt's all right to add 2 tbs. of French dressing.
Skip the ice cream—save the calories.	108	ANGEL FOOD CAKE À LA MODE	260	You're permitted a scoop of ice cream.
Serve with sugar substitute and skim milk.	5	COFFEE TEA	80	Serve with sugar and coffee cream.
	488	Total calories	1069	

WEIGHT-WATCHERS	Cal. Per Serving	MENU	Cal. Per Serving	NON-WATCHERS
Forget your calories here.	693	ORANGE- GLAZED HAM LOAF	693	All eat this "as is."
Bake one serving without glazing.	100	BAKED ACORN SQUASH	250	Dressed up and baked with brown sugar and butter.
Make it tasty with seasoned salt.	50	BROCCOLI	125	A pat of butter is a plus for you.
Vinaigrette is tasty and slimming.	35	COLE SLAW	85	Dress your slaw with mayonnaise.
Save 200 calories by skipping the cream.	400	CHOCOLATE CHIFFON PIE TOPPED WITH WHIPPED CREAM	600	You're privileged! You get whipped cream.
Serve with sugas sub- stitute and skim milk.	5	COFFEE TEA	80	Serve with sugar and coffee cream.
	1283	Total Calories	1833	

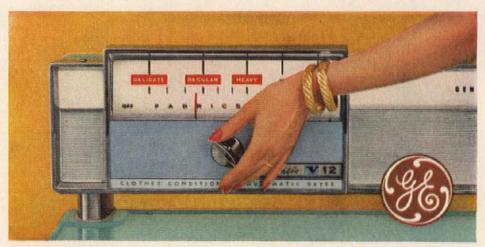
4 reasons why all your washables love the new 1961 General Electric **High-Speed Dryer** 

(and you will too!)



MODEL DA-1020V

Put your clothes in wet-set the controls. The General Electric Dryer does the restperfectly. Actually turns itself off the moment moisture is out of your clothes. No underdrying. No over-drying. Automaticallyeach fabric gets just-right care. And-while the Air Freshener blows a breezy-day freshness through your clothes, they're protected from all the hazards of outdoor drying-fading, weather, air-borne dust. And you're protected against back-breaking bending, hauling and hanging!



AUTOMATIC CONTROL gives just-right drying times and temperatures for each washable. Just set the control to DELICATE for modern synthetics and other fragiles. They dry in about 15 minutes at safe, low temperatures. REGULAR is for cottons, linens - things you wash most often. They dry at high speeds - smooth, fresh. HEAVY is for hard-to-dry bedspreads, rugs. They perk up like new, need no ironing.



FIT LIKE 'BUILT-INS'... the new General Electric Dryer and matching Filter-Flo® Washer are both counter height and depth-36" high, 25" deep. They fit flat against the wall-save floor space for you. See your dealer for his prices and liberal terms. General Electric Co., Appliance Park, Louisville 1, Kentucky.



WASH-AND-WEAR dries wrinkle-free. Special "de-wrinkle" cycle tumble-presses synthetics. Properly tailored men's suits, shirts, blouses, dresses dry smooth and fresh. Take them out-put them on.



YOU IRON FAR LESS than ever before. Towels, sheets, underwear dry soft, fluffy. No special wiring necessary. Operates on either 115 or 230-volt circuit-plugs into any standard outlet. Extra conveniences include Foot Pedal, Safety Start Switch, Lint Trap. Flameless! General Electric dryers are safe, clean, and dependably electric.

Progress Is Our Most Important Product







gether with such surprising ease.

Serve it well chilled, if you please.



FRANCES M. CRAWFORD

# TAKE



# JAR MF

# PEANUT

BUTTER



Ask any youngster from cradle to crew cut what he'll have for lunch and the answer will be, "Peanut Butter!" But who says peanut butter was meant only for jelly and the junior set? We've a whole new world of eye-opening treats in store for you! Nutritional? Chock-full of vitamins, proteins, and niacin! Easy to make? Easy as Peanut Butter Chiffon Pie! Delicious? Just try them all-from Puffy Baked Sweet Potatoes to Spicy Peanut Butter Cake with Chocolate Peanut Butter Frosting! And remember, for a velvety texture - get the smooth kind. Feel nuttier? Get the crunchy!

RECIPES ON PAGE 55





Some like it hot, some like it cold—but show us a peanutbutter fan who won't lap up this tasty new twist to an old bread-pudding favorite. And it's so quick fixin' too!



Peanut butter comes to the party! For a golden fried feast, spread bread with peanut butter, sliced ham, bananas, and marshmallow. Dip in batter, sizzle, and serve.



## Corn Cheese Soup made with rich, satisfying

#### Del Monte Cream Style Corn is a meal in itself

For sweet, hearty farm flavor-and rich, velvety natural corn cream - you just simply can't beat DEL MONTE Cream Style Corn.

There's an easy reason for this extra goodness, too. DEL MONTE Corn is specially grown for tenderness and sweetness, from exclusive strains of seed we developed ourselves. Then it's packed to give you a golden, kernel-studded creaminess that gets right to your appetite.

And there's no doubt about this quality-ever. DEL MONTE is the most dependable cream style corn there is. Small wonder it's America's favorite. Isn't it time you served it to your family?

CORN CHEESE SOUP

6 to 8 slices bacon, minced
1 small onion, thinly sliced
2 No. 303 cans (17 oz. size) DEL MONTE
Brand Golden Cream Style Corn
1 No. 303 can (1 lb.) DEL MONTE Whole
New Potatoes, cubed (or 2 cups
cubed peeled cooked potatoes)

 2/3 cup evaporated milk
 21/3 cups hot water
 1 to 11/2 teaspoons salt
 1/4 teaspoon garlic salt 1 to 1½ cups Swiss or American cheese, cut in small cubes

Slowly fry bacon in deep-well cooker of stove or in 4-quart kettle until crisp. Remove all but 4 tablespoons of the drippings. Add onion, cook slowly till just limp. Add DEL MONTE Cream Style Corn, potatoes, evaporated milk, hot water, salt and garlic salt. Simmer till hot, about 15 min. Place cheese cubes in soup at serving time. Garnish with chopped parsley and pimiento, if desired. Serves 4 as a whole-meal soup. Serve it with good crusty bread, tossed salad and dessert. So easy—and so good!

### Del Monte Corn



#### Take a Jar of Peanut Butter

(pictured in color on pages 52 and 53)

2 tsp. grated orange rind

1-2 tsp. cornstarch I ths. cold water Dash of pepper

Preparation time: 20 min.

Cooling time: 40 min.

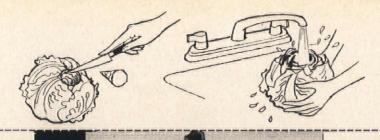
6 boned chicken breasts

2 c. chicken broth 3 sprigs parsley

I bay leaf

c. smooth peanut butter tbs. butter or margarine

e. finely diced celery



SEPARATE LETTUCE LEAVES

easily: remove the core of the heart, then let cold water run through the opening.

1 c. seedless white grape breasts; fill with rice mixture. Pull edges of breasts together with wooden picks; lace platter; keep warm. Mix cornstarch and water to a smooth paste; stir into liquid in pan; Sauté onion and celery in 2 tablespoons butter or margarine until tender. Stir in peanut butter and poultry seasoning; blend thoroughly; mix in rice. Salt insides of chicken closed with clean white twine. Dip breasts in seasoned flour; brown in remaining 2 tablespoons butter or margarine until golden brown and tender, adding more butter or margarine if necessary. Add chicken broth, parsley, bay leaf, grated onion, salt, and pepper; cover; simmer 20 minutes. Remove parsley and bay leaf. Transfer chicken breasts to hot add orange rind; cook, stirring constantly, until sauce thickens. Add grapes; heat thor-I ths. grated onion oughly; pour over chicken breasts on platter. 2 c. cooked rice

Makes 6 servings

483 cal. per serving

Source of Vitamins A, B, C Tested in The American Home Kitchens

BREAD PUDDING PEANUT BUTTER

PEANUT BUTTER SANDWICHES FRENCH-TOASTED

Makes 6 servings

Preparation time: 10 min.

Cooking time: 20 min

½ c. crunchy peanut butter Butter or margarine 12 slices bread 2 eggs, beaten 4 c. milk

Strawberry jam or maple-blended c. bottled marshmallow cream 6 slices cooked ham Cooking oil or fat 3 bananas, sliced syrup

or margarine and peanut butter; top each with slice of ham and banana slices. Spread remaining 6 slices of bread with marshmallow cream; place on sandwiches, marshmallow side down. Dip sandwiches into egg-milk mixture. Brown on both sides in hot oil or fat • Combine beaten eggs and milk in shallow dish. Spread 6 slices of bread with butter in skillet. Serve hot with strawberry jam or maple-blended syrup.

Makes 6 servings

515 cal. per serving

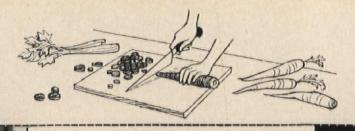
Source of Vitamins A, B, C

Tested in The American Home Kitchens

 SPICY PEANUT BUTTER CAKE: • STUFFED PARTY CHICKEN 2 tsp. poultry seasoning 2 tbs. chopped onion floured board to a 12-inch circle; fit into 9-inch pie plate; trim edge leaving 1-inch overhang; fold under; flute edge; prick shell with fork. Bake in hot oven (450°F.) 10 to 15 Source of Vitamins A. B. C. 14 cup sugar, and peanut butter in medium-sized saucepan; blend with egg beater. Cook over low heat, stirring constantly, until mixture thickens. Remove from heat; add gelatin: stir until dissolved; add rum or rum extract. Chill until mixture begins to set. Beat egg whites and salt until foamy; gradually beat in ¼ cup sugar; continue beating until stiff Tested in The American Home Kitchens PASTRY: Sift flour and salt into medium-sized bowl. Cut in shortening and peanut butter until mixture resembles small peas. Sprinkle water over flour gradually, stirring with fork until dough forms a ball. Wrap in wax paper; let stand 10 minutes. Roll out on lightly peaks form. Fold into gelatin mixture; fold in whipped cream. Pile lightly into cooled pastry shell. Chill about 2 hours, or until firm. Garnish with whipped cream, flaked coco-FILLING: Sprinkle gelatin over cold water; let stand 5 minutes. Combine egg yolks, milk SWEET POTATOES PUFFY BAKED minutes, or until golden brown. Cool thoroughly. nut, and slivered maraschino cherries, if desired. 446 cal. per serving PEANUT BUTTER CHIFFON PIE



#### Take a Jar of Peanut Butter



CHOPPING is done most easily with a large French knife. Never lift the tip of the blade from the chopping board and you'll not cut fingers.

(pictured in color on pages 52 and 53)

PEANUT BUTTER SANDWICHES

FRENCH-TOASTED

until light and fluffy. Add more milk if necessary. Pile mixture into potato shells. Bake in Cut slice from top of each potato; scoop out (do not break skins); mash thoroughly. Add butter or margarine, brandy extract, peanut butter, salt, allspice, pepper, and milk; beat Scrub sweet potatoes; dry. Bake in hot oven (425° F.) 45 to 55 minutes, or until tender. Preparation time: 10 min. Baking time: 60-75 min. hot oven (425° F.) 15 to 20 minutes, or until tops are lightly browned ½ tsp. allspice Dash of pepper 1/2 c. milk c. erunchy peanut butter 3 tbs. butter or margarine 6 medium to large sized POTATOES I tbs. brandy extract sweet potatoes PUFFY BAKED SWEET

# PIE. PEANUT BUTTER CHIFFON

Source of Vitamins A, B, C

239 cal, per serving

Makes 6 servings

**Fested in THE AMERICAN HOME KITCHENS** 

Preparation time: 30 min. Baking time: 10-15 min. Chilling time: 2 hrs.

ths. erunchy peanut butter ½-3 ths. cold water c. shortening Pastry I c. sifted flour tsp. salt

envelope unflavored gelatin c. cold water egg yolks Filling

c. sugar c. milk

ths. rum (or rum extract, to taste) 1/4 tsp. salt 1/4 c. sugar c. crunchy peanut butter g c. heavy cream, whipped egg whites

3 c. smooth peanut butter Preparation time: 15 min. Baking time: 25-30 min.

SPICY PEANUT BUTTER CAKE

c. plus 2 tbs. milk 1/2 tsp. vanilla

3½ tsp. baking powder 21/4 c. sifted cake flour

3 c. shortening

2 c. sugar I tsp. salt

Sift flour, baking powder, salt, and sugar together. Cream shortening and peanut butter in medium-sized bowl; add sifted dry ingredients, 34 cup milk, and vanilla; blend. Beat 2 minutes at low speed on electric mixer; blend in remaining milk and eggs; beat 1 minute on mixer. Pour batter into prepared pans. Bake in moderate oven (350° F.) 25 to 30 SPICY CHOCOLATE PEANUT BUTTER FROSTING: Cream 3 tbs. butter or margarine and 1/8 cup • Grease and flour, or line with greased wax paper, two 8- or 9-inch layer cake pans. smooth peanut butter together; stir in 3 sqs. unsweetened chocolate, melted; ½ tsp. minutes, or until cake tester inserted in center comes out clean. Cool in pans 10 minutes remove from pans; cool thoroughly on wire racks. Fill and frost.

Source of Vitamins A, B, C cinnamon; and 1/4 tsp. allspice. Add 1 lb. sifted confectioners' sugar alternately with 6 to 7 tbs. milk; beat until smooth and of good spreading consistency. Makes about 2% cups. Makes one 8- or 9-inch cake

BREAD PUDDING PEANUT BUTTER

% c. sugar % c. smooth peanut butter 2 eggs, slightly beaten 3 c. milk

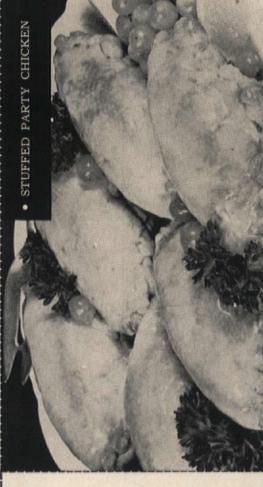
I ths. butter or margarine 4 slices day-old bread, cut in 12-in. cubes (3 c.)

Preparation time: 20 min. Baking time: 1 hr.

2 tsp. grated orange rind

 Combine milk, sugar, and peanut butter in medium-sized saucepan; beat with egg beater until smooth; heat to scalding. Add gradually to beaten eggs in large bowl, stirring constantly; add salt, butter or margarine, and orange rind; mix well. Stir in bread cubes; mix thoroughly; turn into 1½-quart buttered baking dish; set in pan of hot water. Bake in moderate oven (350°F.) about 1 hour, or until knife inserted halfway between edge and center comes out clean. Serve warm or cold. Source of Vitamins A, B, C *Tested in THE AMERICAN HOME KITCHENS* 335 cal. per serving

Makes 6 servings



# Easy ways to be downright elegant with new Kraft Marshmallow Creme

KRAFT New the p the n you l

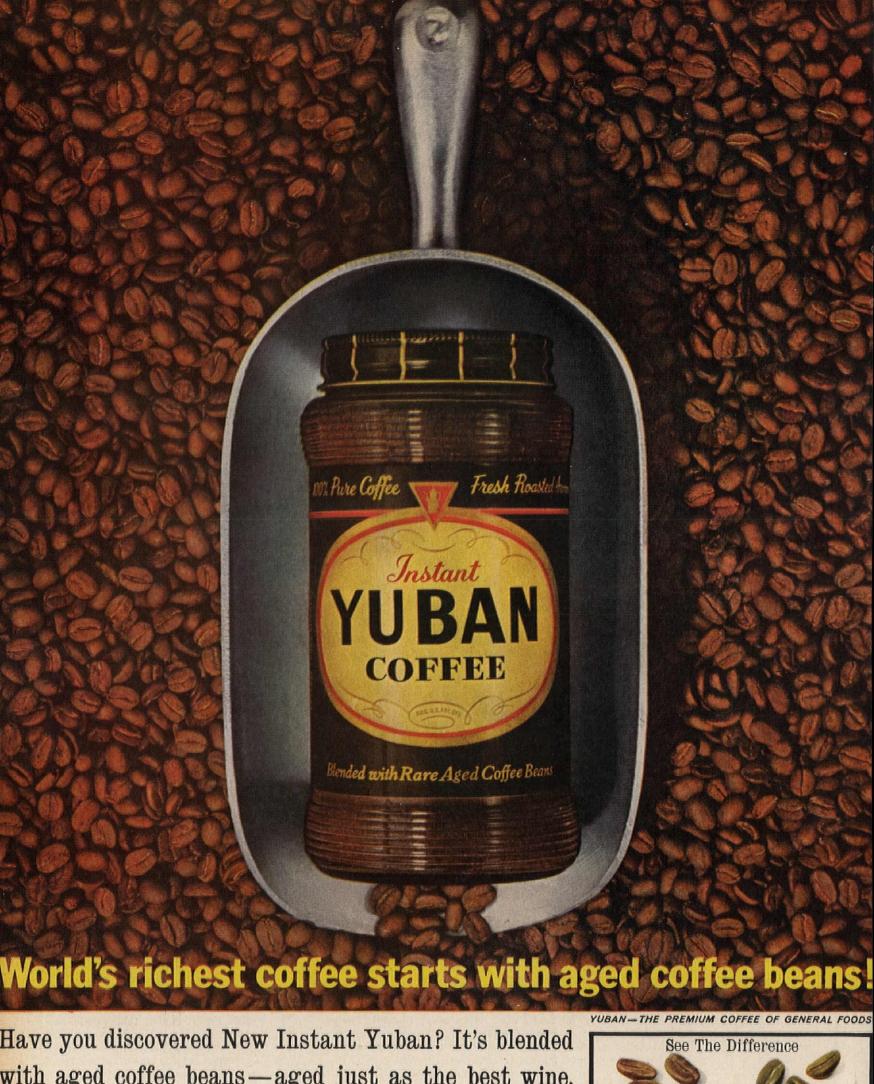
New from Kraft, the people who make the marshmallows you like best



This creamy new frosting stays soft and fluffy! Cream ½ cup Parkay Margarine. Blend in 1 jar Kraft Marshmallow Creme (so easy to spoon from the widemouth jar). Add 1 tablespoon milk, 1 teaspoon vanilla. Gradually add 3 cups sifted confectioners' sugar, mixing well. Wonderful on cake, or spread between layers and on top of this Continental Torte.

You've never made candy like this Fantasy Fudge! Combine 3 c. sugar, 3/3 c. (6-oz. can) evaporated milk or 1 c. light cream, and 1 c. Parkay Margarine. Cook to soft-ball stage (238°), stirring frequently. Remove from heat; stir in two 6-oz. pkgs. semi-sweet chocolate pieces. Add 1 jar Kraft Marshmallow Creme, 1 tsp. vanilla and 1 c. chopped nuts. Beat until well blended. Pour into greased 12x9x2-in. pan. Cool. Cut into squares.

World's easiest topping takes one minute!
Combine 1 jar Kraft Marshmallow Creme with 3 tablespoons water. Spoon between layers of gelatin cubes, ice cream, or fruit in tall parfait glasses. Delicious on puddings, too. For free Recipe Booklet of fabulous new desserts, candies, drinks made with new Kraft Marshmallow Creme, write Kraft Marshmallow Creme, P.O. Box 501, Chicago 77, Illinois.



with aged coffee beans—aged just as the best wine, cheese and steak are aged — then fresh-roasted. Cost more? Of course. This is the world's richest coffee!



AGED COFFEE BEANS that Yuban adds to its blend are mellowed by time to a bronze rich-



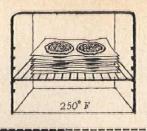
MOST COFFEE BEANS are roasted still green in color-good, but can't compare in rich-ness with aged beans.

#### Company Meat Loaf

Preparation time: 20 min. Baking time: 35-40 min.

BEEF-CHEESE LOAVES





DESSERT PANCAKES can be made ahead. Stack pancakes with paper towels between them and keep warm in 250° F. oven.

(pictured in color on pages 44, 45, 46, and 47)

2 tbs. pickle relish, drained 1 tsp. Worcestershire sauce 4 c. catchup 2 tsp. salt 4 c. chopped onion (1 small) 1/2 lb. sharp Cheddar cheese, 2 tbs. butter or margarine 2 lbs. lean ground beef shredded (2 c.)

catchup, salt, Worcestershire, and sautéed onion; blend gently but thoroughly. Shape mixture into 4 to 6 individual loaves. (A small pan or refrigerator dish may be used to shape loaves uniformly.) Turn loaves onto buttered baking pan; bake in moderate oven (350°F.) 35 to 40 minutes. About 5 minutes before end of baking time, sprinkle tops of loaves with remaining ¾ cup cheese; return to oven to melt. Garnish each loaf with Sauté onion in butter or margarine until soft. Combine beef, 1% cups cheese, relish pimiento, if desired.

Makes 4 to 6 loaves

564 cal. per serving

Source of Vitamins A,B,C

Tested in The American Home Kitchens

FRUITED PORK WHEEL

ORANGE-GLAZED HAM LOAF

3 lbs. uncooked ham, ground 2 eggs, slightly beaten 3 c. fresh bread crumbs 14 c. buttermilk

1/4 c. brown sugar

Preparation time: 15 min. Baking time: 1½ hrs.

3 tbs. prepared horseradish 3 c. orange marmalade

Press ham mixture firmly into a buttered 2-quart baking dish. Bake in moderate oven (350°F.) 1½ hours. Loosen sides with spatula; invert carefully from baking dish onto buttered oven-proof serving dish. Spread top of loaf with orange marmalade, letting excess run down sides of loaf. Place under broiler with top of loaf 3 to 4 inches from heat. Mix ham, eggs, bread crumbs, buttermilk, brown sugar, and horseradish thoroughly. Broil about 3-5 minutes or until topping bubbles

Makes 8-10 servings

693 cal. per serving

Source of Vitamins A.B.C

Tested in The American Home Kitchens

CORNED BEEF RING

tbs. melted butter or margarine l c. packaged cornflake crumbs 2 tbs. grated Parmesan cheese 3 c. cooked chicken, chopped Chilling time: several hours Baking time: 40 min. Preparation time: 30 min. 4 c. diced pimiento 2 c. cooked rice GOLDEN CHICKEN ROLL 4 c. butter or margarine c. diced green pepper Dash cayenne pepper c. minced onion 2 tsp. salt c. flour

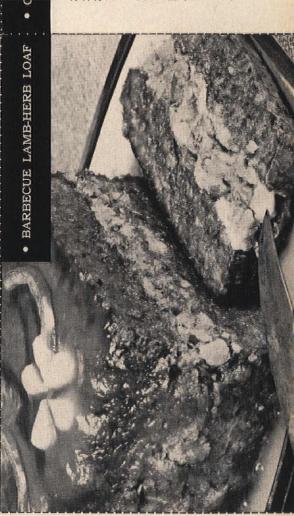
Chill several hours or overnight. Combine cornflake crumbs and 3 tablespoons butter or Melt ¼ cup butter or margarine in saucepan; sauté onion and green pepper until soft. Blend in flour, salt, and pepper; slowly add chicken stock. Cook, stirring constantly, until bubbly and thickened; cool. Combine chicken, rice, pimiento, cheese, and cooled sauce. margarine; spread evenly on wax paper to a 12x15-inch area. Shape chilled chicken mixture in a firm roll about 10 inches long; place in center of crumbs; roll gently back and forth until well coated with crumbs. Bake in moderate oven (350°F.) 40 minutes. Garnish with pimiento strips, if desired. \*1 tbs. granulated chicken bouillon plus 1 cup of boiling water, or I cup of canned chicken soup may be used. c. chicken stock\*

Makes 8 servings

302 cal. per serving

Source of Vitamins A,B,C

Tested in THE AMERICAN HOME KITCHENS



#### Company Meat Loaf



Baking time: 1 hr., 20 min Preparation time: 30 min.



IF YOUR TURKEY or your pie shell is browning too rapidly in the oven, put a piece of aluminum foil over the brown sections.

(pictured in color on pages 44, 45, 46, and 47)

• ORANGE-GLAZED HAM LOAF 1/2 lbs. lean lamb, ground c. diced green pepper

FRUITED PORK WHEEL

1 can (8½ oz.) sliced pineapple c. minced onion (1 small) 1/4 c. minced onion (1 small 3 tbs. butter or margarine 2 c. cubed bread (4 slices) 2 c. diced dried apricots

ths. butter or margarine 2 lbs. fresh lean pork, ground 1/3 c. brown sugar, firmly 4 tsp. black pepper packed 1 c. soft bread crumbs 2 tbs. minced parsley 2 tsp. salt 4 c. water 2 eggs

· Sauté onion in butter or margarine in large skillet until soft. Add bread cubes; stir over low heat until lightly browned; remove from heat. Drain pineapple; reserve 2 slices meat mixture evenly and lightly on wax paper, to a 12x15-inch rectangle. Spread stuffing Lift with wax paper; place, seam side down, in shallow baking pan; remove paper. Bake butter or margarine, brown sugar, and vinegar in saucepan; bring to boil; baste pork roll salt, and water with bread mixture. Blend pork, eggs, bread crumbs, salt, and pepper. Pat mixture over meat surface. Roll up, starting with short side, pressing firmly at each turn. several times during baking. Garnish with reserved pineapple slices and whole dried apricots. and juice; dice 2 remaining slices. Combine diced pineapple, apricots, celery, parsley in moderate oven (350°F.) I hour, 20 minutes. Combine reserved pineapple liquid 1 tsp. vinegar 24 c. diced celery

646 cal. per serving

Source of Vitamins A,B,C Tested in The American Home Kitchens

BEEF-CHEESE LOAVES

CORNED BEEF RING

Preparation time: 30 min Baking time: 45-50 min.

> pkg. (5% oz.) scalloped potato mix tsp. prepared horseradish ths. butter or margarine 1/2 tsp. dry mustard c. boiling water

2 c. (4 slices) soft bread crumbs or 3 cans (12 oz. each) canned corned beef 412 c. cooked corned beef 2 eggs, beaten

beaten eggs, bread crumbs, blend well; gently stir in potato mixture. Press mixture firmly buttered 6-cup ring mold or 9x5x3-inch loaf pan. Bake in moderate oven Combine scalloped potato mix with water and butter or margarine according to package directions; add mustard and horseradish; stir to blend; let stand while preparing remaining ingredients. Grind corned beef, using coarsest blade of food grinder. Combine meat. (350°F.) 45-50 minutes. Serve with Mustard Sauce. into lightly

MUSTARD SAUCE: Melt 1/3 cup butter or margarine in saucepan; stir in 1/4 cup of flour, 2 tbs. prepared mustard, 2 tsp. prepared horseradish, 11/2 tsp. salt, dash of cayenne, 1 tsp. instant minced onion. Slowly add 2 cups milk; cook over medium heat, stirring constantly until mixture thickens; add 1 tbs. lemon juice. Makes 2 cups.

Makes 6 servings

678 cal. per serving

Source of Vitamins A,B,C

stuffing mix, carrot, pepper, and water. Combine lamb, remaining 1/2 package of stuffing mix, egg, salt, and ½ cup of reserved basting sauce in bowl; mix well. Press half meat layer; press remaining meat mixture carefully over stuffing layer; turn loaf onto baking pan. Bake in moderate oven (350°F.) 60-70 minutes, brushing loaf with basting the meat mixture into bottom of 9x5x3-inch loaf pan. Press stuffing mixture firmly over

and 2 tablespoons butter or margarine in small saucepan; cook over medium heat until Sauté onion in 14 cup butter or margarine in skillet until soft; mix well with 12 package

mixture comes to a boil; remove from heat; reserve.

BASTING SAUCE: Combine catchup, beef broth or consommé, Worcestershire, sugar,

2 tsp. salt

sauce several times during baking. Serve with any remaining sauce. 620 cal. per serving

Makes 6 servings

Tested in THE AMERICAN HOME KITCHENS

GOLDEN CHICKEN ROLL

Source of Vitamins A,B,C

Preparation time: 25 min. Baking time: 60-70 min. BARBECUE LAMB-HERB LOAF

2 tbs. butter or margarine

2 c. chopped onion

or consommé, undiluted

c. catchup

tsp. Worcestershire sauce can (10% oz.) beef broth

tsp. sugar

1 pkg. (8 oz.) herb-flavored 1, c. butter or margarine

bread-stuffing mix

2 c. grated carrot

c. water

60



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FOOD SPECIALTIES, Inc. Worcester, Mass. San Jose, Cal.

#### Barbecues

(continued from page 48)

Will a standard range ventilating hood do an adequate job of ventilating a barbecue unit?

Definitely not! Because of the smoke and intense heat which normally result from barbecuing, the ventilation problem is entirely different. Requirements for hood size and exhaust capacity of the ventilating fan are more exacting for barbecue installations.

Is there any difference in the amount of smoke produced during cooking on a charcoal, electric, or gas-fired barbecue unit?

There is no appreciable difference in the amount of smoke produced by the three types of barbecue units. If the melted fat is drained away, however, before it reaches the source of heat, smoke is reduced considerably.

Are there differences in ventilating requirements for charcoal, electric, or gas-fired units?

No. Ventilation requirements remain the same regardless of the type fuel used. However, in some areas local building codes may require that a barbecue unit using a solid fuel (such as charcoal) be vented into a Class A vent. This could be a double-wall type of vent with insulation between or a standard masonry chimney. All exhaust fans should be Underwriters' Laboratories (U.L.) approved.

What are wiring requirements for electric barbecue units?

They're the same as for any electric range where 220- to 240volt elements are used. Some small units with less than 1500 watts can be put on 115-volt line, but local codes sometimes require a separate circuit for this high wattage.

Must all charcoal units be bricked-in or may they be set into a standard kitchen base cabinet?

Some charcoal-fired units are specifically designed for installation in masonry. Others have an additional outer shell insulating the entire unit. This shell makes it possible to install a charcoal unit in any type of kitchen cabinet.

GEORGE DE GENNARO



A stainless steel hood, made to look like pewter, hides lights and a powerful fan. The grill is gas-fired.

What kind of counter-top material should be used around a built-in barbecue unit?

If the unit is insulated and properly installed, any type of countertop material may be used. Most units have a metal trim around the grill. Ceramic tile and stainless steel are popular choices around the barbecue area; homeowners often continue the same material up the wall for easy cleanup of grease spatters. Laminated plastic may also be used.

Where is the best place to install a built-in barbecue-(1) in a

ARCHITECT: WILLIAM DUQUETTE INFORMATION: BARBARA LENOX PHOTOGRAPHER: WILLIAM R. HOLZ



An electric barbecue unit with ceramic coals is centered between two pairs of built-in surface units in this kitchen. One wide ventilating hood covers the entire cooking area. Stainless steel, surrounding the units and extending up the wall, makes cleaning up a quick matter. For this type of arrangement a super-powered fan is essential.



corner open on two sides, (2) against a wall open on three sides, or (3) on an island or peninsula?

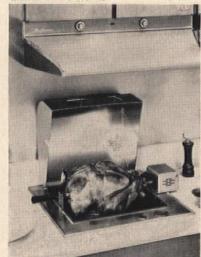
The ventilating system can do the best job if the barbecue unit is installed in a corner or against a wall. An island or peninsula arrangement is very difficult to ventilate properly because of cross drafts in the room which prevent the air from being pulled quickly into the ventilating system. However, with a hood designed specifically for this type of installation and an extra-powerful fan, a satisfactory island or peninsula barbecue is possible. Trouble with ventilating such as installation can often be remedied by extending skirts down from the hood.

If a barbecue unit is placed beside a range or built-in cooking top, will one ventilating fan be sufficient to carry off smoke and cooking odors from both?

One high-powered fan can carry off smoke, heat, and cooking odors from both. Because of the popularity of this type of installation, one manufacturer is making a 48" super-powered hood-fan to accommodate this situation. This would

cover a 21" barbecue unit and 24" built-in cooking top. As a rule, the combination installation should not exceed 60".

WILLIAM KRIDER STUDIOS



Reflected heat reduces cooking time in this electric unit scaled to fit a 20x21" counter opening. A hood with a two-speed fan removes smoke.

How large should the surface opening of the hood be in relation to the size of the barbecue grill?

Manufacturers differ in their opinions as to how much larger the hood opening should be than the barbecue unit itself, but all agree it should be larger. There should be a minimum of 1" overhang on all sides for corner installation and 4 to 6" is preferable for wall and island installations.

How far above the surface of the barbecue unit should the ventilating hood be installed?

This depends on the number of sides that are open around the barbecue unit, the amount of overhang of the hood, and the manufacturer's recommendations for the barbecue unit you purchase. These vary from 18" to a maximum of 30".

How can the homeowner determine whether the size of a ventilating hood and fan will do an adequate ventilating job for his particular situation?

This is a highly technical matter that calls for expert advice from the person installing your barbecue unit. As a basic guide, however, recommendations indicate that the hood should be about 14" minimum depth with 100 cubic feet of air-exhaust capacity for each sq. ft. of surface. For example, a 4 x 2' hood would require 800

CFM (cubic feet per minute) exhaust capacity. This guide parallels commercial or restaurant requirements to guard against smoke entry into the room.

In the near future a tag on most leading exhaust fans will tell homeowners exactly what size fan is required to ventilate a specific room area. The Home Ventilating Institute, an association of leading exhaust-fan manufacturers, has conducted extensive tests to determine what air delivery certain fans will provide. Each fan made by these member firms will carry this identifying tag.

Where should the ventilating fan be mounted?

Mount it inside the hood, if possible. With proper duct work and a hood directly over the barbecue to act as a trap, however, the fan could be located in the roof or an outside wall. Requirements vary according to specific hood design.

Where should the exterior duct opening be located?

This is usually a matter of choice depending on appearance (continued)

THE AMERICAN HOME, JANUARY, 1961



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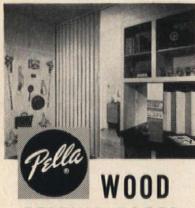
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(continued)

and neighborly consideration. Keep ducts as short and direct as possible, with a minimum of turns or elbows. Duct work causes resistance to air flow, which the installer should calculate. A long distance from hood to duct opening may require a larger fan than usual for adequate exhaust capacity. If both range and barbecue can be located on an outside wall, ventilation is easier.

If smoke backs up into the room, what can be done to remedy the situation?

Duct work should be rechecked to see that it isn't interfering with the present fan's capacity. In some cases it may be necessary to substitute a more powerful fan or install a new hood to sufficiently cover the barbecue unit. In the case of an island installation, bring skirts down from the hood, as mentioned previously.

Must a wooden hood be lined with metal?

Many wooden hoods are being built, especially in the Southwest. They should be lined with metal; an unlined wooden hood would probably not pass local fire inspection.

If a barbecue unit is to be built into a fireplace wall (new or remodeled), will the fireplace chimney flue do an adequate ventilating job?

No. Barbecue and fireplace each should have its own separate flue; the barbecue flue should be the same size as the masonry contractor would figure for a fireplace opening of that size. The distance between the grill and flue opening should be taken into consideration by the installer. If the opening is too high or if there is too much space between the top of the grill and the bottom of the fireplace, there is a tendency for the smoke to roll out over the front. Under normal conditions the heat from the barbecue unit will create a draft in the chimney and pull the smoke and cooking odors away satisfactorily.

If smoke does back up from the fireplace barbecue, what can be done to remedy the problem?

It may be a sign the flue is too small, in which case it will be necessary to install an exhaust fan and duct work. One company states that they usually block off the existing flue and handle all exhaust through the duct system. It is usually a rather expensive remedy. Another company suggests placing a mechanical quickdraft in the flue to provide a forced draft. Sometimes the smoke backs up only until the heat is intense enough to provide a strong upward draft. When using charcoal, it is advisable to wait until the charcoal has a white ash covering before starting to cook on it.

If there is a ventilating hood over the barbecue unit, is it necessary to plan for other exhaust fans in the kitchen?

For good kitchen ventilation, it is certainly ideal to have at least another exhaust fan over the range, as a ventilating hood serves only the area directly below it. Laundry areas also require planned ventilation.

For further information you may want to order the following free booklet: "What Homeowners Should Know about Removing Odors, Greasy Smoke and Moisture from their Homes." Write to: Home Ventilating Institute, Dept. A.H., 1108 Standard Bldg, Cleveland 13, Ohio.

#### SAVING FOR A RAINY DAY

My resolution is emphatic . . . Today's the day I'll clean the

To sentiment, I will not yield, So here I go, emotion steeled.

I'll start out nobly with the worst-

This venerable trunk comes first.

Here's Grandma's treasured Persian shawl-

I thought the Church got that last fall.

Oh yes, I gave it to the Fair Then hurried back, and bought it there.

These shabby baby shoes are sweet . . .

Imagine them on Junior's feet!

Nobody else would want this stuff. And I have had it long enough.

But what to do? I won't consent

To burn it up . . . I'm not cement.

It's fun to look at. Furthermore, What have I got an attic for? Margaret Fishback



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#### Gloves to Make You Pretty While You Work

(continued from page 33)

#### GET THE GLOVE HABIT

Small wonder that rough red hands are often the trade-mark of home-making! Consider the number of jobs your hands perform each day, the amount of time they're in hot water, and the many kinds of detergents and cleaning compounds you use. But you can avoid this telltale sign of housework if you wear household gloves regularly. Improvements in detergents and cleaning products, protective lotions, and the automatic washer and dishwasher also help you to pamper your hands.

If you're not used to wearing household gloves, you'll find it's easier to get accustomed to them if you start with thin ones. Keep a pair at the sink and make a point of slipping them on for every job that requires putting your hands in water. After a while you'll become quite adept at working with them and you'll find yourself reaching for them automatically. Then you can graduate to heavier gloves that will be more satisfactory for heavy-duty jobs and allow you to use hotter water—particularly recommended for washing dishes.

Household gloves come in a variety of weights and styles. You'll find most are made of synthetic rubber, which is longer wearing and is less affected by grease, oil, and cleaning compounds than natural rubber. Some gloves, usually the heavy-duty ones, have a cottonknit lining which absorbs perspiration, keeps your hands from feeling clammy, and insulates your hands from hot water. They're easy to slip on and off. Others are lighter and have a downy cotton lining which makes them feel smooth and comfortable while you work.

Lightweight gloves made of vinyl plastic are popular for jobs which require finger sensitivity (such as giving a home permanent) and are good ones to start with if you feel heavier ones awkward to use. One drawback, however: these lightweight gloves don't offer insulation from extremely hot water.

You'll also want to look at the inexpensive polyethylene plastic mitts and gloves which can be thrown away after a few uses or messy jobs, such as polishing shoes and painting furniture.

Many gardening and outdoor gloves made of cloth are vinyl treated to repel dirt and make them easy to wash.

When buying waterproof gloves, choose ones that fit well and have

cuffs long enough to keep water and cleaning solutions from getting inside. Some gloves have turnback cuffs to keep water from running down your arm as you wash walls and woodwork. Make certain that the palms have some sort of rough surface to provide a good grip. In addition to black gloves for jobs that are likely to stain, you can choose gloves in gay colors to match your kitchen or bathroom. Gardening gloves are available in cheery prints (florals, of course!).

Because you need different weights for different types of jobs, you'll want a wardrobe of gloves, kept in various places around the house. Once you've acquired the glove habit, you'll be surprised at how much nicer your hands look; how much longer a manicure lasts.

#### HOW TO CARE FOR GLOVES

Rubber or synthetic gloves will last much longer if you give them a little extra care:

1. Be careful when putting gloves on to prevent piercing them with your fingernails or rings. If your nails are long, choose heavier gloves or put small pieces of cotton in fingertips of gloves to keep nails from pushing through.

2. Rinse gloves after each use and hang them cuff down to dry.

3. Launder gloves in detergent and water occasionally, turn them inside out, and hang cuff down to dry. Gloves with cotton-knit lining may be laundered in the washer using warm water. Do not put them in the dryer. Laundering gloves frequently and keeping the insides dry is particularly important if you have any type of skin sensitivity or irritation.

Even with the best of care, accidents do happen that leave you with just one usable glove. While stores do not sell single gloves, one manufacturer encloses a handy form with each pair of gloves for ordering replacements by mail.

#### SENTIMENTAL ABOUT YOUR WEDDING RING?

If you're reluctant to take off your wedding band, household gloves offer the best possible protection for both your ring and your hand. Rings, particularly the wider bands, tend to trap moisture, cleaning compounds, and particles of soap which can cause irritation. Always dry hands carefully after washing.



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#### Closing Costs (continued from page 31)

house back through all previous owners. There is always a gap in coverage dating from the time the present owner bought the house until he sells it to you. A new policy is needed to cover you for the period of his ownership (as well as to protect you against any title flaw which may have occurred before that period, of course).

However, if a house is resold within ten years, the buyer may be eligible for a 40-50 per cent discount on his title search and insurance. Not all companies offer such discounts, so ask about it beforehand. It comes under the heading of "re-issue" title insurance. Unless you ask about it, you may not get this saving.

Here you may shake your head and say that, nevertheless, there seems to be much room for improvement in our title search and insurance methods. There is one ray of light.

Sometimes you get a break on title insurance when you buy a new house from a progressive development builder who packages the title search and insurance the way he mass-produces houses. Savings are passed on to buyers as described on page 67.

But unfortunately, much of the problem comes back again to our old-fashioned real estate laws. records, and customs. A lot can be done, but it is chiefly up to our real estate lawyers, the title insurance companies, and the mortgage lenders. They could do a lot to help if they wanted to.

#### **MORTGAGE SERVICE CHARGES**

Usually, the second largest part of your closing costs will be made up of what is commonly called mortgage service charges (or a commitment fee, or broker's fee, or just a fee). They may come to \$50-\$300 or more-or from 1/2 to 11/2 per cent of the mortgage. In fact, they may even exceed the title search and insurance costs.

Mortgage people say these charges cover the multitude of expenses needed to arrange a mortgage: the cost of preparing loan papers, notary fees, photographs, and the loan application or processing fee. Of course, if you bought your home for all cash, you'd be able to eliminate these mortgage service charges. But not many of us can do without a mortgage.

Not long ago, Senate investigators checked 13 house sales to veterans in the Washington, D.C., area and found that the mortgage

service charges in seven of them ranged from nothing to \$46.70. But in the other six, the veterans were charged from \$88.50 to \$199! There was no correlation between the size of the mortgage (or house price) and the amount of the mortgage service charges.

In each case where the charge was more than \$100, the investigators discovered that the buyer had been charged a flat 1% of the mortgage amount, with no itemized explanation given. (1% is the top service charge the VA allows on a GI mortgage.)

In each of the other cases, the lender was not greedy. The required service charges were itemized and reasonable (notary fees, preparing papers, photographs, etc.) and merely charged accordingly. This is a good lesson for all of us: You have a right to be suspicious when given a flat fee bill. Insist on itemized service charges.

Even then, you may not get a break. Mortgage experts will tell you (off the record, of course) the lender is in the driver's seat during "tight money" periods. At such times he has a highly sought commodity in short supply: mortgage money. A few months ago when money was extremely scarce, interest rates and charges for arranging loans hit their highest levels in nearly 30 years.

As one top executive in the mortgage field frankly stated, "Mortgage service charges are levied to increase the lender's yield on his money."

This is particularly true with 51/4% GI or 53/4% FHA-insured mortgages, experts say. Conventional mortgages today bring 6% to 7% (sometimes more), and lenders have found several ways to get this same return on governmentbacked mortgages. In other words, certain extra charges levied when you get a GI or FHA mortgage today give the lender the equivalent of a 6% to 7% return. Burying extras in mortgage service charges is one common way of doing this. If you don't like it, you can go elsewhere.

Not all lenders, however, will take you for the most the traffic will bear. Some absorb the charges or bill you only for the actual costs incurred. This explains why one veteran, buying a \$25,000 house in Virginia, was charged only \$22 while another, buying a \$19,990 house a few miles away was walloped with a \$199 bill, the maximum mortgage service charge allowed by VA for that price house.

#### THE COST OF TRANSFERRING OWNERSHIP

The third closing-cost category, 'transferring ownership," is made up of numerous small and annoying charges which you can't do much about. They cover such items as:

Federal tax stamps \$1.10 per \$1000 Recording deed. . . . \$5 to \$15 Appraisal fee. . . . \$10 to \$25 · · · up to \$25 Credit report Property survey . . \$25 and up

But that's not the end. You may also have to pay escrow money (required by FHA) and hazard insurance. Technically speaking, these are not closing costs, but you do pay them on closing day. They are advance payments for taxes and insurance (fire, windstorm, etc.) which go into a special fund to protect the lender should you fall behind in your regular mortgage payments.

#### SOME FINAL ADVICE

All of the charges we've discussed add up to a stiff figure. But here's how to soften the blow and help reduce the total bill when you buy your home. It all depends on your bargaining position—that is, how eager the seller is to dispose of his house, and how bad you want it. 1. Insist on a complete list of all closing-cost charges (including all lawyer's fees) before you sign a sales contract (which will be before closing day). Don't be brushed off. Don't take no for an answer.

2. Give yourself an "out" in the sales contract. Have it include a statement that sale of the house hinges on "reasonable" closing costs, so you can call off the deal and get your down payment back if the total closing costs and other charges exceed what you feel is reasonable or can pay without undue hardship.

Be specific: put an exact figure in the contract. For example; "If total closing costs and all other charges to be made by the buyer in excess of the house selling price exceed \$\_\_\_(specified amount) this contract is void and the down payment will be returned to buyer." 3. Raise your questions about closing costs beforehand. Remember, your bargaining position is at its peak before you sign the contract. At this point, a builder or owner eager to sell may be willing to absorb some or most of these costs. Don't be afraid to bargain. 4. Keep this article for reference.

#### **CLOSING COSTS ARE NOT ALWAYS HIGH**

You can sometimes get a break on closing-cost charges when you buy a new house from a progressive builder. Such builders have reduced the total down payment required by making a frontal attack on closing costs. They've reduced the amount of work and red

tape involved in much the same way they've cut building costs—through standardization and mass production techniques.

One of the nation's biggest builders, Bill Levitt, has such an operation. You can buy one of his houses in Levittown, New Jersey, and pay only minor closing costs. He has eliminated or absorbed all of the usual charges—even the charge for the mortgagee's title insurance policy. Actually you still may need up to \$155.31, in addition to the down payment, when you buy a typical \$14,990 Levitthouse. Here's an itemized breakdown of the extras. All but the owner's title policy are required by FHA.

Owner's title insurance	
policy (optional)	\$36.00
Advance on FHA insur-	
ance premium	5.96
Escrow tax, advance	
payment on first	
year's taxes	75.00
Fire insurance payment	
for first year	38.35
	\$155.31

Contrast these charges paid if you buy a Levitt house with the closing costs you must pay when you buy a \$15,000 house from a typical near-by builder in New Jersey. According to local reports, his charges will run from \$370 up to \$410. If you also want an owner's title insurance policy, a typical New Jersey builder charges about \$170 for it (compared with Levitt's \$36). The advance payments for FHA insurance premium, escrow tax, and fire insurance, however, are the same as listed above.

Levitt isn't the only builder who has managed to keep closing costs at a minimum. Another good example of a company which eliminates many closing-cost items is the General Development Corporation, another one of the country's biggest home building firms. Their only charge over and above the down payment is \$65.50 on a \$9800 FHA-insured house. This is for advance taxes, partial payment on mortgage and fire and hazard insurance.

#### Blueprint House (continued from page 42)

And for every member of the family, there's a wealth of closets, an extra halfbath on the first floor, storage space in the attic and basement, and not one but *two* fireplaces. This Pennsylvania house costs \$27,000 (without land).

#### ADAPT OUR PLAN AND SAVE MONEY

Some \$4000 to \$5000 could be saved by leaving the second floor unfinished. If an extra bedroom is needed, the first-floor study could serve until you complete the

second story. You could even complete it yourself in stages.

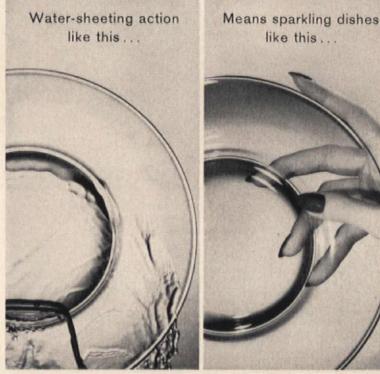
The fieldstone which covers the extreme wings provides an interesting texture change. But the same aluminum siding used on the main wing could be substituted. Since the stone costs about five times more than the aluminum siding, you could save approximately \$1000 building it this way.

Another cost-saving idea: eliminate the garage temporarily. This would save about \$2000.

# BLUEPRINT ORDER FORM TO: THE AMERICAN HOME, DEPT. BP AMERICAN HOME BLDG., FOREST HILLS 75, NEW YORK I enclose personal check or money order in the amount of \$\_\_\_\_\_\_ for items checked below. If you live in New York City, add 3% sales tax. Please do not send stamps. | AMERICAN HOME BLUEPRINT HOUSE #67 | 1 complete set \$5 | 3 complete sets \$10 | CATALOGUE OF 30 BEST BLUEPRINT HOUSES 10c | Catalogue includes photograph, floor plan, over-all dimensions and square footage of each house. 10c covers cost of handling and mailing.) | Print name | Print address | City | Zone | State | | Please allow three weeks for delivery.

DISHWASHER NEWS FROM PROCTER & GAMBLE

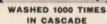
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#### Cascade is safer for fine china patterns, too!







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Here's a dramatic example of how Cascade protects finest china patterns as no other leading detergent can. Everyone knows even finest china patterns can fade with time and use as shown by plate at right washed with another dishwasher detergent the equivalent of every day for 3 years! But see at left Cascade preserves the clear-cut beauty of this pattern. No wonder Cascade is the only leading detergent recommended for safety by the American Fine China Guild.

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#### Family Room

(continued from page 21)

#### LOCATION IS IMPORTANT

Whether you're shopping for a new house, looking at house plans, or planning to remodel, location of the family room is of prime importance. It should be adjacent to the kitchen with easy access to the outdoors. There are good reasons for this. Mother is brought into things just as she was in the old farm kitchen. And while she works, she can keep an eye on the children, supervise their play, and see that refreshments are served without a long trek through the whole house. Both the kitchen and family room should also be close to the outside barbecue area. By giving the children an easy way to get in and out, you save wear and tear on the house. As one architect puts it "the family room and the pleasures of indoor-outdoor living go hand in hand."

The small home has a special need for a family room close to the kitchen. This type of home rarely has a formal dining room and usually has a small kitchen with an inadequate dining area, if any. In such a house, the family room can well take on the function of a dining room.

Another good arrangement is the plan where the kitchen acts as a buffer between the family room and living room. This not only makes it easier to serve either room, it also provides a sound barrier when both you and the children are entertaining.

Generally, you would do well to avoid a basement family room. It is not as convenient as one at grade level, with a kitchen close at hand, and you may find everybody back upstairs after the novelty wears off. There is little natural daylight, the children are harder to supervise, and there's the problem of stair climbing.

A family room should be light and well ventilated, with plenty of windows and, where possible, sliding glass doors. The best orientation is the south or southwest to let in plenty of sunshine.

#### SIZE AND MATERIALS

Of equal importance with the location of the family room are its size and the materials used. Builders and architects agree that the smallest dimension should not be less than 12 feet. One architect feels that the reasonable familyroom size is about 14x20'. Remember, this room should be spacious. It is not a den or study used by

just one or two individuals, but a room to be enjoyed by the entire family and their friends. And, as one real estate man puts it, "With more and more gadgets appearing in the home today-hi-fi, tape recorders, film projectors-they can't all go into the living room!'

A family room should be built to take it. Because it will take the hardest abuse of any room in the house, materials should be strong, durable, and easy to maintain. Hard-wearing wall and floor coverings, washable surfaces, and acoustical-tile ceilings are the all-important things to consider.

#### DECORATING THE FAMILY ROOM

Colors should appeal to the whole family and should provide a pleasant background for family fun and relaxation. In warmer climates, where you have large expanses of windows, you can use bright colors and combinations of colors. Sunshine has a way of taming colors and subduing even the most brilliant hues. At the same time, cool shades of blues and greens make a refreshing color scheme in a warm climate. Contemporary furnishings also give a cool effect.

Where winters are cold, warm reds, oranges, browns, and yellows make a family room cozy and comfortable. Provincial furnishings are perfect here with pine and maple finishes.

Don't settle for spindly furniture pieces of poor construction which won't stand up to everyday use. Comfort of seating pieces is important, too, whether it's a sturdy sectional sofa or a single upholstered chair. Fabrics and upholstery should be soilproof and long-wearing-remember, this is a room for shoes off and feet up!

A fireplace is particularly enjoyable in a family room. If you don't have one, consider a portable fireplace such as a Franklin stove or one of the new prefab fireplace units that are easily installed.

Music, of course, is a must. A place for hi-fi equipment and storage for records and accessorie should be considered. Free-stand ing, movable partitions are excellent for storage and for separating the room into zones.

And don't forget a place to eat. If there isn't room for a table, consider a counter or a table that can be pulled down from the wall. Such a table can do double duty, serving as a desk or card table.

#### ADDING ON A FAMILY ROOM

If your present home doesn't have a family room, it's usually quite feasible to add one. In the case of a new home, the best location for the family room is at the rear or side of the house, at ground level, adjacent to the kitchen, and with easy access to the outdoors. The location of your family room will be controlled to some extent by local building ordinances which state how close the house structure may come to the boundaries of the lot. Be sure to check local building authorities or zoning board.

Often, you'll find it convenient to convert a carport, breezeway, garage, or a portion of the garage into a family room. In most homes, they are close to the kitchen with access to the rear of the house.

#### CONSTRUCTION

The exterior of the new family room should harmonize with the rest of the house. Although it is not necessary to use the same materials, the old and new should blend, not look like two houses in a head-on collision.

Family rooms are usually built with a concrete slab or with a wood floor over crawl space. Slab construction is good if the slab is to be heated by ducts or water heating coils, and if the edges are insulated to prevent excessive heat loss. Wood floors over crawl space should be insulated on the underside for the best results.

Many family rooms are equipped with sliding glass doors. Frames for these units should be sturdy since they will get a lot of use—particularly if there are children in your family. In cold climates it is worth the expense to use insulating glass in all large glass areas for warmth and to reduce heat loss.

Inside, the ideal material for the ceiling is acoustical tile. This is not expensive and will absorb a great deal of sound. Walls of wood paneling are attractive and can take a beating. Walls to be painted can be of plaster or gypsum wallboard. There is a wide selection of materials for the floor. If you have built on a concrete slab, brick, flagstone, or terrazzo are excellent since they are almost ndestructible and easily maintained. Remember though, these floors are hard and may not be practical if you have small children. All kinds of resilient flooring are ideal and so is wood, especially the prefinished variety that has a highly durable finish.

#### HEAT

Before your plans go too far, be sure the existing system will be adequate to heat the new room. This should be determined by a qualified heating contractor. Of course, you may find that it will cost as much, if not more, to bring

in pipes and ducts as it will to install an independent heater. Small gas- or oil-fired warm-air furnaces or boilers can be set into a small closet or even recessed into a wall. Many family rooms are heated by electricity, using either panels or baseboard units.

#### BATHROOMS

It's desirable to have a lavatory close to the family room. If there isn't one near by in the existing house, try to provide space in the addition. If you find this is too big an expense, perhaps you can provide the necessary space with the plumbing lines "roughed in." The fixtures can be added later.

#### FINANCING

Chances are you'll want to finance the addition of a family room. This can be done through an FHA home-improvement loan, or through a home-improvement loan plan sponsored by your local bank. You may also do it through a personal loan or through an openend mortgage or by having your existing mortgage rewritten to include this added cost.

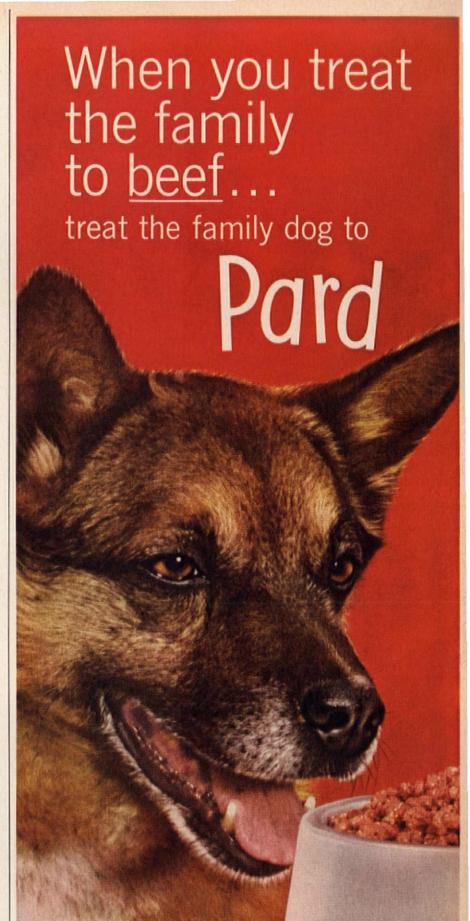
#### NEED HELP?

If you need more help in planning your family room, check with your local American Home Magazine Certified Home Improvement Center. These centers were listed in our August, 1960, issue. If you no longer have a copy, write us and we will tell you where the one nearest you is located. Address the Building Editor, The American Home, 300 Park Avenue, New York 22, N.Y., and enclose a stamped, addressed envelope.

The American Home gratefully acknowledges the help of the following in reporting family room trends. Architects: Samuel Paul, A.I.A.; Stanley Shaftel, A.I.A.; Herman York, A.I.A.; Alwin Cassens, Jr., A.I.A.; A. H. Salkowitz, A.I.A. Builders: Stanley Waranch, Jack Blackman, Basil Rafuse. Decorator: Julie Sherman, N.S.I.D. Real Estate Executive: Frank R. Hart.



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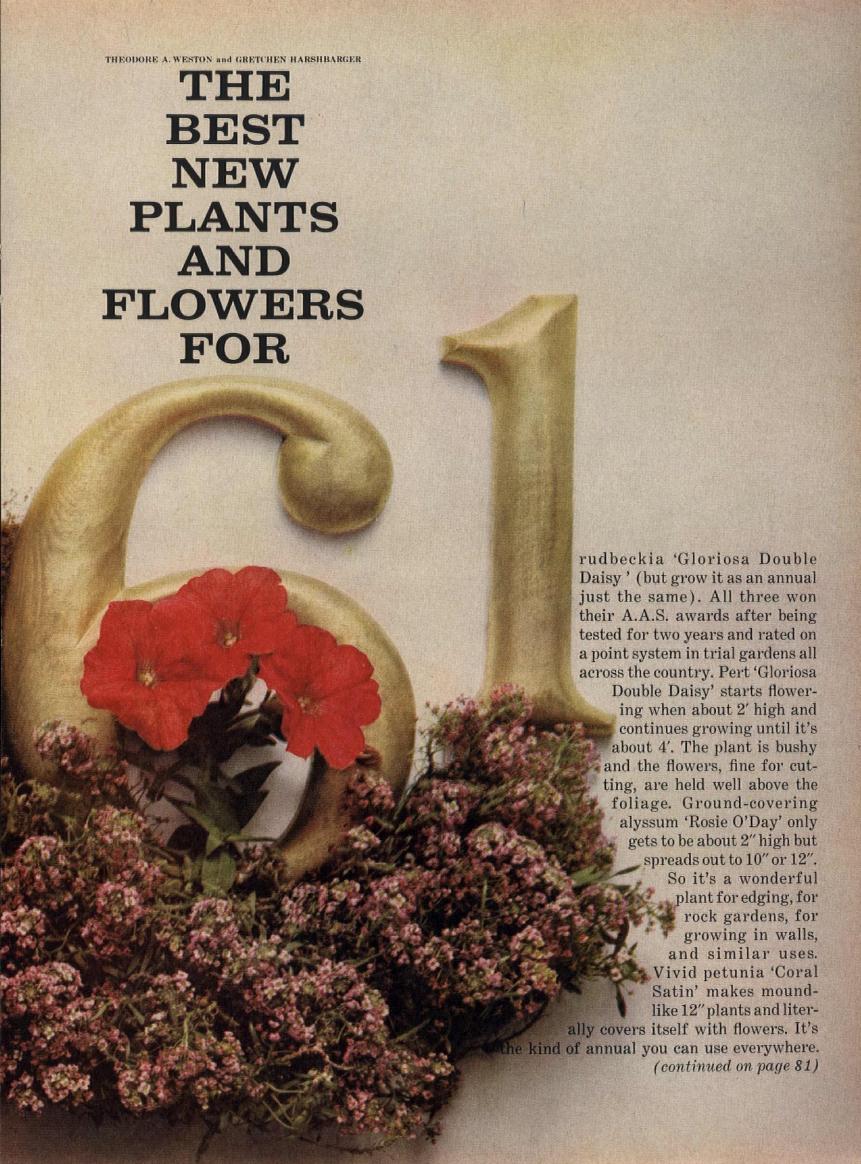


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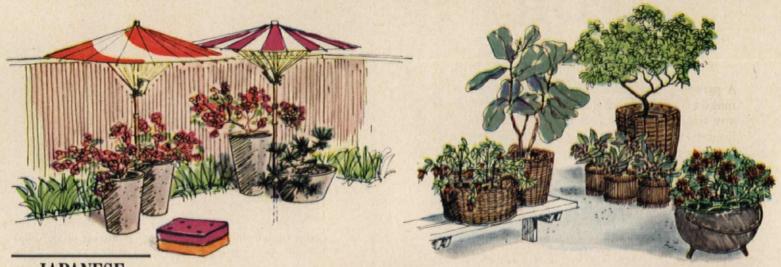
# Brighten your outdoor living this year with colorful container gardening

A terrace or patio is like a room—it needs to be decorated to look livable and complete. The ideal decorating materials are plants, and the practical way to use them is in containers of various kinds. You can move the containers to suit your convenience, and you can change the plants to vary the "décor."

Here's a collection of ideas for distinctive containers

and their uses. Study them all and decide which will do most for your own outdoor living area.

Some of these containers you'll have to buy; some you can make yourself. January is a good time to get started on those you'll make. And it's not a bit too early to start locating sources and checking prices of any you'll want to buy; a good time, too, to select the plants.



#### JAPANESE PARASOLS WITH CLAMP LIGHTS

For after-dark as well as daytime effect, try an arrangement of ornamental Japanese parasols like this. The parasols are available at many department and novelty stores, and the outdoor clamp-on lights may be found at drug and photo-supply stores. For easy removal, the parasols are set in pieces of pipe sunk in the ground. The architectural pottery containers can be planted with a wide variety of flowering or foliage plantsgeraniums, low-growing roses, gardenias, lavender, yews, junipers, foliage house plants.



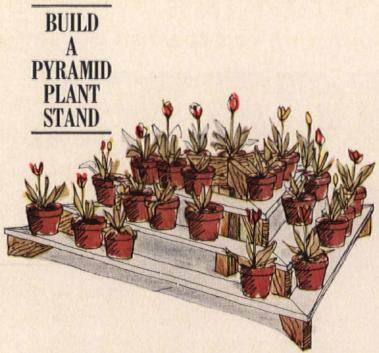
#### FOR CASCADE EFFECTS

Heavy timbers in random lengths—pieces of old beams, rail-road ties, or logs—are perfect supports for trailing plants. Tuberous begonias, hanging-basket fuchsias, cascade chrys-anthemums, fringed petunias, pansies, or ivy geraniums, planted in boxes or tubs, are the right kinds of plants for this purpose. To set them off attractively, place a few small, compact plants at the base of the timbers—violets, violas, pinks, ageratum, semperflorens begonias, or herbs.

#### HOUSE PLANTS OUTDOORS

If your terrace is shaded, use your house plants to decorate it in summer. By setting their pots in distinctive outdoor containers you'll get different effects than they give you inside. Here, the big plants such as fiddleleaf fig, schefflera, rubber plant, dieffenbachia, or podocarpus are set in deep bamboo baskets. The shorter ones, like fuchsia, gardenia, kalanchoe, and foliage plants, are grouped together in a low basket at left. At center, small plants are set in matchstick bamboo covers; at right, grouped in iron kettle.

DESIGNS BY DOUGLAS BAYLIS, L.A. DRAWINGS BY MAGGIE BAYLIS

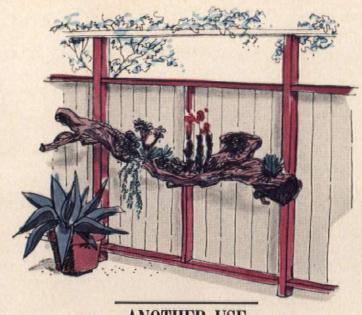


A pyramid is an effective, adaptable, and easy-to-make way to show off plants dramatically. It can be any size, of as many tiers as you like, made of any lumber, and either a full pyramid with square base or a half pyramid with triangular base. The pyramid is made up of a center post with stair stringers, and with 6 or 8" treads but no risers. By changing plants you can keep the show at peak effect all season, from spring bulbs to fall mums.

## HANGING PLANTS

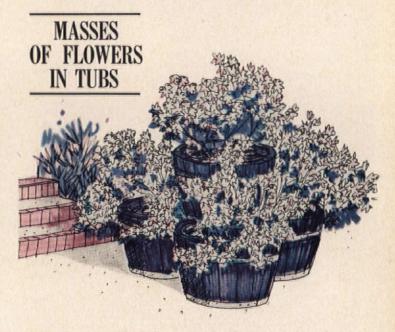


Plants suspended from an arbor or other overhead structure provide unique effects. Here they are in the corner of a terrace that adjoins the house, near the entrance. But don't spoil the effect by suspending plants on flimsy wires! These solid rods that hold the pots go through the drainage holes and then have disks attached to the lower ends. Soil is added to the pots and firmed, thus holding the rods in place, and the pots are then planted.



## ANOTHER USE FOR DRIFTWOOD

A large piece of driftwood will serve as an unusual container for plants against a patio fence, wall, screen, or suspended from an overhead structure. Gouge out the driftwood where soil is to go and plant it with sedums, sempervivums, echeverias, crassulas, or other succulents, with cacti, or with any other plants that make small roots, need little water, and will add interest to the driftwood rather than dominate it. If you've no real driftwood, use a piece of weathered dead tree trunk or large dead branch. Here, the pot plant and a vine at top of the fence (planted on other side) complete the setting.



Three tubs in a triangle, with a fourth centered on the top, is an easy way to get a brilliant splash of color on a terrace or patio. Plant them all with compact-growing flowers such as marguerites, cinerarias, calceolarias, fuchsias, and geraniums. You can get wonderful effects, too, with some of the popular annuals—petunias, dwarf marigolds or zinnias, calendulas, and ageratum. You can, of course, make your own tubs, or you can saw barrels or nail kegs in half.

(continued on page 78)

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(continued)

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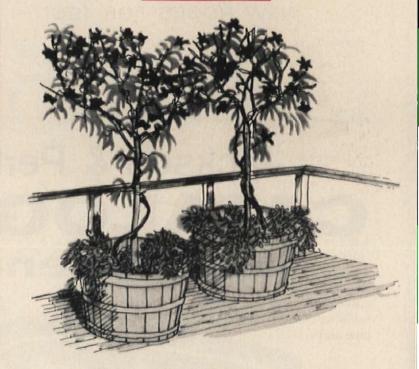
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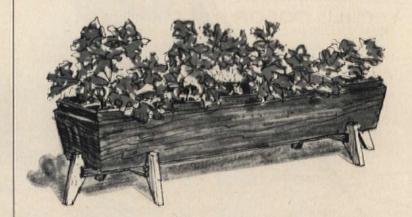
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## VINES TRAINED AS SMALL TREES



Vines-grown-as-trees give height to your patio or terrace. They're supported on pieces of tree branch, imbedded in tubs of soil. Branch is cut to the right length with twigs pruned. Flowering vines like clematis, star jasmine, morning glory, or climbing hydrangea are especially effective. But if you'd prefer a "foliage" tree, use ivy, Virginia creeper, trailing philodendron, or euonymus. At the base of the "trees," plant any dwarf or trailing plants—perennials, annuals, or herbs.

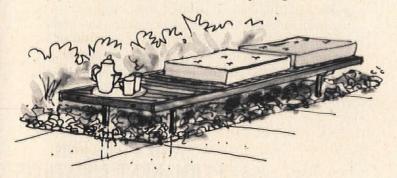
## POT PLANTS IN FLOWER BOX



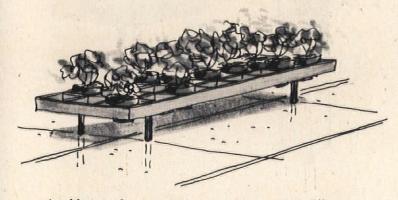
A simple flower box, equipped with legs and a 1" collar to give it character, is probably your best bet where a long, narrow plant grouping is in order. By keeping the plants in pots (surrounded with damp peatmoss to check drying out), you can change them easily and keep the display effective. To give the box additional eye appeal—and since natural wood has become commonplace on patios and terraces—paint it a bright but appropriate color.

RAISED ISLANDS FOR VARIOUS USES ON THE TERRACE

A low display table, of any size or shape, is just what you need to show off a bonsai collection or other specimen plants in containers. Edge it with 1x2" lumber and cover the surface with pebbles or colored gravel for extra attractiveness. If you want the table to be a permanent fixture, make the legs of pipe and sink them in the soil or paving.



Build an island of 1x2" or 1x3" lumber, laid vertically and separated by 1/8" or 1/4" spacers, for a seat or coffee table. A different effect can be achieved by underplanting the island with shade-loving groundcover plants, such as pachysandra, periwinkle. small-leaf ivy, or one of the Euonymus fortunei varieties. If you treat the wood, use a preservative noninjurious to plants.



A table top of egg-crate construction, with 1x2" crosspieces spaced to support 5" pots by the rims, is an interesting variation. This size pot will be right for most flowering plants. Small geraniums and some others, however, flower best in 31/2's or 4's; so set small pots in the 5's, using sand or peat to fill the space, instead of shifting small plants into the toolarge 5" pots. (continued)

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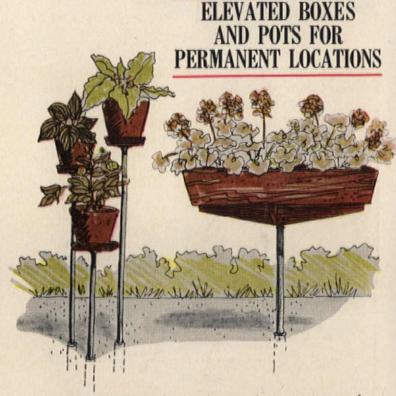
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A "floating" flower box on heavy pipe, or a group of pots on individual, random-height pipes, offers something different for a spot where containers can stay put. To allow removal, the pipes are set in sleeves of larger pipe sunk in the ground. The box can be secured to the pipe by wood crosspieces; the pots can stand on rimmed, wood disks, attached to the pipes by means of metal flanges.

## BEST NEW PLANTS AND FLOWERS FOR

(continued from page 71)

Besides the All-America winners on pages 70 and 71, there are many other fine annuals making their appearance this year. Zinnia 'Halo' is a little fellow with lots of charm. It's of the 'Persian Carpet' type with myriads of small flowers on a 12-18" plant. Contrasting in size are the 'State Fair Mixed' zinnias. They're giant tetraploids with double flowers, 6" or more across on 21/3' plants. So too are the 'Burpeeana Giant' zinnias, with enormous blooms in sensational colors but on shorter plants, well suited to modern ranch-style homes.

Petunias you'll like: For flash and dash you can't beat the largeflowered red and white bicolor 'Calypso.' Other new bicolors include 'Polaris' with white star on clear violet-blue background, and 'Cavalier' with salmon and white markings. If you prefer solid color petunias, watch for 'Lyric,' a giant ruffled double of salmon-pink color, 'Prima Donna Improved' in medium rose pink, and 'Cherokee,'

#### WARM COLORS



Zinnia 'Halo' is rich mahogany and gold, grows to 18" high.

#### **BLOOMS IN SHADE**



Impatiens 'Salmon Jewel' is clear salmon-pink and low-growing.

a bright mid-rose multiflora type that comes into bloom early. 'White Riches' is an all-double white multiflora. 'Pink Beautiful' is a new true pink, unfading, and free blooming. 'Frolic' petunias have enormous ruffled flowers (up to 8" across!) and include a complete range of colors. The plants grow to about 15".

Aster 'Peacock White' is so lacy looking and large that it resembles a "spider" chrysanthemum! Flowers are often 5" in diameter. The plants are wilt resistant and bloom in late summer. 'Pink Lady' has 3-4" flowers. fully double, with curved petals, and comes in a color unique for asters-lustrous salmon pink.

Impatiens is one of the bloomingest and most colorful annual flowers to grow in shade. 'Salmon Jewel' is a new hybrid dwarf variety with clear salmon-colored flowers, excellent for borders or window boxes. A previously introduced dwarf impatiens that's also a honey is 6" 'Scarlet Baby.'

Coleus 'Chartreuse' is a foliage plant with distinctive golden-green color that becomes bright gold toward the end of summer. It's excellent for bedding or borders in either sun or shade, and is especially handsome combined with red flowers. Plants are bushy and dwarf, to 18", and bloom late so they don't have time to get ragged looking with seed heads.

'Jewels of Opar' (continued)

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GEORGE W. PARK SEED CO. Greenwood 46, S. C.

(continued) (Talinum paniculatum), though not new to horticulture, is just being rediscovered. The plant grows from seed easily, has foliage about a foot high, and is covered with myriads of small cameo pink flowers on airy stems held another 18" above the leaves. Flowers open in afternoon, to be followed next morning by ruby-colored seed balls.

Pansy 'Arcadia Mix' has 3-31/2" flowers in blue, ruby, violet, yellow, and pastels. In mild climates it blooms during winter.

Salvia 'Red Pillar' is a showy dwarf whose compact plants, only 14" high, produce great numbers of brilliant bloom spikes.

Phlox 'Bright-Eyes' is dwarf and compact in growth, with large

#### FOR FALL GARDENS



Chrysanthemum 'Jack Frost' has sparkling-white 3" flowers.

#### ABUNDANT BLOOMS



Petunia 'White Riches' has 3" flowers, grows 14", spreads to 30".

flowers in wide trusses and a brilliant range of colors. It will bloom all summer if kept from going to seed-just nip off old flowers.

A new salpiglossis or paintedtongue is 'Bolero,' notable for its bushy growth, large flowers, and profusion of bloom. Colors range through gold and many shades of red and mahogany.

'Polka Dot' centanrea or bachelor-button grows only about 15" high and has good-size flowers in blue, lavender, pink, red, white.

#### **NEW PERENNIALS**

'Pink Star' baby's breath has double pink flowers on airy stems. The plant grows about 18" high. Wonderful for cutting, or for a filmy pink effect in the garden.

New hardy phlox varieties come

in both spring and summer-blooming types. Showy for spring flowers is 18" high crimson-purple 'Spring Wine,' developed from a cross with wild sweet-william. Also quite early is phlox 'Radiant Pink,' which stands about 18" tall. For main summer color are the tall (2-3') varieties. Outstanding are the dazzling reds 'Sandra' and 'Starfire,' and pink 'Dodo Hanbury Forbes.'

Perennial violas bloom spring, summer, and fall, and live over winter to bloom in following years. New are large-flowered 'Mount Spokane,' white; 'Better Times,' yellow; and 'Royal Purple.'

Hardy outdoor chrysanthemums are getting more and more gorgeous. (They're easy to grow, and young single-shoot plants set out

#### **ALL-AMERICA WINNER**



Camellia 'King's Ransom' has pale pink, wavy petals; blooms early.

#### LOWER GROWING



'Stark Snowdrift' is a dwarf form (3') of Spiraea vanhouttei.

in spring become bushy bouquets by fall.) Some of the most exciting new varieties are "football type" and early flowering, with blooms up to 41/2" across without disbudding, or 51/2" if all buds but the tip one are removed. In this class are the 'Harvest Giant' mums, such as 'Golden Arrow' and 'Indian Summer.' New additions to the large-flowered 'Bird' mums are 'Chestnut Warbler,' reddish bronze and gold; 'Song Sparrow,' orange and buff; 'Purple Finch,' cerise with silver reverse; and 'Humming Bird,' clear delicate pink.

Smaller, but with a great deal of charm in the garden and for picking, are pure white 'Jack Frost,' with glistening 3" blooms that are wonderfully frost resistant, and 'Streamlined,' an 18"-high pompon

#### CHAMPION GLADS



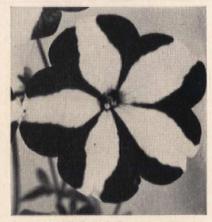
All-America varieties, 'Rusty,' 'Gypsy Dancer,' 'China Blue.'

#### BRIGHTEST RED



Salvia 'Red Pillar' blooms heavily, makes compact 14" plants.

#### BRIGHT STAR



Petunia 'Polaris' flowers are pure white and clear violet-blue.

#### SALMON-ORANGE



Hybrid tea rose 'Invitation' is richly colored, beautifully shaped.

with 1" fawn-colored blooms with maroon eyes.

An excellent low-growing plant for late summer bloom is the new perennial aster 'Victoria.' It's completely hardy, grows 15" high and spreads out to about the same width; in September it's covered with rich, deep blue-purple flowers.

Periwinkle (Vinca minor) 'Miss Jekyll's White' is a white-flowered form of the evergreen vinca used as a groundcover. It's small leaved and dwarf-growing.

For your window garden, there are two new miniature geraniums that grow only 4-6" tall. 'Volcano' has small dark green leaves, red single flowers. 'Pompeii' is similar except its flowers are double.

#### **NEW BULBS**

If you love rubrum lilies (white with pink spots), you'll be thrilled with the new 'Jamboree Strain.' They're from a cross of rubrum (L. speciosum rubrum) and goldband lilies (L. auratum) developed by Jan de Graaff. They're colored like rubrum but are large like gold-band—often 6" or more across. Plant preferably in the fall.

Three new gladiolus are so outstanding that they've won All-America honors this year. 'Rusty' is the first All-America Selection to have smoky coloring. It's basically a chocolate-red. 'Gypsy Dancer' is as vivid and scintillating as you'd expect from the name-a ruffled scarlet-orange with a sunburst of yellow on the lower petals. 'China Blue' is a soft blue-violet color with a deeper violet blotch on the lower petal. Another intriguing new gladiolus is 'Green Waters' which is a clear green throughout the flower. Start glad bulbs outdoors in spring.

Imagine a canna with variegated leaves! It's 'Bangkok,' from Siam. The plant is medium height, with yellow flowers of a nice size. Leaves have pinkish-white ribs and side laterals. Should be good flower-arrangement material. Start from dormant tubers in spring.

#### **NEW ROSES**

Pardon our pride if we head our list of roses-of-the-year with the glorious looking, fragrant, prolific blooming, new red hybrid tea 'American Home,' which we showed you in color last September. You just can't beat it for all-around garden satisfaction!

All-America winners for 1961 are the bicolored hybrid tea 'Duet' and the grandiflora 'Pink Parfait.' 'Duet' has petals of soft salmon pink on the inside and rich rosy crimson on the outside, giving a glowing effect. 'Pink Parfait' has flowers that (continued)



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blend from pale dawn (continued) pink to rich apple blossom.

Several other roses are so outstanding and distinctive that you'll have a hard time choosing among them. If you like lavender, you'll want the hybrid teas 'Orchid Masterpiece' and 'Simone.' Both have large, beautifully formed flowers. For spectacular color, choose 'Suspense.' It's a hybrid tea with 6" flowers whose petals are rich red on the inside and yellow on the outside. 'Bronze Masterpiece' is coppery gold in color, with large long buds that open into dramatically beautiful flowers. 'Invitation' is a rich salmon-orange.

'Fascinating' hybrid tea is suffused and blended crimson and yellow. 'Personality,' a seedling of 'Peace,' resembles its parent but is more intensely colored and is unusually free blooming. Three brilliant red hybrid teas are the very double 'Starkrimson,' whose blossoms last unusually long when cut, 'Oriental Charm,' with 9 to 12 fiery petals, and 'Americana,' notable for its beautifully shaped flower and velvety petals.

New floribundas include 'Allgold,' an unfading yellow; 'Stark Coralglo,' whose name describes its color; 'Capri,' a salmon beauty which stands up well under all weather conditions; 'Golden Garnette,' which keeps unusually long when cut; 'Peach Glow,' of delicate golden coral color; and 'Castinet,' a coppery scarlet.

'Ben Hur' is a new grandiflora rose, classed as cardinal red to maroon red. The blooms are large, up to 5" when fully opened, and the petals are of a heavy, velvety texture. Like all grandifloras, 'Ben Hur' is a tall-growing variety.

#### NEW SHRUBS AND TREES

Dwarf spirea 'Stark Snowdrift' is a small edition of that old favorite white-flowering shrub, Spiraea vanhouttei. It has the same lovely arching branches, and beautiful white flowers in spring, but it's only about 3' high when full grown. Grows well in all states.

Forsythia 'Karl Sax' has enormous brilliant golden yellow flowers that will be the talk of your neighborhood! In addition, the shrub is extra hardy and will bloom gorgeously in some northern areas where flower buds of other varieties of forsythia are sometimes hurt by winter cold or late spring frosts. This outstanding new hybrid forsythia was originated at the Arnold Arboretum in Boston.

Broadleaf evergreen shrubs for extra cold climates are mighty scarce. Two of the hardiest are euonymus 'Sarcoxie' and euonymus 'Erecta,' which are uprightgrowing forms of wintercreeper (Euonymus fortunei radicans). Both can be used for low hedges as far north as southern Iowa.

'Milky Way' is an outstanding selection of the Chinese dogwood (Cornus kousa), a beautiful flowering tree that blooms about three weeks later in the spring than the native eastern flowering dogwood tree (Cornus florida). It's hardy in all but the coldest regions in which the native dogwood tree is grown.

All-America camellia awards for 1961 go to two varieties. 'King's Ransom' is an early-flowering pale pink Camellia japonica, with informally waved petals and blossoms that are about 41/2" across. 'Bonnie Marie' is profuse blooming with delicate pink semi-double flowers 4" to 5" in diameter. It blooms normally after temperatures as severe as 10° below zero.

#### TALL RED ROSES



'Ben Hur' is a new red grandiflora, tall growing and with 5" blooms.

#### NEW FRUITS AND VEGETABLES

Black walnut 'Stark Kwick Krop' often starts bearing when only two years old. The nuts are thin-shelled, have the typical delicious black-walnut flavor, and come out in large pieces instead of crumbs. Grows into a well-shaped tree too. Hardy as far north as the Minnesota-Iowa line.

Pecan 'Starking Hardy Giant' is an extra-hardy paper shell pecan that will mature high quality nuts even in climates where temperatures drop to 20° below zero. The crop ripens early, in about 150 days (200 days are required by southern paper shell pecans).

Hybrid tomato 'Jumbo' is outstanding for its fine eating quality (meaty and mild) and for its deep red fruits that may weigh up to 2 pounds. It's a main-crop variety, ripening 80 days after plant setting. 'Paul Bunyan' tomato is a large, (continued) premium quality,



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early variety, whose fruits remain white until mature (thus escaping sunscald), then quickly turn brilliant scarlet.

A new high-sugar casaba melon called 'Sungold' ripens in 85 days and therefore allows northern gardeners to grow these delicious Persian fruits. They develop to about 5 pounds and have the characteristic golden vellow skin and juicy greenish-white flesh.

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#### SHOPPING INFORMATION

GLOVES TO MAKE YOU PRETTY WHILE YOU WORK

Pages 32, 33, left to right: "Green Thumb"— Edmont. Bluettes—Pioneer. Poppins—Boss Mfg. Co. Playtex—International Latex Corp. Poppins— Boss Mfg. Co. Super Ebonettes—Pioneer. Paint brush with Tynex bristles—Tip Top.

#### AMERICAN PROVINCIAL

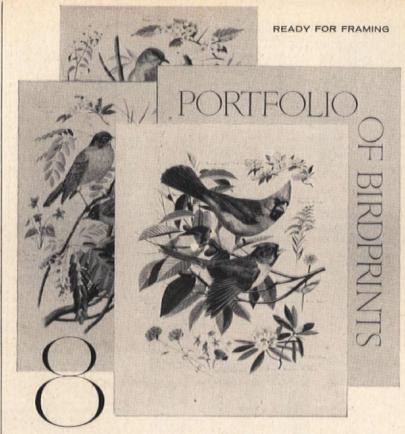
boss Mig. Co. Super Ebonettes—Proneer. Paint brush with Tynex bristles—Tip Top.

AMERICAN PROVINCIAL

Pages 34, 35: Three-piece sofa, \$598; upholstered chair, \$198—State Upholstery, Round occasional tables, \$22; lamp tables, \$49.95; Windsor chair, \$139; coffee tables, \$22; foot stool, \$7.95—Williams Bros. Carpeting—Cabin Craft. "Priscilla" wallpaper—Greeff. Lamps—Warren Kessler. Chair upholstery fabric—Everfast Fabrics. Carved figurehead—Museum Pieces. Decorative pillows—Charles Bloom. Pages 36, 37: Table, \$190; side chairs, \$46; corner cupboard, \$220; sideboard, \$216—Pennsylvania House. Wing chairs, \$189—Globe Furniture. "Minuet" china by Adams—Fisher, Bruce & Co. "Antique" silver—Wallace, Glassware—Morgantown Glassware Guild. Table linen—Belgium Linen Assoc, Rug—Cabin Craft. Tole chandelier—Georgian Tole. Candlesticks—Williams Bros. "Philipse Castle" fabric and wall-paper—Schumacher, Rooster paintings—Rudolph Lesch. Pages 38, 39: Schoolmaster's desk, \$219; Hitchcock chair, \$39.95—Brandt Cabinet Works. Armchair, \$26.95—Nichols & Stone. Princess bed, \$130—Pennsylvania House. Settle table, \$120—Link Taylor. Love seat, \$98; miniature antique chest—Williams Bros. "Flairtime" rattan chest—Silvestri. Lamps—Georgian Tole. Decorative pillows—Charles Bloom. "Silhouette" flower print fabric—Schumacher. Chintz wallcovering \$4335—Cyrus Clark. Carpeting—Cabin Craft. Page 40: Table, \$29.95; apothecary chest, \$119.95; child's rocker, \$19.95; wing chair, \$169—Williams Bros. Country parson's chair, \$129—Maxwell Royal Chair Co. Hutch, \$239—Link Taylor, Franklin stove, \$125.80—Portland Stove Foundry Co. Braided rug—Mallinson. Wallpaper \$6160—Old Stone Mill. Horse plaque—Richards Morganthau. Pewter—Skinner. Page 41, upper left: All furnishings—Marshall Field, Chicago, Ill. Lower left: Four-poster bed, \$129; highboy, \$396—Pennsylvania House. Chairs, \$229—State Upholstery. Lamp table, \$149—Williams Bros. "Purple Arles" fabric—Schumacher. "Bright Olive" carpeting—Cabin Craft. Tole Lamp—Georgian Tole, "Page 48: Charcoal barbecue unit

#### BARBECUES MOVE INDOORS

Page 48: Charcoal barbecue unit—Rotir. Fan in metal lined wood hood—Cairns. Page 62: Ventilating hood—Trade-Wind. Gas barbecue unit—Char-Glo. Electric barbecue unit and hood—Stanthony. Page 63: Rotisserie barbecue unit and hood fan—NuTone.



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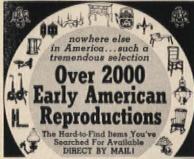
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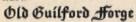
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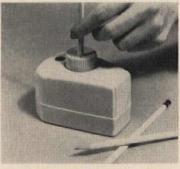
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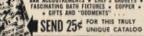
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## If Your Child is a Poor Reader

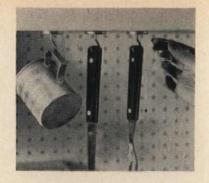
See how The Sound Way to Easy Reading can help him to read and spell better in a few weeks. New home-tutoring course drills your child in phonics with records and cards. Easy to use. University tests and parents' reports show children gain up to full year's grade in reading skill in 6 weeks. Write for free illustrated folder and low price, Bremner-Davis Phonics, Dept. D-4, Wilmette, Ill.



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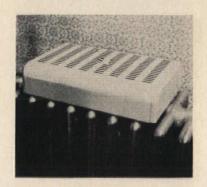
CABINET MEETING these hooks will find them irresistible! They have a magnetic personality and are drawn to a metal cabinet, stove, refrigerator, or car, and you don't have a single hole to drill. Tell 'em to go hang potholders, pans, kitchen utensils, towels, cups, tools-the list goes on and on. 4 for \$1. Spencer Gifts, 601 Spencer Building, Atlantic City, N. J.



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JUST ADD WATER AND HEAT, for instant comfort. This humidifier puts a damper on winter's dry-air discomfort by keeping humidity at its level best. A compact 11x71/2" to sit on any register, or flat or round radiator top, it is ivory or walnut enameled steel with rounded corners and galvanized water pan. \$2.98. Walter Drake, AH-33 Drake Building, Colorado Springs, Colo.



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A RECORD CROP for the season admits that this scoop is really the berries', but they'll have to find a new home. The record collection has moved into a polished cranberry scoop, hand-crafted in maple to house 50 discs. Jumbo, for LP's or 10 magazines, \$8.50; \$16.75 for 2. Small, for 45's, \$4; \$7.75 for 2. Sturbridge Yankee Workshop, 1 Brimfield Tpk., Sturbridge, Mass.



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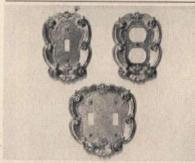
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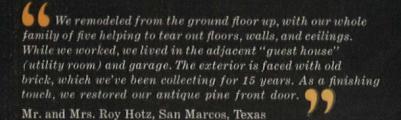
american home ALBUM OF We would like to share with you some of the snapshots that come to us in the mail. READERS'HOMES We'd like to hear from you, too. Please include pictures.



My central halls are 9 feet wide and my ceilings are 10 feet high. In keeping with the house, I have all antique furniture, and on the second floor wall-to-wall braided rugs that I made myself. Mrs. C. M. Shriver, Dewey, Oklahoma



When our rambling 20-room house was damaged by fire, we decided not to try to rebuild it. Instead, we tore off the two top floors and remodeled the first into a spacious 3-bedroom, 2-bath home. It is surprising how well our 65-year-old home came through. Mr. and Mrs. Al Fuzesy, Harlem, Montana





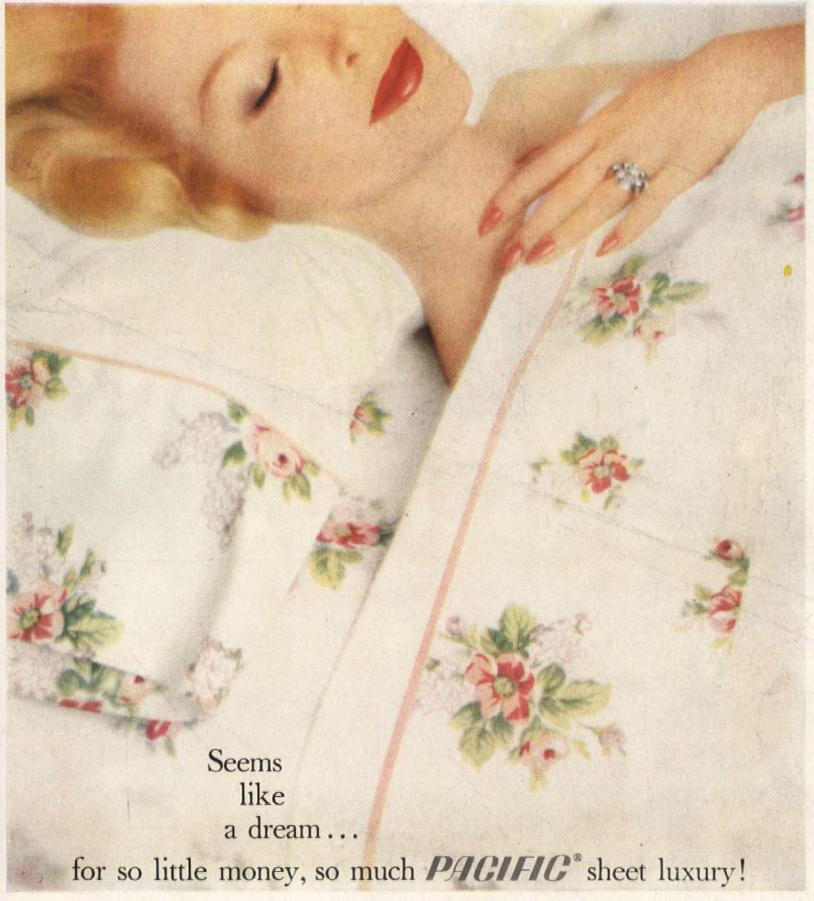


Our living room is at the rear of the house (built with an American Home plan) and features a 12-foot picture window. This arrangement gives us privacy and a peaceful view of the garden. Mrs. Albert Sterban, Edmonds, Washington

Most of the pleasing features of our home, inside and out, are due to two years of clipping from your magazine before building. The carport was placed at the rear, a good idea for people like us who don't like to see these catchalls on display in front. The snapshot shows our home with its holiday decorations. 🦣

Mrs. Harold Moore, Lakeland, Florida





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