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WHERE MORTGAGES ARE LIQUID ASSETS

(Excerpts from a last talk with Ivar Kreuger by Isaac F. Marcossion, published in Saturday Evening Post of date of April 2, 1932)

"Exaggerated demand for liquidity in banking institutions is, in its effect, the same as the hoarding of money by individuals. It diminishes, or makes less effective, the means of payment available, thereby depressing the general price level in the country. What makes this hazard so much greater is the fact that in the United States the whole credit structure is built on short-term credits to an extent unknown in any other country.

"The American real-estate-credit system must also be regarded as extremely unsatisfactory. What has been accomplished by other countries in this direction emphasizes the value of a well organized real-estate credit system. The mortgage-bank scheme, which existed before the war in European and many South American countries, was well-nigh perfect. The war deranged this system, both directly and indirectly, through rent legislation. In the neutral European countries it still exists unimpaired.

"Sweden's experience is well worth heeding. During the past forty years there has never existed a period, even during the war, when the owner of practically any building in Stockholm could not get within a few days a mortgage loan for ten or twenty years up to 60 per cent of the assessed value of the property, which is practically the same as the market value. The interest rate has generally been $4\frac{1}{2}$ to $4\frac{3}{4}$ per cent, sometimes as low as $4\frac{1}{4}$ per cent, and has never, even for short periods, reached $5\frac{1}{2}$ per cent. Sweden's leading institution, the Stockholm Mortgage Bank, carried on a profitable business before the war by selling its bonds on the international market, and relending the funds to real-estate owners in Stockholm with a quarter of 1 per cent margin. In its sixty years of business the total losses to the bank on these loans have been less than \$15,000. A well organized real-estate-credit system stabilizes all realty values. The lack of such a system in the United States has put an extra burden upon the commercial banks and, in some cases, led to their breakdown."

LUMBER MEETING PROVES SUCCESS

That an old material like lumber can furnish an evening of interesting and instructive discussion was proven convincingly at the meeting of the Illinois Society held at the Architectural Club, Tuesday evening, March 22. A comprehensive display of lumber in old and new forms and finishes scattered throughout the club rooms added further interest to the principal address of the evening delivered by Leo Kraemer, the Research Engineer for the Chicago Lumber Institute. In spite of the inclemency of the weather the meeting brought out one of the largest crowds of the year and the spontaneous comment of those present pronounced the evening worth while and well spent.

Few architects are familiar with the splendid source for lumber information available to them in Chicago, and the variety of service provided for their convenience by the retail lumbermen, through the Chicago Lumber Institute. And, all of this is furnished without any cost to them.

"Every architect," stated Mr. Kraemer, "at some time requires unprejudiced information, either technical or otherwise, to enable him to make a competent selection of grades and species for a particular job in hand. The retailers of lumber, not having a financial interest in any one species, are prepared and willing to supply your requirements in any species of wood you may select. The Chicago Lumber Institute, supported entirely by retailers of lumber, has no prejudices, all its decisions and suggestions are prompted solely by concern for efficient and satisfactory performance."

"The selection of lumber," continued Mr. Kraemer, "is not as simple a matter as is generally believed. On the contrary, it is an irksome and difficult task because of the complexity and confusion in nomenclature and grades under which all lumber is produced and sold. Each species is known by several to a dozen or more names in common use. For example, longleaf pine may mean longleaf, Cuban, or Georgia pine to some, but it may include Rosemary to others. Shortleaf pine is a soft textured, easily worked, finish wood in the minds of some, yet it includes Rosemary and loblolly and a half-dozen others, according to shipping practice. You might think we have reached the limit in the number of possible names, but don't be surprised to have some one extol the merits of Missouri pine to you, and then draw on your imagination to fit it into its proper classification."

"Perhaps one of the most abused terms frequently found in architects' specifications is—white pine. Under this term you have received Northern white, Idaho white, California white, Western white, Western, Ponderosa, Ponderosa, California sugar, or Mexican pine. You have been disappointed in the results and discouraged to the point of saying, "You can't get lumber any more like that we got years ago." There may be some justification for this opinion, but certainly it is far from an accurate statement of fact. I hold no brief for the lumberman who disappoints you and pleads that you got what you were willing to pay for. The good old lumber we love to talk about is even better lumber today, better manufactured, more carefully selected, and stored, and more scientifically conditioned. That the lumbermen have not been able to sell it to you is their fault, because they have not convinced you that the additional cost would be reflected in additional value."

Specifications that leave no doubt as to what you require and will not permit any substitution will eliminate these irritating, unsatisfactory performances. You need accurate information to write such a specification. You need to be able to distinguish which of all the pines I mentioned will fulfill your expectancy. You need to know which are truly white pines and which are not. To give you this information is just one of the functions of the Chicago Lumber Institute."

All architects know how difficult it is to attempt to make a comparison of the value of grades in different species of wood. Meaningless and confusing terminology sometimes prevents such a comparison. Mr. Kraemer spoke at some length on this important question explaining the purpose which prompted the numerous classifications. "Continuing," he said, "It is unfortunate that the rules controlling the grades of lumber have been written, with few exceptions, from a mill inspection standpoint. They have been written to enable the sawmill inspector to separate a large volume and range of material into a few grades from which must be furnished lumber for over 4500 different uses. Consider

the grade most frequently found in architects' specifications, namely No. 1 Common. If all of the No. 1 Common produced by the Southern pine saw mills was to be used for floor joists it would be a simple matter to rewrite the grading rule to conform to your idea of what it should be. Again, if all of this No. 1 Common material was to be used where strength as a beam was the controlling factor it would be equally as simple. But what are the facts? From this grade, material is selected for floor joists in long spans, for joists for concrete form work, for scaffold plank, for floor plank, for sills, and the most complicated of all, for a variety of industrial uses.

And then there is the overlapping of grades, the fine distinction in the grading rules between several grades for similar uses. Let us consider an example in which a good quality of material is wanted for floor joists and it has been determined that either yellow pine or Douglas fir would be suitable. Should your specifications name the No. 1 Common as described on page 57 of the Southern Pine yard lumber book, or should you select one of the grades from the green covered structural material book, found under the heading "Structural Joists and Plank". For an alternate in Douglas fir would a comparable grade be Selected Common or No. 1 Common dimension, or would it be Common structural, Structural, or Super-Structural joists. These are all grades covering floor joist material found in the grading rules of the two controlling Associations. Try out this simple problem by referring to these rules.

You are faced with an equally complex problem in selecting the grade for other uses and just as much confusion in the rules. Try another simple problem. You want the best grade of oak flooring. Should you use the rules of the Oak Flooring Manufacturers Association, or should you select the rules of the Southern Oak Flooring Industries. Again suppose you were compelled for the sake of economy to require the second best grade, so you elected to use Select Plain Sawed Oak. Then after the contract had been let you decided you could afford quarter sawed material. Would you make the change to read Select Quarter Sawed Oak? If you did, you would be substituting the third grade in quarter sawed for the second grade in plain sawed.

Notwithstanding opinions to the contrary, blanket grades as described in manufacturers grading rules are not in all cases satisfactory for use as a whole. Further selection is both logical and practical. We believe we can demonstrate to you that this is not only sound logic, but an absolute necessity in many instances."

The conditioning or moisture control in lumber was another subject covered all too briefly by Mr. Kraemer in his address. An electrical device that indicates the moisture condition of lumber on the job is available from the Chicago Lumber Institute. The Institute also is equipped to make more accurate tests to determine moisture content in their laboratory. "The conditioning or drying of lumber to minimize shrinkage", said Mr. Kraemer, "has been in most cases, neglected, or its value underestimated. Reasonable control to insure stability is a precaution that may mean the difference between a sound investment and one that must suffer from heavy depreciation and maintenance cost. Difficulties from this cause are now encountered more frequently. First, because the improved rail conditions have lessened the need for large inventories in Chicago, permitting material to reach the job before being thoroughly seasoned, and second, because the more general use of steam and hot water heating units has lowered the humidity in most structures to a point so low that excessive shrinkage in lumber sections naturally occurs. It is not at all difficult to overcome this by simple precautions that once explained, immediately appear obvious. We hope you will take every possible advantage of the equipment maintained for your use without cost."

Space does not permit us to give a detailed account of Mr. Kraemer's discussion of preservative and fireproofing treats for lumber, of new assemblies and progress in fabrication, stabilizing interior and exterior trim, overcoming the difficulties so common to flooring and safeguards for the architect. Those who were unable to attend this meeting missed an address that touched on many vital problems that reoccur day after day and lost an opportunity to hear a discussion led by one who is well informed on his subject.

In concluding his address Mr. Kraemer stated, "We realize what a tremendously big subject lumber is and how irksome it must be for anyone with limited time to attempt to fully inform himself about even the most simple uses. You need not become discouraged, however, because if you will let us, we will place our technical and scientific information at your disposal, find the exact information you require and lay it before you. Then you need read only that with which you are concerned.

We also realize that it frequently takes a trained inspector to determine the conformity of material delivered to the job. Fortunate indeed is the architect who has a man in his organization able to undertake this in all woods. The fact that you haven't such a man need not disturb you, however, as the Chicago Lumber Institute is prepared to per-

form the service for you and is qualified by Charter from the State of Illinois to make lumber inspections with legal standing. And remember again, that all this is done free of any cost to you. You ask why we do all this; because we want to turn a nightmare into a dream; because we hope to make properly selected and conditioned lumber the most available, the least difficult to specify, and the most satisfactory material with which you may work."

GOLD PLATED LIGHTING FIXTURES

Your Editor recently received the following letter from S. N. Crowen, a Past Vice-President of the Society, on the subject of this article.

Mr. Crowen's letter was referred to a prominent Chicago fixture manufacturer. In an interview he stated his firm had supplied no gold plated lighting fixtures for private residential work in Chicago and vicinity for many years. Continuing his interview he says:

"Recently the architects for the Capitol Buildings and Grounds in Washington tried a new plan that differs materially from either that of the Treasury Department or the War Department. They, the Capitol Buildings and Grounds Department, sent out specifications, describing each individual fixture as to its dimensions, style or ornamentation and material and requested that each bidder submit a drawing of their interpretation of this description most suitable for the location and to comply with the general specifications. We learn from the March number of 'Lighting' that three judges, independent architects in Washington, were chosen to make the selection from the designs submitted. The judges were not to know the names of the manufacturers of any of the designs. The result was that there were fourteen bidders; each bidder went to an expense of conservatively \$500.00, and the order was split up among seven different manufacturers.

"The War Department, in a recent request for quotations, sent out a set of specifications. It was required of each bidder that he submit a sample of what he proposed to furnish of over forty items and some not altogether inexpensive. No bidder could figure this job and comply with this request at a cost of less than six or seven hundred dollars. The two low bids received amounted to \$8,390.00 and \$8,362.95 respectively.

"The following is quoted from a letter by the Assistant Secretary of War after bids were in:

"You are informed that the finish specified for lighting fixtures purchased by the War Department follows the accepted standard practice of fixture manufacturers and no special finishes are required."

"The Quartermaster General's specifications, covering fixtures, we quote in part as follows from a paragraph headed 'Finish':

"Sprayed metallic finishes for metal parts will not be accepted. This restriction, however, does not apply to pigments or other substances added to the lacquer to produce certain special effects."

"Sprayed metallic finishes are usually applied with lacquer.

"Where gold plating is required on fixtures, such plating shall be accomplished in an approved gold plating bath, using an anode of 24 carat gold. Where specifications require silver plating, the anode used in the bath shall consist of silver 925-1000 fine. Plated finishes of all kinds shall have sufficient material applied to the fixture so that when buffing has been accomplished, a smooth unbroken coating remains. Finishes applied by "flashing" or applying just sufficient plate to acquire the desired color will not be considered as being in accordance with these specifications, and, therefore, will not be accepted."

"Still, the Assistant Secretary of War says that no special finishes are required.

"The specifications from the War Department cover electric lighting fixtures for officers and non-commissioned officers quarters. One would assume that an ornamental type, plain and simple, would fill the requirements, but not so according to such specifications, which say in one place that 'the design of fixtures submitted may vary slightly in unimportant details from those shown by the illustrations, but all fixtures shall be appropriate for the intended purpose and shall be equal in design and construction,' and in another place it says, 'In determining upon an award under these specifications, the Government will consider the best interest of the U. S., compliance with specifications, workmanship, durability of the fixtures and principally design. The fixtures submitted should be carefully designed and representative of the period or type required.'

"The specifications do not say whether these buildings are Colonial, Queen Anne or Modernistic, and the illustrations furnished, in our opinion, are not very enlightening on this subject.

"The specifications have this to say about 'Chains':

"Supporting chains for fixtures, unless otherwise specified, shall consist of solid brass links, approximately 2x1¼x¼ in., unless the design of the fixture is such that links of other dimensions or materials are necessary."

"I submit that very little restriction is imposed by this sentence.

"Under 'Glassware,' one sentence reads, 'All glass cylinders shall consist of high quality plate glass, free from flaws, as above specified, with top and bottom edges smoothly ground.'

"We do not believe they want plate glass, because a cylinder made of plate glass would have a seam. We take it this is just their way of saying that the glass shall be heavy."

Mr. Crowen's letter now follows:

March 18, 1932.

Mr. Leon E. Stanhope,
Editor The Monthly Bulletin,
Illinois Society of Architects,
Chicago, Illinois.

My dear Mr. Stanhope:

You would be interested in the attached extract of specifications from the Construction Service office of the Quartermaster General for electric lighting fixtures in officers' and non-commissioned officers' quarters. This has been copied from the original specifications in the hands of a Chicago manufacturer of lighting fixtures who called my attention to the fact that the Government still believes in the gold standard to the extent of specifying same for lighting fixtures and perhaps upon further investigation we may find that the plumbing pipes, instead of being nickel plated are gold plated.

Now, we are all having trouble meeting our taxes on real estate, even for our little homes, and how on earth can the Government afford to be so extravagant as to use gold plated lighting fixtures in bedrooms and sleeping porches in officers' quarters?

I think this is of sufficient importance for every architect in the Society to use as publicity why the Government should retain architects in private practice rather than bureaucrats to handle this work, the latter being incompetent and extravagant.

Very truly yours,

S. N. CROWEN.

COPIED FROM
BULLETIN #8398-D - 11-7-30
CONSTRUCTION SERVICE
OFFICE OF THE QUARTERMASTER GENERAL
SPECIFICATIONS
for
ELECTRIC LIGHTING FIXTURES
for

OFFICERS' AND NON-COMMISSIONED OFFICERS' QUARTERS

Page 5-Paragraph #7

"FINISH— *** Where gold plating is required on fixtures, such plating shall be accomplished in an approved gold plating bath, using an anode of 24 carat gold. Where specifications require silver plating, the anode used in the bath shall consist of silver 925-1000 fine. Plated finishes of all kinds shall have sufficient material applied to the fixture so that when buffing has been accomplished, a smooth unbroken coating remains. Finishes applied by 'flashing' or applying just sufficient plate to acquire the desired color will not be considered as being in accordance with these specifications and, therefore, will not be accepted."

Circular 950-32-41.

Schedule of Fixtures for Single Company Officers' Quarters, Langley Field, Va., Dwg. No. 6506-476, dated January 25, 1932, calls for gold plated fixture in sleeping porch.

Schedule of Fixtures for Double Company Officers' Quarters, Langley Field, Va., Dwg. No. 6506-313, calls for gold plated fixtures in Bed Rooms No. 5 and 6 and in Sleeping Porch.

Schedule of Fixtures for Bachelor Officers' Quarters, Mitchell Field, N. Y., calls for gold plated fixtures in Reception Hall and Bed Rooms, Dwg. No. 625-196.

Schedule of Fixtures for Non-commissioned Officers' Quarters, Mitchell Field, N. Y., Dwg. No. 625-1592 and No. 625-1593, calls for gold plated fixtures in library.

PROFESSOR NEWCOMB APPOINTED FINE ARTS DEAN
AT UNIVERSITY OF ILLINOIS

Rexford Newcomb, for the past fourteen years Professor of the History of Architecture at the University of Illinois, has just been appointed by the Board of Trustees of that institution as Dean of the newly established College of Fine and Applied Arts.

Professor Newcomb was born at Independence, Kansas, in 1886. He was trained for his profession at the Universities of Kansas, Illinois, and Southern California. To this training was added extensive study and travel in Europe and the Orient. He was for five years Director of the Department of Fine and Applied Arts at Long Beach (California) Polytechnic and four years Principal of the Long Beach Evening High School. In addition to his long service at Illinois he has held professor-

ships at Southern California and the Agricultural and Mechanical College of Texas, being for a time College Architect at the latter institution.

Professor Newcomb is a prolific writer, being the author of some eight volumes on art and architecture, ten monographs on ceramics, and in excess of 250 articles in magazines. He was Architectural Editor of "Western Architect," Chicago, from 1922 to 1930 and Editor 1930-31. He has served as an art and color consultant for various manufacturers and manufacturers' associations, and is considered an authority on architectural polychromy. Professor Newcomb is a member of many learned and professional societies, is a past president of the Central Illinois Chapter of the American Institute of Architects, and a member of the Illinois State Board of Art Advisers. He is well known as a popular lecturer on art, architecture, color, ceramics and Lincoln.

The College of Fine and Applied Arts was formed through a grouping of the Departments of Architecture and Art, the Division of Landscape Architecture, and the School of Music, all of which, as divisions of other colleges, had for years offered excellent instruction in their respective fields. It was felt that an amalgamation of the resources and a unifying of the interests of these departments would make possible a favorable cultural background that would encourage a more complete development not only of professional endeavor, but also of artistic appreciation.

The College began its official existence as such in September, 1931, at that time enrolling some 683 students. To its nine strong professional curricula have been added courses for those wishing to acquaint themselves with the various arts from a purely cultural standpoint.

ANNUAL CONVENTION OF N. C. A. R. BOARDS

The 20th annual convention of the NATIONAL COUNCIL OF ARCHITECTURAL REGISTRATION BOARDS is to be held in the Mayflower Hotel, Washington, D. C. on April 26th, the day preceding the opening of this year's annual convention of the American Institute of Architects. It should be a matter of considerable interest to the Illinois architects that this year's president of the Council is Professor James M. White of the University of Illinois and that the principal speaker at the evening session of the Council will be Mr. Herbert E. Hewitt of Peoria.

ANNUAL CONVENTION OF A. I. A.

The sixty-fifth annual Convention of the American Institute of Architects is to be held at the Mayflower Hotel, Washington, D. C. on April 27th, 28th and 29th. The conventions of the American Institute of Architects are of very vital importance to our profession.

SOCIAL ASPECT OF HOUSING FOR THE WORKING CLASS
IN VIENNA, AUSTRIA

An address before the Architects Club of Chicago
by Mrs. Lisette Gelber of Vienna, Austria

Most foreigners, remembering their stay in Vienna, think of that beautiful city as a city of lovely women, of waltzes and operettas, of coffee houses and the Heurigen. Others, more interested in politics and social work, think of a starving population craving the help of foreign countries.

I want to speak to you of another side of that multi-faced city, of earnest, well organized work that knows its aim, of social vision and foresightedness that only finds its limitations in the lack of any sources left to this poor country.

When the socialistic community elected by the people in May, 1919, first assumed control of the administration it seemed to need superhuman forces to give new strength and health to this dying city.

Of the many great problems that have to be solved the housing problem was the most urgent and the most difficult. The leading men soon realized that only an energetic combat against the want and misery of housing could succeed in mitigating the physical, psychic and moral decay of the greatest part of the population as well as to stop the appalling post-war death rate of children and young people.

Many circumstances had co-operated to bring about a terrible housing shortage. The great housing deficit partly is to be explained by the almost complete cessation of building activities during the war decade and the period immediately following. Besides there had always been before the war a very low standard of housing among the greatest part of the population. The wages were too low to make it possible for people to afford good apartments and the government too much under the influence of house owners to be interested in the welfare of the tenants. The low standard of housing before the war is best expressed by statistics of the year 1917. They show that of the approximately 550,000 apartments existing at that time in Vienna 406,000, that is 73% of the apartments in Vienna were small lodgings of one and a half rooms with a kitchen. Ten per cent of the apartments had two rooms. Twelve and a

half per cent two and a half rooms to three and a half rooms and in only four and a half per cent were there four or more rooms.

To these old evils, that were part of the sad inheritance the old monarchy had left to the young republic, new difficulties were added. Every war, especially a war with the destroying power of our world war, brings about a great migration of people. Thousands of refugees, with their whole families, had come to Vienna during the war, thousands more, German speaking families, came back to Vienna after the separation of the seven national states from Austria. Besides many marriages had taken place and with them the necessity of separating new households from old ones. In the first years after the war the number of weddings increased by fifty per cent in comparison with pre-war years. While immigration and marriage thus brought about an increase of 40,000 households the emigration, and deaths, particularly of so many soldiers concerned chiefly single persons and was consequently not followed by a notable number of housing vacancies. To prevent the unbearable consequences of the inflation as it effected rent the Rent Protection Acts were issued. These Acts, which are more drastic than in other countries, afford a wide measure of protection against notice to quit and prescribe a way of fixing the rent that brings to the house owners not more than sixteen to twenty per cent of the pre-war rent. This all but amounts to an expropriation of the house owner. Yet he was put on the same footing as the owners of state bonds of the pre-war and war time periods. On the other hand the pre-war mortgages have depreciated in value to the same extent. In addition it must be emphasized that half of Viennese houses have changed hands since the war, mostly for speculative purposes at extremely low prices, often at less than one-tenth of the pre-war prices. By merely raising the rent to the pre-war level many house owners would receive the entire purchase price of the house in the shape of one year's rent.

These conditions imposed great obligations upon the municipality, the more because private enterprise in building had become completely unremunerative. Laws were established which freed all new houses from rent restriction and from any taxes for thirty years. These laws remained ineffectual because the present cost of construction—especially private construction—is so high that no worker or employee would be able to pay rate determined by it. Low rents are taken into consideration when fixing the wages and salaries. The normal rent would often amount to more than a whole month's income.

Therefore the municipality intervened. A new tax, the housing tax, was proposed payable by all tenants in order to provide the capital necessary for the building of new houses by the municipality. This tax, contrary to the pre-war housing tax, is graduated so that it weighs lightly upon small households, while it falls most heavily on luxurious dwellings. The average yearly yield of this tax is 36,000,000 Austrian shillings—that is seven million dollars. Eighty-two per cent of all property liable to this tax, including the 520,000 cheapest houses and business premises, pay only twenty-two per cent of this tax, whereas the 3,500 most expensive properties pay forty-five per cent of this tax. The ninety most highly valued properties in Vienna pay annually four million Austrian shillings in house tax—that is as much as is paid by 350,000 dwellings of workers and employees.

The housing tax is earmarked and may only be used for housing purposes, for the building of houses and the promotion of the suburban garden movement. That it is used for this purpose—and only for this purpose—may be seen by the results.

The municipality had constructed dwellings for 7,200 families between 1919 and 1923. At the end of the year 1923 the municipality announced the building of dwellings for 25,000 more families within the succeeding five years. This promise was fulfilled a full year earlier and the building program was increased to dwellings for 30,000 families. In April, 1927, a second large building program entailing the construction of 30,000 dwellings before 1932 was undertaken by the municipality. The chief aim in view is to build houses and flats which shall be healthy and convenient in every way. The last buildings which frequently comprise several hundreds of flats, do not give the impression of barracks. They are tastefully designed and form impressive objects for the sightseer, imparting a new architectural beauty to the aspect of the city.

The old building laws concern themselves chiefly with the outward appearance of the town. They prescribe the width of the streets, the height of the houses, their security against fire and their stability. They allowed eighty-five per cent of the area to be built on, while fifteen per cent remained for the court that was intended to give light and air to a great part of the lodgings. The consequence was dark and airless rooms, unhealthy dwellings, apartment houses which were built from outside to inside neglecting greatly the needs of the tenants. The facade tried to look nice and sumptuous, often with cheap imitations of classic motives, but inside the apartments were dark and dreary. Nearly all of the kitchens, and one-third of all the rooms, faced a long corridor which received its light and air from a more or less small court. Of one thousand flats built before the war 950 had no water supply and 920 no

toilet of its own. The facilities, situated on the corridor, were supposed to be used by two or more tenants in common. Inconvenience, bad health and constant quarrels resulted.

According to the building principles for the new houses only fifty per cent of the area is allowed to be built upon. In consequence large garden courts form the middle part of the houses. All rooms and kitchens and facilities are well lighted and aired, facing either the street or the garden. For the present only small flats are being built. The largest comprise two large and one small room—kitchen and ante-room. The flats provided for the present program cover an area of forty square metres when containing bedroom, Wohnkuche, ante-room and toilet and forty-eight square metres when containing another bedroom. Flats of twenty square metres for single persons, containing bedroom, ante-room and toilet are also being built. The height of the rooms is 2 8-10 metres (8½ feet). Most of the flats have little balconies or loggias always decorated with flowers which are especially well taken care of by our working people. The large blocks of flats are provided with playrooms for the children, courtyards and gardens. A steam laundry is installed in all buildings containing more than 300 flats with drying apparatus and electric mangles, making it possible to do the washing for a family of four or five in half a day. On account of economical reasons it was impossible to provide each individual flat with bathrooms, yet most of the blocks of flats contain shower baths and tubs for the use of which a small charge is made which covers the cost of maintenance. Besides there are in every part of the city and along the Danube splendid swimming pools and bath places greatly used by the whole community. The greatest care is given to the children. Many blocks of flats have their own nursery schools, advisory offices for mothers and examination stations for tubercular patients.

Besides these Volkswohnungen the municipality gives special encouragement to the suburban garden movement. This movement arose out of the interest in allotments created by the food shortage during and after the war. It was a so-called Schrebergarten movement. Eight and a half million square metres of unused land, partly in town, partly in the suburbs, were given to twenty-five thousand families at an extremely low rental. These families cultivated potatoes, vegetables, fruit and flowers for their own households. There is a special department at the Town Hall which grants materials on credit, awards prizes, etc.

Much greater importance has been attained by the suburban garden movement. By the support of the municipality there sprang up a number of garden suburbs that comprised in the year 1928 4,680 houses, one house to a family and 590 lodgings in houses for more than one family. The land built on is exclusively municipal land, let on lease until 1960. The ground rent is very low, a small percentage of pre-war value. On the termination of the lease the houses will return to the municipality, which, however, will grant certain compensations to the lessees. Fifteen per cent of the building costs must be furnished by the settler by working on the houses, yet this work can be changed into cash according to the wages of an unskilled worker. The advance granted by the municipality is secured by an eight per cent mortgage upon the completion of the house. The planning and entire architectural scheme of the suburbs are subject to the garden suburb department. The sale of alcohol is prohibited within the garden suburb.

Besides the municipality grants loans to an Association called "Gesiba" in order to promote the housing of persons of modest means. The Gesiba builds houses for persons who undertake to provide on twenty per cent of the building costs and to repay the loan within fifteen years at four per cent interest. These houses contain a small number of rooms and are so constructed that they can be expanded later on without difficulty. The cost of these houses is from 18,000 to 33,000 Austrian shillings.

SOVIET ARCHITECTURE

Four out of sixteen prize-winning designs for the projected Palace of the Soviets in Moscow were of American origin. One of two which tied for first place came from an architect in the employ of a New Jersey realty development company. The second prize sharer was the joint product of two New York architects of European origin who confessed to being fired "out of the best offices in this country and Europe" because of their extremist ideas. Two honorable mention designs were in the nature of commissions and barred because of this from a chance at the bigger awards.

Here is foreign recognition for the American architect at a time when it is doubly welcome because of the domestic slump in building. Both the first and second prize entries differ radically from the skyscraper combinations which have been in vogue for similar buildings in the United States, and a construction of either here would draw the accusation that it was bizarre—or possibly worse.

Such departures from the accepted standards for public buildings may rouse ridicule, but after all there is something of a debate possible as to just what is good architecture and what is passing fashion and fancy.