

Harold A. Beam  
14200 Woodmount  
Detroit, Mich.



# WEEKLY BULLETIN

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Published Weekly. Subscription Price: \$2.00 per year.

Entered as second-class matter December 9, 1930, at the Postoffice at Detroit, Michigan, under the Act of March 3, 1879.

Vol. 7

DETROIT, MICH., AUGUST 15th, 1933

No. 33

## HOME OWNERS' LOAN ACT EXPLAINED

*Building Congress hears John F. Hamilton*

The success of the Home Owners' Loan Corporation depends in a very large measure upon the cooperation of the building industry and other interested groups, according to John F. Hamilton, Michigan manager of the corporation.

Mr. Hamilton in a recent address before the Board of Representatives of the Detroit Building Congress stated that he had instructions to give the necessary time to such organizations, that they might better understand what the corporation is trying to do.

"Washington did not leave Michigan to the last," he said, "But put it ahead of every other state in the Union. The Michigan office was, therefore, the first office to be opened.

"While other states were fighting to have three-family dwellings included under the act the Michigan delegation was able to have four-family houses included, as well as to get 40 per cent in cash in certain cases where the mortgagor refused to cooperate."

### Architects' Luncheon

32nd Floor, Union Guardian Building

Private Dining Room,

South Vista

Tuesday, August 15th, 12:30 p. m.

Bonds, similar to Liberty Bonds, and bearing four per cent interest are exchanged for the existing mortgage and a new mortgage for 15 years is issued by the Government. Only cases in distress are eligible, Mr. Hamilton explained.

Many people, he said, are wondering how good the bonds will be. It is likely that they may be discounted at first but it is firmly believed that later they will sell at a premium. The bonds, of course, can be only as good as the mortgages they represent, but every care is being exercised in making appraisals that will be conservative on a long-time basis, and at the same time afford immediate relief to the home owner.

"The Government expects to take a licking in this," said Mr. Hamilton, "Hence the \$20,000,000 cushion provided by the Government. However, we are endeavoring to keep this loss just as low as

possible and I am convinced that within a few years when things begin to come back the mortgages will represent splendid investments.

"We do not compete with any one since we do not step into the picture where a home owner can carry on even in some sort of way. What we are interested in is the man who wants to save his home but through no fault of his own has been unable to meet his payments."

A significant point brought out by Mr. Hamilton was the fact that they can go back as far as two years prior to the redemption period and save the homes that have been foreclosed. Those cases are being handled first, since if they are not taken care of soon nothing can be done. After these extreme cases have been disposed of the next in line will be taken up. More than 1,200 cases, already foreclosed, have been taken up, and while the organization is not yet complete and functioning properly, it is rapidly being perfected and within a short time it is expected from 100 to 200 cases per day will be handled.

In the matter of appraisals the speaker stated that no outside assistance is being employed. All of the appraisers are on full time and all are highly experienced. Appraisals are not based on inflationary prices, neither are they based on distress prices, but a mean is reached, taking into account the long pull. The Corporation will make as much as an 80 per cent loan on their appraised value, provided that this amount will clear up all incumbrances, including mortgage, taxes and liens.

Cash may be obtained for necessary repairs, as it is felt to be folly to refinance a home without its being in proper repair so that the owner will have an incentive to carry out his end of the agreement. Contractors are asked to accept bonds for items up to \$50. The Corporation does not attempt to name the contractors but does check the bids.

(Continued on Page 4)



## LETTER FROM ONE DIPLOMAT TO ANOTHER

At the architects' luncheon on last Tuesday the following letter addressed to Mr. Walter Blucher, Secretary of the City Plan Commission of Detroit, was read by Mr. David H. Williams:

Dear Mr. Blucher:

This is a reply to your request for the recommendations of the American Institute of Architects and Michigan Society of Architects as to the proper location of the proposed Memorial Hall. At a meeting of the architects held in the Aztec Tower on August 1st this matter was discussed and the undersigned committee was appointed to frame a reply embodying the suggestions which were brought out at this meeting.

It was agreed that no intelligent answer is possible at this time, as the question involves a comprehensive master city plan correlating the development of all city services such as Rapid Transit, Port Development, Wayne County Commission Road Development, Transportation, Sewage Disposal, City Plan Commission developments and all other public utilities and studies as planned up to the present date, together with that of land occupancy.

The development of this master plan is essential to correlate the many projects which are proposed under the National Industrial Recovery Act, and to prevent the unstudied development of our city.

Further it is our understanding that no projects suggested for loans under the N. I. R. A. will be given consideration by the Administration unless they are parts of such a plan embracing all future development. It is therefore mandatory, as we see it, that a comprehensive plan be prepared to accompany the request for Federal loans on the projects which the city is contemplating under this act.

Funds for this City Plan can be obtained from the N. I. R. A. and charged to the various approved projects.

The architectural profession appreciates the grave responsibility which rests upon those who are to determine the exact location of such important buildings, and it also realizes the importance of selecting a location which can be so developed as to become a permanent asset to this city, and a place of beauty of which our citizens may be justly proud, and which will attract the favorable attention of all visitors to our city. With this in mind, a few years ago the Detroit Chapter of the American Institute of Architects retained an eminent city planner to develop a Civic Center, which also included a Memorial Hall, along the river front. Without the further study which we have advised above, we have no reason to suggest any other location.

The architects regret that they are unable at this time to offer any specific suggestions regarding the definite placing of this building but would seek to cooperate with your Commission and all other city departments in every way possible to the end that the best possible plan of Detroit's future development may be evolved.

Respectfully yours,  
THE COMMITTEE OF ARCHITECTS

Arthur K. Hyde, Chairman of Meeting  
Branson V. Gamber, President, Detroit  
Chapter, A.I.A.  
H. Augustus O'Dell, President M.S.A.  
David H. Williams, Jr.  
Austin A. Howe.

After this reading Mr. Blucher quoted a bit of Will Rogers' philosophy concerning diplomats and diplomacy. More seriously, Mr. Blucher had some very interesting things to say concerning the workings of the City Plan Commission and what they are doing along the line of housing studies.

There were some 30 present, including Professor Lorch of Ann Arbor, bringing with him Mr. Roger Bailey, whose exhibition of drawings and water colors is current at the Hudson Galleries. Mr. Bailey might be induced to hold a series of informal instruction periods for Detroit architects, beginning right here at our Aztec luncheons. Mr. Mason's office has generously offered to have the meeting adjourn to his drafting room for a bit of practical instruction. Practically all of those present signified their desire to take part in these hours. Any others interested should get in touch with Austin Howe at the City Plan Commission or with Herb Wenzell at Mr. Mason's office.

A visit afterwards to Mr. Bailey's Exhibition demonstrates that he has everything. Accompanied by Frank Wright and Fred Crowther. And did they eat it up?

Glad to see so many young fellows are taking interest in the luncheons, a most hopeful sign.

Frank Wright has left for the World's Fair in Chicago, will return soon to do more jewelry stores and other modern shop fronts along Woodward Avenue.

Henry J. McGill of New York is our newest member, architect for the Shrine of the Little Flower.

And there's nothing quite so sobering as a glass of 3.2.

### U. OF M. EXHIBIT

A collection of maps and charts illustrating recent housing projects is now being shown in the Architecture Building. Most of these were gathered by Professor Bennett, who gave special study to the subject last year while on leave of absence in Europe. The exhibition will continue through next Tuesday, August 15.

From August 15 through August 18, and possibly longer, there will be shown the work of the summer students in the College of Architecture.

## CLASSIFIED BUILDING TRADES

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## LAUGHTER TEST OF INTELLIGENCE, SAYS PROFESSOR

The man who laughs at himself is the man who should rate highest in any intelligence test, says Professor Carl G. Gaum, of Rutgers, who is visiting in Detroit this week.

Any person can laugh at the mishaps of others—the man who gets kicked by a mule is henpecked by his wife, or falls downstairs—but it takes a person of real intelligence, according to the professor's rating, to think any of these happenings amusing when applied to himself.

He puts satire high on his rating list, although insisting that it yields to laughter at one's self for first place.

### *Likes Twain's Main Street Better*

"Satire here in America," said Professor Gaum, "is the expression of disillusion. I consider this bitter humor of the day as a natural accompaniment of existing conditions. A play on Hollywood or a picture that shows a gangster as a weak, boozing creature instead of a hero is all part of the prevailing trend. Mark Twain's Main Street was really more salutary than Sinclair Lewis's. He recognized that Main Street had a spacious front yard as well as dark back alleys. But satire is a powerful reform agency. Its rediscovery here in America is the expression of disillusion."

Professor Gaum said that one could laugh in public or in private as one liked, but that the man who laughed alone and heartily did not suffer from any diminution of the emotion. The chuckle was invariably solo, he said.

"But I want to deal with the snicker," he went on, "that snake in the grass of laughter that must be shared, for it feels the need of moral support. The snicker at its worst is between two. Anatomically or facially it has nothing graceful about it. It has no more of the smile in it than a postoffice slot. There is a debased intent about it that lacks the virility of a sneer and none of the inanity of a giggle, which at least is innocent in its intent."

The professor said that the snicker was an atavistic trait which was strong in its youth. There was no fighting the boy who snickered at one or the pig-tailed girl of the period who chose this form of ridicule when a shabbily dressed schoolmate appeared.

"The same girl, grown up now, snickers at the faux pas of her friends," Professor Gaum went on. "It goes with the wisecrack, which we should discourage. But there is something in the American scene which the snicker faintly sketches—that keeping up with the Joneses that makes it companion of the wisecrack."

"When Main Street can really laugh at itself is getting somewhere. We want a little laughter at political platforms that ignore economic conditions, but in the last analysis it doesn't matter who makes the nation's laws if the right people can make its laughter."

There was still much to laugh at in the American scene, Professor Gaum declared, citing advertising for cosmetics, with French phrases designed to give women conceit in their linguistic ability, and men in the smoking cars of trains matching their cigar lighters with efficiency and women who demanded the most expensive perfume, believing that price was the cachet of quality, and people who gave fat tips needlessly out of their fear of being thought cheap.

The professor insisted that the things a man laughed at were an accurate index to his intelligence. Most of the accepted intelligence tests were not intelligence tests at all, but merely memory tests, he added.

### *"Puns Natural as Baby Talk"*

At one end of the scale there was the man who thought it funny to see some one else being kicked by a mule and at the other end the man who laughed at "Penguin Island," said the professor.

"But placing the humor level is a mistake," he commented. "For instance, I laugh at Mickey Mouse, but I hope that isn't the level of my intelligence. And there are some people who see nothing but the burlesque in Rube Goldberg, although there is a wealth of philosophy in his and many other of the cartoon strips. I give a rather low rating to enjoyment of George Ade, for his capital letters beg for attention. Puns, of course, are as natural as baby talk."

## FOURTH GOLF OUTING

ARCHITECTS—BUILDERS AND TRADERS  
ALL DAY WEDNESDAY, AUG. 16, 1933  
TAM-O-SHANTER COUNTRY CLUB

Club is located on Orchard Lake Road. To reach club, take Woodward Ave., to Birmingham; left on Maple Rd. to Orchard Lake Rd; Turn right to Club or drive Northwestern Hwy. to Orchard Lake Rd; turn right 2½ mi. to club.

TOURNAMENT TEES OFF 1:30—3:00 P. M.  
Charges—all day golf, Buffet Supper, Prizes \$1.50.

You don't have to be a member to come out to these outings. We want you fellows who have been conspicuous by your absence. Come and bring your friends! Good beer.

Wm. F. Seeley, Golf Chairman.

## DESTROY FIRE TRAPS—BUILD NOW

The amazing decline in property values has caused many owners to allow homes and places of business to fall into extremely poor condition.

No attitude could be more in error. Buildings in a state of disrepair are wide open invitations to fire. They are a constant menace to the community and the neighborhood. Insurance losses are paid on the basis of today's property values, which

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FRIDAY, SATURDAY, AUGUST 18, 19,  
Gene Raymond, Loretta Young "Zoo in Budapest"

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Ann Harding, Robert Montgomery "When Ladies Meet"

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in most instances are far below original cost.

It is in the interest of every property-owner to maintain buildings modernized and in good condition, free from accumulations of rubbish.

These things can be done now at the lowest cost in decades. They not only help to eliminate the chance of fire, but give the owner needed improvements at rock-bottom bargain prices—prices which won't be in effect much longer. Best of all, the expenditures made provide needed employment, both in the home community and in industries supplying building materials. They help stimulate purchasing power—the great national need of the moment.

Remember that it's cheaper to keep a building in repair than to put up a new one when it has entirely gone to seed or been destroyed by fire—and remember too that jobs are better and cheaper than charity.—Industrial News Review.

### GOOD HOUSEKEEPING COMPETITION

Good Housekeeping, through its Studio of Architecture and Furnishings, is conducting a National Competition for Remodeling and Renovating. This competition has the approval of the American Institute of Architects and a distinguished jury composed of Fellows and Members of the Institute has been appointed. Gold medals will be awarded in each of the two classes, to both owners and architects, and honorary awards of bronze medals will be made in each state if the work submitted meets the approval of the jury.

Full information and entry blanks may be obtained by addressing Good Housekeeping, 57th St. at 8th Ave., New York.

### HOME OWNERS' LOAN ACT EXPLAINED

(Continued from Page 1)

Cities are asked to accept the Corporation's bonds for taxes. All of the leading insurance companies except two have agreed to accept the bonds on mortgages in this district, and it is hoped that these two may yet be induced to cooperate.

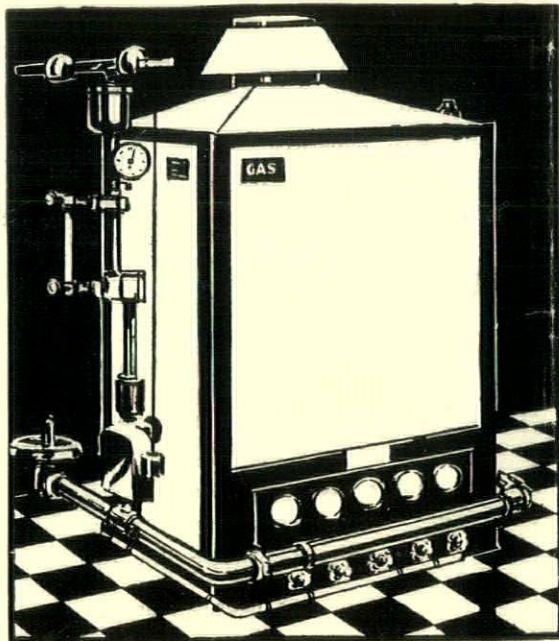
The mortgage runs for 15 years and bears five per cent interest. It is payable monthly, quarterly, semi-annually or annually, but there is latitude, in case an owner is unable to pay, whereby his principal payments may be deferred for three years. The fact that one is without an income does not bar him, but his credit rating is based on his willingness to pay when he did have an income.

Mr. Hamilton cited the case of the mortgagor who refuses to accept the bonds because the balance on the mortgage is small and he could profit by foreclosure. In such cases a 40 per cent cash loan may be made to pay off the existing mortgage.

Mr. J. Lee Baker, Chairman of the Board of Representatives, stated that the Building Congress was most fortunate in having the opportunity of hearing Mr. Hamilton give such an interesting talk on the splendid work that his office is doing.

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