

Two places where every young family will welcome handy extension phones



IN THE BEDROOM... *Here, where all should be calm and safe, your bedside phone helps out. Friends and family are always within easy reach—your doctor and drugstore, too. At any hour of the day or night, you can telephone in comfort and privacy.*




IN THE KITCHEN... *So much of the life of a growing family centers around the kitchen. Again, your extension phone is a big help in saving time and energy. It keeps you in touch with the world outside while you control the world inside.*

Extension phones in a wide variety of popular colors cost so little wherever you put them. You can take your choice of several styles—the familiar wall and table models,

or the graceful new Princess phone. It's small in size with a dial that lights up! To order, just call your Business Office, or ask your telephone man.

BELL TELEPHONE SYSTEM





it's fun to
live in an

Open World[®]

Residence of Roy G. Beckley, Bel Air, California. Designed by T. K. Almroth

seen more clearly through Parallel·O·Plate[®]



THE QUALITY MARK
TO LOOK FOR

Sliding glass doors open *your* world to the ever-changing outdoors. But waviness in the glass would *distort* your view.

So when you install sliding glass doors—or window walls and picture windows—be sure they are L·O·F *Parallel·O·Plate*. It's twin ground to make its surfaces more parallel, thus minimizing waviness for better looking, inside and outside.

Parallel·O·Plate Glass has earned the Good Housekeeping Guaranty Seal.

And if you need to tame sun heat and glare, use L·O·F *Parallel·O·Grey*[®] plate glass. Lightly tinted, it transmits only about 46% of the sun's heat and reduces bothersome glare. Available from your nearby L·O·F Glass Distributor or Dealer (listed under "Glass" in your phone book Yellow Pages). Libbey·Owens·Ford Glass Company, Toledo 1, Ohio.

LIBBEY · OWENS · FORD

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A Curtis Publication

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OUR COVER: Please don't take a bite out of our cover! We agree that it's pretty tempting—almost too tempting to pass by. But just wait till you see all the other fresh fruit pies on page 44. Photographer: Stan Young.

THE AMERICAN
HOME



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The Olivers outside their Capehart home in San Diego. Left to right: Richard, Julie, Cynthia, Gilman, Mark, Deborah.

YES, Mrs. Oliver, we believe in good houses for military families

The government's Capehart housing program is more than an occasional discussion in the Congressional Record...more than a big figure among the giant figures in the federal budget. This program represents not just houses but *homes*—homes for servicemen and their families who aren't stationed in one place long enough to invest in homes of their own. As one reader wrote:

Dear Editor:

I was rereading my latest *American Home* when a sudden thought struck me. I'd like to see you do an article on the new Navy Capehart homes. All of us who

have the privilege of living in one of these lovely homes are grateful and very, very happy. I want everyone to know: If you pay taxes, and who doesn't, and if a home is an investment, most of the nation shares in this investment. We certainly appreciate it.

These homes are built with a family in mind. Three and four bedrooms...a wealth of closets and cupboards...a woman's kitchen!! Oh, I could rave on but I'd like for you to see them. I am so proud I could burst.

Very truly yours,
Mrs. Gilman W. Oliver
San Diego 9, Calif.

HUGH MORTON



Unfinished housing at Camp Lejeune in North Carolina. Photographs, taken in early April, show effect of neglect and delay.

BUT, we don't like

...the kind of big-league waste that has sprung up under the Capehart program to produce these headlines:

Mess Mires Funds In Military Housing
Builders Blame U.S. In Housing 'Bungle'

The snafu started when 'biggest builder' Hal B. Hayes stopped work a year ago on some 2500 Capehart houses at military posts across the country. Hayes went to Mexico, his subcontractors walked off unpaid, the FHA was left holding \$46 million worth of mortgages, and the Defense Department scurried around trying to protect the unfinished houses from complete ruin by weather. The logical solution—to hire other contractors to finish the job—apparently was too simple. So the 2500 expensive houses stood untouched the entire winter. The FHA and Defense Department have finally reached an agreement, and work has been resumed. But the waste of this delay will run between \$4 million and \$15 million.

SO who pays?

When the dust settles, FHA probably will sue Continental Casualty Company, the company which put up 100% performance and payment bonds on Hayes, for the loss but may well have to compromise. For its share of the loss, the government will dip into the FHA insurance fund, which is the reserve built up of the 1/2 of 1% insurance paid monthly by all families that have FHA-insured mortgages.

Deputy FHA Commissioner James Cash reports that changes already have been made to give more protection against a recurrence. At least FHA now has the authority to complete such a project if it stalls. However, there still seem to be big gaps in this program. FHA does not investigate the builder's qualifications or make inspections of the houses.

Yes, we believe in good houses for military families, but let's put it on a sound basis. **The Editor**



How much is a child's comfort worth?

On hot, humid nights, cool comfort for a child is almost priceless. And for her family, too.

Yet surprisingly enough, only \$900 will add Carrier central cooling to the adequate forced air heating system of an average three-bedroom home.

Does \$900 sound low? It is. Carrier residential air conditioning is one of the few quality products that have come down in price in recent years. Today summer comfort is within reach of millions of home-owners.

But comfort is only part of the story. Everyone eats better. There are fewer allergy reactions. Rooms stay

cleaner. Entertaining is easier. And you'll get more for your house if someday you decide to sell.

Carrier central air conditioning systems are in more homes today than any other make. Your nearby Carrier dealer can give you the exact cost. He's listed in the Yellow Pages of your telephone directory. Carrier Air Conditioning Company, Syracuse, New York.

Carrier Air Conditioning Company



at last!
an automatic percolator
to satisfy
a true coffee lover

The full-bodied, richly aromatic coffee flavor you crave goes way beyond bean, blend or measurement. Perhaps you've tried many kinds of coffee, many ways of making it—and tried many electric percolators in your search for perfection. Yet time after time you're disappointed.

The reason may be, your pot just can't be kept thoroughly clean. Not your fault. Sometimes even scrubbing and soaking don't entirely remove the unseen, daily accumulation of stale coffee oil. And so coffee flavor is impaired.

The Corning Ware Electromatic Percolator remains immaculate because it's made from a new, space-age material, Pyroceram®—dazzling white and nonporous.

It stays satin smooth for its lifetime, can't pit or develop surface roughness, can be washed sparkling clean in seconds—by hand or in a dishwasher (the electrical unit is completely removable). Stale coffee oils can't cling, and so the original, pure flavor of coffee is protected. You enjoy first-cup freshness hours on end. And your coffee will be kept hot automatically without re-perking.

Hottest hot, coldest cold can't damage Pyroceram. Refill your hot percolator with ice-cold water—no damage!

Beauty is another bonus. You'll be proud to have its modern form, its shimmering whiteness on your table, and to give it as the latest word in gifts. You'll find it is worth every penny you paid for such keen and lasting enjoyment. **\$29.95**

CORNING * WARE ELECTROMATIC

Corning Glass Works, Corning, N.Y., unconditionally guarantees that its dealers will replace any Corning Ware that ever breaks from temperature extremes. All mechanical parts will be replaced or repaired by Corning itself for one year if not mechanically perfect.

LOOK, IT'S NEW!



Grab a fish by the tail and step right up to the buffet. Paper plate holders in bright green, yellow, or red plastic provide plenty of support for standard size paper plates. You can help yourself to everything without wondering whether the plate will collapse under the weight of the corn-on-the-cob, or suddenly will beneath the hot baked beans. Gay fish shapes are as summery as a day at the beach. Each 49¢. Patio Products, Inc., 275 Jefferson St., Newark 5, N.J.

All prices are approximate



Green thumb garden cart gets out into the garden with you to help cultivate your hobby. Easy to roll about on its big rubber wheels, it is made of wood painted bright red and has a galvanized steel mesh center to use as a carryall for garden equipment, pots, fertilizer, seed, and cut flowers. On its back it carries its own set of five long-handled, chrome-plated garden tools. **\$24.95**. Select Ware, Inc., 230 Fifth Ave., New York 1, N.Y.



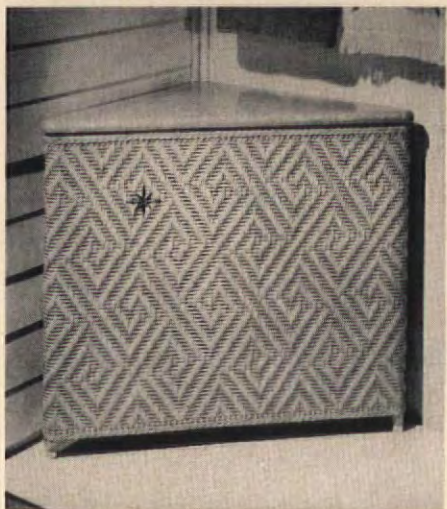
Lite owls come out at night to light up a patio, barbecue, or pool area. Wind-proof, they will burn for 10 hours on one filling of fuel. Lamps can be fueled with insect repellent to chase mosquitoes. On rods for hanging from a tree or staking into ground, or attached to table lamp base, each \$1. Tiki Torch Co., Torrance, Calif.



Station wagon cooler is an upright model that is equally at home in a cabin cruiser. It has shelf storage for meat and eggs just like a home refrigerator. Removable plastic ice tray fits in top, holds 25 pounds. Push-button faucet supplies ice water or allows drainage. Carrying handles permit cooler to be strapped in place. \$32.95. The Coleman Co., Inc., Wichita 1, Kan.

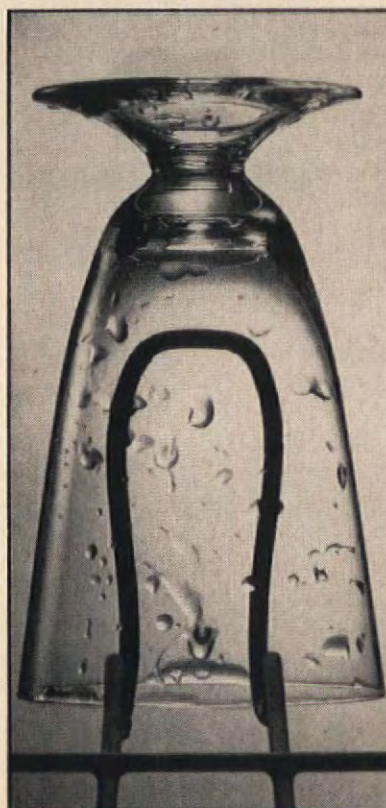


Early American buffs will welcome this Americana can opener. Its ornate black cast-iron case is designed to look at home in the homiest of kitchens, while the efficient opener, revealed when the front swings back, will satisfy the most modern cook. \$9.95. Universal Dazey, 47 Center Street, New Britain, Conn.



Space-saving hamper fits itself neatly into a corner of the smallest bathroom. It extends just 14" along each wall—but there's plenty of room beneath its highly polished pearl lid. The webbing sides of heavy fiber, woven in a Greek key design, keep clothes completely ventilated. \$15.95. Vogue Manufacturing Co., Fort Wayne 6, Ind.

DISHWASHER OWNERS! SEE HOW CASCADE ELIMINATES DROPS THAT DRY INTO SPOTS



WATER DROPS

See what happens when plain water is sprayed on a glass. This test (as done on TV) shows how drops form. These dry into ugly spots.



CASCADE

But see with Cascade no drops form! Just as in your dishwasher, water slides off in clear-rinsing "sheets." Dishes dry spotless, sparkling.

CASCADE GIVES YOU VISIBLY CLEANER DISHES, VISIBLY BRIGHTER SILVER—because it stops spotting (your toughest problem in automatic dishwashing) as no other leading detergent can. Only Cascade contains Chlorosheen . . . an exclusive formula that eliminates the drops that cause spots. No drops left to hold grease and food particles or dry into streaky spots. For best results from *your* dishwasher, give it the best—Cascade.

SAFEST FOR FINE CHINA PATTERNS, TOO! Only Cascade is rated safe for today's loveliest china patterns by the American Fine China Guild. Their *exclusive* recommendation was given Cascade after thoroughly testing every leading dishwasher detergent. No wonder Cascade is preferred by more dishwasher owners than any other brand!

PROCTER & GAMBLE'S
CASCADE IS
ENDORSED BY
EVERY LEADING
DISHWASHER MAKER





Tampax helps a girl feel like a Lady

You feel so cool, so clean, so fresh—with Tampax. So poised. So natural. Because Tampax® is worn internally, it almost lets you forget about differences in days of the month. You can do anything you'd normally do—even swim. Odor is a thing of the past. Disposal problems vanish. In every way, Tampax makes a girl feel more like a lady. Isn't it high time you turned to Tampax? Do it this very month—before the weather gets any warmer, and have a care-free, relaxing summer—without any belts, pins or pads. Join the millions of smart young moderns who use Tampax. Try it!

☆ Dress by Mr. Mort

TAMPAX Incorporated,
Palmer, Mass.

AT OUR HOUSE



STEPHEN MICHAEL

Major and minor notes from a busy mother

MARGY WYVILL ECCLESINE

June is a month when you can almost feel the earth turning. It is a month of graduates and brides, a month when many things end and many begin. To those of us with families at home, days will be longer, and time to ourselves shorter. We might just as well slip into the gear called "summertime," when living can be easy. The children are out to capture every glorious moment. Let's go!

**Johnny is fretty with chicken pox,
Stevie plagues me 'til I shout,
But I know that this is heaven—
Next week school will be out!**

SHOES, SHOES, SHOES

As school closing ceremonies approach, we are discussing the shoe situation.

"I need white shoes," Tracy says.

"And I need pats," Kim puts in. "My new ones hurt my feet."

"What, already?" I groan. "You just got them for Easter."

"I know. But my feet must have grown."

Johnny requests saddle shoes.

Amy, age 5, "I want horseshoes, too."

"Oh no, Amy."

She insists. (It takes us a few minutes to follow the skippings of that devious little mind, which has connected horses with shoes with saddles, all perfectly clear to her.)

**Dotty, age 7, "Is this your little brother?
My, isn't he small for his size!"**

TABLE MANNERS

What can I say? Is there anything to say? Dinnertime here is not the well-ordered meal we knew as children. Tablecloths are a some-

time thing. Daddy is not always here. Mommy is the good old faithful servant seeing that everyone is served. Most of the time they're halfway through before I sit down. And they're not born knowing how to use knives and forks. Sometimes I almost despair. A little thing like discovering that Johnny is carefully sliding peas and other things he doesn't like under the table is almost enough to do it. But still I chant on: "Napkins in laps, elbows off the table; wait for the bread to be passed; Stevie, hold your fork *this* way, etc." Short cuts? Any suggestions from mothers who have secret information?

Johnny, passing a clothesline on a windy day, "The clothes are all running."

LONG-STEMMED BEAUTIES

Long-stemmed roses prick bare arms, even covered arms. Something pinned on? Shoulder or wrist corsages would be lovely. But what to do with hands—not one but two awkward free-swinging hands? Decision of the graduates again this year: long-stemmed roses to cradle, thorns and all.

Kite fever has just hit the crowd. Naturally there are not enough to go around. Ever. Amy, improvising, has attached cord to a white square of material and is running along happily with the others. Joe comments, "That's appropriate for this household—the Flying Diaper."

HIS HONOR

The man to be honored around here on Father's Day is a very relaxed guy and we aim to keep him that way. His present from us is going to hang between two trees that are just the right distance apart. This one day, I'll offer to serve breakfast, dinner, and supper as he gently sways, South Seas style. After that, he'll be up against the usual competition.

Little niece Anne Louise, viewing the ocean for the first time, "Oh, what a lot of rain!"

IT'S FINALLY HAPPENED . . .

For years we've been listening to anxious parents talk about colleges, getting their children in, and all the stress and strain involved. We thought—oh well, we have lots of time before worrying about that. Now, all of a sudden, Pete's finished his junior year of high school and must decide where he wants to go. More important, where he can go. We're knee deep in catalogues, information about college boards, and all that talk we used to relegate to a file drawer in our minds. It's confusing, and somewhat frightening, too.



MODERN: TRY BROWN ELM to highlight clear colors and clean contemporary lines. This is the modern idea in paneling, too: minimum upkeep. The famous Georgia-Pacific Family Proof finish cleans with the whisk of a damp cloth.



EARLY AMERICAN: USE GREYMIST ASH to provide an unusual setting. It's absolutely carefree, too, because the famous G-P Family Proof finish refuses to be damaged by fingermarks, crayons, ink, even household chemicals!

ROOM-WARMING GUIDE TO DECORATING WITH REAL WOOD PANELING

TRADITIONAL: CHOOSE WALNUT to display classic shapes beautifully. This Georgia-Pacific paneling will never lose its magnificent richness: an invisible topcoat protects the fine wood surface from scuffs, scratches, wear-and-tear.

PROVINCIAL: PICK HONEYTONE OAK to give the right feeling of rugged simplicity. But before you decide on any one G-P Family Proof paneling, see all nine—ranging in price from \$46.00 to \$75.00 for paneling a 12' x 8' wall.



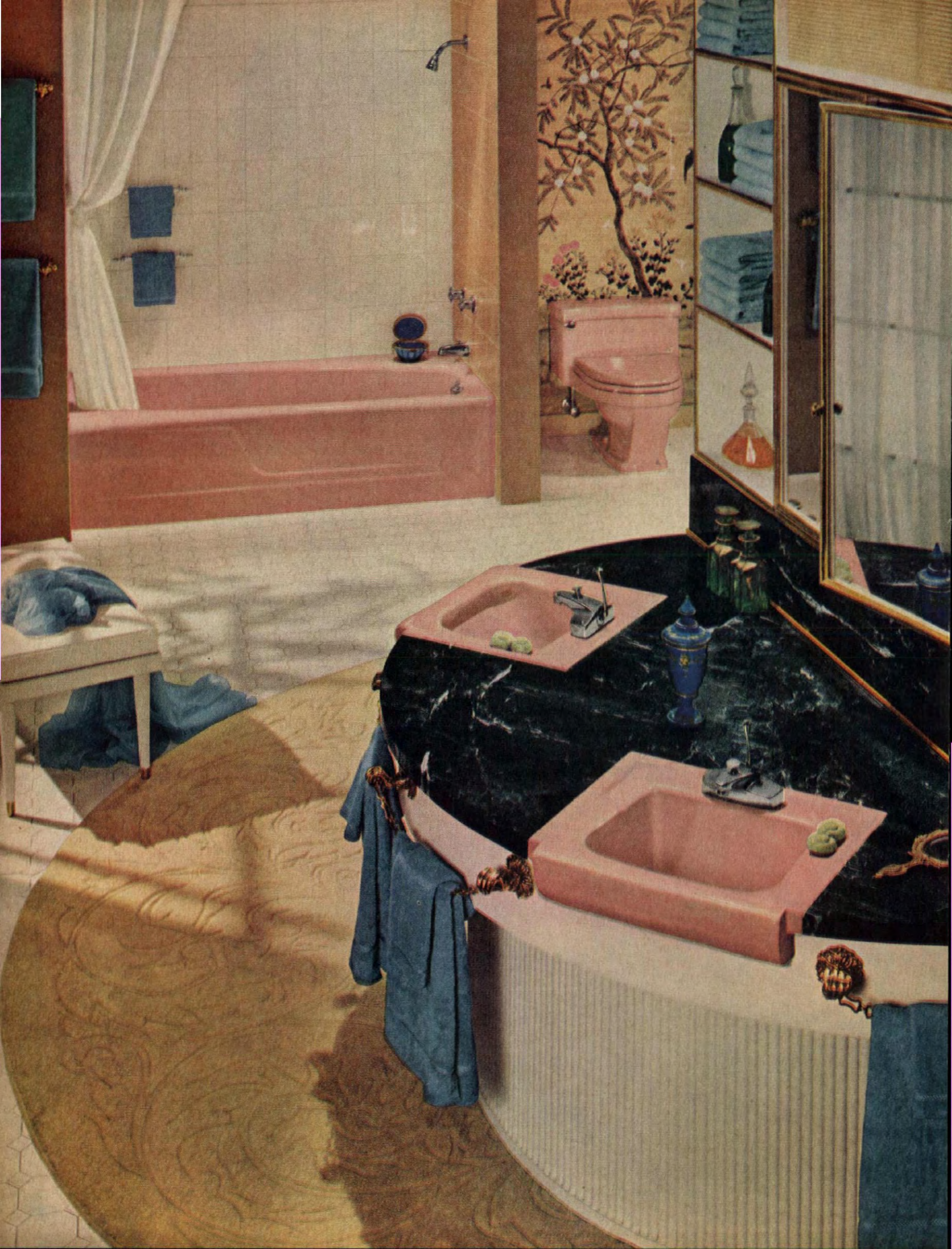
FAMILY PROOF PANELING



GEORGIA-PACIFIC

WRITE for free, full color "Idea File" for decorating with paneling. Georgia-Pacific, Equitable Building, Portland 4, Oregon, Dept. AH661.

SEE the whole family of panelings at your lumber dealer or any of the Georgia-Pacific sales offices in 65 major cities across the U.S.A.



◀ To the left...The off-center design and extra length of the new 5½' cast iron Contour bathtub provide roomy bathing comfort. Twin Dresslyn lavatories mean extra convenience. The low, modern Carlyle toilet is quiet, efficient. In white and colors.

▼ Below...The square, 12"-high Restal bathtub doubles as a shower, snuggles into a 38 x 39" area. The one-piece china top of the Gracelyn is in colors, the cabinet in a neutral beige. The new Norwall toilet is off-the-floor, for easy cleaning.



BATHROOMS ARE BEAUTY ROOMS these days and every home needs at least two...each one sparkling with **new-idea products**. For your master bathroom choose twin lavatories with smart, new single lever faucets and for luxury bathing select the **extra long Contour** bathtub. For your second bathroom start with the square bathtub that fits in a stall-shower area, add an **easy-to-clean**, off-the-floor toilet and a cabinet-lavatory with roomy storage. **Have at least two bathrooms...each featuring fine products by American-Standard...they cost much less than you think.**

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...look to



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PLUMBING AND HEATING DIVISION

For more information see your American-Standard retailer listed in the Yellow Pages under "plumbers" or "plumbing supplies," or mail the coupon.

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Please send me your new booklet "Planning Modern Bathrooms in Color,"
enclose 10¢ to cover mailing. I am modernizing ☐; I am building ☐.

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In Canada send to American-Standard Products, Ltd., 1201 Dupont St., Toronto 4, Canada

XX XX

XX XX



10

Spring blossoms will glorify a table the year round when our gaily embroidered place mats set the stage. Jonquils, daisies, bluebells, tiny iris, and primroses dance gracefully in muted colors that will harmonize with most patterned china and enhance plain designs. This fresh floral design is stamped on creamy white 100 per cent Belgian linen. These sets are easy to

make in a simple cross-stitch, and are a fascinating way to while away lazy hours. You'll want to make them for yourself and for gifts, too. Why not delight a June bride with several place settings as a shower or wedding gift? Each kit includes one place mat, one napkin, one coaster, and embroidery thread with instructions and color key. Order yours today! PEK-22. \$1 each kit.

12

a carpet is a **WOMAN...**



Carpet weaves its spell wordlessly, irresistibly. And like a woman, it radiates enchantment to everything around it. • Because carpet is among the most subtle expressions of *your* taste, choosing it should be *your privilege*. Roxbury makes it fun by offering you a wide array of textures, a glorious range of hues. • *Minuet*, shown here, is an all-wool face broadloom. Thirteen sophisticated colors. Deep plush pile, permanently mothproof, loomed to last. • Others from \$4.95 to \$19.95 a sq. yd. • They can help you create a smart, beautiful home for just pennies a day.

For your nearest dealer, write: Roxbury Carpet Company, 295 Fifth Avenue, New York 16.



ROXBURY CARPET . . . *truly a woman's prerogative*

When you treat
the family
to beef...

treat the family dog to

Pard



All the meat is beef in **Pard**



Swift's
Premium

The two
most trusted words
in meat...

Our
106th year.

Beef gives your dog meat protein—the complete and perfect protein that builds strong, firm, healthy bodies. It's a lucky dog that gets Pard for dinner—because all the meat is beef in Pard. Treat your dog today to LICKIN'-GOOD PARD.

*The
American
Home is
proud to salute
the winner of our
1961 horticultural*

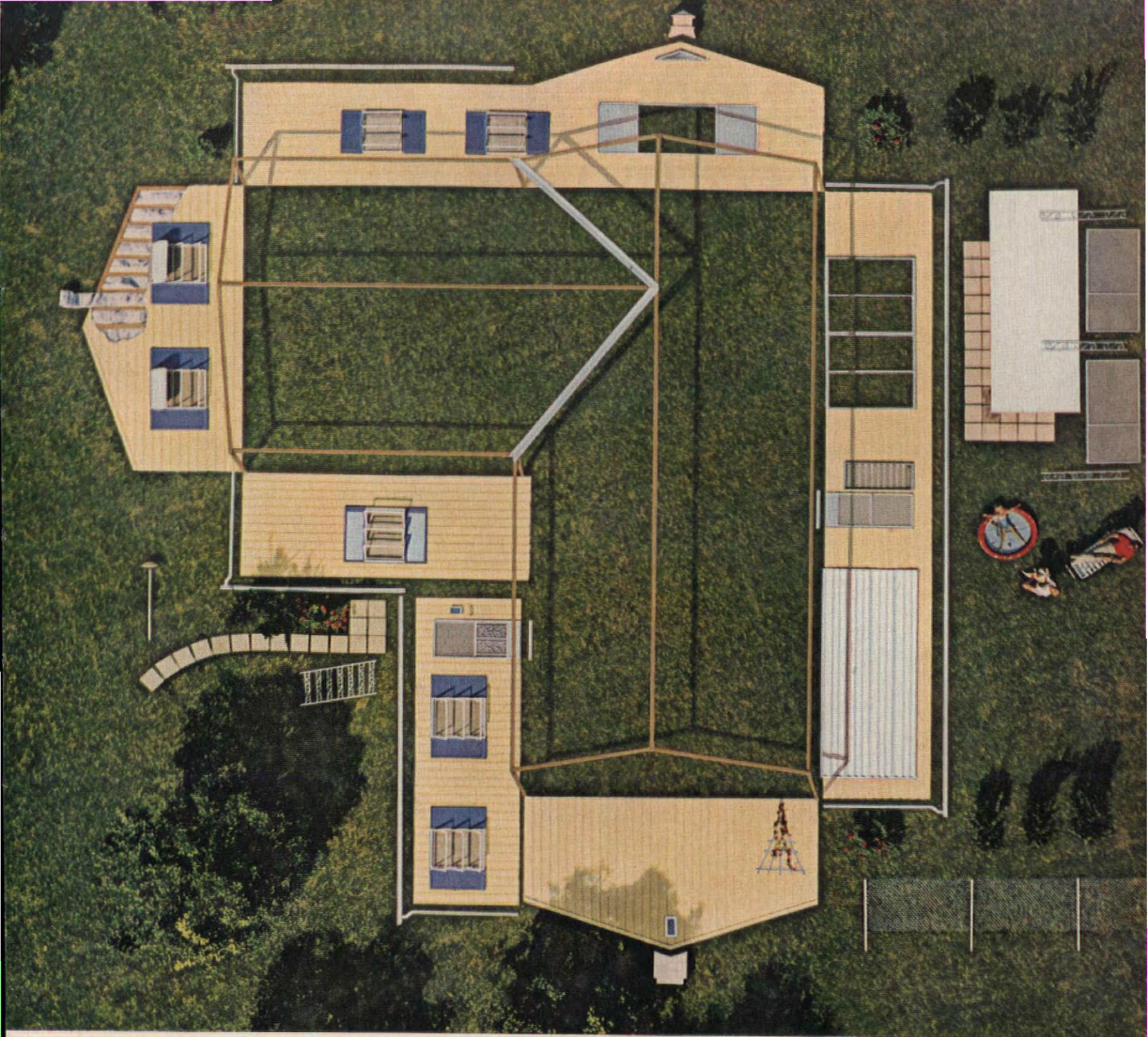
Achievement Medal



Progress in horticulture—of the kind that brings enjoyment to gardeners throughout the country—deserves recognition. The American Home Achievement Medal is designed to honor outstanding contributions to gardening, and to make such progress widely known. Presented this year as a single annual award, the Achievement Medal went to Dr. Henry T. Skinner, director of the U. S. National Arboretum, Washington, D. C. It was awarded to him for his work on the Plant Hardiness Zone Map, which was published (continued on page 76)



New medal is presented by John M. Carter, Editor (left), to Dr. Henry T. Skinner for his work on Plant Hardiness Zone Map. Looking on are Gretchen Harshbarger, Midwest Garden Editor, and Theodore A. Weston, Garden Editor.



ALUMINUM MAKES A LOT OF HOUSE CARE-FREE

A strange way to look at a house? You're right—but it's the best way to see how much there is to take care of year after year. We spread out a typical house to show you all the area that does not need constant maintenance if it's all Alcoa® Aluminum. The more you use, the more sunny Saturdays you call your own. Here's why:

ALUMINUM GROWS ITS OWN PROTECTIVE SKIN! Illustrated below is the oxide "armor" always present on aluminum—a protective skin that fights back against corrosion, rust and that weathered look.

ALUMINUM HEALS ITSELF! No matter how much punishment, Alcoa Aluminum keeps on taking care of itself. Scratch it and new protective skin re-forms instantly! Keeps the metal as Care-free as the day it was made.

ALUMINUM HOLDS PAINT! Ever wonder why paint holds so well on aluminum? Moisture can't penetrate through alumi-

num's tough, protective skin; can't get a foothold to start corrosion, peeling or flaking on the painted surface.

ALUMINUM ASKS SO LITTLE OF YOU! Your home can have lasting beauty, Care-free beauty. Over the years, Alcoa Aluminum can save you hundreds of hours of repainting, scraping and fix-up—thousands of dollars of costly upkeep.

FREE BOOKLET! Learn more ways Alcoa Aluminum can work for you around the house in a colorful, 32-page booklet. Send your name and address to Aluminum Company of America, 1847-F Alcoa Building, Pittsburgh 19, Pa.

Less than a thousandth of an inch thick, this clear, natural oxide skin keeps aluminum Care-free year after year.



ALCOA ALUMINUM

ALUMINUM COMPANY OF AMERICA

Home of the future? Its pleasures can be yours today!

WESTINGHOUSE TOTAL ELECTRIC HOME ... with years ahead value, fully equipped for present and future needs



Westinghouse Total Electric Home in Cedar Rapids, Iowa. Area: 1576 square feet. A. Quincy Jones is the architect. Built by Berger Construction Company.




LANDSCAPE IS ALMOST A "ROOM" in this exciting home. Glass door (left) slides back. Living room and patio become one area for freer indoor-outdoor living.

Here is a home of the future in look and luxury . . . but you can build one today. In fact, thousands of families have. Your house need not be like this one. Each family's needs are different . . . and Westinghouse Total Electric Homes differ to meet these needs. But each opens the door to total electric living, just as you see here.

In your Westinghouse Total Electric Home, daily needs are answered by a full complement of electric servants. Wherever the family plays, works, or sleeps, clean, reliable heating and air conditioning provide complete comfort. Housecleaning and kitchen chores take much less time with Westinghouse appliances at your finger tips. It adds up to easier living, and the most pleasant surroundings for a family to live in. And because your home is a home of the future, it is wired to receive the electronic marvels ahead . . . ready to match in value the finest houses of this and many more years to come.

Westinghouse would be glad to send you a free booklet on 16 Total Electric Gold Medallion Homes. Write Westinghouse, Box A, Mansfield, Ohio. Watch for the advertising of Total Electric Home Builders in your community.

Westinghouse 



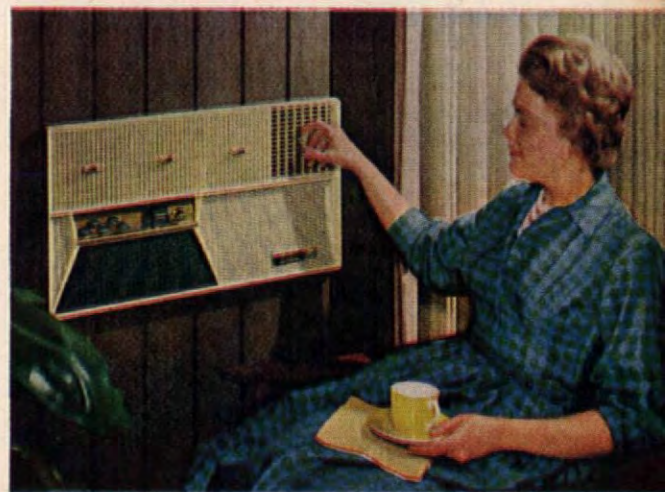
UNIQUE CONVENIENCE! Kitchen area is at center of the family living space. Spacious patio, ideal for outdoor suppers, is just a few feet away. Table and counter are Micarta®-topped for easy cleaning. Won't show age or abuse, either.



DISHWASHING DRUDGERY IS OVER! Only Westinghouse ROLL OUT has a Hot Water Booster to heat water to 140° before dishwashing begins. And, as you know . . . the hotter the water the cleaner the dishes. ROLL OUT does service for 10.



WESTINGHOUSE ELECTRIC BASEBOARDS give clean, quiet, flameless heat to the 50-foot living space. You'll notice one next to the glass door. It eliminates cold drafts stirred up when the door is opened. Baseboards radiate warmth in all the rooms.



WESTINGHOUSE AIR CONDITIONER provides constant flow of cool air to keep room temperature comfortable. Excellent dehumidification is an added health protection.



APPLIANCES ARE BUILT-IN! Fit neatly into kitchen area. This Westinghouse Center Drawer Refrigerator has 3 roomy units. Exclusive Center Drawer keeps meat fresh 7 days without freezing.



EVERYTHING YOU COOK comes out better. Range Surface Units let you "fine-tune" the exact heat you need. Oven has the exclusive Roast Guard to keep meat juicy and tender hours after it's cooked. Many other features help you every meal time.

Taste PALL MALL... so GOOD! GOOD! GOOD!



**Good-Looking
Good-Tasting
Good-Smoking Pall Mall!**



Why does Pall Mall taste so good, good, good? Because Pall Mall's famous length of fine, rich-tasting tobacco travels and gentles the smoke naturally—makes it mild—but does not filter out that satisfying flavor! That's why Pall Mall tastes so good! good! good! Never too strong. Never too weak. Always just right!

Outstanding...and they are Mild!

Enjoy satisfying flavor...so friendly to your taste



HERE'S WHY SMOKE "TRAVELED" THROUGH FINE TOBACCO TASTES BEST

1 You get Pall Mall's famous length of the finest tobaccos money can buy.



2 Pall Mall's famous length travels and gentles the smoke naturally...



3 Travels it over, under, around and through Pall Mall's fine tobacco—and makes it mild!



*Let's help our readers
on this problem of storage.
JMC*

24, 1961
8. May Street
Chicago 20, Illinois

Dear Editor:

Where do we go from here?

We bought a lovely small home in a growing community. Unhappily, our small home turned out to have large problems...

After unpacking the last carton, we realized our house was a designer's nightmare. For our family of six, there were three hard-to-find closets. And even when you found them, there was nothing there!

There doesn't seem to be any real solution for us, nor for our small house with large problems. You can't expand if there's no generous yard. Adding storage cabinets is out of the question if the walls barely support taped-up pictures!

We've tried the stacked furniture idea. We have chests on chests on chests. We have bookcases on beds, boxes on headboards. All our existing cabinets have inserts, sliding shelves, and tray cubbyholes. And you can hardly see out the windows for the shelves we've built in.

We can't shop for groceries in the economy size. Where would we put them? We can't buy a lawn spreader. The garage is already splitting its joists from bicycles, mowers, garden equipment, and toys.

Hear our appeal! Let our seams out, American Home! We've moved up and down and sideways...where do we go from here?

Sincerely,

Anne Stronczek

Here is our answer to all readers faced with storage problems....The next eight pages are for you! 



"We doubled the storage in our little house"

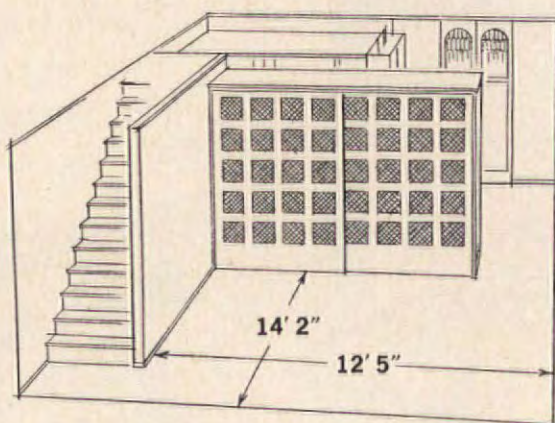
Think the reader who wrote the letter on page 19 has storage problems? They don't hold a candle to what Arthur and Magdalen Burke faced when they moved into their pint-size house in Fairfield, Connecticut.

With twin daughters, Denyse and Geraldine, the Burkes found they were terribly short of storage space. All totaled, there were two dinky closets upstairs, their own chests and cabinets, and a small room divider between the dining room and kitchen. No closets at all downstairs!

Arthur Burke is an interior designer, a member of N.S.I.D., and an excellent craftsman. "Orderliness," he says, "is the key to beauty in any decorating. In a small house, it's a necessity."

As far as storage is concerned, he feels that it should not only be efficiently planned, it should also add to the beauty of a room.

The first thing Burke did was to rip out the small divider in the living and kitchen areas and replace it with a massive (continued)



Sketch shows relation of storage wall to the living room, kitchen, and dining areas. Divider stops 18" short of ceiling to give a feeling of openness.

Hi-fi components, radio, and records are housed in storage wall at left. All items are accessible yet do not take up valuable space in the room. Area behind Japanese print is occupied by a washer-dryer on kitchen side of the wall. Note pass-through over hi-fi.

INFORMATION: ELIZABETH REHILL PHOTOGRAPHER: LISANTI



Large 9'8" storage wall is shown in top photograph with its sliding doors closed. Carved wood grillwork is an interesting part of the decorating scheme. Below, door slides back to reveal spinet piano. Drop lights over the piano cast soft glow through the perforated carving.

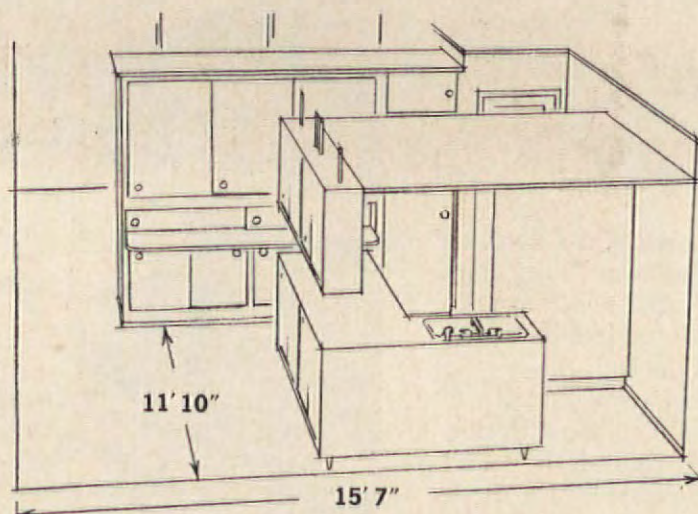
two-faced divider. It houses hi-fi, radio, records—even a spinet piano on the living room side. When closed, the wood grille adds three-dimensional airiness to the room.

On the kitchen side, this same divider becomes an attractive cabinet for groceries, electrical appliances, and also serves as a handy breakfast bar.

Another pass-through divider separates the kitchen from the pleasant dining area you see at right. Although these two areas are only a few feet apart, the dining area has an atmosphere of luxury seldom found in so small a

house. The cabinet and hanging cupboard open from either side, welcoming both dining room china and kitchen equipment with open arms.

Problem windows have been covered from floor to ceiling with gracefully arched shutter frames. Curtains of translucent patterned fabric permit light to penetrate, while creating a privacy screen. The fabric in the upper part of the shutter is stretched flat and the fabric below is shirred top and bottom. Such handling as this could "correct" almost any problem window. (continued)



Sketch shows how two-way divider separates living room from dining and kitchen areas. Giving the effect of a large breakfront, it solves a multitude of storage problems.

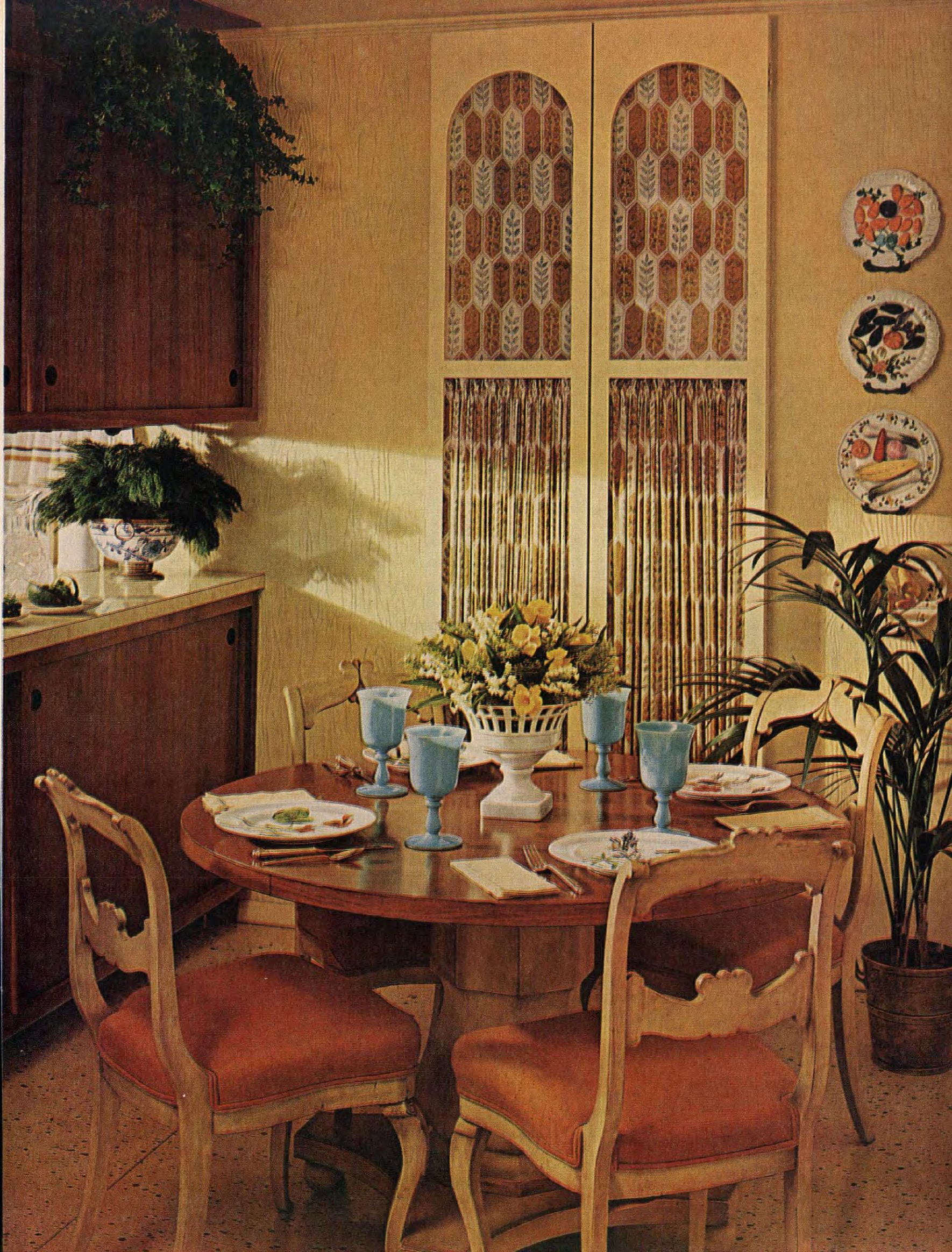
Sliding stenciled panels reveal storage area of room divider. Washer-dryer at right can be serviced by removing a panel in living room.

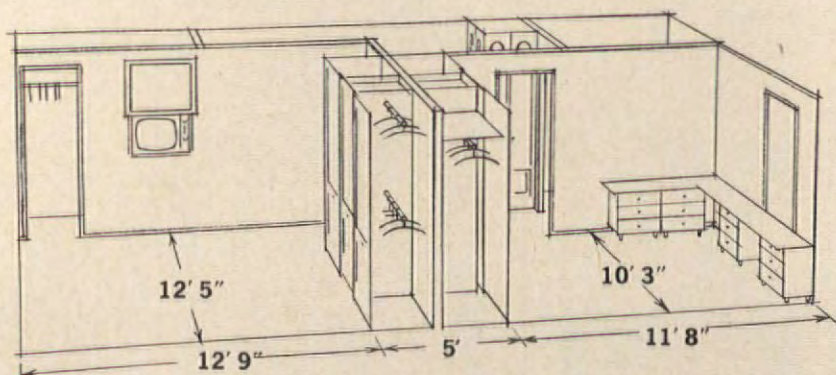


Storage cabinet (above left) separates kitchen and dining area. Top is useful as serving counter for dining as well as work surface for kitchen. Two-way divider (right) provides

ample storage for groceries and appliances. Counter is convenient for breakfast and quick lunches, has handy pull-out stools underneath. Dining area can be seen just beyond.

Victorian chairs and table base are painted to set off fruitwood table top. Cabinets open to dining and kitchen areas.





Back-to-back closets for two bedrooms are 9' long, 2½' deep. To make room for the closets, the Burkes sacrificed a small guest room. Besides additional storage, they were also able to enlarge both bedrooms.

Upstairs, the storage problem in the Burke home was no less critical than downstairs. With only two closets to accommodate a family of four, the Burkes found it increasingly difficult to stash things away. By family vote, they decided to sacrifice a small guest room between the master bedroom and the girls' room. In its place, Arthur Burke built two back-to-back closets for each of the two rooms and at the same time increased the size of the bedrooms.

The new closet for the master bedroom is shown at right. With sliding doors covered

with fabric to match the quilted spread, it not only provides commodious storage but adds elegance to the décor. At either end there is space for hanging clothes, while the middle section is fitted with pull-out drawers. Next to the bed, Burke has hung free-hanging shelves on metal strips. The bedside table is a lap desk covered with book paper and mounted on an antique luggage rack.

In the girls' room at left, unpainted chests have been covered with pink simulated leather and topped with a shelf to form a desk-dressing table. (continued)



Small French commode serves as bedside table for the Burkes' teen-age twin daughters. Mirror is framed in pink and white wallpaper. The girls have a spacious closet (not shown) similar to the one in their parents' room.





Interior of the master-bedroom closet is papered to complement the fabric on the paneled doors. Off-white and soft gold tones, sparked with touches of Bristol blue, set color scheme. Mrs. Burke keeps jewelry and accessories in miniature chest on hanging shelf.





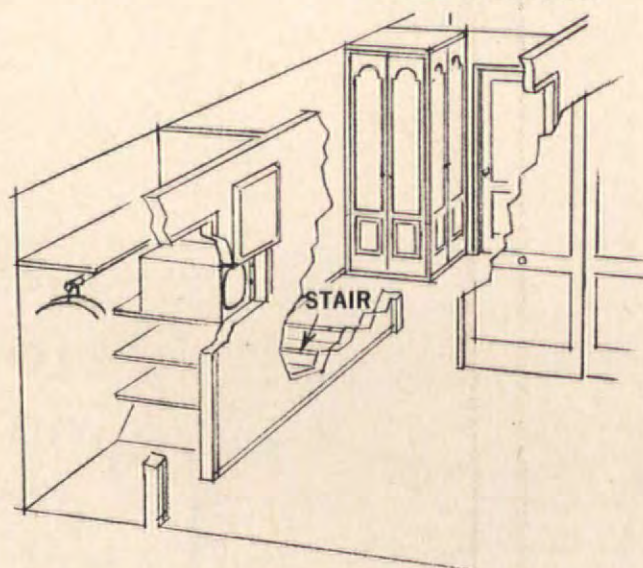
Television set is elegantly camouflaged in the master bedroom. An opening was made in the wall opposite the bed; TV set fits into closet space behind. The painting is fastened to tracks on the wall, pushes up for night-time viewing, completes bedroom décor during the day. Many small space-poor homes could adapt this idea.

There's not an inch of lazy, going-to-waste space in the Burke home. Like many other families, the Burkes wanted the luxury of TV-in-bed, but were reluctant to squander precious bedroom space on such a large, dominant item as a television set. They solved the problem by recessing the set into closet space behind the oil painting shown at left. It slides up on tracks attached to the wall behind it. When television is not in use, the painting completes the tasteful grouping of antique accessories atop a pair of spacious captain's chests.

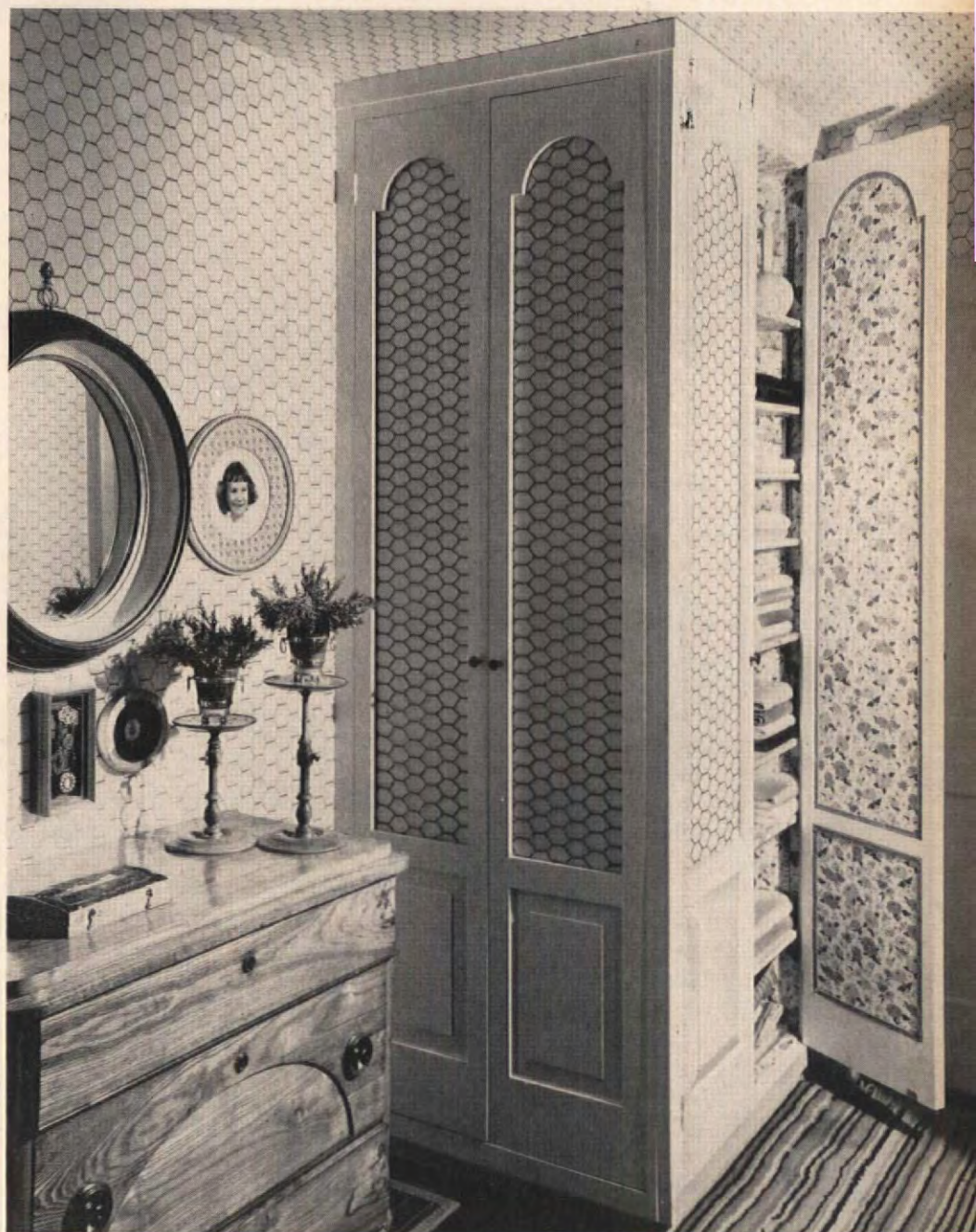
In the narrow upstairs hall, an ugly heating duct hogged a whole corner, from floor to ceiling. Now it's enclosed by the charming closet shown on the right, which provides linen storage on two sides. Though shallow in depth, this French-looking cupboard is harder working than many deep, dark linen closets—and decorative, besides. The door panels are covered with black painted chicken wire to match the paper on the walls; the interior is papered in a gaily flowered print. The adjoining Victorian chest makes the rest of this small area pay its way, in both storage space and eye appeal.

THE END

SKETCHES: TEASDALE BARNEY



Sketch shows how television set is recessed in the closet in the master bedroom. Linen closet can be seen in the rear just off the bathroom.



Charming linen closet in upstairs hall is built around unsightly heating duct. While providing good storage space for linens on two sides, it hides an awkward architectural feature and adds a bright decorative note. Gay wallpaper makes the interior as attractive as the exterior.

to enter upon and take possession of the said mortgaged premises

panying bond the mortgagee shall have
action to foreclose this mortgage and,
mortgaged premises and thereby be-
mises, with the right to let the said
become due, and to apply the same,
ured; and in any of the events afore-
issues and profits of said mortgaged
himself and any subsequent owner of
the premises occupied by him and in
ceedings, and further that any tenant
by the mortgagee as mortgagee in
remises.

ALL of the provisions of this clause shall be binding upon the

16. That in com

against foreclosure

the property owners learned that it would cost each of them \$2 a month.

Carpentersville is not an isolated instance. Wichita, Kansas, was a real boom town when the huge Boeing plant started building B-47s and then B-52 bombers for Uncle Sam. When Boeing cut its work force last year, Wichita took 1471 foreclosures on its civic chin—an average of 122 per month (the figure dropped to 73 this past January).

Wichita has, admittedly, been a trouble spot, with problems peculiar to a defense-centered economy. But this stirring of a specter almost forgotten during 20 years of sustained prosperity is a cause for concern to every home owner who has a mortgage. It is good reason to take a fresh look at your mortgage, understand what *could* happen, and plan what you should do—just in case.

Highest Since 1941

In Chicago, The Daily News reports an increasing number of borrowers delinquent from 60 to 90 days. One lender which had foreclosed only one loan in all of 1960, had already instituted suits against two borrowers in the first 20 days of 1961 and was considering

action against four more. In Kansas, the largest mortgage lender in the state foreclosed on 20 loans in the Topeka-Kansas City area in 1960, as against 11 in 1959. And one lender described the situation in Wichita as "almost up to 1929-1933 proportions."

Lest these figures sound too alarming, it should be said that most lending agencies are not really worried. They point out that despite a 50 per cent increase in the number of mortgages since 1950 and a doubling in size of the average mortgage, the foreclosure rate per 1000 mortgaged homes was still only 2.46 in 1960. So far the rate of foreclosures—nationwide—is small compared to the 1930-1934 average: 215,000 a year.

No bank, insurance company, savings and loan association, or other lender relishes going through what one calls "the nasty business of foreclosure." But, as one top lending official puts it, "If a borrower cannot pay and gets at least 90 days delinquent and cannot sell his equity, there is nothing to do except to foreclose or take a voluntary deed from him."

A former president of the U. S. Savings and Loan League, whose own agency foreclosed twice as many homes in 1960 as in 1959, thinks the situation will get worse before it gets better. Even so, he doesn't think foreclosures will get out of hand except in areas where there has been a great loss of jobs. He accuses the government of aggravating the situation by encouraging building in areas that are already over-built. This means that a glutted new-home market may make selling an existing home difficult, if not impossible.

This situation would not be helped by the 40-year, no-down-payment mortgages proposed by President Kennedy, according to a high FHA official we talked to in Washington. "The builders are the ones who want them," he said. "They just want to build houses."

Who's in Danger?

Young families are more vulnerable than most to foreclosure, since they are apt to have drawn out most of their savings to make the down payment on a house and probably haven't much left to pay cash for furniture and appliances.

If you bought your house at a price within your income and have a fairly substantial equity in it, you should be in little danger. The family that is on thin ice is the one that made a very small down payment and has a 25- to 30-year-loan. Most of their monthly payments are going toward interest, and it will take them a long time to build up an equity.

Most lenders have no desire to foreclose if they can help it, and call in their lawyer as a last resort, not as a bill collector. However, a trigger-happy few are too quick in turning a collection problem over to their attorneys.

The Major Causes of Foreclosures

Such unforeseen catastrophes as long layoffs, unemployment, illness, or death can completely wreck your financial planning. They rank high on the list of causes of foreclosure.

Other factors that may make the borrower throw in the towel are dissatisfaction with the house, or the realization that he has bought more house than he can afford. It's hard to maintain your enthusiasm for paying 20 years on a house that has settled badly, leaks, or

won't heat. Many of the homes that were foreclosed last year in Wichita were tiny, poorly built, two-bedroom, one-bath houses.

"I don't see how home buyers could be expected to keep paying for some of these houses," one Wichita lender admitted.

At the other extreme, you may love your \$40,000 house, but come to the sad conclusion that you should have bought a \$20,000 one.

Actually at the base of most foreclosures, lenders agree, is marital difficulty. If a husband and wife don't get along, separate, or get a divorce, neither one may be interested in keeping up mortgage payments.

Why Rate is Going Up

The fact that the foreclosure rate has gone up slightly is attributed by the Federal Home Loan Bank Board to two factors. One is the fact that families are purchasing more expensive homes than they used to. Inevitably, some are bound to overreach themselves and get hurt.

The other is that mortgage terms are easier than they used to be, and a lot of houses are bought on a shoe-string. Before World War II, loans hardly ever exceeded 50 per cent of the value of a house and seldom ran longer than 12 to 15 years. According to FHA's records, nearly three-fourths of all FHA mortgages that have been foreclosed had been in force less than five years.

Of 1960's 48,000 foreclosures, more than 11,000 were on VA loans and more than 7500 on loans insured by FHA. This is because FHA and VA borrowers have less of their own money invested. For the same reason, houses in developments have been more vulnerable to foreclosure because most of them have been sold on a small down payment.

All of this indicates that the risk of foreclosure is much less when a borrower has a conventional loan *made at the lender's own risk*. This doesn't mean that the lender is necessarily more charitable. It means that the loan is apt to be a sounder one to begin with.

Some lending agencies have been accused, particularly in the last year or so when building has been slow in many cities, of "pushing" loans, cutting interest rates, and lending money to borrowers who would not ordinarily qualify, just because they had surplus money lying around. This seems to be a spotty condition, but a lender in one part of the country admits: "We will really be out beating the bushes in 1961."

The U. S. Savings and Loan League, whose 4800 member associations provide 42 per cent of the nation's home mortgage funds, denies that its members are loaded with excess funds. Savings and lending, the League says, are pretty much in balance.

What About Your State?

Mortgage laws vary from state to state—as you will discover if you move around.

The three *easiest* states to foreclose in are Maine, Connecticut, and Vermont. The *quickest* are Georgia, Hawaii, Texas, and Virginia. The *cheapest* are Alabama, Maine, and Texas. The *hardest* is Illinois, where it costs \$1200 and takes 17 months to complete the average foreclosure. In no other state do costs average over \$500, but the average time runs to 26 months in Alabama and 19 in Kansas. Generally speaking, state laws seem to favor the borrower most in

(continued on page 65)

GOING...
GOING...
GONE...
TO A
**COUNTRY
AUCTION**

Whether a serious collector,
a curious spectator, or
just a plain bargain-hunter,
everybody can share in
the fun and excitement of
the auctioneer's chant
at this favorite weekend sport

ROBERT W. HOUSEMAN

PUBLIC SALE

OF
Fine Antiques, Personal
Property & Farm Equipment

SATURDAY, NOV. 12, 1960

Located at 816 Rohrerstown Rd. in Rohrerstown, Lancaster County, Pa. Sale to begin at 11:00 A.M. with Tools and Farm Equipment followed by Household Goods.

Ironstone Wash Bowl, Ironstone Water Pitcher, Blue Ironstone—Plate, Cup & Saucer; Ironstone Plates with Blue Trim, 1 doz. Painted Saucers—Fruit Design; Painted German Fruit Bowls, Strawberry Vinegar Cruet, Water Pitcher, Amber Daisy & Button Slipper, Bennington Salt, Milk Glass Vase, Assortment of Mugs, Blue Pattern Vase, Pictorial China, Pressed Glass Celery Dish—Ribbed Design, Pink China—Cup, Saucer & Plate; Covered Pressed

Auction notices tell where, when, and what's for sale. Here is the announcement that inspired our auction story.



Crystal decanter could be worth 50 cents or 50 dollars. Experts know, and the amateurs get an opportunity to learn.



"How much is it worth?" and "What did you pay for it?" is auction talk heard all over the farmyard on day of the sale.



Auctioneer Omar Landis gets unreasonably low bid on an old dowry chest, jokes about "giving away" merchandise.



Mrs. Seitz, whose household items are up for auction, offers auctioneer a personal heirloom of needlework to put on the block.



Disappointment at lack of interest in a sentimental item is a characteristic feeling of the home owner about belongings.



Farm machinery, important auction ware, has practical appeal to local farmers who want a bargain in equipment.



The American Home contingent bids (all at the same time!) on the apple green provincial chairs they'd spotted earlier.



Informal atmosphere of the auction adds to fun. Gentleman is relaxing in rocker we later bid on and bought for \$15.



Colorful croud of bidders rotate and change positions like a kaleidoscope as various items come up to be auctioned.



Potential bidder inspects old woven coverlet, considers the red, white, and blue design for her provincial color scheme.



"Cash-and-carry" is the order of any day at an auction. Thrill of a good buy turns all the effort into a labor of love.



Bargain hunters take a good look at household items, while youngsters explore the play possibilities of the odd gadgets.



Auctioneer's assistant keeps a sharp eye out for the lifted finger or nodding head that means a raise in the price bid.



Picturesque auction-goer competes with auction goods for the attention of American Home photographer, Stephen Michael.



Editors Barwick and Houseman load the station wagon with purchases for living-dining room shown on next page.

With the recent return to fashion of 19th Century Americana, the fine old weekend sport of country-auction going seems likely to be more popular than ever this year.

So when, some time back, the mail brought a gay colored announcement that the contents of the Seitz house and barns, in Pennsylvania Dutch country, were going on the block, we decided to set off. We wanted to see for ourselves what an auction has to offer in the way of fun, excitement, and bargains.

Arriving at the Seitz farm in Rohrerstown, Lancaster County, on a bright blue Saturday morning, we found the lawn around the charming white-painted old farmhouse strewn with provincial furniture, colorful furnishings, and fascinating household items. We made an ambling but eagle-eyed tour, and then got down to business—carefully singling out individual pieces, examining them, weighing their suitability for our purpose and determining what our top bid should be in each case. At the end of a long, exciting day of inspecting, bidding, and buying, we had a station wagon full of "finds"—enough to help furnish the charming and nostalgic living-dining room on the next page.

True, the old days of making a "killing" at an auction are probably over. There's little chance of snatching a rare museum piece from under the auctioneer's nose at a low price. But auction-going today is just as much fun and just as dollars-and-cents rewarding as ever!

TIPS FOR THE NOVICE AUCTION-GOER

For *American Home* readers who feel their first attack of auction fever coming on, here are a few auction-going pointers which should help to make the experience an enjoyable and profitable one.

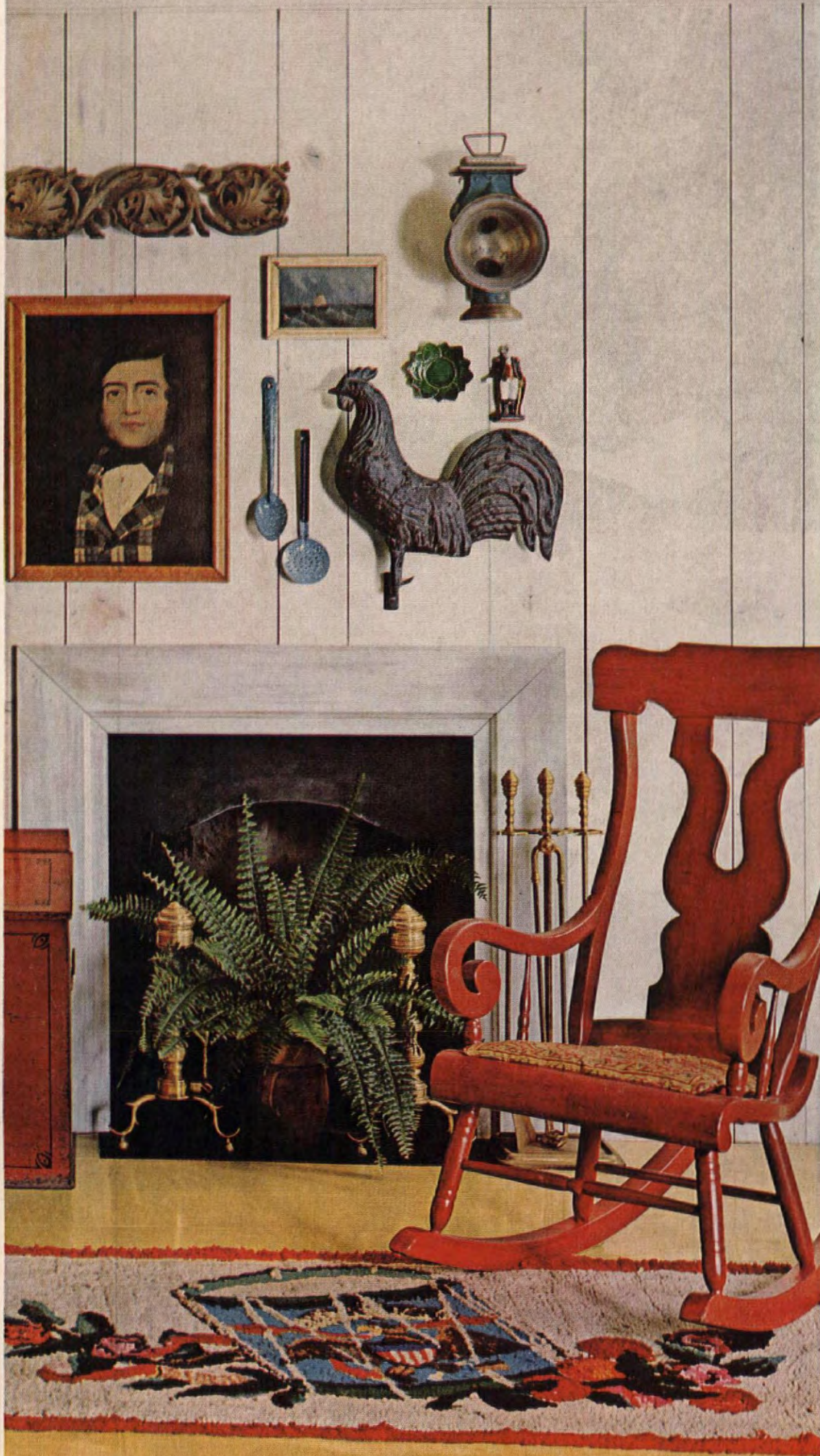
Whether the auction is held in the country or at a big-city gallery or auction room, the basic ground rules generally are the same: everything is sold "as is"; exchanges or returns for refund are not permitted (unless you can prove misrepresentation); all sales are "cash and carry"; the auctioneer legally may reject an initial bid which he considers too low, and if he doesn't get a starting bid which is acceptable to him, he may withdraw the item from the sale.

At city auctions, the bidding generally advances in standard increments—of, say, \$5, \$10, \$25, or \$100—and you can make your bid simply by raising your hand or nodding your head. A country auction may follow a similar pattern, but will seldom be as formal.

If you are looking for "real antiques" (that is, pieces made before 1830, which is roughly the dividing date between the eras of hand-made

(continued)





F. M. DEMAREST

and machine-made goods and is the U. S. Customs Department's cut-off date for admission of items as duty-free antiques), your chances are likely to be better at city auctions than at country ones.

However, post-1830 Americana—which is enjoying a new vogue right now—turns up pretty regularly at country auctions (as witness the rocker which we bought for \$15 at the Seitz sale). In this day of look-alike houses, such old, but not “antique,” items as an 1880 carriage lamp or an 1860 apothecary chest can lend a note of individuality and distinction.

Can you still get a bargain at an auction? Yes. As noted above, you are not likely to make the kind of “killing” you might have 25 or 30 years ago, but if you follow the suggestions given here, you will have a good chance to get things at less than you would have to pay a dealer for them.

Generally speaking, in certain categories of 19th-Century merchandise, a later date of manufacture can mean an even better buy. Strictly utilitarian items such as pots and pans, linens, and tablewares often offer the buyer particularly good values.

Before the auction begins, find out as much as you can about the items to be sold. City galleries and auction rooms usually issue catalogues of important collections and estate contents well in advance of the auction date and then put the objects on presale exhibition for several days or a week.

Country auctioneers often include a fairly detailed listing of items in their auction announcements, but the items usually are not available for actual inspection until the day of the auction. In any case, plan to arrive early. It will pay you to take advantage of whatever opportunity is offered to examine the merchandise up close in advance of the sale.

Decide in advance which items, if any, you really want and how much each would (continued on page 77)

Auction finds add charm and vivacity to this room. Primitive portrait is grouped with wood carving, lantern, ladles, and weather vane on wall. Note canister lamp base, hooked rug, red tole wood box, end table made of stacked spool drawers. The hutch is a brand-new museum reproduction.



☐ **A.** *This home reflects legendary era. Who lives here now?*



☐ **B.** *The round-house architectural style is as unconventional as the owner.*



☐ **D.** *This home was a sound buy recently at \$2,800,000!*



☐ **E.** *Pool offers better swimming than nearby Pedernales River.*



☐ **G.** *Gentleman farmer raises Black Angus cattle on 189 acres.*



☐ **H.** *A remodeled barn, it now houses a TV maverick.*



☐ **C.** Whose house this is I think I know.



☐ **F.** Five rooms to be exchanged for 20.



☐ **I.** The housekeeping is easier in this one-level house.

It's no secret who the people on the right are, but how many of you can guess which house each one lives in? And it's no fair peeking at the answers listed below!



**WHO
LIVES
HERE?**

ANSWERS

A-9. Author William Faulkner restored this Oxford, Mississippi, plantation, built in 1840, to its original beauty.

B-6. Called "The Studio," this spectacular home of Jackie Gleason overlooks nine acres in Peekskill, New York.

C-3. Honored poet, Robert Frost lives in this cottage near Ripton, Vermont, from May until October.

D-1. World's richest man, J. Paul Getty manages to live simply even in his 431-year-old, 50-room "Sutton Place," in Surrey, England. Included on its 140 acres: a nine-hole golf course.

E-8. Vice-president Johnson's personal flag flies over LBJ Ranch to let people know he's home. Johnson City, Texas.

F-7. Princess Margaret's first home as a bride is this apartment in 270-year-old Kensington Palace, London, England.

G-4. This remodeled farmhouse near Gettysburg, Pennsylvania, is former President and Mrs. Eisenhower's first permanent home. They bought this 100-year-old farm in 1950.

H-2. This suburban house in Bronxville, New York, is home to TV conversationalist Jack Paar.

I-5. Centenarian Grandma Moses finds this one-story house is easier to maintain than her family homestead across the road. Eagle Bridge, New York.



1. J. PAUL GETTY



2. JACK PAAR



3. ROBERT FROST



4. DWIGHT EISENHOWER



5. GRANDMA MOSES



6. JACKIE GLEASON



7. PRINCESS MARGARET




8. LYNDON JOHNSON
9. WILLIAM FAULKNER



Guy Burgess

NOW'S
THE
TIME
TO
CHOOSE
IRIS!





*For a breath-taking garden,
plant iris. They rate as royalty
in the plant kingdom, yet are
surprisingly simple to grow*

GRETCHEN HARSHBARGER

Iris are so ethereally lovely, it's hard to believe they are durable, tough, winter-hardy perennials. Their translucent beauty, in myriads of colors, can be yours to watch and marvel over, if you have the slightest green tinge to your thumb.

The blossom pictured on this page is a tall bearded type, justly popular. But there are many other handsome kinds of iris, too. They differ in habit of growth, height, time of bloom, root system, and cultural requirements. But there's a "family" resemblance in all blossoms. They all have three petals that usually turn upward (called "standards") and three petal-like sepals that turn down (known as "falls"). You can find dwarfs that are only a few inches high, and giants that stand four feet tall. There are moisture-lovers, and others that will rot and die in damp soil.

Here are the three most popular types of iris for gardens, and how to grow them:

Tall bearded kinds are best known and best loved. That's because of their beauty and memorable fragrance, and because they're easy to grow and long-lived in all parts of the country except the humid deep South. The beards that give them their name are the decorative fuzzy tufts along the center line of each fall. They're guide lines for bees, leading them (continued on page 38)

Enormous-flowered 'Dreamy,' with billowy petals of crepe-like texture, illustrates the splendor of the newer varieties of tall bearded iris. Your garden deserves some of them!



'HALOLIGHT,' a tall bearded iris, illustrates modern forms. Breeders strive for blooms with arched standards, wide-flaring falls, that are sun-, wind-, and rain-resistant.

PATTERNED BLOSSOMS with contrasting dark edges, dots, or "stitching" are known in iris terminology as *plicatas*. 'Firedance,' below, is one of the most striking.



to nectar wells. Another characteristic of the group is the root system. It's a fleshy rhizome (looking something like a slim sweet potato) that lies horizontally on top of the ground, with slender roots extending from it. This is a remarkable food storehouse, tiding the plant through hard times.

Tall bearded iris bloom in spring, just after tulips. There are hundreds of varieties. All are lovely, so when deciding which ones to grow, let your heart and eyes be your guide. Prices vary considerably. Fine varieties that have been on the market long enough to be widely propagated can be bought for around \$1, while rare new kinds may cost \$15 to \$25! According to The American Iris Society's 1960 Popularity Poll, the top favorites are:

- | | |
|-----------------------|-----------------------|
| 1. 'Blue Sapphire' | 13. 'Swan Ballet' |
| 2. 'Violet Harmony' | 14. 'Whole Cloth' |
| 3. 'Happy Birthday' | 15. 'Pierre Menard' |
| 4. 'Mary Randall' | 16. 'Amethyst Flame' |
| 5. 'Palomino' | 17. 'Cliffs of Dover' |
| 6. 'Sable Night' | 18. 'Inca Chief' |
| 7. 'Truly Yours' | 19. 'Galilee' |
| 8. 'June Meredith' | 20. 'Rehobeth' |
| 9. 'First Violet' | 21. 'Chivalry' |
| 10. 'Frost and Flame' | 22. 'Pinnacle' |
| 11. 'Limelight' | 23. 'Techny Chimes' |
| 12. 'Black Taffeta' | 24. 'New Snow' |

Time to buy new plants (or divide and transplant old clumps) is summer, soon after flowering time. That's when tall bearded iris are in a period of rest, before beginning fall growth. Give them a place in full sun. Soil should be fast draining—so rhizomes won't rot. For planting instructions see page 78.

Japanese iris bring Oriental splendor and glamour to your garden. The ruffled, saucer-shape blooms are aristocratically different looking, and come in magnificent colors. Yet the plants aren't difficult to grow when you know their needs.

In Japan, these iris are often grown in rice fields, flooded (continued on page 78)



PINK IRIS have caused big excitement among tall bearded iris hobbyists in recent years—especially the flamingo-pinks with tangerine beards, such as 'Cherie,' above.



JAPANESE IRIS have flat-topped flowers, sometimes big as dinner plates. They bloom later than tall bearded kinds. 'Midsummer Reverie' is of the Marhigo strain.

BLUE VARIETIES harmonize with all other colors so you'll want several. Among the most popular are: 'Cahokia,' 'Chivalry,' 'Seafarer,' and 'Pierre Menard' (below).



SIBERIAN IRIS are good for cutting because they are small and can be arranged gracefully. They come in white, blue, and purple. Shown is 'Mountain Lake.'



Get cooking pleasure

Virginia T. Habeeb



What is it that makes you choose one range over another? What is it that makes you dissatisfied with the range you have, even one purchased within the last five years? Or, what is it that makes you so happy with the old one that you wouldn't consider buying a new one? We will bet that all the answers center around one factor—convenience—or the lack of it.

If you're buying a new range, let convenience guide your selection. *Convenience features* are designed to save time and suit your cooking habits, and make the difference between an old-fashioned range and a modern one. If you are not in the market for a new range, we hope that convenience is what makes you happy with the one you already own.

We are convinced that some homemakers are not taking full advantage of the convenience so carefully engineered into the modern day range. Perhaps it's because they're not using some cooking feature, or maybe what they thought was a convenience turned out to be only a gimmick. By real convenience we mean such features as a thermostatic surface heat control, which regulates and controls temperature, making any pan automatic; a range meat thermometer, which records the internal temperature of the meat, for just-right doneness; automatic clocks which can be preset to turn the oven on and off at predetermined times; oven and top-of-the-range rotisseries, to bring the joy of outdoor cooking indoors; spatter-free broiling pans; pastry-sized ovens;

in your new range

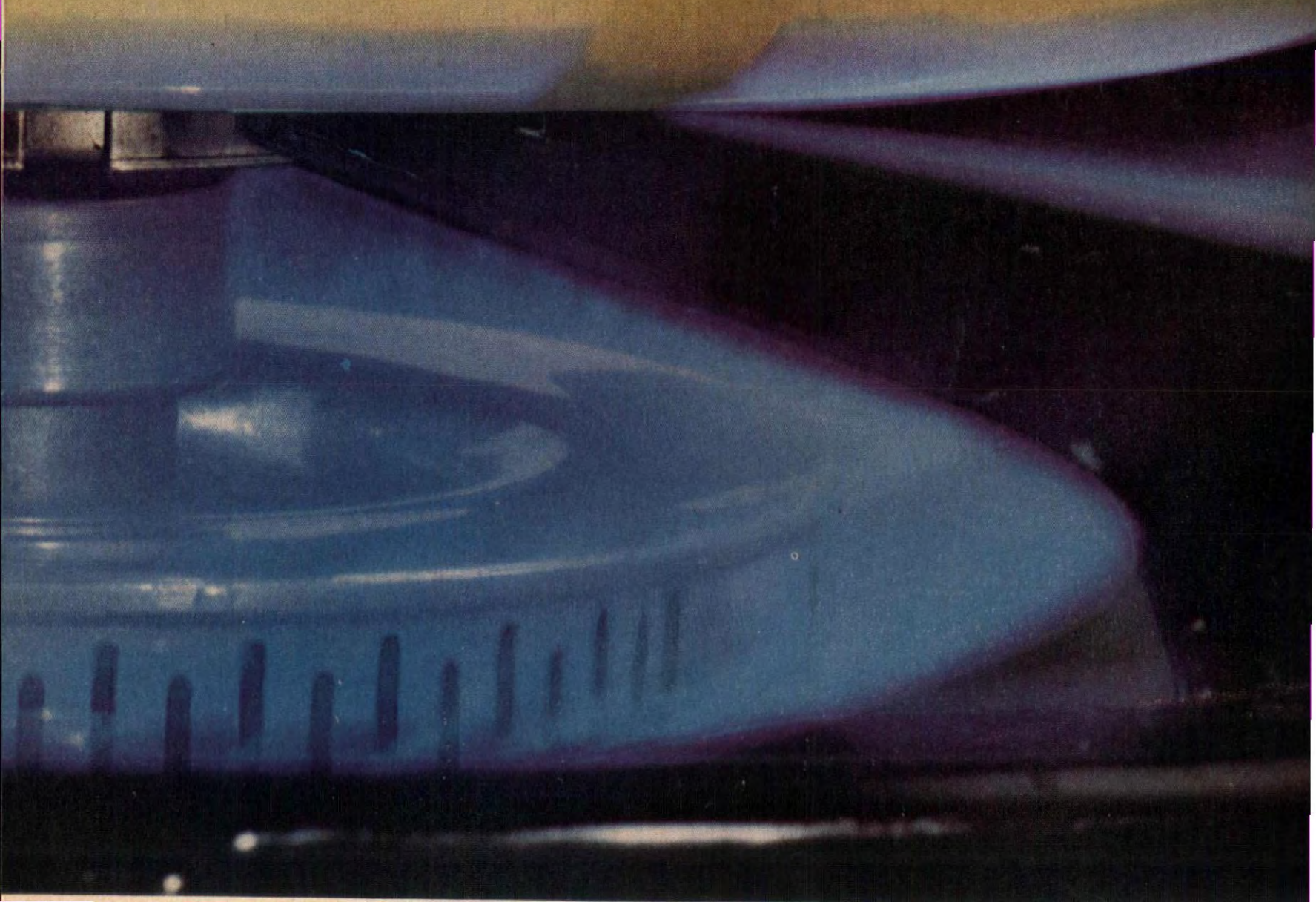
deep-wells (bless them) for long simmering of soups and stews; dual-purpose griddles and large surface burners; vertical broilers, which cook meat on both sides at once, saving time and handling.

Compare these built-in conveniences with such secondary features as built-in salt and pepper shakers, spice shelves, oven windows (nice if you feel compelled to watch what's cooking). These may be extras, but cannot be classified as major convenience features, which should be the main objective in your choice of a range. Certainly not to be overlooked, however, are other essential factors: quality construction, style of range, size, and color.

We receive letters almost daily asking, which range shall I buy? What many hope we'll do

is decide for them and send the magic brand name. But the truth of the matter is, there is no *one* range "just right" for everyone. There are many models to choose from in any given manufacturer's line. As models increase from the low end of the line to the top, convenience features generally increase dollar-for-dollar. But you must choose the best for you. Here are six questions to help you determine whether you are buying *cooking convenience*: 1. Will this feature make my old ways of doing things a bit easier? 2. Is it sturdy enough to take hard wear? 3. Will it suit my family's eating habits? 4. Will it be easy to clean? 5. Will I save time and effort? 6. Can it be serviced promptly? Pictured on the next two pages are convenience features with a "yes" to each of these questions.

(continued)



Here are examples of convenience features that make cooking a pleasure. Many of



Marked with temperature settings, a thermostatic burner control maintains exact heat for precision surface cooking.



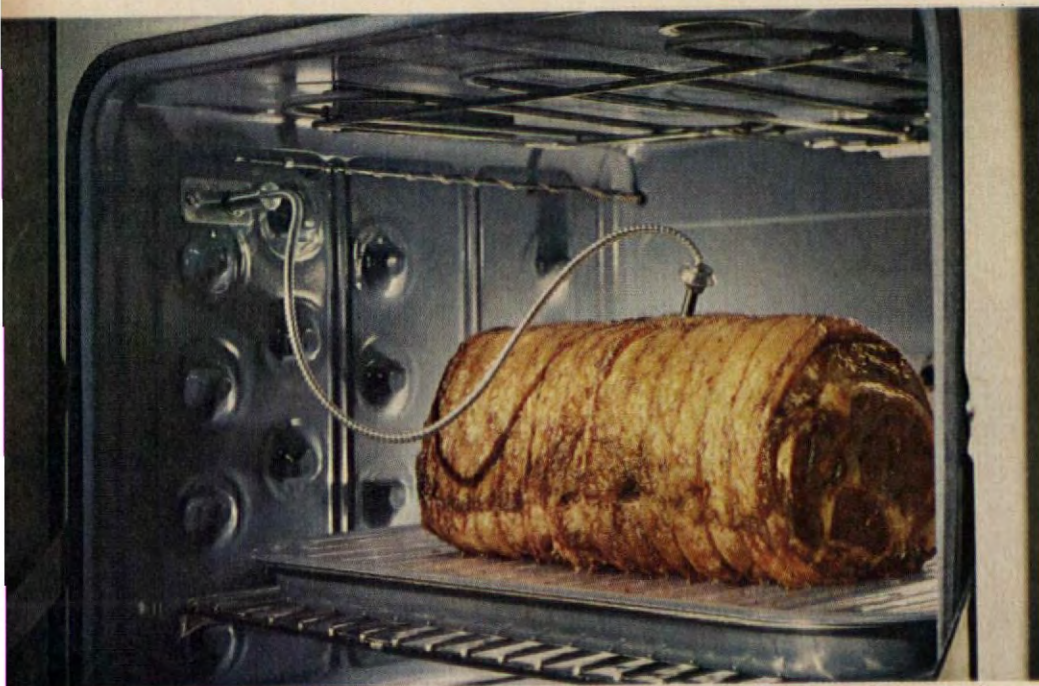
Controlled heat makes hollandaise sauce foolproof. Sensing unit in center of the burner makes any pan automatic.



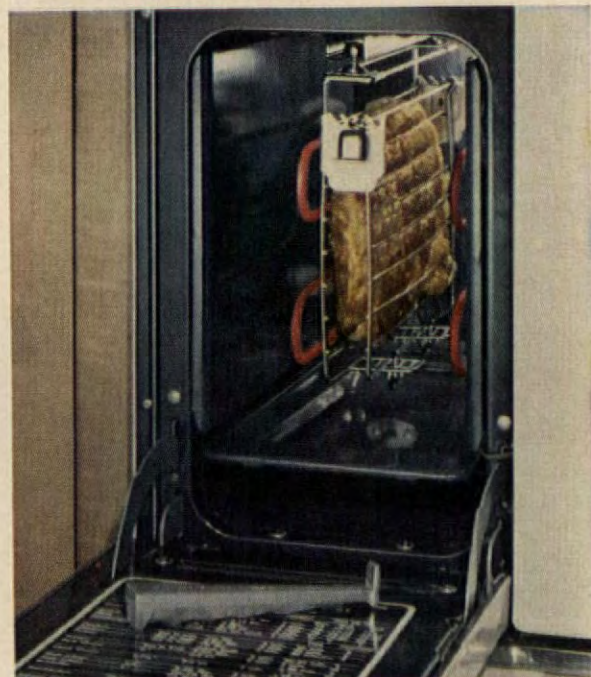
Burner operates on full flame (left) until the food reaches selected temperature, then lowers automatically (right) until the sensing element calls for more heat—much like an oven thermostat. Foods won't scorch when heat is measured as accurately as any other ingredient you use. Electric ranges are available with similar surface cooking controls, some of which provide for adjustment according to size of pan.



Like a picnic in the kitchen, this range-top rotisserie barbecues and broils in the open for all to see. Spattering is minimized as drippings land in an easy-to-clean well. Thermometer built into the spit assures properly done fowl or heavier cuts of meat.



If you like rare beef, or if you've ever worried about undercooking a turkey or a pork roast, an automatic range meat thermometer is a real convenience. In this electric oven, you place a probe in the meat to take internal temperature, plug cable into oven wall receptacle, and set dial on the range backward (shown on page 63) to the desired degree of doneness before starting the oven. When the roast is done, cooking stops and oven keeps the meat serving-hot indefinitely.



Steak is no bother with a vertical broiler that cooks both sides at once and turns itself off automatically. You can lower the heat for meats that require slower broiling. A permanent chart on the door lists proper heat and timer settings according to kind of meat, thickness, and the way you like it.

these, or variations of them, are available on both gas and electric ranges today.



Pancakes—hot off the griddle! Built into the center of a gas range, this handy griddle has a thermostatically controlled burner underneath to assure even browning. But look below at what else it does!



Old favorite, the deep well is wonderful for simmering a quantity of soup or stew—and there's no problem of where to store it.



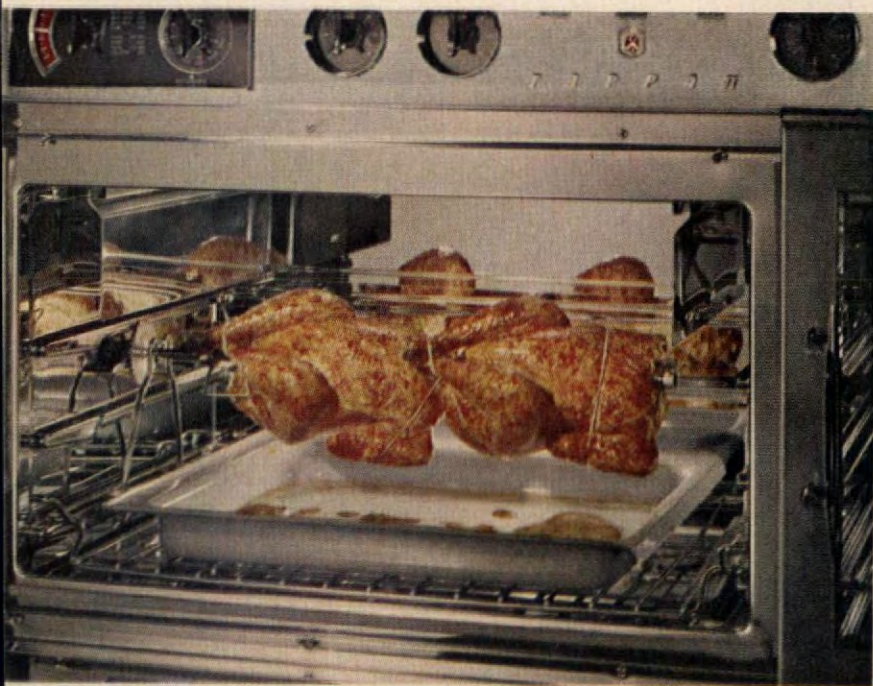
Remove the griddle, substitute an over-sized grate, and there's a fifth surface burner. It's big enough to accommodate a jumbo soup kettle, well away from the range edge so that spills are unlikely. Here's an example of a really usable dual-purpose feature.



Be a short-order cook! This grill fits over two electric surface units which, when connected by a push-button control, work together to provide thermostatically controlled heat over the entire griddle surface.



Double-oven ranges are more usable since engineers have reappportioned space to suit family needs. A good example is this second oven in a 40-inch electric range. Only 11 inches wide, it is designed to bake or broil the same as a spacious 23-inch oven next door. You'll find numerous uses for such an extra oven, from browning last-minute rolls, heating small casseroles, and taking overflow from the big oven on special occasions, to baking foods that require different temperatures.



Oven rotisseries, much in demand, offer great cooking pleasure for those who love barbecued foods year round. The rotisserie in this eye-level electric oven is designed horizontally for easy access to the spit for seasoning foods as they cook. Most range manufacturers offer motor-driven rotisseries, either as standard equipment or as an optional accessory, in a wide variety of gas and electric range models.



Gone is the dreaded mess of broiling with such developments as this high-wall pan designed to keep grease spatters off the oven walls, thus simplifying clean up. Actually it is two pans nested together. Cold water in the lower section tempers the bottom surface of the broiling pan to cut down spattering. The glass door of this eye-level oven swings outward and up to open.

Shopping Information, page 76

(continued on page 61)

Pies that money can't buy!



Hail our springtime festival of fresh fruit pies! Never before have we had such a royal assemblage of juicy, freshly plucked treats.

Turn back to our cover for a moment. Ever seen, ever tasted apple pie like this? Behold our Blueberry Meringue! Fit for a king but yours for the baking. Savor our Peaches and Cream—as luscious and dreamy as it sounds.

Does a bittersweet combination tempt you? Try the Rhubarb-Cherry. And if you yearn for a Strawberry Chiffon or French Raspberry Cream Tart, just turn the page.

JUNE M. TOWNE AND FOODS STAFF



Rhubarb-Cherry Pie (above) is truly at its dreamy best at this season when nature's abundance of cherries—the tangy red ones—and luscious fresh rhubarb are available. Our recipe has a closed-top crust, but you can give it a new look with lattice crust, or buttered crumb topping. (For topping, see Peaches and Cream Pie recipe.)

Blueberry Meringue Pie (left) is superb baked with fresh berries. After fruit and crust are baked, spoon meringue over top of hot filling, return to oven and bake until top of meringue is a golden brown. For more sparkle, sprinkle meringue with granulated sugar.

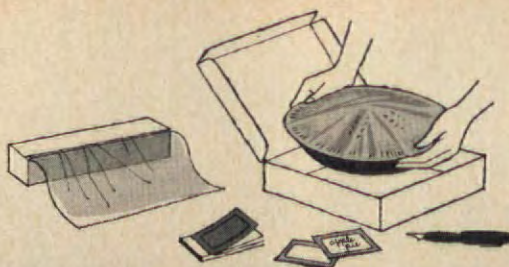
RECIPES ON PAGES 46 AND 48

Peaches and Cream Pie (below) is as appealing as the blush of the fresh peach itself! If you have never tasted the subtle blending of succulent ripe peaches, sour cream, brown sugar, and gentle touch of nutmeg, you have a royal treat to crown your meal.



Pies That Money Can't Buy

(pictured in color on pages 44 and 45)



COOL BAKED FRUIT PIES before freezing. Use moistureproof wrap. Put in carton, label, and freeze. To use, defrost two hours, or heat in moderate oven (375°F.) 30 minutes. May be kept frozen up to three months.

• FRENCH RASPBERRY CREAM TART

Preparation time: 40 min.
Baking time: 25 min.
Chilling time: 3 hrs.

- 1½ c. sifted all-purpose flour
- 2 tbs. sugar
- ½ c. (1 stick) butter or margarine
- 1 egg
- 1 pkg. vanilla pudding or pie filling mix
- 1 tbs. unflavored gelatin
- 1½ c. milk
- ½ c. heavy cream, whipped
- 1 tsp. vanilla
- 1 pt. raspberries
- ¼ c. raspberry jelly
- 1 tbs. water

● Fold a length of foil into a strip; press across bottom and up sides of 9-inch layer pan; leave excess to grasp when removing shell. Blend flour, sugar, butter or margarine, and egg; chill. Roll out on floured board ¼-inch thick to 12-inch circle. Press into pan; keep top of pastry even with top of pan. (Pastry is short; patches easily.) Prick with fork. Bake in hot oven (400°F.) 10 minutes; reduce heat to moderate (350°F.); bake 15 minutes, or until golden. Cool; remove from pan; place on flat plate. Blend pudding mix with gelatin; stir in milk. Cook over medium heat, stirring constantly until thickened; cool; chill until mixture begins to set; fold in whipped cream and vanilla; pour into shell. Wash and drain raspberries; place, stem end down, on filling. Melt jelly with water; cool; spoon over berries to glaze. Chill until set. Decorate with whipped cream, if desired.

Makes 8 servings

404 cal. per serving

Source of Vitamins A, B, C
Tested in THE AMERICAN HOME KITCHENS

FOLD HERE

• GREEN APPLE PIE



• STRAWBERRY CHIFFON PIE

Preparation time: 1 hr.
Chilling time: 3 hrs.

- 1½ c. crushed vanilla wafers
- ¼ c. soft butter or margarine
- 1 pt. (2 c.) strawberries
- ½ c. sugar
- 1 envelope unflavored gelatin
- ¼ c. water
- 2 egg whites
- ¼ c. sugar
- ½ c. heavy cream, whipped
- 14-15 whole vanilla wafers

● Blend crushed wafers and butter or margarine; press mixture firmly into 9-inch pie plate. Bake in moderate oven (375°F.) 10 minutes; cool. Wash strawberries; save several nicely shaped ones for garnish; hull and slice remainder. Combine strawberries and ¼ cup sugar; let stand 15 minutes until juices run freely; strain juice into saucepan. Soften gelatin in water 5 minutes; add to strawberry juice; heat until gelatin is dissolved; cool. Add whites until foamy; add ¼ cup sugar a tablespoon at a time, beating well after each addition; continue to beat until mixture stands in peaks. Fold gently into thickened strawberry mixture; fold in whipped cream; spoon into cooled crust. Press whole vanilla wafers into filling all around pie to form scalloped edge. Garnish with reserved whole strawberries.

Makes 8 servings

230 cal. per serving

Source of Vitamins A, B, C
Tested in THE AMERICAN HOME KITCHENS

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• FRENCH RASPBERRY CREAM TART

Preparation time: 20 min.
Baking time: 50-55 min.

- ¾ c. light brown sugar, firmly packed
- 1 tsp. cinnamon
- 2 tsp. grated orange rind

● Combine sugar, cinnamon, and orange rind; reserve. Pare and core apples; cut into ¼-inch-thick slices. Layer slices into pastry shell, heaping them in center; sprinkle each layer with sugar mixture and dot with butter or margarine. Cover with aluminum foil. Bake in hot oven (425°F.) 25 minutes; remove foil. Brush apples with corn syrup; bake 25 to 30 minutes longer, or until apples are tender. Garnish with Cheddar cheese spread softened with a small amount of milk, if desired.

Makes 6 servings

397 cal. per serving

Source of Vitamins A, C

Tested in THE AMERICAN HOME KITCHENS

• STRAWBERRY CHIFFON PIE



3 souper supper loaves



Soup adds good flavor...soup saves you time

Cheeseburger Loaf. Mix 1 can Campbell's Cream of Mushroom Soup, 2 lbs. ground beef, $\frac{1}{2}$ cup fine dry bread crumbs, $\frac{1}{2}$ cup chopped onion, 2 tbsp. chopped parsley, 1 tbsp. Worcestershire, 1 slightly beaten egg, 1 tsp. salt, dash pepper; mix thoroughly; shape firmly into loaf; put in shallow baking pan. Bake in moderate oven (350°F) about 1 hour. Top with tomato slices and $\frac{1}{2}$ cup shredded mild cheese. Bake 15 min. more. Serves 8 deliciously. Look for other wonderful recipes on every can of Campbell's Soup.



Tuna-Celery Loaf. Mix thoroughly two 7-oz. cans tuna (drained, flaked), 1 can Campbell's Cream of Celery Soup, 1 cup fine dry bread crumbs, 2 slightly beaten eggs, $\frac{1}{2}$ cup chopped onion, 1 tbsp. lemon juice. Pack into well-greased loaf pan (9x5x3"). (Mixture is soft before baking.) Bake in moderate oven (375°F) about 1 hour. Cool 10 min.; loosen sides; turn out on platter. Sauce: Mix 1 can Campbell's Cream of Celery Soup, $\frac{1}{2}$ to $\frac{1}{2}$ cup milk; heat. Pour over loaf; top with pimiento strips. Serves 4 to 6.



Tomato-Ham Loaf. Thoroughly mix $\frac{1}{2}$ cup Campbell's Tomato Soup, 1 lb. ground lean ham, $\frac{1}{2}$ lb. ground lean pork, $\frac{1}{2}$ cup fine dry bread crumbs, $\frac{1}{2}$ cup minced onion, $\frac{1}{4}$ cup finely chopped celery, 1 slightly beaten egg, $\frac{1}{2}$ tsp. dry mustard, dash pepper. Shape firmly into loaf; put in shallow baking pan. Dip 3 slices onion or green pepper in melted butter; press into loaf. Bake in moderate oven (350°F) about 1 $\frac{1}{4}$ hours. Sauce: Combine remaining soup with 2 tsp. prepared horseradish; heat. 6 souper servings.



Good things begin to happen when you cook with Campbell's Soups

Pies That Money Can't Buy

(pictured in color on pages 44 and 45)



TO MASH BANANAS: 1. Slice into bowl and mash with fork, or beat with rotary beater. 2. Break bananas into chunks and beat in electric mixer, or whirl in blender.

• BLUEBERRY MERINGUE PIE

Preparation time: 25 min.
Baking time: 15-20 min.

2 tbs. lemon juice
1 baked 9-in. pastry shell
2 egg whites
 $\frac{1}{4}$ c. sugar

1 qt. blueberries
 $\frac{1}{2}$ c. sugar
 $\frac{1}{3}$ c. cornstarch
1 c. water

● Pick over blueberries; wash; crush 1 cup; reserve remainder. Blend $\frac{1}{2}$ cup sugar and cornstarch together; add crushed berries and water. Heat, stirring constantly, until mixture thickens and bubbles; remove from heat; add lemon juice, and reserved blueberries; pour into baked shell. Set oven at moderate (350°F.). Beat egg whites until foamy; add $\frac{1}{4}$ cup sugar 1 tablespoon at a time, beating well after each addition; continue to beat until meringue stands in stiff peaks. Spoon meringue over top of hot filling, pressing against inner edge of crust to prevent shrinking; Swirl meringue into peaks or pipe rosettes with pastry bag and tube. Bake 15 to 20 minutes, or until meringue peaks are lightly tipped with golden brown; cool.

Makes 6 servings

343 cal. per serving

Source of Vitamins A, B, C

Tested in THE AMERICAN HOME KITCHENS

FOLD HERE

• RHUBARB-CHERRY PIE



Preparation time: 25 min.
Baking time: 45-50 min.

Few drops red food color
2 c. sifted all-purpose flour
 $\frac{1}{2}$ tsp. salt
 $\frac{1}{4}$ c. shortening
6 tbs. cold water
1 tbs. butter or margarine

4 c. (2 lbs.) rhubarb, diced
1 c. red tart cherries, pitted
Or: 1 can (1 lb.) red tart pitted cherries, drained
1 c. sugar
 $\frac{1}{4}$ c. quick-cooking tapioca

● Combine rhubarb, cherries, sugar, tapioca, and food color; let stand 15 minutes. Combine flour and salt in bowl; cut in shortening with pastry blender or two knives until mixture resembles cornmeal. Sprinkle water over mixture; stir ingredients quickly with fork until blended; gather into a ball; divide in half. Roll out one half to a 12-inch circle; fit into 9-inch pie plate. Trim even with edge of pan; moisten edge with cold water. Spoon filling into pastry; dot with butter or margarine. Roll out second half of pastry as the first; fold in half; cut designs or slashes in top to vent steam. Place over filling with fold at center; unfold. Trim upper crust $\frac{1}{2}$ inch beyond edge of plate, fold edge of top crust under edge of bottom crust. Flute with fingers. For sparkling top, brush top of pie with milk; sprinkle with sugar. Bake in hot oven (425°F.) 45 to 50 minutes, or until crust is golden.

Makes 6 servings

527 cal. per serving

Source of Vitamins A, B, C

Tested in THE AMERICAN HOME KITCHENS

• BLUEBERRY MERINGUE PIE



FOLD HERE

• PEACHES AND CREAM PIE

Preparation time: 30 min.
Baking time: 40-45 min.

$\frac{1}{4}$ tsp. nutmeg
 $\frac{1}{2}$ c. dairy sour cream
2 tbs. soft butter or margarine
2 tbs. brown sugar
 $\frac{1}{3}$ c. flour

1 unbaked 9-in. pastry shell
4 c. sliced fresh peaches
2 tbs. lemon juice
2 eggs
 $\frac{1}{3}$ c. brown sugar, firmly packed
1 tbs. flour

● Prepare pastry shell. Set oven to very hot (450°F.). Pile peaches into pastry shell; sprinkle with lemon juice. Beat eggs; add $\frac{1}{2}$ cup brown sugar, 1 tablespoon flour, nutmeg, and sour cream; mix until well blended; pour over peaches. Combine butter or margarine, 2 tbs. brown sugar, and $\frac{1}{3}$ c. flour; blend with fingers until crumbs form. Sprinkle over top of pie. Bake 15 minutes; reduce heat to moderate (350°F.); bake 25 minutes longer, or until filling is firm.

Makes 6 servings

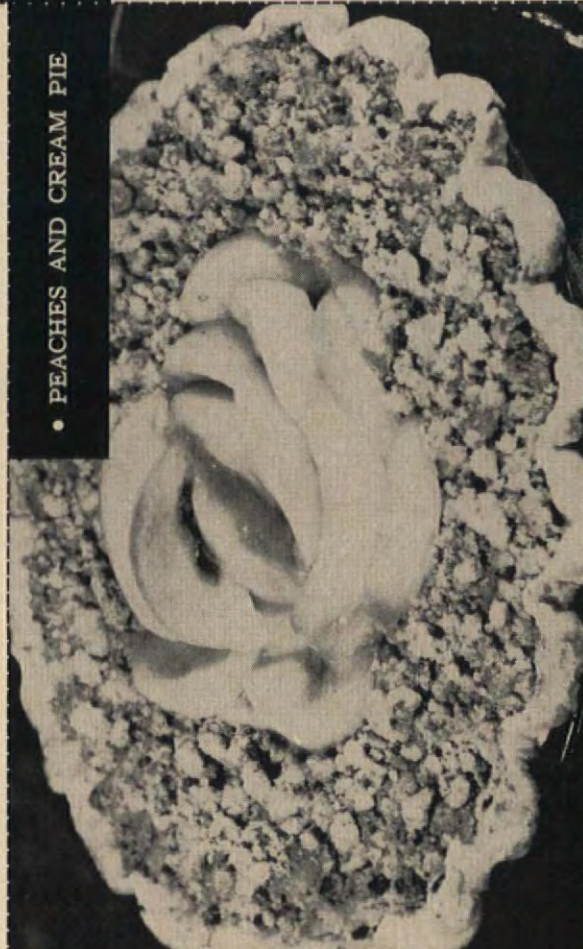
393 cal. per serving

Source of Vitamins A, B, C

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• PEACHES AND CREAM PIE





RC1B-645

You'd never believe such beauty could be so practical. Just one example—the eye-level, See-Through oven doors glide out and up—completely out of the way. At the same time, they protect your face from oven heat. Only the Frigidaire Flair Range has it!

Modernize your kitchen with *Flair* by Frigidaire!

Looks built-in...but you can install it within minutes!

Costs no more than an ordinary range—as little as \$4.15* a week! Sensational new Flair by Frigidaire brings built-in beauty to your home—in a free-standing Range. Flair gives you surface and oven cooking in one compact unit.

Just slides into place of your old electric range after it's attached to the optional cabinet or your own custom-built cabinet.

Choice of 4 models in 2 sizes: 40-inch, double oven; 30-inch, single oven.

Flair brings you all the advantages of highest-priced conventional ranges. Heat-Minder makes utensils automatic; no boil-overs, no scorching. Speed-Heat Surface Unit shortens cooking time.

Only your Frigidaire dealer can tell you the full story. See him as soon as possible!



Roll-to-You Cooking Top—slides out of sight. Most convenient space-saving electric range ever! Surface units are easy to clean. Lift up and stay up!



Now! "Best Buys" with
"That Frigidaire Touch!"

- A touch you love in features
- A touch you see in styling
- A touch you feel in craftsmanship
- A touch you trust in engineering

... a touch you'll find only
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*After small down payment. See your Dealer for his terms.

You'll find Frigidaire factory-trained servicemen everywhere.

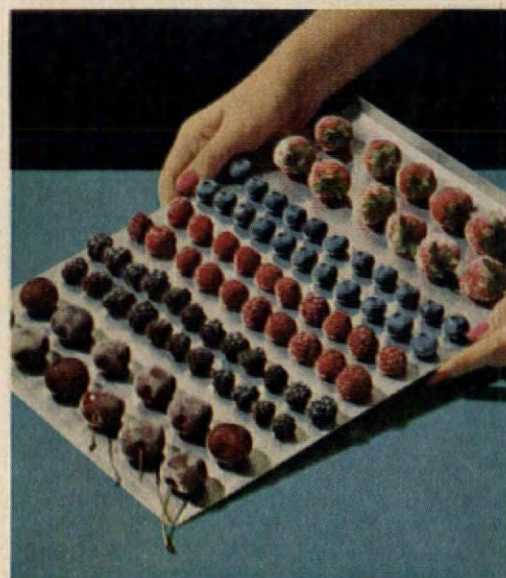
FREEZE FRUIT FOR GARNISHES

*Glamour garnishes
of fresh fruit can be
kept handy all
year round with
these easy tips*

*Pick the prettiest,
most perfect pieces
of fruit from your
baskets. Place them in
rows, about 1/2-inch
apart, on cookie sheets.
Handle fruit gently.*



*Set cookie sheets on
freezer shelf. Just
as soon as all pieces
of fruit are firmly
frozen, they're ready
for packaging.*



F. M. DEMAREST

*Put frozen fruits
carefully into freezer
containers. Label and
return to freezer. At
serving time, remove
only what you need.*



The difference in butters
is one you can taste. It's
here...sweet-cream sweet
...churned fresh by the
hour in the land of lakes.
Taste how fresh.



Churned from sweet (never sour) cream
LIGHTLY SALTED OR UNSALTED

Only **Twinkle** copper cleaner does all this!



Polishes as it cleans! Twinkle® does in one easy step what most other copper cleaners do in two! With Twinkle, there's no need to scour the pan clean first. And, no other copper cleaner can put a shine to copper like Twinkle can!



Wipes tarnish away chemically — without hard rubbing! Twinkle cleans by chemical action, not elbow grease. Even the toughest to remove stain smooths away quickly under the Twinkle touch! It's the fastest, easiest way to clean copper there is!

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★
Guaranteed by
Good Housekeeping
★
AS ADVERTISED THEREIN



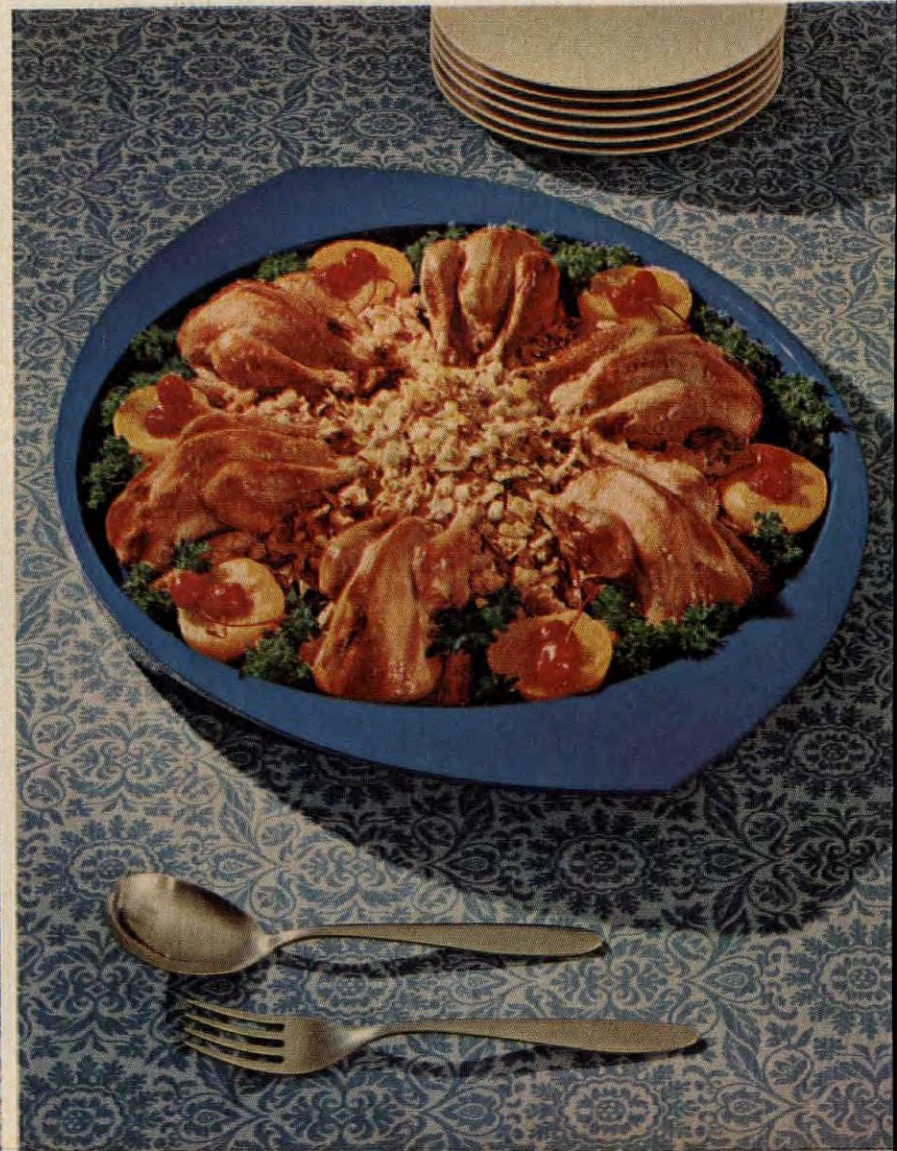
Is a gentle-to-your-hands paste! Economical too! Twinkle is a smooth creamy paste—so much nicer than harsh scouring-powder type copper cleaners. So kind to your hands! And there's no waste with paste! It stays right on the pan.



Special Offer!
This Revere Skillet-Sauté Pan, (\$4.19 value), only \$2.50 (no stamps) with Twinkle Copper Cleaner front panel. Send to Box 1560-A, Clinton, Iowa. Offer good in U.S.A. only while supply lasts.

Shields copper from tarnish! Now Twinkle leaves an invisible protective shield on copper. Keeps it glowing far longer so you don't have to clean it between uses. Now, you can get your beautiful copper out of hiding and display it proudly.

The Drackett Company, Cincinnati, Ohio.





Crispy Onion Squares (upper left). The batter is topped with an onion and sour cream mixture, then sprinkled with crushed chips before baking. When finished, cut into squares and serve hot, with lots and lots of butter.

Potato Chips as Underliners (upper center). Try them with any of the dishes you normally serve on toast or with noodles—such as chicken à la king, chicken chow mein, Welsh rarebit, beef Stroganoff, and Hungarian goulash.

Ham Mousse Pie (upper right). Here's another imaginative use for potato chips. Finely crushed chips are rolled into the pastry mixture for a truly different flavor. Pie can be made and chilled far in advance of serving.

Take a package of **POTATO CHIPS**

You've munched, snacked, and dipped potato chips for years. Now try giving them top billing in main-course dishes. Let them add a crunchy-nutty flavor to a pie crust! A topping to a hot baking powder bread! Or sprinkle crushed chips on top and bottom of a casserole. Try them in dressings for meat and poultry for a new kind of taste treat. And, instead of toast, noodles, or rice, serve creamed entrees and creole dishes over a bed of crisp chips.

Tuna Casserole (lower left). This is sure to become a favorite! Half of the chips are placed on the bottom of the casserole, the remainder on top of the tuna mixture. Make two at a time. One for your freezer!

Rock Cornish Hens With Stuffing (lower center). A pleasant flavor blend of chips, mushrooms, celery, herbs, and bread cubes. You'll surely want to add this different and interesting recipe to your dressing file.

Creole Franks on Chips (lower right). It's a quick and easy recipe to put together, but a treat for the whole family. It's a tasty dish for the outdoor grill. And, without the franks, it can become your barbecue basting sauce.

RECIPES ON PAGE 55

Shopping Information, page 76



Kraft Italian—tangy and tantalizing, seasoned in true Italian style with vivid herbs, spices and garlic. *Idea for to-night:* mix $\frac{1}{4}$ c. Kraft Italian with 1 lb. ground beef for Meat Balls Milano.

Casino Dressing—a sophisticated blend of herbs and spices spiked with tomato and garlic. For a typically French "Salade Verte": toss crisp greens and thin, unpeeled cucumber slices with Casino.

Catalina Dressing—with a bow to our own food-loving West. Thick and tomato-y with a spicy-sweet tang. *Idea:* brown pork chops on both sides in Catalina. Cover; simmer till tender.

Roka Blue Cheese Dressing—pours like thick country cream, has the mellow Old World flavor of aged blue cheese. Try Danish "Frugtsalat": pears, prunes, lettuce—and Roka Blue Cheese Dressing.

4 EASY WAYS TO GO GLOBE-TROTTING AT MEALTIME...

Exotic Dressings

INSPIRED BY FARAWAY PLACES AND BLENDED FOR YOU BY KRAFT

All in TABLE-NICE new bottles with built-in mixing action!

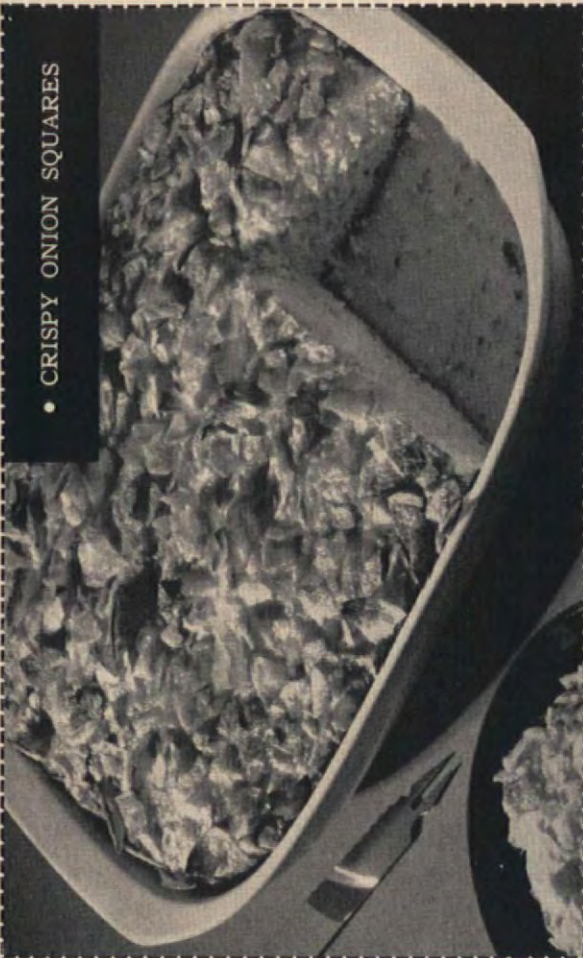
Take a Package of Potato Chips

(pictured in color on pages 52 and 53)



CHOP AND PIT DRIED PRUNES
this easy way: just take a scissors and snip the prune meat away from the pit.

• CRISPY ONION SQUARES



• RAREBIT AND CHIPS

Preparation time: 25 min.
Cooking time: 15 min.

1 lb. sharp Cheddar cheese, cubed
 $\frac{2}{3}$ c. evaporated milk
1 tsp. dry mustard

1 tsp. Worcestershire sauce
 $\frac{1}{4}$ tsp. seasoned salt
Dash cayenne pepper

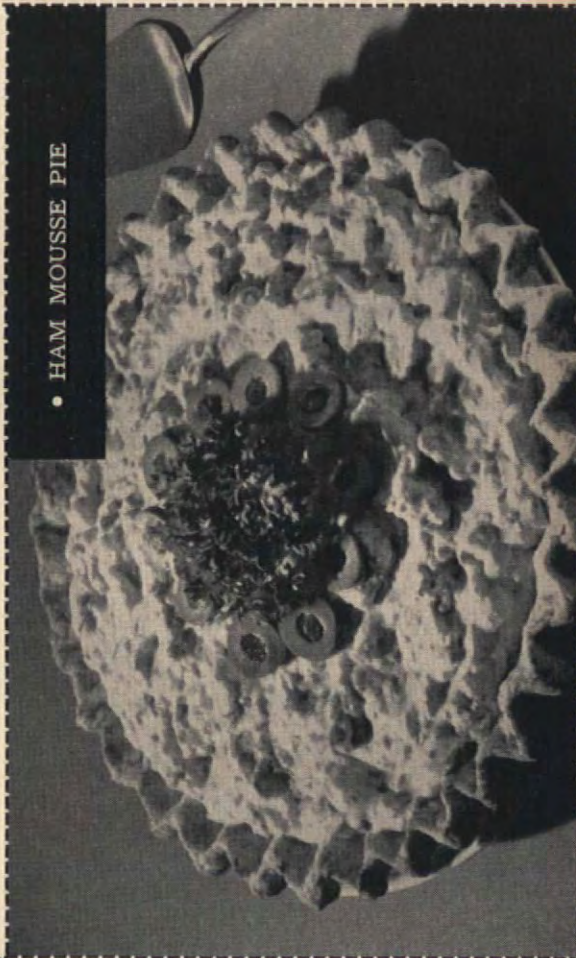
Makes 6 servings

342 cal. per serving

Source of Vitamins A, B

Tested in THE AMERICAN HOME KITCHENS

• HAM MOUSSE PIE



Preparation time: 15 min.
Cooking time: 35 min.

1 can (1 lb., 12 oz.) tomatoes
1 tsp. chili powder
1 tsp. salt
2 tsp. sugar
Dash of pepper
Potato chips

8 large frankfurters (1 lb.), cut in $\frac{1}{2}$ -inch pieces
3 tbs. butter, margarine, bacon drippings, or vegetable oil
1 large onion, chopped (1 c.)
 $\frac{1}{2}$ c. chopped green pepper

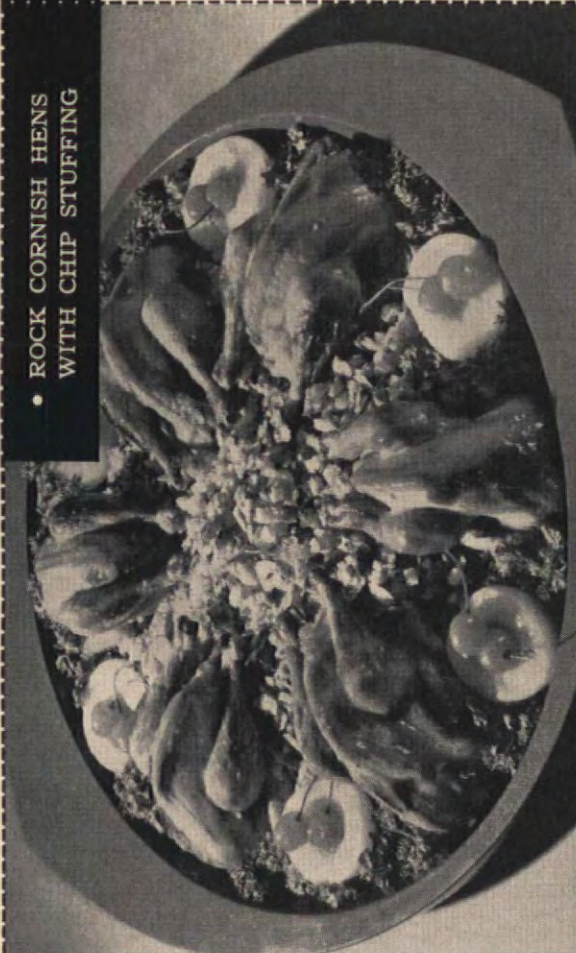
Makes 6 servings

493 cal. per serving

Source of Vitamins A, B, C

Tested in THE AMERICAN HOME KITCHENS

• ROCK CORNISH HENS WITH CHIP STUFFING



• TUNA CASSEROLE

Preparation time: 20 min.
Baking time: 30 min.

$\frac{2}{3}$ c. milk
1 tbs. lemon juice
2 cans (7-oz. each) tuna, drained and flaked
2 c. coarsely crushed potato chips

3 tbs. chopped onion
3 tbs. chopped green pepper
1 tbs. melted butter or margarine
2 tbs. diced pimiento
1 can cream of chicken soup
1 can cream of celery soup*

Sauté onion and green pepper in butter or margarine 3 minutes, or until tender; remove from heat. Combine sautéed onion and green pepper, pimiento, soups, milk, lemon juice, and tuna; mix well. Place 1 cup crushed potato chips in bottom of lightly buttered 1½-quart casserole; add tuna mixture. Sprinkle remaining 1 cup potato chips on top. Bake in moderate oven (350°F.) 30 minutes.

*Or use 1 can cream of spinach or asparagus soup.

Makes 6 servings

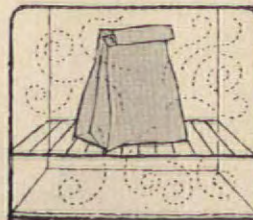
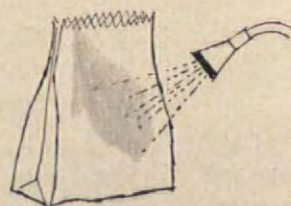
545 cal. per serving

Source of Vitamins A, B, C

Tested in THE AMERICAN HOME KITCHENS

Take a Package of Potato Chips

(pictured in color on pages 52 and 53)



TO REHEAT BREAD OR ROLLS, place in paper bag, sprinkle with water. Heat in hot oven (400° F.) 10 minutes, or in bun warmer on top of range.

• HAM MOUSSE PIE

- 1 c. sifted all-purpose flour
- $\frac{1}{4}$ tsp. salt
- $\frac{3}{4}$ c. shortening
- $\frac{1}{8}$ c. finely crushed potato chips
- $2\frac{1}{2}$ –3 tbs. cold water
- 1 envelope unflavored gelatin
- $\frac{1}{4}$ c. cold chicken broth
- $1\frac{1}{4}$ c. hot chicken broth

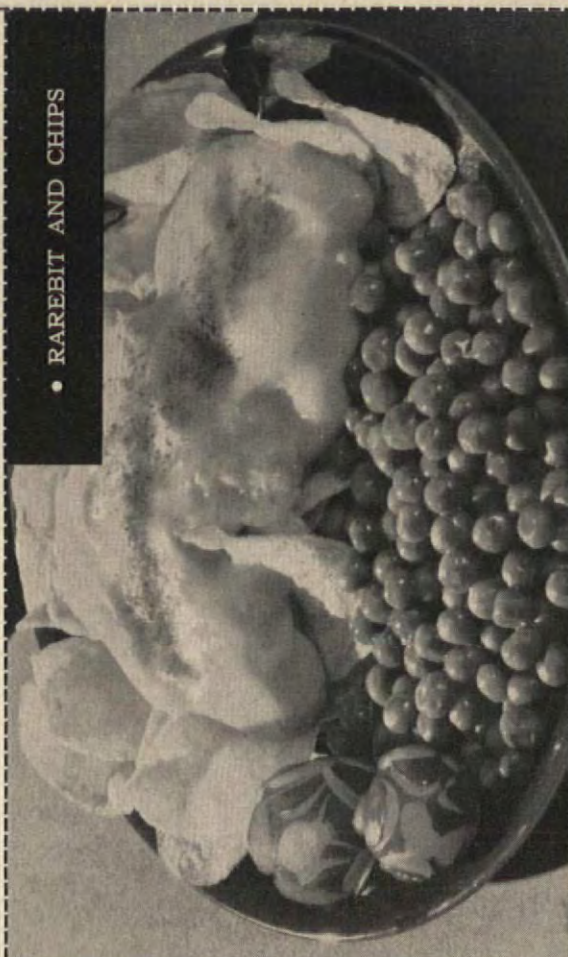
• Sift flour and salt into bowl; cut in shortening until the size of small peas. Stir in crushed potato chips lightly. Add water slowly, stirring with fork until dough forms a ball. Roll out $\frac{1}{8}$ -inch thick to a 12-inch circle; fit into 9-inch pie pan; flute edge; prick well. Bake in hot oven (425° F.) 10 to 12 minutes, or until golden. Cool. Soak gelatin in cold chicken broth; dissolve in hot chicken broth; add vinegar, onion, and pepper; mix well. Stir in ham, celery, green pepper, and eggs; chill until mixture begins to set. Combine mustard and cream; beat until stiff; fold into ham mixture; turn into cooled pie shell. Chill 2 hours, or until firm. Garnish with sliced stuffed olives and parsley, if desired.

447 cal. per serving

Source of Vitamins A, B, C

Tested in THE AMERICAN HOME KITCHENS

• RAREBIT AND CHIPS



• CRISPY ONION SQUARES

- $1\frac{1}{2}$ c. chopped onion
- 2 tbs. melted butter or margarine
- 1 egg, slightly beaten
- $\frac{3}{4}$ c. dairy sour cream
- $\frac{1}{4}$ tsp. salt

• Sauté onion in butter or margarine about 5 minutes, or until golden; remove from heat. Combine egg and sour cream in small bowl; mix well; stir in sautéed onion, salt, and pepper. Add milk to biscuit mix in large bowl, stirring with fork until dough is formed. Pat dough into lightly greased 8x12x2-inch or 9x9x2-inch pan; spread onion and sour cream mixture over top; sprinkle with potato chips. Bake in very hot oven (450° F.) 20 minutes. Cut into squares and serve hot.

Makes 9 squares

421 cal. per square

Source of Vitamins A, C

Tested in THE AMERICAN HOME KITCHENS

• TUNA CASSEROLE



• ROCK CORNISH HENS WITH CHIP STUFFING

- $\frac{1}{2}$ lb. mushrooms, chopped
- 4 tbs. butter or margarine
- $\frac{3}{4}$ c. finely chopped celery
- 1 small onion, chopped ($\frac{1}{4}$ c.)
- $\frac{1}{2}$ tsp. rosemary
- $\frac{1}{2}$ tsp. salt

• Sauté mushrooms in 4 tablespoons butter or margarine until tender; add celery and onion; sauté 3 minutes; remove from heat. Add rosemary, salt, pepper, potato chips, and bread cubes; mix well. Stuff hens with mixture; fasten with wooden picks or skewers; lace closed with string. Brush hens with $\frac{1}{4}$ cup softened butter or margarine; wrap each hen in single piece of heavy aluminum foil; place hens on cooky sheet or in shallow pan. Roast in hot oven (425° F.) 35 minutes. Open foil; brush hens with drippings; roast 25 minutes longer, or until hens are golden brown. Prepare and serve extra stuffing, if desired.

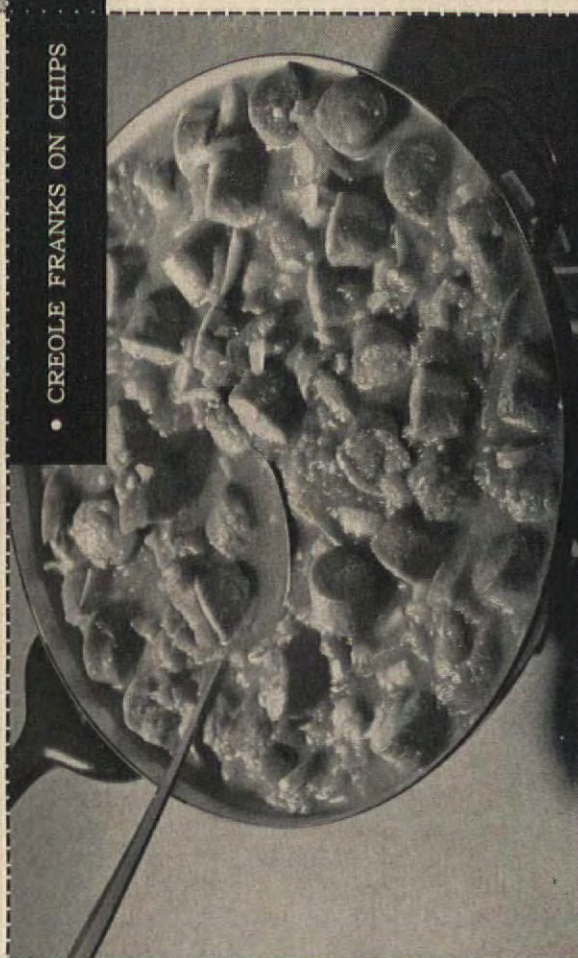
Makes 6 servings

688 cal. per serving

Source of Vitamins A, B, C

Tested in THE AMERICAN HOME KITCHENS

• CREOLE FRANKS ON CHIPS





You can't buy rosy-rich flavor like this
 ...but you can capture it in minutes with this easy recipe

See how simple! Sixty seconds of boiling, and you'll be admiring the strawberriest strawberry jam you ever tasted. Start with ripe, red berries. Let powdered Sure-Jell or liquid Certo turn the trick. These natural fruit pectin products make jam "jell" just right. Result: fresh-strawberry taste for your sparkling jars. Make jam soon. It's an experience!



Gem of a Strawberry Jam • Boil just one minute

2 quarts ripe strawberries • 1 box Sure-Jell* • 7 cups sugar

Crush berries. Mix $4\frac{1}{2}$ cups fruit in large saucepan with one box Sure-Jell. (*For recipes using liquid Certo, see bottle.) Stir over high heat till mixture boils. Stir in sugar. Bring to a full rolling boil. Boil hard one minute, stirring. Remove from heat, skim off foam, skim and stir by turns for five minutes. Ladle into 11 medium glasses. Paraffin or seal at once. Over 50 so-simple recipes in every package.

SURE-JELL or CERTO—Surest, easiest way to jam and jelly-making



Now...look what you can serve on Fonda plastic-coated paper plates

Won't soak thru-won't buckle-no paper taste-no dishwashing!



Fonda's "Willow", perfect for every occasion. No paper taste to mar delicate foods like Hawaiian gelatine. Recipe? Stir pineapple cubes and shredded cocoanut into lime gelatine *after* cooling, before setting.



Fonda's "Harlequin", smart sophisticate, for your adult parties. Won't buckle or bend, won't absorb, has no paper taste. Dessert idea: Fill half cantaloupes with generous scoops of vanilla or pineapple ice cream.



Fonda's "Notty Pine", a must for all cook-outs. Won't buckle or bend—even under a hefty serving of this barbecued chicken: Season with barbecue salt. Broil. Baste with butter and bottled barbecue sauce.



Fonda's "Dennis the Menace" plates, a star hit with kids. Party idea: Cheezy Dogs. Slit franks, insert cheese strips, fasten with toothpick, broil. Serve with potato salad. Fonda plates won't absorb salad oils.

Fonda's "Glo-White", plastic-coated, the most beautiful of white paper plates.



Fonda
CONTAINER COMPANY
Division of Standard Packaging Corporation

so you are on a diet

Nothing nibbles away at a woman's joy of living more than the knowledge that she's putting on weight. (Could be for her husband and family too.) So diet, with our blessing. But *don't* do-or-die it. Why not keep your figure in shape the way you keep your house in order? Who would ever dream of letting all the housework pile up, for one all-out, crash-bang, superhuman effort? You have to keep after the dust every day. And that's a good way to keep after the pounds. You'll be happier, and healthier—and a lot more fun to come home to than the average grim-faced martyr on a quickie diet.

It isn't so hard. It's a question of leaving off, or leaving out, or substituting. In our lunch menu

below, cut down on the serving of Crispy Onion Square in our recipe on page 56. Peaches taste luscious in any form, so simply slice and enjoy yours plain while the rest of the family has its Peaches-and-Cream Pie (page 48).

We know how much effort you put into planning and preparing and serving attractive meals to your family. But does your job end there? We think it's your smiling face at the table that makes a meal a success. We think the sight of Mother sipping her "dietetic" fluid supper would take the edge off anybody's appetite. That's why, month after month, we give you calorie-wise tips on dressings, sauces, even desserts—ways to watch your weight and still eat and enjoy your meals with your family.

WEIGHT-WATCHERS	Cal. Per Serving	BREAKFAST	Cal. Per Serving	NON-WATCHERS
1 cup	100	Orange juice	100	1 cup
1 soft-cooked	75	Eggs	220	2, scrambled
1 thin slice	50	Bread	125	Buttered toast
With sugar substitute and skim milk	5	Coffee	80	With sugar and coffee cream
	230	Breakfast total	525	
		LUNCH		
1 cup cheese	200	Cottage cheese and blueberry salad	200	1 cup cheese
1/2 cup berries	50	Dressing	100	1/2 cup berries
Low calorie	5	Carrot sticks	25	French dressing
1 medium carrot	25	Celery sticks	25	1 medium carrot
3 stalks	25	Crispy Onion Square*	421	3 stalks
1/2 square	210			1 square
1/2 cup, plain	75	Gelatin dessert	75	1/2 cup
Omit		Cream	100	2 tablespoons
1 glass skim or buttermilk	85	Milk	165	1 glass whole
	675	Lunch total	1161	
		DINNER		
4 ounces	170	Broiled liver	170	4 ounces
1 cup	25	Green beans	25	1 cup
1 cup	25	Broiled mushrooms	25	1 cup
1 medium potato	100	Boiled potato	100	1 medium potato
1 average portion	25	Mixed green salad	25	1 average portion
Vinegar dressing	0	Dressing	270	Blue cheese dressing
Fresh peach, sliced	50	Dessert	398	Peaches-and-Cream Pie**
With sugar substitute and skim milk	5	Coffee	80	With sugar and coffee cream
	400	Dinner total	1093	
	1305	Day's total calorie count	2779	
*Recipe on page 56				**Recipe on page 48



Floor of this boy's room uses six of twenty-one colors available in Kentile® Rubber Tile. A 12' x 15' area will cost about \$150, installed. Black Wall Base is Vinyl KenCove®.



Most comfortable underfoot . . . and built to take it!
That's cushiony, quiet Kentile Rubber Tile. Easy to clean.
Virtually wear-proof, dent-proof, boy-proof. Lets you stay on
your feet without tiring (great for kitchens). Your Kentile
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WITH
AGED
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*(the difference
that makes the
world's richest coffee)*

YUBAN—THE PREMIUM COFFEE OF GENERAL FOODS



If you like what aging does for the best wine, cheese and steak, Yuban is for you. Yuban adds to its blend aged coffee beans, aged to a bronze  richness before roasting. Most beans are roasted  green; good, but can't compare in richness. Savor Yuban's deep, dark, delicious difference. Cost more? Of course. This is the world's richest coffee!



Here's a shopping guide to help you decide which new range best meets your needs

These are the engineered-for-convenience features that you will find on ranges today. Most of them are available in both gas and electric models; some may be limited to one fuel or the other. The important thing is which ones mean real convenience or cooking pleasure for you?

Before shopping jot down a list of features you have liked on your old range or admired in a neighbor's kitchen. Then make a list of things you've disliked or heard others complain about. Now you can make sensible comparisons.

Along with the six questions on page 41, apply these on-the-spot tests to any range you consider: (1) Can you reach and operate the controls easily? (2) Will you have to stoop or squint to read and use any of the dials or information charts? (3) Will the accessories and attachments give you real cooking pleasure or only create storage problems? (Freestanding ranges often provide storage for extras.)

(4) Could you save by passing up features that duplicate the jobs of your present small appliances? If, for example, you have a good roaster oven, you may not need a double-oven range. (5) Look for safety features such as controls placed out of children's reach and shelf stops that prevent oven and broiler racks from being pulled out accidentally. (6) Is the instruction book easy to understand?

The four most important considerations to look for when you are buying a new range are cooking convenience, cleanability, construction, and styling. Here are the features to check:

Cooking Convenience—Built-in appliance outlets, some with automatic timing. Rotisseries, some with thermometers, skewer attachments, self-basters, multiheat controls. Thermostatic surface heat controls. Automatic clock-timers. Supplementary ovens or separate pastry and meat ovens. Extra-high-speed surface units. Infinite

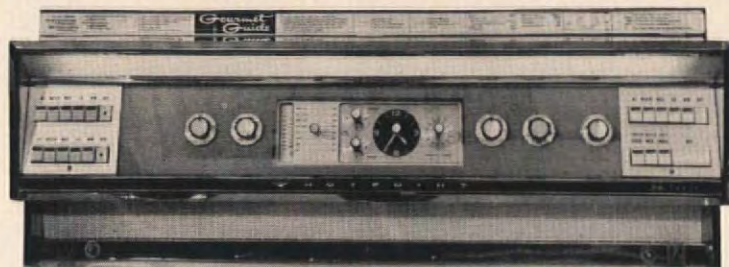
heat controls. Indicator lights for ovens and surface units or burners. Built-in exhaust hoods. Built-in roast-meat thermometers. Reversible oven racks (for more flexibility in spacing). Keep-warm oven temperature settings. Keep-warm and simmer settings on surface burners or units. High-level broilers and adjustable-height broilers. Surface broilers or grills. Automatic oven and surface burner ignition.

Cleanability—Removable oven doors, walls, bottoms, heating units. Drop-down oven doors. Pull-out ovens and broilers. Tilt-up range tops. Tilt-up or plug-in surface units with removable trim rings and drip pans or trays. Removable control knobs. Spatter-

free broilers. Disposable foil oven linings and drip-pan liners.

Construction—Thick fiber-glass insulation for more even heat in ovens. Optional outside venting for gas ranges. Exhaust fans in electric ovens. Built-in levelers.

Styling—Raised edges on range tops to contain spills. Color-coordinated ranges and ventilating hoods. Terraced tops for easy access to rear units. Concealed oven vents. Pull-out cooking tops, some with built-in cutting boards. Free-standing or stack-on models that look built-in. Flush-to-wall design. Shallow drop-in cooking tops that leave drawer space below. French doors on ovens. Fold-down surface units and burners. (continued)



Here's information where you need it—at point of use! A flip-up panel on top of this range backguard gives basic how-to instructions for each convenience feature and explains surface unit heat settings. Push buttons are color-keyed to show which surface units they control.

Just look at all those luscious chunks* in

NEW KRAFT BLUE CHEESE DRESSING!



* So much blue cheese . . . such big beautiful chunks . . . you'll find this dressing in the dairy case!



You haven't lived till you've tried it on salads and sandwiches!

There are more blue cheese chunks than you'll ever be able to count in this luscious new dressing. They crumble on your tongue. They melt in your mouth. These chunks come from hand-picked blue cheese with flavor unafraid to be great. The dressing is creamy smooth and rich—so thick you may want to thin it with milk or Kraft Italian Dressing. You try a little—then you want more. Nobody but a cheese maker could have made it this good!

NEW! LUCITE® WALL PAINT



FROM DU PONT RESEARCH:

THE NEWEST, NEATEST WAY TO PAINT!

Now you can bring new beauty to any room in your house *quickly, easily, neatly* . . . with new "Lucite" Wall Paint.

Use new "Lucite" over plaster, wallboard, paint or wallpaper. You'll do a really *satisfying* job the very first time you use it. (And when you're through, tools come clean in soap and water.) For real *beauty without bother* . . . get new "Lucite" Wall Paint.

COMES READY TO USE!

No messy mixing, stirring or thinning! Just lift the lid, pour into your roller pan, and start to paint. (Just as easy with a brush, too.)



NO MESSY DRIPPING!

"Lucite" doesn't drip like regular paint. Lets you paint faster, too. You can really load up brush or roller . . . cover a bigger area with fewer stoops and dips.



SMART NEW COLORS!

New "Lucite" is available right now, at your neighborhood paint dealer's. Comes in a wide range of beautiful colors, with matching Duco® Satin-Sheen Enamel for woodwork.



See how quickly, easily, neatly you can spread on beauty this new way. ("Lucite" is *one* paint you can use without turning the whole room upside down!) Try it *soon*.

LUCITE® WALL PAINT
...for beauty without bother



Better Things for Better Living
... through Chemistry

More range features that add pleasure to cooking, make it easier



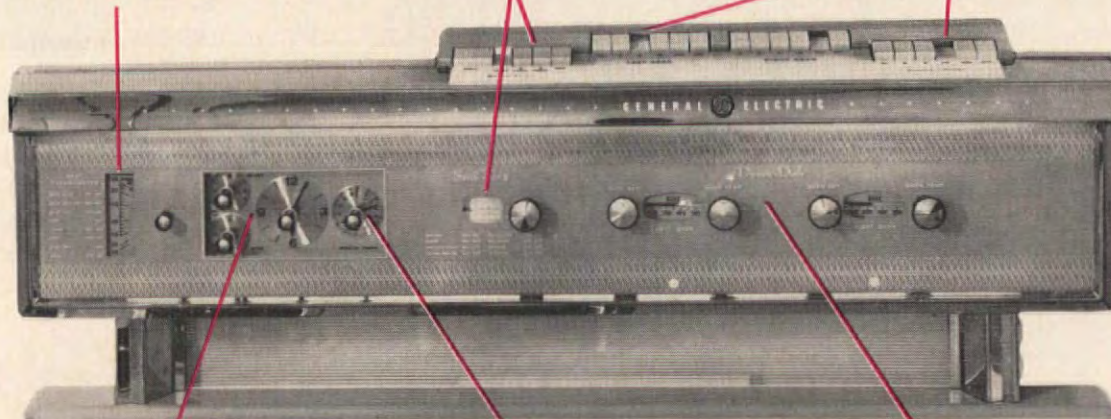
Check on a roast without opening the oven! An indicator on the control panel registers temperature for the range meat thermometer shown on page 42. It has two pointers: a white one to preset at desired degree of doneness, a red one that shows actual roast temperature. When they meet, oven heat is reduced automatically, meat is kept hot.

Control panels that seem complicated at first will make sense when you understand the purpose of each part. Study this one, as we've analyzed it, and you'll find it easier to understand others as you shop.

This window is the indicator for an automatic range meat thermometer. Next to it is a chart of recommended temperatures for various kinds of meats and fowl to guide you in setting the control. There's also a buzzer that sounds when the meat is done.

Thermostatically controlled surface unit has push buttons for selection of 4", 6", or 8" heating coils (to suit pan size) and a dial below for selection of desired cooking temperature. The wide push button at the left end interconnects a neighboring surface unit for heating the griddle shown on page 43.

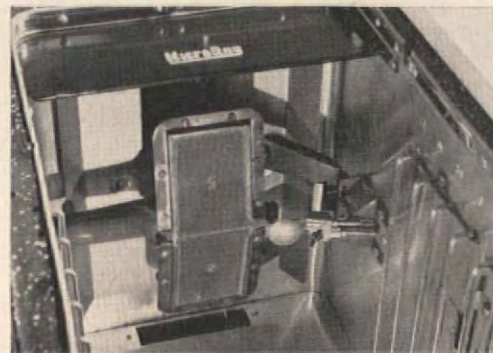
Surface unit push buttons are arranged in rows, those for rear units slightly recessed to avoid confusion. Settings are clearly marked.



Electric clock, plus automatic timer for oven and small appliance outlet. The dials are simple: set one to the time of day the cooking is to begin, the other to time you want it to stop. What fun to be an absentee cook!

A minute timer—convenient for timing any kitchen operation that takes up to one hour. Buzzer reminds you when the time is up.

"Dinner Dial" on this range means oven controls—two pairs for this double-oven model. Left-hand knob selects type of operation desired: bake, automatic timing, broil, or rotisserie (in one oven). Right-hand knob sets thermostat temperature.



New type of gas burner in this broiler is of a special ceramic material. It glows bright red as gas burns in thousands of tiny openings, focusing intense heat rays on the meat. Result is faster broiling over a wider area.



FIT FOR FUN

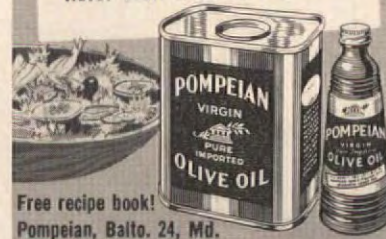
and famished picnickers. Your new, capacious THERMOS brand Outing Kit keeps food and drink hot or cold all day. Two one-quart vacuum bottles (durable Strongglas™ fillers) and two food boxes. Optional Kangaroo Pouch holds even a blanket. For picnickers, hikers, beach-goers on your gift list—which happily could include you.

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Mortgage Foreclosures

(continued from page 29)

the Midwestern farm states, least in the East and New England. In nearly every instance, however, the costs are added to the debt, so they fall mainly on the borrower.

HOW DO FHA AND VA WORK?

This is a good place to point out that FHA and VA insurance protects the lender, not the borrower. The lender still has to foreclose under the laws of the particular state. Then, if he comes out in the hole, he conveys the property to FHA or VA, and the agency makes good his losses.

The VA protects the borrower somewhat by requiring the lender to give it a 30-day notice of intent to foreclose.

YOU CAN KEEP UP PAYMENTS AND STILL LOSE YOUR HOME

While failure to keep up your payments is most often the detonator of a foreclosure action, actually there are other ways you can default. You can default on a condition of the mortgage. You are ordinarily required to pay the taxes, keep the property insured, keep it in good repair, etc. If you fall down on any of these stipulations, your mortgage may specify that the whole loan becomes due. Check the conditions in your own mortgage.

A monthly payment mortgage almost always contains a so-called acceleration clause, making the entire debt due in the event of a default. If it doesn't, the mortgagee could be forced to bring separate foreclosure actions for each installment as it became due and was not paid.

FORECLOSURE METHODS

There are six principal methods of foreclosure, not all of which are legal in every state.

The simplest of all is one used nowhere but in Maine, where it is the principal method. Under this system, called "Foreclosure by Publication or Notice," the lender merely publishes his claim in a newspaper for three successive weeks and records the notice. He then serves a copy of it on the borrower, and that's all there is. Well, almost; the borrower does have a year to redeem his property by paying up.

In Maine, Massachusetts, New Hampshire, and Rhode Island, a mortgage may be foreclosed by the lender entering and taking peaceful possession of the property in the presence of witnesses. No

court order is required. In each state the borrower is granted a period of redemption. This method is called "Foreclosure by Entry and Possession." A more common procedure in these same four states is "Foreclosure by Writ of Entry." It is similar to the above, except that it makes use of a court order.

Connecticut and Vermont rely mainly on a process known as "Strict Foreclosure." This begins with the lender petitioning the court for a decree of foreclosure. The court weighs any defenses and determines if there has been a default and if the mortgagee has the right to foreclose. If it decides that he has, the court specifies a period, usually two to six months, during which the borrower may pay up. If he doesn't do so, the borrower is foreclosed and the mortgagee becomes the sole owner of the property. No sale is involved.

The most common method is to go through the motions of a public sale in order to obtain title to the borrower's property. In 21 states* and the District of Columbia this can be done without going to court. Under this method, "Foreclosure by Exercise of Power of Sale," the mortgagee has the right to sell the property at public auction after giving public notice of the default, provided this method of foreclosure has been authorized in the mortgage. In most sales the mortgagee himself is the highest—and only—bidder, but he can't bid at all unless the mortgage specifically says that he may. Unless the law provides for a redemption period, the mortgagee takes immediate possession after the sale. While this is the prevailing method in the above areas, it is prohibited by law in several others.

In 26 states** the principal method is "Foreclosure by Sale in Judicial Proceedings." As in a Strict Foreclosure, the lender petitions the court for the right to foreclose. However, instead of issuing a decree of foreclosure, the court, after determining the amount due, authorizes a public sale.

The above are the steps of actual foreclosure. But what efforts have borrower and lender taken to avoid walking this last mile?

IF IT HAPPENS TO YOU

If the borrower is willing to pay, but can't quite meet his monthly

*Alaska, Alabama, California, Colorado, District of Columbia, Georgia, Idaho, Maryland (except Baltimore), Massachusetts, Michigan, Minnesota, Mississippi, Missouri, New Hampshire, North Carolina, Rhode Island, South Dakota, Tennessee, Texas, Virginia, West Virginia, Wyoming.

**Arizona, Arkansas, Delaware, Florida, Hawaii, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Montana, Nebraska, Nevada, New Jersey, New Mexico, New York, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Utah, Washington, Wisconsin.

Pre-Summer Savings on Finest Quality

IRIS

from the "WILDS" of Missouri

Gorgeous masses of dramatic color in your garden, striking arrangements for your table. Require minimum care. Self-multiplying, Iris return year after year in ever-increasing lovely abundance.

"Regal Giant" COLLECTION

These mammoth sized Iris will be the pride of your garden. Flowers up to 7" across on stems tall and stately.

Argus Phaeasant, huge, rich brown with coppery highlights, Dykes Medal winner. \$1.00
Elmhurst, immense, rich red-violet, profuse bloomer, Dykes Medal winner. 1.00
Lady Ilse, classic, regal, ruffled blue. 1.50
Port Wine, rich wine red dotted on white. 1.00
Spanish Peaks, large, ruffled, all white. 1.00
Violet Harmony, elegant, serene smooth violet, Dykes Medal winner. 2.00
Total Catalog Value \$7.50

ALL 6 of the largest Iris imaginable, labeled, for \$5

"Super Seven" COLLECTION

7 Popular, Hardy Iris in 7 Glorious "Rainbow" colors
One each red, white, purple, yellow, pink, blue and multicolored. If labeled, these popular irises would be \$4.20 to \$7.00

7 FAMOUS VARIETIES \$2.50



We ship only large, sturdy, well developed plants, fresh dug daily, rushed to you next day with full planting instructions.

ORDER NOW
SAVE
33% to 64%

The "PERFECT TRIO"

Pick this trio for delightful color contrast in a cozy corner.
Late Snow, late flowering, tailored, pure white. .75
Prospector, nicely formed deep golden yellow. .75
Sable Night, rich, dark and silken black-violet. .200
\$3.50 Cat. Value, the \$2.25 three, specially priced for

"Bonus Offer" All 3 Collections

In this ad plus the unusual, superb red-violet Iris, Majorette, Cat. Val., \$1.50.
TOTAL VALUE \$10 at least \$16.70

Add 35c to Each Order to Cover Packing & Handling NO C.O.D.'s. SEND CHECK OR MONEY ORDER (NOT CASH). If outside the 48 states send 50c extra postage, plus 35c packaging charge.

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☐ "Regal Giant" collection, 6 iris, \$5
☐ "Perfect Trio" collection, 3 iris, \$2.25
☐ "Super Seven" collection, 7 iris, \$2.50
☐ "Bonus Offer" all collections plus bonus, \$10.00
Enclosed is 50c for color catalog (free only with order)

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schedule, the lending agency often tries to rescale the payments so he can meet them.

If this doesn't work, the lender usually requests the borrower to transfer title to him under a warranty deed (which warrants that the title is clear). This "voluntary transfer" saves the borrower from being named defendant in a foreclosure suit. It also saves both time and money. In Illinois, for example, the entire transaction can be completed in 90 days for a total cost of \$50—as compared to 17 months and \$1200 if the lender proceeds to foreclosure through the courts.

If the borrower won't give him a warranty deed, the lender may try to obtain a quit-claim deed. (A quit-claim deed conveys only what the owner may have. It contains no warranty as to title.) As a last resort, to avoid foreclosing, the lender may offer to pay the borrower, in an amount equal to the probable cost of foreclosure, in order to get the deed.

If none of the above maneuvers has produced a satisfactory settlement, the lender will make a final effort to induce the borrower to pay by formally notifying him of his intention to turn the case over to his attorney. The lender must be careful how his letter is worded, since most states make it a penal offense to use "threatening language" in a collection letter. If the borrower doesn't pay or respond to this letter, the lender's lawyer usually writes or calls on the borrower to remind him again that the lender intends to foreclose. If this still doesn't get results, the attorney is told to go ahead with the action.

BUYING PROPERTY ALREADY MORTGAGED

What happens if you buy a piece of property that is already mortgaged? Who is liable? Who can be foreclosed?

If your deed says that the property is conveyed to you "subject to the mortgage," the property may be taken in a foreclosure and applied to the debt, but you cannot be held personally liable.

But when your deed provides that the conveyance is subject to the mortgage "which the buyer assumes and agrees to pay," you, the buyer, become personally liable directly to the mortgagee. He may recover a deficiency judgment against you if the foreclosure doesn't yield enough to cancel the debt.

One thing to remember when you're selling a house under the first condition is that even though the

mortgagee has accepted payments from the buyer of your property, you are still responsible for the debt should the buyer default.

RIGHT OF REDEMPTION

Of course you can slam the brakes on any foreclosure, right up to the last minute, by paying the debt. This is your "equitable right of redemption," and it is recognized in every state.

In addition, 27 states* guarantee a "statutory right of redemption" which begins at the time of the foreclosure sale. This period varies from two months in Florida to two years in Alabama.

The right of redemption—either the equitable right or the statutory one—is rarely used. But the fact that it *might* be means that property cannot be settled for a long period of time.

WHAT ABOUT A "DEFICIENCY JUDGMENT"?

Suppose you owe your mortgagee \$10,000, but when he forecloses he realizes only \$9000. Do you still owe him \$1000? In theory, yes, and in most states he can sue you. However, in practice a "deficiency judgment" suit is a nuisance and about as rewarding as squeezing blood out of a turnip. It fell into disrepute during the Depression when the mortgagee, usually the only bidder at a sale, could control the bid price and get himself a de-

*Alaska, Alabama, Arizona, Colorado, Florida, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Vermont, Washington, Wisconsin, Wyoming.

ficiency judgment for almost the whole amount of the debt in addition to getting the property. Because of this abuse, many states passed laws limiting the deficiency to the difference between the mortgage debt and the "fair market value" of the property. Two states, Nebraska and South Dakota, went so far as to outlaw deficiency judgments, except in rare cases.

WHAT IS BEING DONE ABOUT OUTDATED LAWS?

As you have probably gathered, the whole system of foreclosure laws is a jerry-built hodge-podge, varying from state to state. Former President Eisenhower took notice of the confusion when he called for revision of "outdated foreclosure laws, which add unnecessarily to the risks and costs of mortgage lending."

To try to simplify procedures and make them more uniform, the U.S. Savings and Loan League has proposed a streamlined plan that could be adopted by all states.

The first area of reform is the statutory redemption tangle. Less than 1 per cent of foreclosed property is ever redeemed. Under the uniform law, statutory redemption periods would be limited to six months. This would reduce the time now allowed in some states, but it would be a longer period than now afforded by 25 others.

The second recommendation is to eliminate the deficiency judgment. Only 7 per cent of the dollar value of deficiency judgments is ever realized anyway.

The third, and most drastic, reform would be to eliminate the

public sale, "a meaningless and costly showpiece to both borrower and lender." In 99.3 per cent of "public" sales, the mortgagee winds up the buyer. A report in New York State showed that in 40,853 foreclosure sales, the mortgagee was the highest bidder in 40,570.

And because there is almost hopeless confusion in the laws concerning who gets possession of the property during the redemption period and who keeps rents or profits that come in during that time, the model law would grant all of these to the borrower until foreclosure has been settled.

If such a uniform law were enacted, here's how it would work:

When a borrower defaulted, the mortgagee would file with the court a petition for foreclosure, with a description of the debt, the circumstances, and the property. This would be accompanied by a waiver of all right to a deficiency judgment and consent to the borrower's continued occupancy of the property for six months, with a right to rents and profits.

Notice would then be served on the borrower, and published, that final foreclosure would take place six months from the filing of the petition. During this six months, answers, arguments, and defenses could be filed, and at any time the borrower could redeem by paying up. During the final three months, judgment creditors and lien holders, subordinate in claim to the mortgagee, would be given a chance to redeem the property.

At the end of six months, the court would review the case and issue a final order. If the property had not been redeemed, the lender would get a clear title. The total costs would be about \$150, and the entire matter would be terminated.

WHAT TO DO IF YOU GET IN TROUBLE

If you lose your job, get sick, or find yourself in financial difficulty or trouble of any kind, go see your lender and present your problem to him frankly. Don't try to avoid him. If your lender finds you are willing and cooperative, he will try to help you meet your obligations and save your home.

Even in a period of falling prices, according to Eugene M. Mortlock, President of the First Federal Savings and Loan Association of New York, the lender is far more likely to rewrite the mortgage of a home owner than to enter upon mass foreclosures.

The lender doesn't want your property. He's not in the real estate business. He wants you to stay in your house and continue paying on your loan.

PROTECT YOURSELF AGAINST FORECLOSURE

If you're buying a house this year:

- Don't borrow too much and don't borrow it for too long. Put down as much as you can and pay off the loan as fast as you can. The larger the down payment, the less you will have to borrow and the less you will have to pay as interest.

- Be sure you can afford the house you're buying. One rule of thumb is to pay no more than 2½ times your annual take-home income for a house. Another is to make sure your monthly take-home income is at least five times the amount of your mortgage payments, including taxes and insurance.

- Check the house to be sure it doesn't have hidden flaws that will require expensive maintenance or repairs.

- Study the tax situation. Don't buy in an area where taxes are likely to go up suddenly and drastically.

- Shop around for a loan. Look not only for low interest on your loan, but also for a personal interest in you.

If you now have a mortgage:

- Pay ahead on it. If your lender agrees to such an arrangement, your best protection is to have a cushion of previously paid mortgage payments. These could tide you over if you get sick, lose your job, or run into financial difficulties. This also cuts down your interest payments and increases your equity. Foreclosures are rare when the borrower has paid his loan down to where he has a 50 per cent equity in his house.



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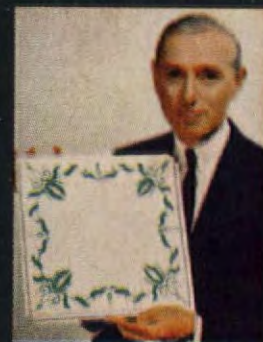
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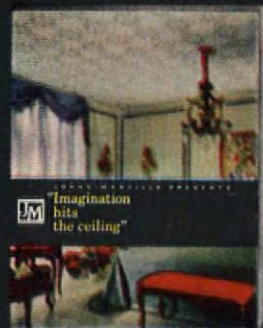
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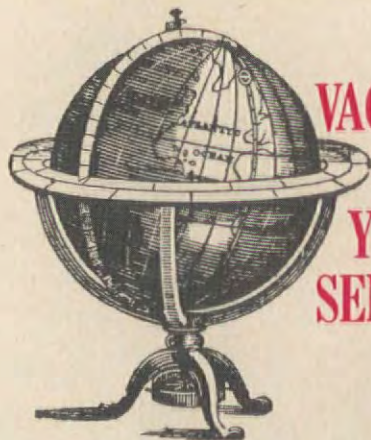
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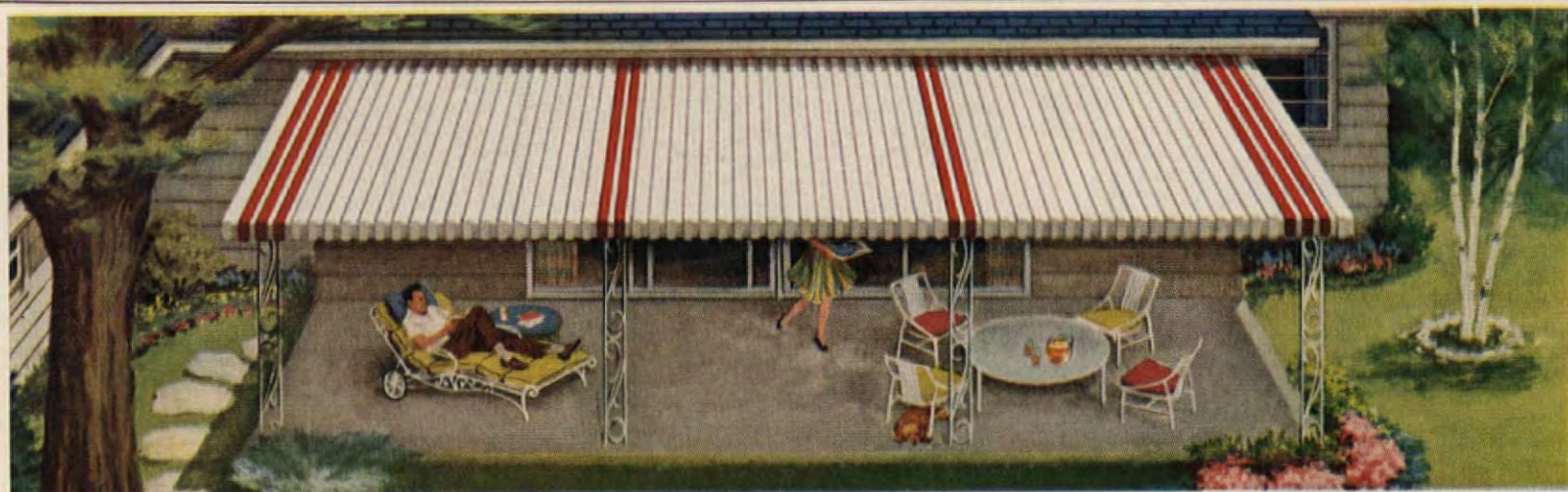
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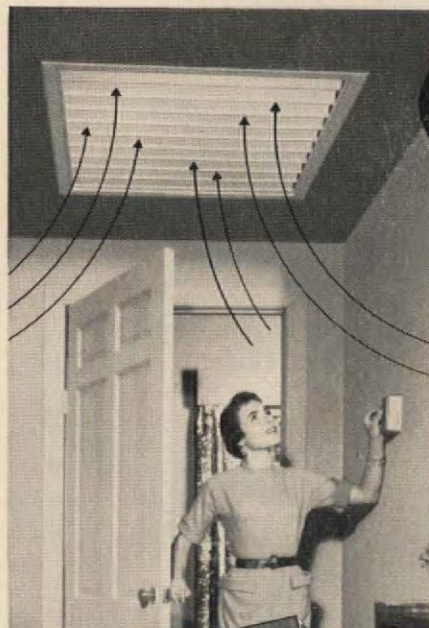
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THE FHA ANSWERS YOUR QUESTIONS



Neal J. Hardy, FHA Commissioner

Several months ago one of your questions came from a home owner who asked if he could transfer his mortgage to a prospective buyer. You talked about two ways it could be done—if the buyer "assumed" the mortgage or if the buyer took over the house "subject" to the mortgage. I'm not sure I understand the difference between the two. Could you give me more details?

I will try to clarify the answer which appeared in the January issue. The difference in terms determines who is liable for paying off the mortgage. Here are the two methods of transferring property:

(1) When the buyer assumes the mortgage his name can be substituted for yours on the mortgage with the consent of FHA, and you will have no further liability. The buyer, of course, must be acceptable to FHA, and must be prepared to make the necessary down payment without putting an additional lien on the property. In other words, he can't give you a second mortgage.

The procedure is for the buyer and you to go to the lender to whom you are making your mortgage payments and explain what you want to do. The buyer will be asked to fill out FHA Form 2210 (Consent to Substitution of Mortgagor after Insurance), and also the Mortgagor's Statement in FHA Form 2004(c). The lender will forward the papers to FHA for review and approval. On receiving FHA approval, the lender will make the substitution and you will be out of the picture.

(2) The buyer can purchase the property subject to the mortgage without having his name substituted for yours, and this is very often done. His name is added to yours on the mortgage. All that is needed is to fill out Form 966, Change of Mortgagor's Name, which the lender will supply. FHA approval is not needed, since you remain liable on the mortgage as well as the buyer.

In either case, no change would be made in the interest rate or other provisions of the mortgage.

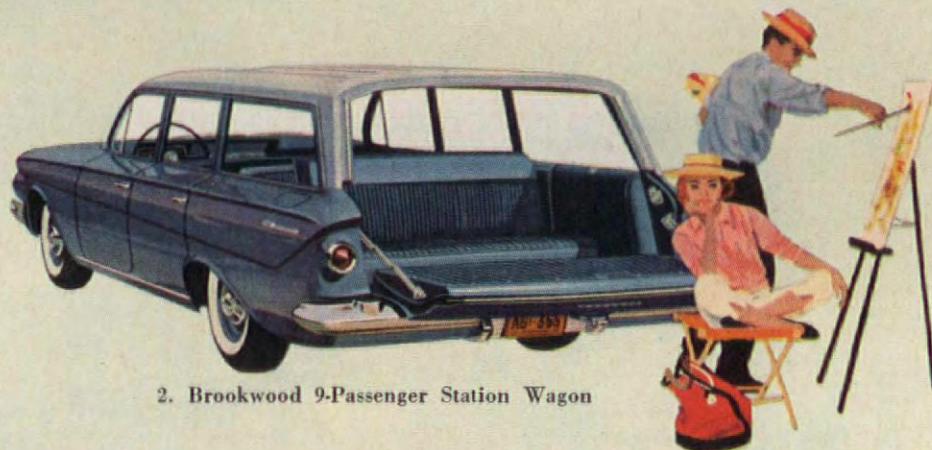
I am planning to buy a home in a new subdivision that is approved for FHA-insured financing, but I don't want my house to be exactly like the builder's model. I would like to eliminate the wall that partitions off a bedroom in the basement, and make one or two other slight changes. Will this prevent FHA from insuring my mortgage?

FHA will not necessarily refuse to insure a mortgage because the house is not like the model in every detail. The question is how the proposed changes will affect the value of the property. It is possible that by eliminating the basement bedroom you would reduce the value of the property as estimated by FHA, thus reducing the amount of insured mortgage for which it would be eligible. On the other hand, the open basement space resulting from the change might be more usable and so increase the value.

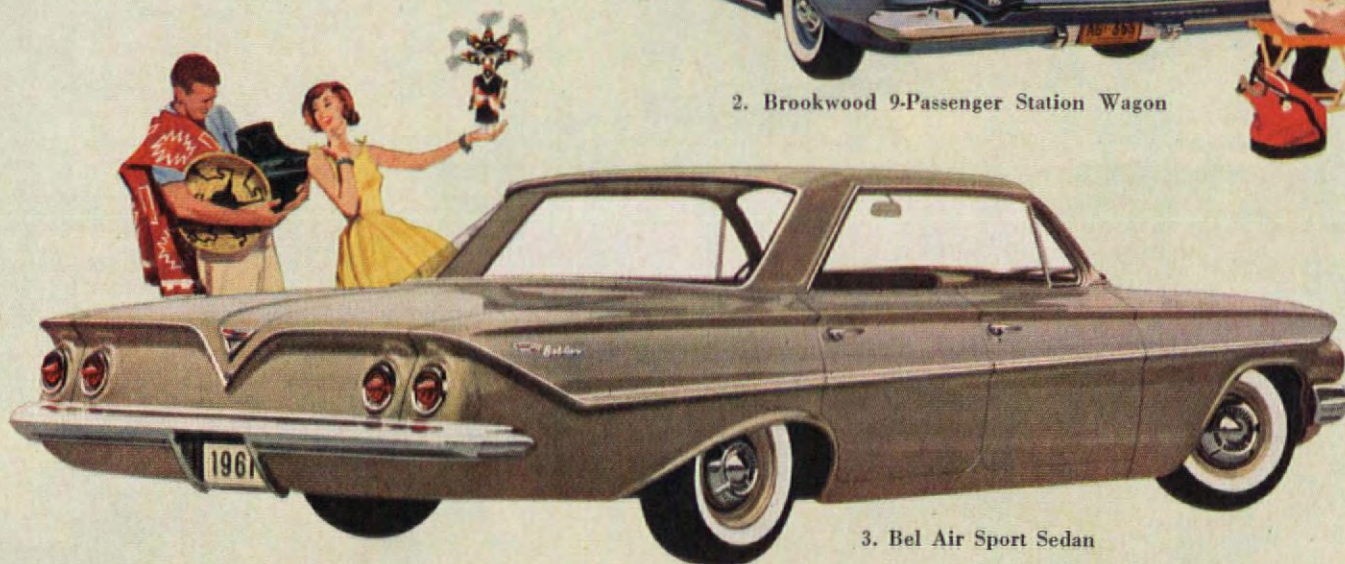
(continued)



1. Impala Convertible



2. Brookwood 9-Passenger Station Wagon



3. Bel Air Sport Sedan

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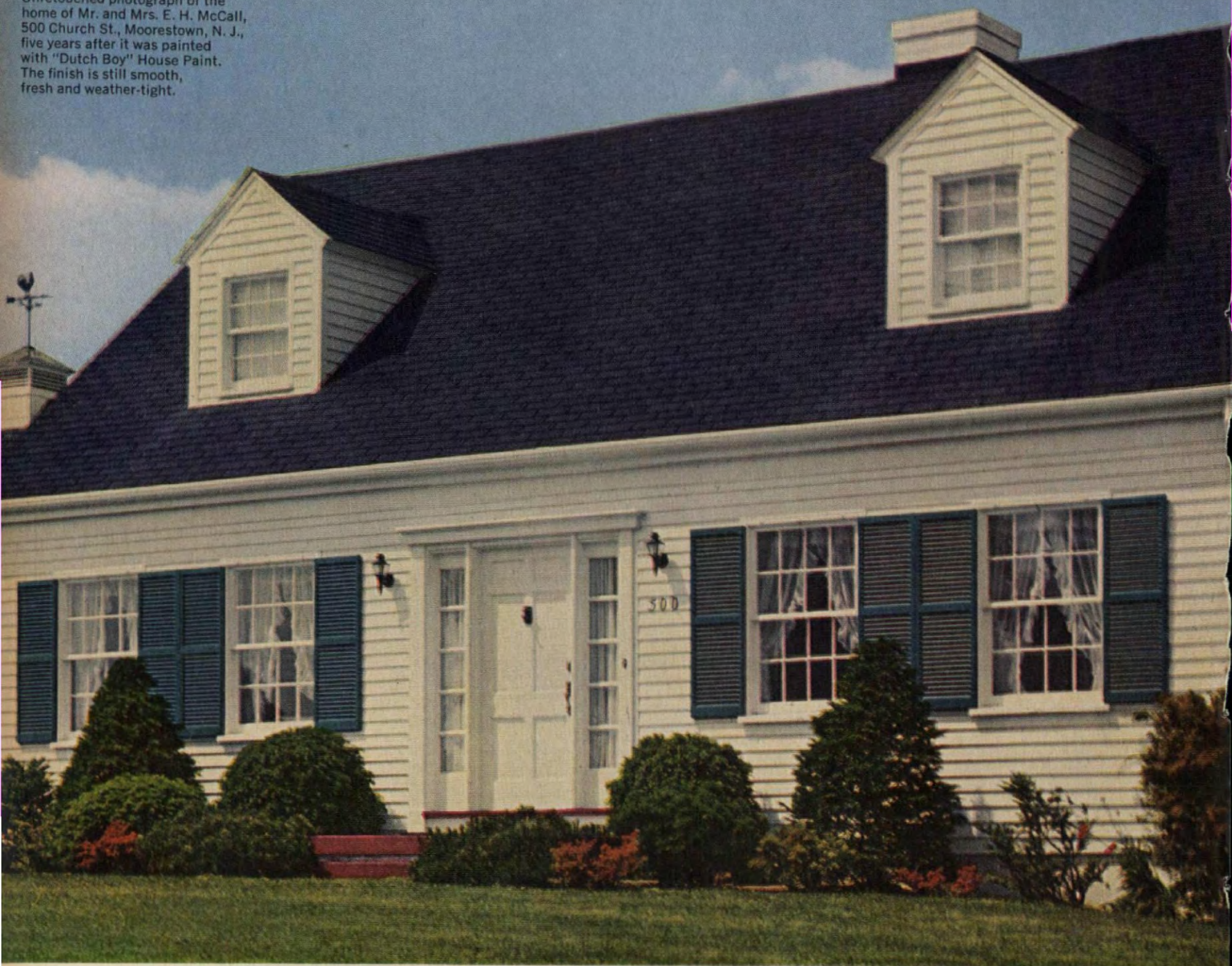
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Unretouched photograph of the home of Mr. and Mrs. E. H. McCall, 500 Church St., Moorestown, N. J., five years after it was painted with "Dutch Boy" House Paint. The finish is still smooth, fresh and weather-tight.



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I suggest that you discuss the changes you have in mind with the FHA insuring office that serves your area. You can do this in person or by letter.

How long does it take to get FHA approval of an application for mortgage insurance?

In normal circumstances, it should not take more than two weeks from the date the application is received in the office, but if an office is swamped with work, action on an application may be slower. If your property is some distance away and if an FHA appraiser is working under pressure and can visit several near-by properties in the same time he would spend going to your property, you may have to wait a little longer for an appraisal.

Will FHA help me to borrow money to finish my partly completed home?

If your property and its location meet FHA minimum standards, you should be able to obtain an FHA-insured mortgage loan for your purpose.

You can apply for such a loan to any bank, building and loan association, mortgage company, or other lender approved by FHA. If a lender applies to FHA for insurance of a mortgage after construction has started and within a year after it is completed, the insured mortgage is limited by law to not more than 90 per cent of the first \$13,500 of the estimated property value, plus 10 per cent of the next \$4500, plus 30 per cent of value above \$18,000. Any FHA-insured mortgage on a single-family home is limited to not more than \$22,500.

Can we get an FHA-insured mortgage to build a home on leased land?

Yes, it is possible to do this in the few places where it is common practice to build on leased land—if the lease will be in effect for at least 50 years from the date on which the mortgage is executed.

I want to build a home and add on some rooms to be used as a motel. Can FHA help me to finance this?

You will not be able to finance this kind of project with an FHA-insured mortgage. The National Housing Act, which governs FHA operations, clearly states that it is the intent of Congress that housing built with the aid of FHA-insured mortgages is to be used principally for residential use, and that this intent excludes the use of such housing for transient or hotel purposes while the mortgage insurance is in force.

Send questions to Neal J. Hardy, FHA Commissioner, The American Home, 300 Park Ave., New York, 22, N. Y.

ORDER FORM

The Spring Flowers Place Mat Kit has been made exclusively for The American Home by Paragon Needlecraft.

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Please allow three weeks for handling and mailing.

The American Home Magazine, Dept. PEK, Forest Hills 75, New York

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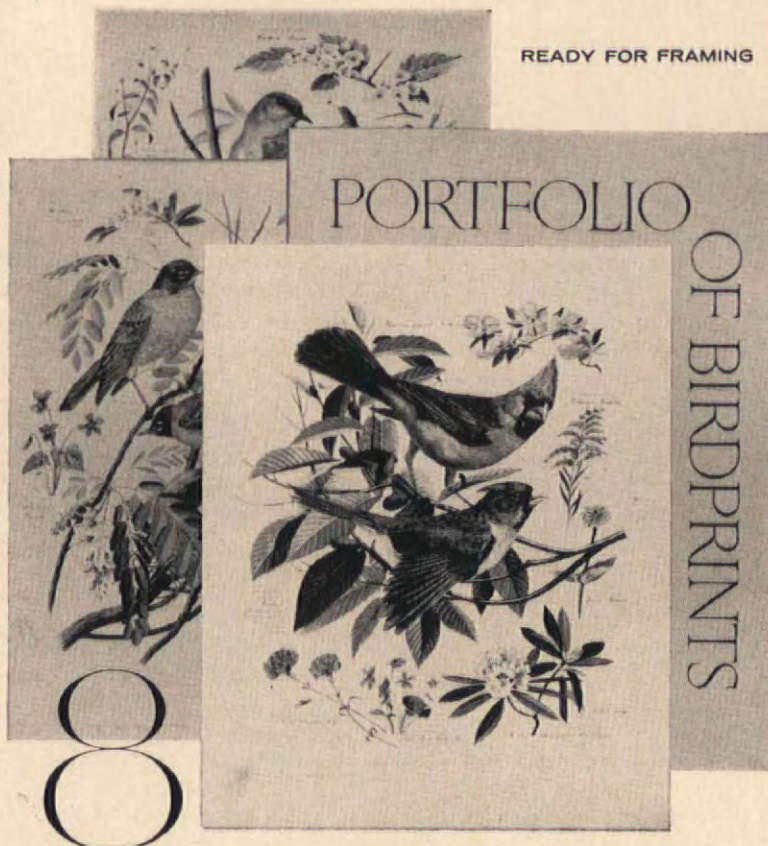
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| <input type="checkbox"/> #4 mockingbird | <input type="checkbox"/> #5 robin | <input type="checkbox"/> #6 goldfinch |
| <input type="checkbox"/> #7 meadowlark | <input type="checkbox"/> #8 oriole and chickadee | |

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Forest Hills 75, N. Y.

By special arrangement with the artist and printer, American Home can offer you these birdprints at a far greater value than you are likely to find anywhere else. Complete sets come in beautifully designed portfolios. Sent postpaid anywhere in the U.S. Mail coupon today.

New one-year auto warranties mean that some people need never spend a nickel for major repairs

In September, 1960, auto makers, led by the Ford Motor Company, threw traditional caution out executive windows and extended their product warranty from three to 12 months or 12,000 miles, whichever comes first.

Little has been said publicly as to the rights of car buyers under the new system—or, for that matter, the old. Owner's manuals, stuffed in the glove compartment of every new car, are vague on this subject, with many questions referred to the dealer's decision. Lately, though, General Motors cars have been including a more elaborate and definitive booklet specifying the buyer's rights under warranty.

Surface reason for the boost was, of course, to gain a talking point in publicity and advertising. But behind the move was a very real improvement in product quality that, regardless of make, made previous statistics on the longevity of a car obsolete.

Some available figures from Plymouth illustrate this dramatic improvement. In 1956, a Plymouth of that year would show clinical signs of deterioration after 12,500 miles of a vicious stop-go-speed cycle on the proving ground known as the endurance run. Even at that time, the test was considered to be the equivalent of five to seven times this mileage under normal driving conditions. With the 1961 Plymouth the same test had to be extended to 50,000 miles in order to obtain data on component failure.

Roughly the same durability can be ascribed to any current U.S. make of car, and the new warranty schedule adopted by all of these nameplates but one is testimony to the cumulative, five-year improvement in the product. The excepted car, Lincoln Continental, doubled the ante to 24,000 miles.

What does this all mean to the owner? To get the answers *The American Home* presented each of three big auto companies with a set of questions. The questionnaire was different in each case, and the answers given here should definitely not be construed as a commitment from any one manufacturer. Reason: Many warranty claims are complex, and policies that might apply in a general situation could be reversed by the "ifs" and "buts" of an actual claim. Normally, however, these are your rights as a new-car owner.

Q. If I buy a new car every year and drive less than 12,000 miles a year, does the new warranty policy mean that I would never have any major repair bills?

A. Yes, if the car is given proper care and maintenance at factory-specified intervals.

Q. What is not covered by warranty?

A. This is a little complicated, but it is essentially anything that can be termed normal maintenance. For example, the owner's manual recommends that the oil filter be changed after a certain interval. This you pay for. However, if the filter develops a defect and must be replaced, then it is covered by warranty.

Now assume your engine is missing and the cause is a defective spark plug. If you go to your dealer and ask him to replace the spark plugs, you will probably have to pay for the job. But if you merely complain that the car is not running right, then the dealer will discover the defective plug and replace it free of charge. In general, auto makers consider oil changes, lubrication, brake inspection, engine tune-ups, fuel-system cleaning, and wheel alignment and balancing routine maintenance. However, trouble lying within the last three areas may sometimes be covered by warranty. During the first 12 months at least, let the dealer diagnose your problem.

Q. When is the warranty not valid?

A. If, in the dealer's opinion, the car has been abused—unintentionally or otherwise—or when a part not authorized by the factory has been installed. But here, too, there are no cut and dried rules. Let's assume you damaged the transmission by rocking back and forth to get out of a snowdrift. If you are a good customer and otherwise maintained the car properly, the dealer and ultimately the factory would probably pick up at least part of the tab. As to nonauthorized parts, such as special shock absorbers or high-performance engine components, their installation could invalidate warranty on failures directly related to their function. This is a tricky area because the dealer himself often sells these special parts. If you bought them from him, he is responsible.

Q. What are my warranty rights when I am on a trip?

A. The nearest authorized dealer of your make of car is obliged to make any necessary repairs covered by warranty. Few people know this, but this coverage even includes towing charges unless you carry a separate road-service policy as provided by automobile clubs.



YOUR AUTO WARRANTY: WHAT DOES IT MEAN?

DONALD MACDONALD

If you can prove that there is no authorized dealer within a reasonable distance of the point of failure, then repairs can be made by a dealer of another make or an independent garage and you will be reimbursed for the cost. Be sure to ask for and keep detailed receipts for processing by your home dealer. This applies not only in the U.S. but all over the world.

Q. What papers do I need to prove my rights to warranty service?

A. The service policy, issued with each new car, is best, but any document that indicates the date of purchase will suffice. If no papers are available, pay for the service and get reimbursement from the selling dealer who, of course, has a record of the sale.

Q. What if I prefer to have routine service on my new car done at my neighborhood gasoline station?

A. Elementary services, such as an oil change or lubrication performed at a gas station of your choice, would have little likelihood of endangering the warranty. However, should you have something more complicated installed, such as a re-

placement oil filter element that later proved defective, it might result in an argument. The dealer would justifiably expect the gas station to make good.

Q. If I am not satisfied with my dealer's decision on a warranty claim, is there a "court of appeals"?

A. Yes, and it is the nearest regional factory serviceman. This fellow is easily approachable, and is trained to detect the true cause of failures. He has the authority to reverse the dealer's decision.

Q. Are there separate warranties on accessories and components not manufactured by the car maker?

A. Yes, but you don't have to worry about them. If a tire fails, for example, your car dealer will obtain a new tire from the supplier and install it. On some items, like tires and batteries, the warranty is for longer than 12 months. From there on usage is prorated against the cost of a replacement.

Q. I have 15,000 miles on my car and the radiator has developed a bad leak. I think a radiator should last longer than this. Am I covered by warranty?

A. Technically no, but here is where something known as "policy" steps in. Any car maker will agree that if abuse is not a factor, a radiator should last much longer than 15,000 miles and the same holds true for any other major component of an automobile.

Your case will be stronger if you are "loyal" to the make. Dealers are instructed by their factories to try in every manner possible to eliminate owner dissatisfaction and guard against loss of loyalty to the product. In this instance the radiator would probably be replaced with a charge for labor. Another aid to a settlement is a recorded history of service at the dealership to prove proper maintenance for the period of ownership.

Q. I was ticketed for not using my turn signals while changing lanes on an expressway. These didn't work, and the car was within warranty. Am I entitled to reimbursement of my fine?

A. No, only repair of the turn signals. Seeing that safety items are in proper operating order is the owner's responsibility.

Q. An improperly installed windshield wiper scratched the glass on

my car. Am I entitled to glass replacement?

A. Yes, if the inspection proves that the real cause was not damage to the wiper after the car was delivered by the dealer.

Q. I am a salesman and carry heavy sample cases in the back seat of my car. Even after a few thousand miles the upholstery shows signs of wear. My dealer claims that optional vinyl upholstery should have been ordered. Am I entitled to redress?

A. No, this would be considered abnormal usage (abuse) for which even the optional vinyl upholstery is not designed.

Q. I had a minor accident because the brakes failed on my new car. Besides having the brakes fixed, am I entitled to repairs of the damage to both my car and the other one?

A. Technically yes, but the days in court might not be worth it. Auto makers are insured against this sort of thing, and you would have to prove to everyone's satisfaction that you had no forewarning of impending brake failure. If you were also (continued)

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insured, then settlement would be a matter of subrogation between the insurance companies involved.

Q. The brakes grabbed on my new car, causing my wife to pitch forward against the windshield—breaking it and injuring her. Do I have a claim?

A. Yes, but again you would have to prove that the erratic brake action was not due to extraneous causes such as wet weather or a recent visit to an automatic wash rack. The cause must be due to defective labor or materials.

Q. A short circuit in my new car started a fire and it was totally destroyed. Am I covered under the warranty?

A. Yes, but chances are you are also covered by your insurance. This is one where you will be back on wheels long before your insurance company and the factory finish their arguments.

Q. I bought a "demonstrator" that only had 4000 miles on it. Am I covered by warranty?

A. No, not by the factory's because you now own what is called a "new-used" car. However, you have the factory policy of maintaining the good will of owners and chances are your dealer will stand in back of the car.

SHOPPING INFORMATION

PLACE MATS YOU CAN MAKE

Page 12: Wrought iron table & chairs—Lee Woodard. Vermilion—Tiffany. Enamel spoons—Norwegian Silver.

COUNTRY AUCTION

Pages 32, 33: "Empire Yellow" Corlon floor tile—Armstrong Cork. Cupboard "Henry Ford Museum Collection"—Century Furniture. Tea canister lamp—Lange & Williams. Fireplace accessories—Henry Weidman. Yellow striped linen fabric—Brunschwig & Fils. White linen slipcover fabric—F. Schumacher. Sunflower yellow paint—Sherwin-Williams.

GET COOKING PLEASURE IN YOUR NEW RANGE

Page 42: Thermostatically controlled surface burner—Caloric. Range-top rotisserie-broiler—Roper. Automatic range meat thermometer—Westinghouse. Vertical broiler—Norge. Page 43: Built-in griddle convertible to fifth burner—Waste King Universal. Deep well cooker convertible to surface units, small second oven—General Electric. Oven rotisserie—Tappan "400." Spatter-free broiler pan—Frigidaire. Page 61: Spatter-free broiler pan—Frigidaire. Page 63: Range meat thermometer indicator—Westinghouse. Electric range control panel—General Electric. MicroRay broiler—Hardwick.

TAKE A PACKAGE OF POTATO CHIPS

Pages 52, 53: Blue oval tray, Dansk—Georg Jensen. Stainless steel server, forks, spoon, wood trivets—Seabon. Individual blue dishes, blue casserole, white baking dish—Viking from A. J. Van Dugteren. Napkins—Edmond Dewan. Black handled skillet, serving spoon, white chop plate, stainless steel pie server—Frederick Lunning.

WHEN YOU CHANGE YOUR ADDRESS

Please report both new and old addresses directly to THE AMERICAN HOME five weeks before the change is to take effect. Copies that we address to your old address will not be delivered by the Post Office, unless you pay them extra postage.

The American Home Subs. Dept.
American Home Bldg. Forest Hills 75, N. Y.

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- 1 instrument sterilizer . . . \$50
- 1 blood cell calculator, used in leukemia studies . . . \$70
- 4 days' maintenance of a cancer research bed . . . \$100
- 1 kymograph manometer . . . \$134
- 1 isotope scanner . . . \$250
- 2,000 millicuries of radioactive iodine . . . \$750
- ½ gram of cobalt for radiation research . . . \$6,000
- 1 grant for the study of the role of hormones in growth, including the cause, prevention and treatment of cancer . . . \$70,000
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Attached is my donation

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AMERICAN CANCER SOCIETY

Achievement Medal

(continued from page 14)

last year by the U. S. Department of Agriculture.

The Plant Hardiness Zone Map was in preparation under Dr. Skinner's direction for more than ten years. It divides the United States and adjacent Canada into ten climate zones, based on average minimum winter temperatures, and lists six "indicator" plants for each of the ten zones. The indicators are representative plants listed under the coldest zones in which they will normally succeed. Gardeners may compare plants with the indicators



Medal designer Edmond Amateis is a rare combination—he's not only a famous sculptor, but a well-known rhododendron hybridist.

for a particular zone, thus determining the chances of their success.

Map is available from Superintendent of Documents, Washington 25, D. C., at 15 cents a copy.

In presenting the Achievement Medal to Dr. Skinner at the Judges Luncheon at the National Capital Flower and Garden Show, American Home Editor John Carter said, "This map will serve gardeners, horticulturists, landscape architects, nurserymen, and in fact anyone who has anything to do with the culture or use of perennial plants."

The new medal, inscribed "for outstanding contribution to America's enjoyment of gardening," replaces the original American Home Achievement Medal which since 1924 has been awarded to originators of the best new varieties of flowers exhibited at flower shows all across the country.

The new medal was executed in sterling silver in a dramatic design by the nationally famous sculptor, Edmond Amateis.

THE END

Country Auction

(continued from page 33)

be worth to you. Thus prepared, you will find it easier to keep your head amid the excitement and competition of the bidding—and so avoid either being stuck with things for which you really have no use or paying more than you should for things you *do* want.

Buy only what you really need or want. Leave speculative buying to the experts and professionals.

At a country auction, small items often are jumbled in boxes or drawers or piled haphazardly on tables. If you go early, you will have time to dig through this miscellany and perhaps discover treasures you otherwise would have missed.

Do your pre-sale examining carefully, inspecting the hidden parts of pieces (backs, bottoms, insides of drawers, etc.) as well as the exposed parts. A flashlight often comes in handy for this purpose. Fine hardwood furniture still turns up at country auctions covered with an eighth of an inch of paint or varnish. Look for scratches and chips that may reveal what's underneath. Also check the underside of the piece to identify original wood.

If a piece which interests you is damaged, estimate, as best you can, the probable cost—in time and money—necessary to repair it. Then allow for this in setting your top price—or you may decide that, under the circumstances, the piece isn't worth bothering with at all. If you have the inclination and necessary skill, however, you may be able to get some excellent values by buying "rough" and doing the repairing or restoring yourself, as most dealers do.

If you are interested in only one or two items and don't want to wait around all day for them to go on the block, here are a couple of suggestions. At a country auction, you may be able, simply by asking, to get the auctioneer to put up your selections ahead of turn. At a city auction, each item or lot is numbered, and the auctioneer puts them on sale in strict numerical order. However, since such sales proceed at a fairly uniform and predictable rate—often as fast as 60 to 70 items or lots per hour—a gallery employee probably can tell you pretty accurately when the bidding on any given item will start.

If you plan to buy one or more large pieces, measure the space you have available for them, wall areas and floor space. Take a tape measure with you to the auction.

If you are buying a piece which the auctioneer claims is rare or has historical value, get a receipt from him stating the date of manufacture, designer's name, maker's name, and

other information which supports his claim.

Don't let the presence of dealers at an auction scare you off. Remember that a dealer ordinarily has to buy at a figure which will allow him to add his profit and still sell at a reasonable price. Thus, you may be able to outbid him and still get a bargain. Dealers at an auction may

even be a boon to the amateur; you can learn by watching them as they select and bid.

Whatever the results of your bidding and buying, whether you come away with a real treasure or something less, you'll be pleasantly surprised by how much you've learned about the complex world of furniture and furnishings. **THE END**

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This sprayer has been selling for \$2.19. You get it at no extra cost with this special offer.

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3-pound package makes
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Super-concentrated, instantly-available plant food for liquid feeding

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It's specially made for liquid feeding... feeds through leaves, stems or roots... supplies a complete diet that matches the feeding habits of roses... contains every needed nutrient, plus chelating agents to make them most effective.

Its balanced formula promotes an abundance of blooms, sturdy canes, vigorous roots, healthier foliage... full development of plant without excessive, bushy growth.

Easy to use, too—just dissolve in water and spray on or around the plant. Leaves no unsightly residue.



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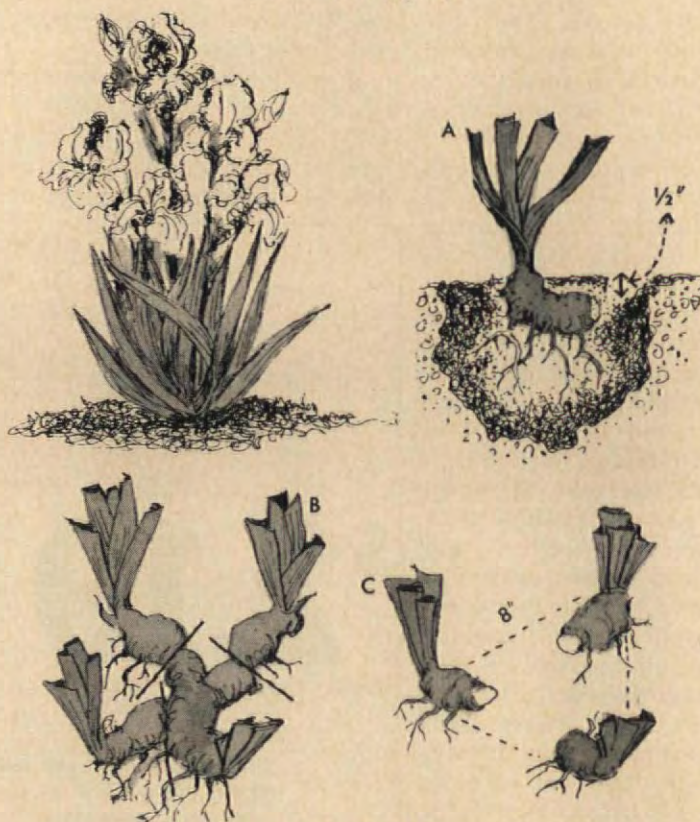
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Choose Iris

(continued from page 38)



TALL BEARDED

Typical iris division you buy is one plump rhizome with attached fan of leaves. (A) Plant in any good garden soil that's well-drained and has at least a half day of sun. Cover top of rhizome with $\frac{1}{2}$ -1" of soil. Space separate varieties a minimum of 1' apart to allow for several years' growth. (B) Divide and reset crowded clumps, discarding old center rhizomes, and saving the vigorous new ones. (C) Reset in groups pointing the growing ends outward to avoid immediate crowding.

during the growing season, and drained in winter. This is a clue to what the plants like: plenty of water before flowering, but no soggy soil for the cold season.

There are dozens of named varieties in white, blue, pink, purple, and fascinating combinations. Some blooms are 5-6" across. Others, especially the American strains of 'Higo' or 'Marhigo,' may be 8-11" in diameter when well grown. Spectacular! They're "beardless," carried on 3-4' stems, and come several weeks after those of the tall bearded and Siberians. For best bloom, plants should be in full sun, but they can be grown in part shade in hot climates.

Soil must be acid (free from lime). If you live where azaleas or rhododendrons grow easily and well, your soil is almost surely acid. Otherwise you may need to prepare a special bed. It helps to incorporate quantities of peatmoss. Or work in ground sulphur at rates determined by a soil test. Most neutral or alkaline soils need a minimum of 1 pound or 3 cups of sulphur per 100 square feet of earth for Japanese iris culture.

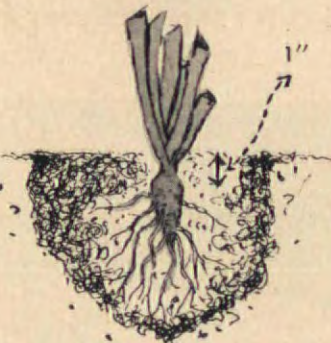
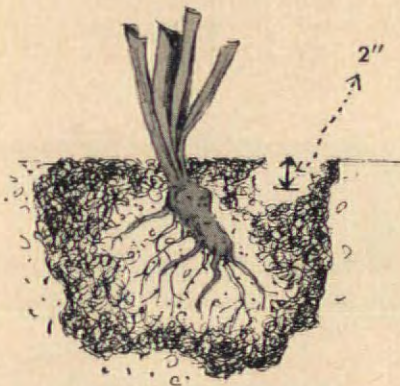
The best time to plant Japanese iris is early spring in cold climates, spring or fall in mild ones.

Siberian iris bloom at the same time or a little later than tall bearded iris. But they have a very different look in the garden. Blossoms are small (2-4"), beardless, borne in masses above clumps of tall grassy foliage. The leaves remain good looking and decorative through summer, so the plants are an all-season asset in a perennial border. Flowers are so exquisitely formed, dainty in size, and graceful on their slender stems, that they're ideal for picking and arranging. Some favorite varieties are: 'Snow-crest' (white), 'Caesar's Brother' (dark purple), 'Gatineau' (light blue), 'Eric the Red' (reddish magenta).

These iris like a sunny location and aren't fussy about soil requirements. They'll endure drought but excel in moist situations such as on the banks of a stream. They're probably the easiest of all iris to grow. The first year they're planted they won't make much of a show, but they'll multiply, and year after year bloom more and more pro-

JAPANESE IRIS

SIBERIAN IRIS



Plant in acid soil, rich, mellow, and moisture-retentive. Place juncture of leaves and top of roots 2" below the surface of the soil. Space different varieties 1½–2' apart. Since these iris are heavy feeders, plan to fertilize each spring with a complete plant food recommended for acid-soil plants and keep well watered until flowering time.

Plants can remain undisturbed in the same place for 10 years. Since clumps will increase in size to 2' in diameter at their base, space new plants accordingly. Top of roots should be 1" below soil. For quick clump effect, set several all-alike plants 6" apart in a group. However, such clumps may need dividing sooner than usual.

fusely. They don't need (or like) frequent dividing and resetting. You'll love them not only for their prettiness, but because they're so dependable and permanent.

Best time to plant is spring, though early fall is all right in mild climates; the fibrous roots must become established before freezing weather or plants will be heaved out of the ground by frost action.

If you're genuinely interested in iris, it'll pay you to consider membership in The American Iris Society. For your annual dues you'll get an extremely informative quarterly bulletin and can avail yourself of their facilities. For information write The American Iris Society, 2237 Tower Grove Blvd., St. Louis 10, Missouri. The membership dues are \$5 a year. THE END

Sound Effects

*It could be a howling of banshees I hear,
Some dynamite blasting uncomfortably near,
A runaway elephant thundering past
Or ten wounded buffaloes groaning their last.*

*It could be an earthquake that rattles the floor,
The whooping of Indians threatening war,
A couple of dinosaurs having a brawl—
Or six little boys in the yard, playing ball.*

Anita Raskin

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The children have so much more fun with Zifi... now that she doesn't have to be on a leash all day.

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Name.....

Address.....

City.....Zone.....State.....

JUNE R. VOLLMAN

YOU CAN GET A BARGAIN IN A ROW HOUSE

Like the houses on these pages? Well, you'll be seeing more and more of them in the next few years. They're called row houses, town houses, or attached houses; and they are houses you buy, not apartments that you rent.

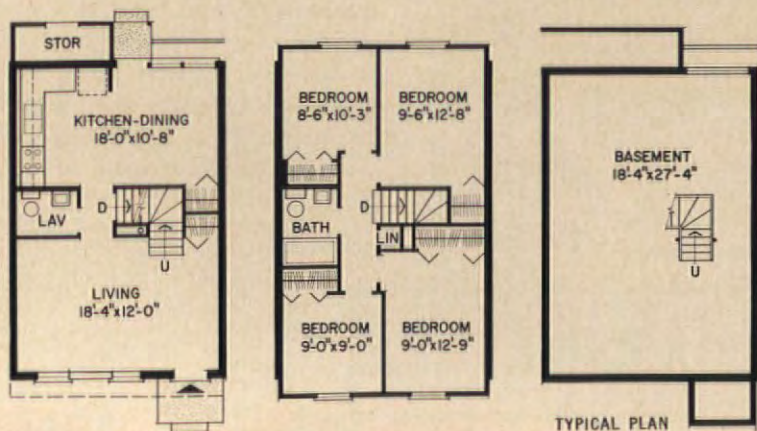
No, they're not that beautiful colonial on five acres you've been dreaming about. No, they're not even that three-bedroom split-level you may have considered buying. And no, they don't give you all the privacy you've always wanted.

But so far, they're the best answer to the problem of high land costs and high development costs—the biggest culprits in the ever-rising prices of new homes. For example, one builder told us that a lot for a conventional one-family home costs \$5000. By building two-unit row houses on the same lot, he cuts the cost to \$2500 per house—a big saving for home buyers on a tight budget. In short, a row house will give you more for your money than any other single-family home.



\$8550 to \$11,700: These attractive two-, three-, and four-bedroom town houses are in Louisville, Kentucky. Builders Bollinger-Martin say low

price is due mainly to savings in land costs. Lots, about 19x100', cost \$1000; ordinary lot (minimum zoning 55x120') would cost \$2800.



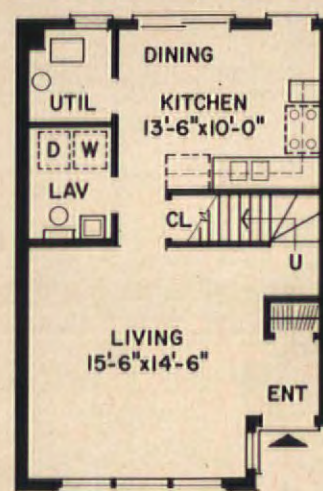
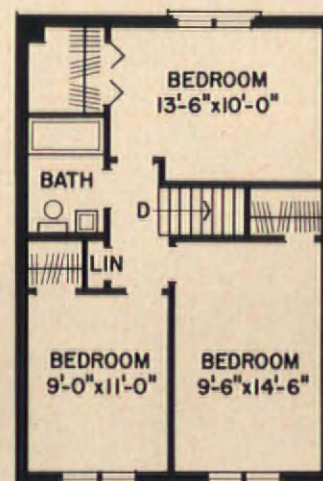
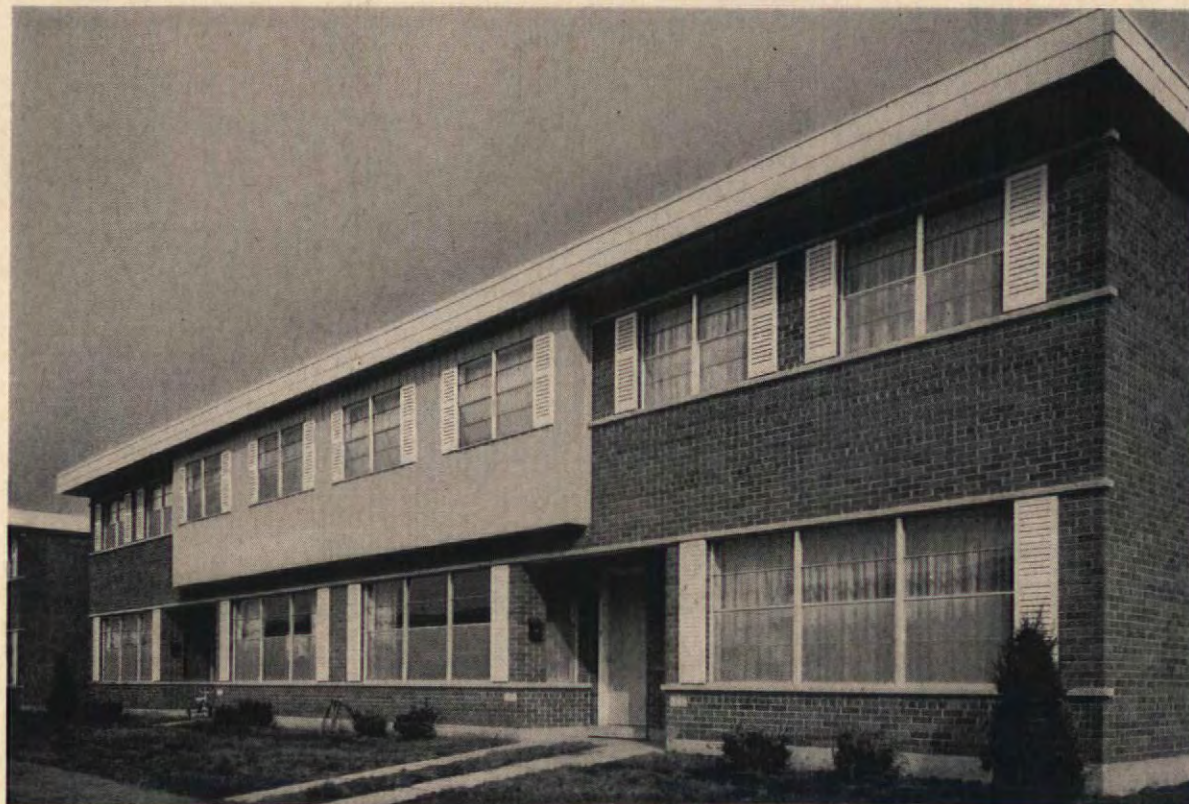
Who will be buying this type of home? Perhaps you will, or possibly in the future, your children. They're particularly suited for . . .

Young families, making their first big and important step into home ownership.

Convenience-minded families who want homes of their own, but don't want to move to the suburbs. (Because they don't use as much land as other kinds of housing, attached units can be built much closer to the downtown area of cities and towns.)

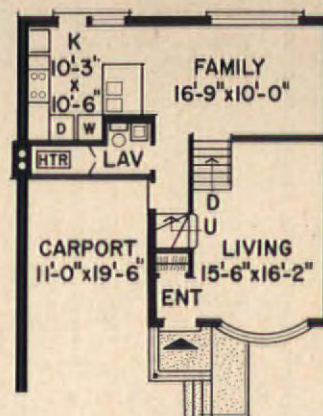
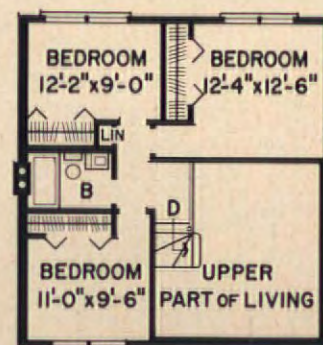
Moderate-income families who can't swing the payments on a private home of the type and in the neighborhood of their choice.

\$16,500 to \$17,900: A good buy in the high-construction-cost area of Chicago is offered by builder Harry J. Quinn in his Pacesetter Gardens development in Riverdale, Illinois. The price includes wall-to-wall carpeting, a garbage disposer, a carport in the more expensive units, use of a community center, swimming pool, bath house, and recreational facilities. The lower land-development costs for town houses saved an estimated \$2500 per house.



KRANZTEN STUDIOS

\$19,900 to \$21,400: Another excellent value in Illinois town houses, this time in Des Plaines, is being offered by Colonial Ridge Homes, Inc., with a slightly different approach to design. Cathedral ceiling in living room gives added feeling of spaciousness, and the front elevation is more along the lines of a detached home. These multi-level units are on lots approximately 25' wide. Other models planned by the builders: two-story units with basements, and multi-levels with the appearance of one-level at the front.



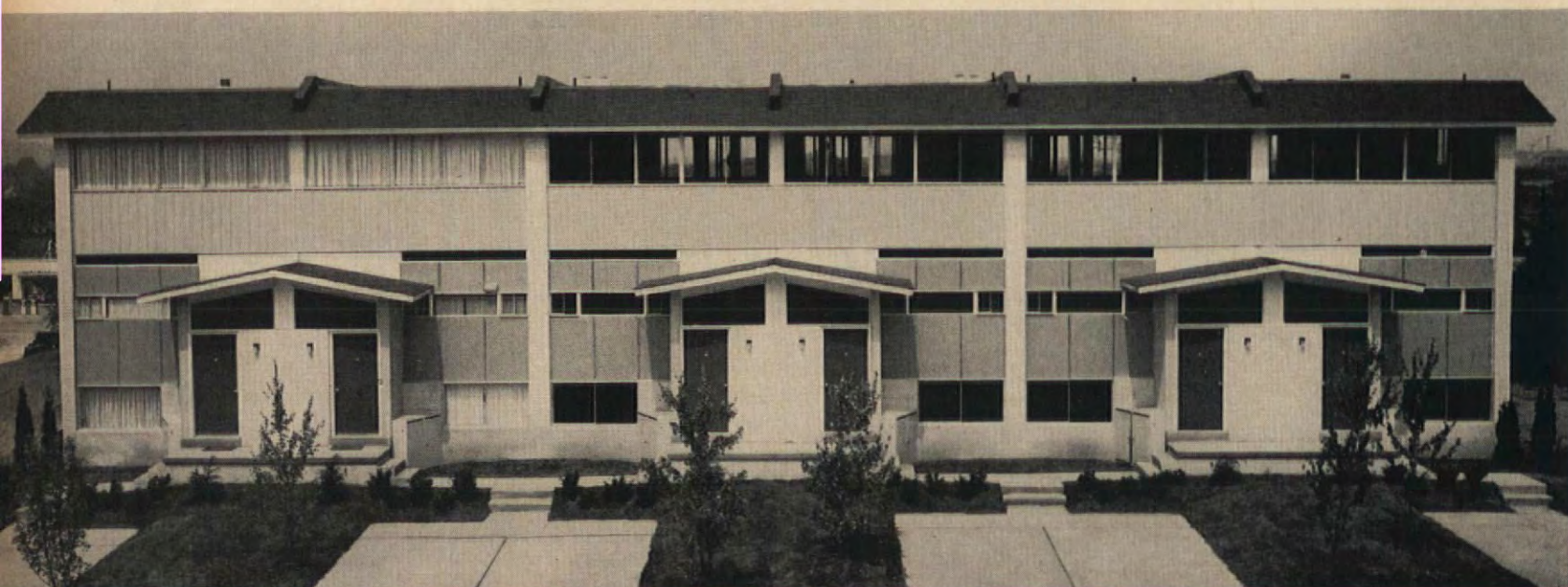
Turn page to read how one family likes row-house living

Meet the Scotts— They Own One of These Row Houses

"We swore we'd never buy a row house," Gwendolyn and Harry Scott told us. "Now that we've lived here over a year, we've forgotten we ever wanted any other home."

The Scotts live in Oakmont, a development of contemporary and traditional row houses in New Castle County, a suburb of Wilmington, Delaware. They'd been looking for a home for months, but couldn't find what they wanted at the price they could pay. "I wouldn't want to put \$10,000 into some of the homes I've seen," Mr. Scott said.

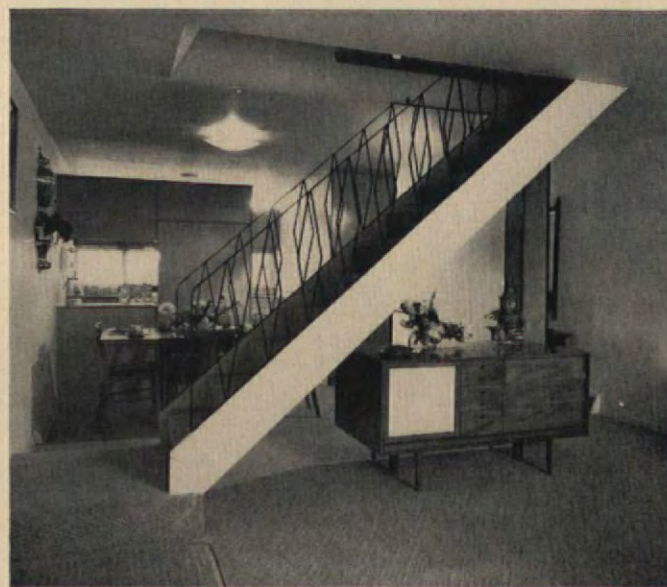
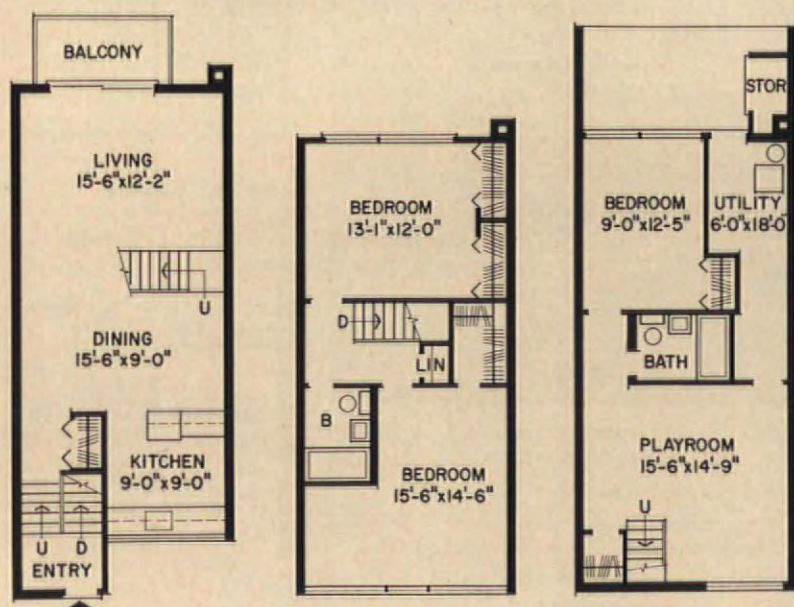
"We came out and looked at Oakmont while the first houses were being built. We liked what we saw, but we couldn't give up our dream of a house on a lot by itself. We kept looking and looking at older homes, but all the ones we were interested in buying needed a lot of work, and we couldn't have handled it.



\$12,490 to \$14,890: In New Castle, a suburb of Wilmington, Delaware, Franklin Builders also offer traditional versions of the row houses shown above.

The homes are on 16' and 18' lots. Buyers of lowest-cost models need \$575 to move in, pay approximately \$94 monthly. For most expensive units, \$790 is required to move in; approximate monthly payments are \$107.25.

Monthly payments include taxes, water, sewer rent, basic insurance.



Clever use of stairway to separate living room from dining room and kitchen, allows for open planning. This is a big help in giving a spacious feeling to a narrow house.

Typical plan of three-bedroom home. Other plans offer two bedrooms on lower level, three bedrooms on upper level.

"Then we took a second look at Oakmont. It was so attractive, we decided to buy here. I'm glad we did. Actually, we feel like we built our own house. We followed the construction crew around as often as possible."

Both the Scotts lived in detached houses as children. But they became apartment renters after they were married. "It was always crowded," Mrs. Scott recalled. "Although we don't have children of our own, there are always nieces and nephews and children of friends staying with us. So you see, we really need the three extra bedrooms we have here."

"And don't forget the closets," Mr. Scott said. "It's the first time we've had the luxury of separate closets since we were married."

How do the Scotts feel about the objections many people have to row housing? Here's what Gwendolyn Scott told us:

Narrow lots: "We both work, so we couldn't have time to take care of a large piece of property. Besides, with so many outside interests—I'm active in church work and Mr. Scott coaches baseball and basketball teams—I don't know how we'd manage if we had acres of land." (At Oakmont inside houses are set back 37 feet from the curb. Rear of the houses are 35 feet from the property line. Buyers of end units get more land.) "And as far as the house being narrow, the way it's planned you never feel closed in."

Neighbors: "Everyone on the block is wonderful. It seems like we've known them forever. We did know two of the families before we came here, but the others are new friends."

Maintenance: "We never worry about other families not taking care of their homes. Actually we all co-operate. If we're watering our lawn, we'll water our neighbors'. And they'll do the same for us."

Common walls: "You'd hardly know anyone was living next door. We occasionally hear someone stirring around, but it's usually very peaceful."

What should you look for if you're considering a row house? Based on the Scotts' experience, here are some points to keep in mind.

✓ Try to have the kitchen on the front, the living room and master bedroom at the rear. It's quieter that way.

✓ Check the construction carefully. This is particularly important at the common wall. One way to do this: turn up a radio to full volume, see if you can hear it in the adjoining unit.

✓ If you think you'll need more space later on, however, remember it's virtually impossible to expand a row house.



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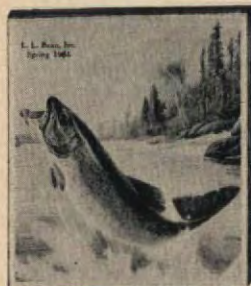
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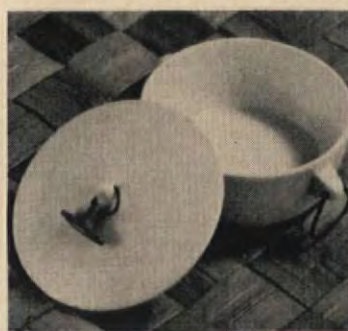
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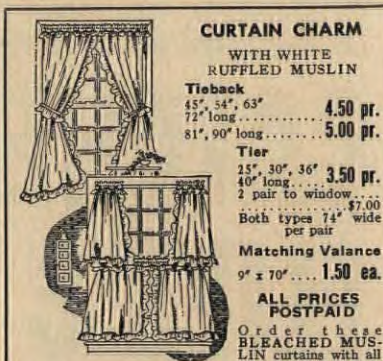
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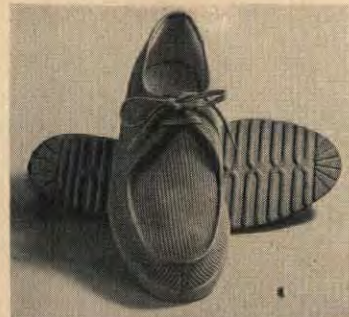
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FULLY GUARANTEED—SEND NO MONEY. On arrival at fall tulip planting time pay C.O.D. plus postage on guarantee you may return within 10 days for purchase price refund if not satisfied. 100 Bulbs (12 Muscari) \$2.98 or 200 Bulbs (24 Muscari) \$5.89. Cash orders add 65c and we ship postpaid.

HOLLAND BULB COMPANY—Dept MF-1402—Holland, Michigan

TWO FEET WIDE can wiggle their toes in comfort inside these shoes made in Sweden especially for a company that specializes in men's wide-width shoes. So step up, men, and enjoy cool, lightweight, washable corduroy shoes in beige, loden, or black with rubber soles. Sizes 5-11, 12, 13, in **EEE** width only, \$8.45. (Add 25c W. of Miss.) Hitchcock Shoes, Hingham E-25, Mass.



EARLY AMERICAN BATHROOMS have received the final touch in decoration. A handsome toilet seat trimmed with a brass eagle has a hand-rubbed lacquered pine finish with a wood grain effect, that will wipe clean. It will fit all units and attaches easily with breakproof, copper-toned hinges. \$9.95. From Crescent House, Dept. AC, Box 621, Plainview, Long Island, N.Y.



HAVING A WONDERFUL CLIMB, Mamma Cat, Poppa Cat, and Baby Kit will add a most a-mewing touch to your yard. You can attach them to trees (be sure a passer-by doesn't call the Fire Dept.), porch columns, roof, or patio wall. White pottery, 15" Poppa is \$3.98; 11 1/2" Mamma, \$2.95; 9 3/4" Kit, \$1.98. Each 35c post. Foster House, 6523-AH North Galena Rd., Peoria, Ill.



Never Buy Film Again

Don't take chances on running out of film. When you send Yankee your exposed black and white or color film, Yankee returns, with the developed prints—at no extra charge—a fresh roll of Kodak film, same size as yours, for every roll you send. This offer stands forever! Yankee prices are up to 40% lower than most stores, quality is unsurpassed. Write now for free mailing envelopes and prices. Yankee Photo Service, Dept. 6, Box 1820, Bridgeport 1, Conn.



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LIVE SEA HORSES
Order one mated pair of Dwarf species Living Sea Horses sent air mail from Florida for \$3.50 postage paid. We include food and instructions free. Father bears the young alive! Easy for you to keep in a goldfish bowl. Hardy. Educational. Fun for the entire family. We guarantee Live Delivery. Florida Sea Horse Co. Dept. J Box 5095, Miami 1, Fla.



ANTIQUED PINE WALL PLANTER

This lovely planter in scoop design has metal liner and is hand antiqued to give it charm and quality. 4" deep by 6" wide by 13" high. \$3.75 each or \$7.00 a pair postpaid. Send check or money order. Satisfaction guaranteed.

THE TINKER SHOP
J. Petersson
R.R. #3, Rochester, Minn.



HOBNAIL BRACKET LAMP

Comes in beautiful amber—\$17.95, or white tip—cranberry—\$23.95. Dull black cast iron bracket. 16" tall. Electrified. Prices include postage. Send check or money order. No C.O.D.'s please. Dealer inquiries invited.

COOK'S LAMP SHOP
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Eagle Switchplates

Enhance your walls with the final decorative touch of these handsome Eagle Switchplates. The perfect Colonial accent. A perfect gift too...order several at these low postpaid prices.
In satin black cast aluminum—with the look of wrought iron—easily and quickly installed.
Send for our **FREE** illustrated catalogue
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The OX BOW 281 WHITE PLAINS RD., TUCKAHOE, N.Y.

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American Home Bldg., Forest Hills 75, New York



COME TO A GRINDING HALT if you're not grinding spices properly in a mortar with a great big, fat pestle. Ready for your salad days, this set is made in Italy of birchwood. Treat it as you would a fine salad bowl to retain the suggestion of garlic and vinegars. Mortar is 4½" wide, pestle, 6" long. \$1.89. 25c post. Here's How, Dept. AH, 95 Fifth Ave., New York 3, N.Y.



ENJOY YOUR SHELF in any convenient and eye-catching spot. Supported by reproductions of old black wrought-iron brackets, the surface interest alone makes it worth the price. Shelf is nicely finished pine, 17½" long and 5¼" deep to hold spices in a country kitchen, jars in the bathroom, or showpieces anywhere. \$4.95. Medford Prod., 752 Fulton St., Farmingdale, N.Y.



BRIDGE FANS, TAKE COVER and zip your bridge table inside. When your next foursome gathers, you won't be embarrassed by bringing out a dusty table—or for that matter a scratched and battered one. Cover is heavy vinyl plastic in red with black trim, 33" square with a wide gusset, and fits 32" tables. \$1.98. From Spencer Gifts, 601 Spencer Bldg., Atlantic City, N.J.

New "CLIP-ON" Magnifiers



Make Reading Easy

Now, everyone who wears prescription-made eye glasses can "CLIP ON" these wonderful magnifying lenses. Make small print read bigger. No need for extra reading glasses. Clip on and off in a second. Can only be worn on other glasses that are not bifocals. Read the Bible; makes fancy work easy. Fit any type and size. **10 Day Home Trial.** Send name and address. On arrival pay postman only \$4, plus C.O.D. Satisfaction guaranteed. Or send \$4, we ship prepaid. Ideal gift. Order today from

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CHALK 'N' CORK BOARD

For brief but intelligent communication in the family, use this early American bulletin board made of hand-rubbed Salem pine. Decorated with brass stars, a brass spread eagle and brass hanging rings; tray for chalk and pencils—it is 20"x12". \$3.95 ppd.

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PERSONALIZED INVITATION TRAY \$2.98

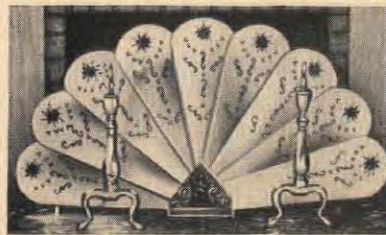
RETURN the next invitation you receive beautifully framed. Tray is solid metal, polished and plated in Gold or Rhodium Silver; with filigree handles and dainty beaded edge. Plush velvet back and polished glass front to protect the invitation you slip in. Personalized with a monogram or first names. **Size 4½" x 7¼", will hold all invitations. \$2.98 postpaid.** Immediate delivery. **LILLIAN VERNON, 276 AH East Third St. Mt. Vernon, N.Y.**

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I. R. Fox, fur specialist, restyles your old, worn fur coat into a glamorous new cape or stole. Special price \$22.95 complete, includes new lining, interlining, monogram, cleaning, glazing, Mink, beaver, extra, add! **ALL WORK GUARANTEED** we are Bonded Fur Specialists **SEND NO MONEY!** Just wrap up your old fur coat, mail it to us now. Send your dress size and height on postcard. Pay postman \$22.95 plus postage when new cape arrives. Or send for **FREE Style Book** now! Many different styles to choose from. Write: **I. R. FOX, 146 WEST 29TH ST., DEPT. L-1, NEW YORK 1**

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Also Wool Comforts Re-Covered . . . and . . . Feather-Fluff Comforts Made from Hairloom Featherbeds. Write for **FREE** samples of coverings, festimonials and picture folder. No salesmen — **© 1954 Mail order only!** **ALDEN COMFORT MILLS-AH Box 6070 Dallas, Texas**



FRENCH FIREPLACE FAN

Reverses from gold to silver Has antique cast iron base **\$5.98** plus 50c shipping

Beauty for an unused hearth! An artistic copy of brass fans made by court craftsmen during the French Renaissance! Ours is made of 9 lacquered foil board sections that reverse from bright gold to shimmering silver, 19" high, 37" wide. Collapses compactly. Comes with antique cast iron base, brass fasteners. Easy to assemble. Money back guarantee

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Write for **FREE** Summer Sale Catalog



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EARLY AMERICAN LADDER BACK CHAIR (direct from workshop to you)
Incredible price for a chair with such hand workmanship, such built-in value, such a beautiful hand-woven fibre rush seat. Hand made of solid native hardwood for generations of use. Lowest-priced chair with this desirable seat. Fully assembled. **Minimum Order TWO. Unpainted . . . \$7.95** Natural finish (blonde) **\$8.95** Maple, mahogany, walnut, cherry or pine finish **\$10.75** For matching Arm Chair add \$5 to above prices. Quick delivery. Express charges collect. Satisfaction guaranteed. Send check or M. O.

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Très Charmant!
Houdon, the French master, created the originals of these delightful children, and we are pleased to show them faithfully reproduced at a fraction of their original cost. Le Garçon and La Petite Fille are 9" tall on their felt-padded pedestals. You'll be amazed at how much they add to a room, placed on a mantel, a book shelf or an end table. Bisque white. Made of Hydra Stone. **\$3.50 each, \$5.95 the pair ppd.** Send Check or M. O. Satisfaction Guaranteed **CRESCENT HOUSE** Dept. AH6, PO Box 621 Plainville, Conn.

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Now school-age children can brush up on their geography during meal time! These unique new place mat sets are intriguing conversation pieces, as well as educational. On the face of each full size (11x17) place mat is a handsome full color detailed map of the world which was designed in 1730, presumably for the use of King Louis XV of France. The other side features an up-to-date colorful world map. Laminated, these place mats are easy and convenient to use; wipe clean with just a damp cloth. **\$3.00** for a set of six from **C. S. Hammond & Co., Dept. AH-1, Maplewood, N. J.**

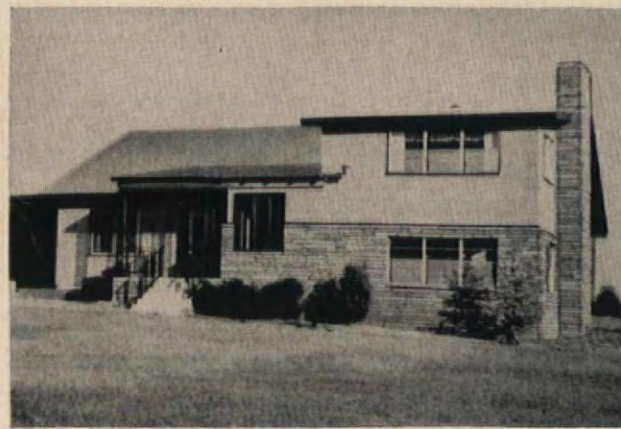
ALBUM OF READERS' HOMES

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



“On our way to New England some years ago, we saw a lovely white clapboard house on the Boston Post Road in Rye, New York. It appealed to us so much, we went back for a second look. From sketches we made then here's what our architect produced.”

Mr. and Mrs. Walker Crist, Lynchburg, Virginia



“We purchased the original house, of just 900 square feet, for \$1450 at a highway-department auction. We then had it moved to our own land. In five years we've added 1400 square feet! By building in stages, we achieved a spacious house for less money.”

Mr. and Mrs. Henry L. Munde, Norman, Oklahoma



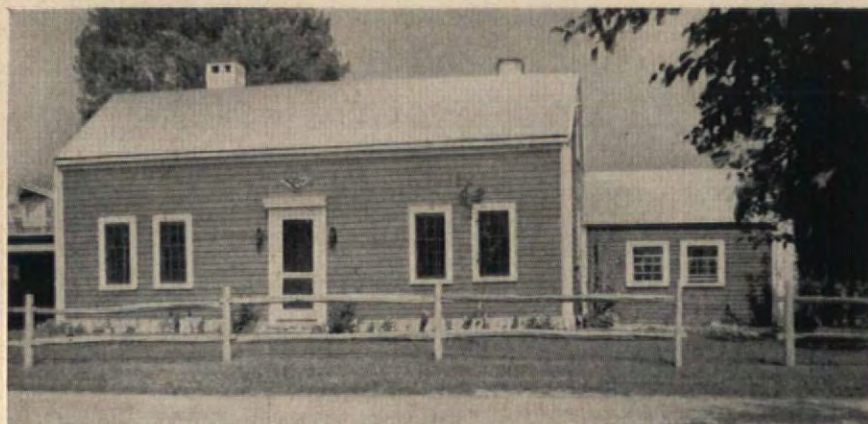
“Our house (which was built from American Home Blueprint No. 10) is finished with red cedar shingles. To get the particular rich shade we had in mind, we mixed the color ourselves and then dipped the shingles. The entry is brick painted white. Instead of having a fireplace upstairs as indicated on the plan, we decided to have one in the game room in the basement.”

Mr. and Mrs. Paul Pollak, Cranbury, New Jersey



“My two sisters and I live together here and take care of the house, the cooking, and the big flower garden at the back of the house. So abundant is our garden with lilies, delphiniums, and morning-glories that I am called 'the flower lady of Crystal Lake.'”

Mrs. Minnie Jackman, Crystal Lake, Illinois



“My wife and I have really enjoyed restoring this house, which we bought in 1952. It had been built in about 1728, so I checked local history. I found that Minute Men from the adjoining town had marched this way to join Captain Isaac Davis at the Old North Bridge in Concord. History states that as the troops passed, Deacon Fletcher, the Congregational minister who lived here at that time, blessed them on their way to battle.”

Mr. W. E. Marston, South Acton, Massachusetts

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Softly contoured napkin

Echoes the lines of your body.
Wider in front, narrower in back
for carefree comfort.



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A soft polyethylene shield
positively prevents strike-through.



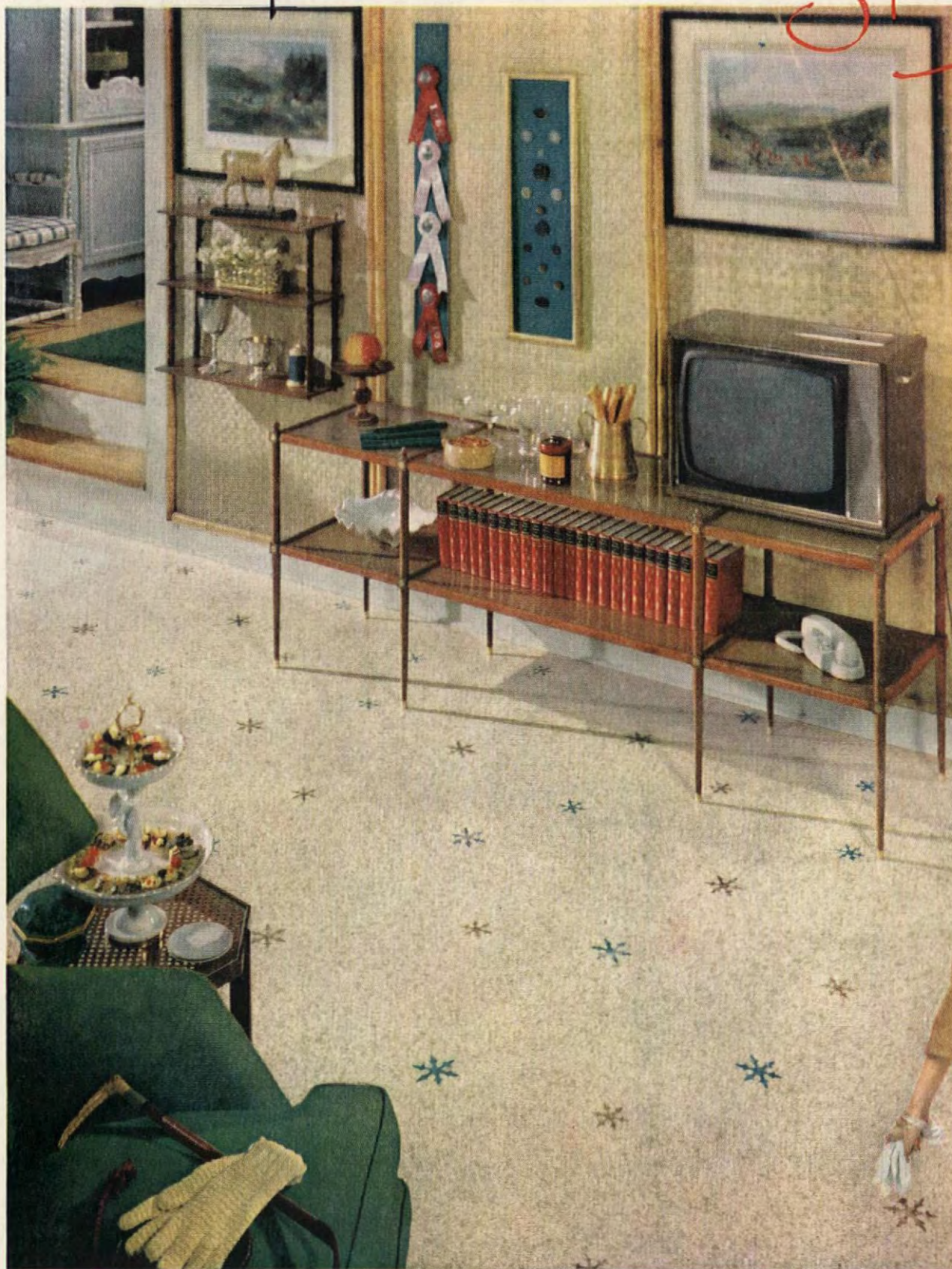
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She starts from the floor up—with her selection from the trend-setting collection of Congoleum-Nairn originals. Then she accents and emphasizes and adds a subtle touch here and there. The result—perfect coordination! This floor is "Showcase"® Inlaid Vinyl, featuring fleur-points *inlaid* in dramatic marble-chip...seamless for extra beauty and easy care. Make your selection from 405 Congoleum-Nairn pattern-color combinations. Then enjoy the pleasure and satisfaction of a coordinated room that reflects your style and personality.

from hem to hairdo...

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Floor: "Showcase" Vinyl No. 7101 Costume: Davidow

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Send for the "Decor-Key Kit" containing illustrations and tips to help you create coordinated rooms. A handy file to hold all the ideas you collect on decorating themes. Write to Congoleum-Nairn Inc., 139 Belgrove Drive, Kearny, New Jersey.

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