

FINER HOMES

JANUARY 1962

MAGAZINE

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MAGAZINE

Jan. 1962, Vol. 1, No. 9

Each issue of FINER HOMES is mailed to more than 16,000 families each month with the compliments of Snyder, Kinney & Bennett, Inc. The purpose of FINER HOMES is to provide each family in this area with the best in entertaining ideas for more enjoyable suburban living.

Each reader is invited to comment about the information contained in FINER HOMES and to submit his ideas and requests for editorial information in coming issues. Please address comments to FINER HOMES, 239 S. Woodward, Birmingham, Michigan or telephone Midwest 6-5935.

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January 1962

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CONSIDER THE TABLE

By VALERIE STEVENS, AID

Valerie Stevens Interiors, Birmingham

THE small table has come a long way since the days when we called them "stands." Perhaps Mr. Edison and his ingenious light bulb which created the need for more table lamps led to greater impetus in table manufacturing.

Today we use more tables than ever in room planning; not only as end tables for lamps, but as groups or "bunches" of tables. These are often placed before a large sofa and arranged so that people may step between them. Or they may be used in line against a long wall to be pulled into the room when needed, as snack tables.

A table for the entrance hall is almost a "must" from the standpoint of usefulness, and can be in many sizes. A wall-hung console in a tiny entrance adds beauty to a small area. In a larger hall, a handsome console is a gracious introduction to the rooms beyond. The one shown is finished in antique white with black glazed posts with some gold-brushing.

The draped table is very effective and has many uses, from boudoir to living room. As shown in our photograph, it is used to create a small "conversation" group, linking two treasured antique chairs. The lilac hammered-satin, used for upholstering the chairs, is repeated as a floor-length circular tablecloth with a fringed trim. The white and gold basket ceiling fixture hanging above obviates the need for a table lamp, leaving the table surface free for use.

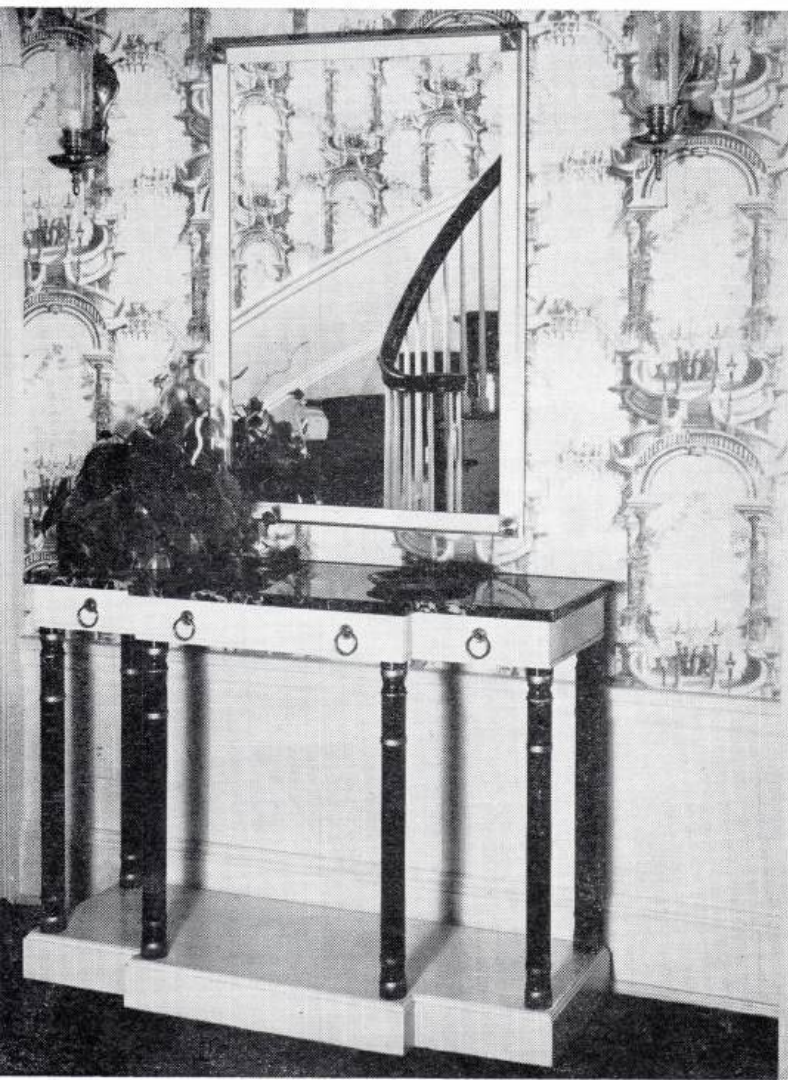
The boudoir fireplace grouping, shown in another illustration, features a low marble-topped table finished in antique pink to blend with the master bedroom coloring. (Note the interesting family-gallery of photographs, used over the fireplace.) This table completes the chair grouping and contributes a decorative beauty to the room.

Another marble-topped table (shown on the cover) in the same Bloomfield home is shown. This is used as a small coffee table to link loveseat and chairs into a grouping. Note that this table is also in a colored finish, departing from the fruitwood finish of the end tables, thus providing an accent of interest, and relieving the monotony of wood finishes that are all alike.

Pedestal tables are increasingly popular; reducing the "leggy" look a room may easily have when too many exposed legs of tables and chairs are evident.

The functional tables of today are full of surprises. One maker specializes in hi-low tables where height can vary from coffee-table to games table by the use of a small mechanism. Another manufacturer excels in narrow wall consoles that transform to large dining table size — a boon for the family with no dining room, or the apartment dweller.

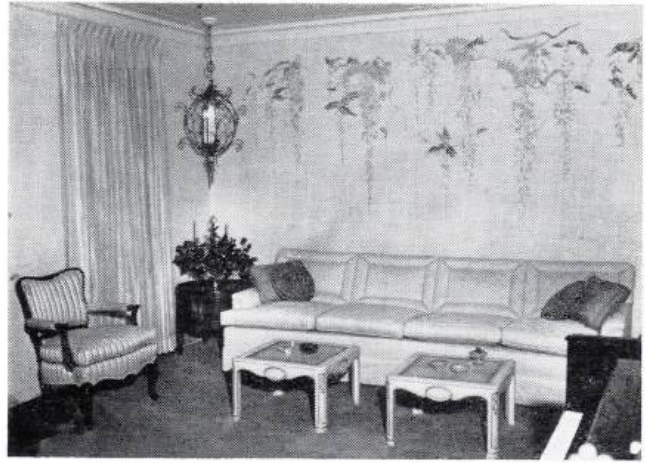
Today's tables feature many kinds of tops. In addition to the usual wood or leather, we find slate, marble, mosaic, glass tile, formica, brass and other metals, smoked mirror, crushed shell, mother-of-pearl and other fascinating materials. A room may be very simply and quietly furnished and depend for great interest on one table, selected as a focal point.



A table for the entrance hall is almost a "must" from the standpoint of usefulness.



This boudoir fireplace grouping contributes a decorative beauty to the room.



Today small tables are often arranged in groups before a large sofa so that people may step between them.

Draped tables can be used to create a small "conversation" group.



COMING EVENTS

NEW HOURS AT ACADEMY OF ART GALLERIES

Cranbrook Academy of Art Galleries: Winter hours are in effect at the Art Galleries: closed weekdays; open free of charge Saturdays and Sundays except major holidays, 2 to 5 p.m. Historical and contemporary art from the permanent collection on exhibit. **YOUNG PEOPLE'S ART CENTER:** Weekday tours are available to school groups by advance arrangement, MI 4-1600, Ext. 96. The special children's exhibit is Pre-Columbian Art.

Municipal Skating Rink — Eton Park, 2100 East Lincoln. The skating rink will open on or about Thanksgiving Day, weather permitting. Activities will include open skating. Hockey leagues and clinics, learn-to-skate, and figure skating classes, figure skating club, adult night, mother and pre-school session. Fees: children 25c, adults 50c, adult nights 75c, Rentals \$15 per hr. A detailed schedule will be published later. For further information call Patricia I. Husemann, supervisor of recreation, MI 4-1807. After Nov. 6 call MI 7-0064.

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Cranbrook Institute of Science

Natural history museum has unique exhibits dealing with the natural sciences and the races of man, features an excellent collection of minerals. Current exhibit, "World of Numbers," calculated to stimulate interest in mathematics. Open daily, 2 to 5 p.m.; admission free during the week, small charge on Saturdays and Sundays. **PLANETARIUM:** January topic is "Clock in the Sky." Public demonstrations Wednesdays at 4 p.m.; Saturdays and Sundays, 2:30 to 3:30 p.m. Group demonstrations by appointment MI. 4-1600, Ext. 71.

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Family Money Management

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THERE'S nothing like an empty pocket and a desk full of unpaid bills to take the zest out of living. Recent surveys among wage earners, executives and professional men — people earning from \$75 a week to ten times that much—indicate that nearly everyone feels his money worries would be over if his income were only one-third higher. The man who earns \$750-a-week and spends too much has no more peace of mind than the \$75-a-week breadwinner who fails to live within his means. Both need a more realistic approach to money management to make their income go further.

ALL FAMILIES HAVE FIXED EXPENSES that must be met regularly such as insurance, certain taxes, hospitalization, house payments and so on. You have probably asked yourself at times, "Where did last month's money go?" You'd be surprised if you checked back to see how it was spent. Plan your family money management program. Take a sheet of paper and list all of your known expenditures as shown in this example:

| | Estimate | Actual |
|---|----------|--------|
| Rent or mortgage payments | | |
| Taxes | | |
| Car Payments | | |
| Life Insurance (1/12 of annual premiums) | | |
| Hospital insurance | | |
| Utilities (incl. telephone) | | |
| Food | | |
| Clothing | | |
| Laundry and Cleaning | | |
| Recreation | | |
| Allowances | | |
| Other Expenses | | |

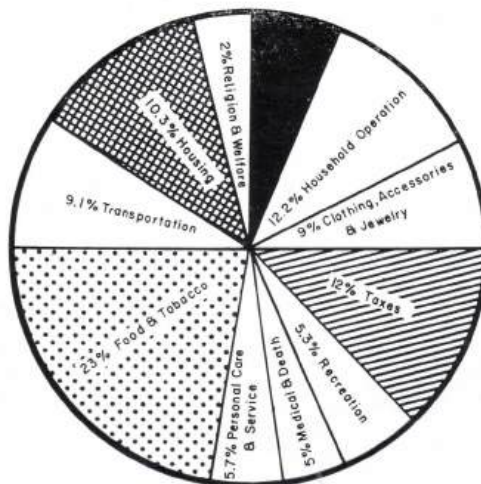
Keep a record of actual expenditures for several months, and analyze them in terms of percent of your net take-home pay. In this way you will be able to see at a glance where your money has been going. At the same time you will be able to see if you are out of line, based on the averages that have been established over the years by the nation's economists. These averages serve only as a guide to you. There are no two families who have the same overall pattern of expenditures. There are, however, many fixed expenses which occur month after month.

THE BALANCE OF THE MONEY LEFT after paying these bills represents your discretionary spendable money. From this figure will come your recreation and special purchases.

The chart below shows the percent of net take-home pay spent in each category of family expense. Let this be your guide to establishing a budget reference point on your work sheet.

WHEN THE WHOLE FAMILY AGREES that amounts set aside for fixed expenses and savings are sufficient and reasonable—and that the remainder of the family income is properly distributed for day-to-day expenses—record these amounts in a column. Compare them with actual expenditures over a period of several months. If there is a substantial differential between budgeted amounts and money actually spent, it is necessary to make adjustments to bring income and expense into better balance.

A well planned budget that is followed will seem to increase your income because it will decrease unnecessary expenses.



SEASCAPE

By BOB DAVIS

Birmingham Travel Service, Inc.

YOU awake to the gentle rolling of the ship and to the pleasure that is yours aboard a floating hotel. Simply pick up a phone and order from the extensive menu, sit back and await your piping hot meal. Soon the room steward appears, sets up your room table with silver, flowers and the many little things which will make this breakfast a memorable one.

You'll find it difficult to decide exactly what to choose from the many activities at hand for this day's pleasure. Possibly you'll be in favor of a morning swim. Upon arriving at the pool deck (bathed in tropical sun, naturally) you join newly-found friends for a little conversation before taking the plunge. After your first dip in the salt water pool, laze awhile in the sun. 'Tis time now for bouillon laced with sherry, or perhaps just some orange juice or coffee.

Maybe you've decided on something more strenuous such as deck tennis, quoits or shuffle board. Or perhaps you have decided to simply collapse into your deck chair and enjoy that book from the ship's library.

With the advent of luncheon, another choice must be made. Should you dress and head for the dining room? Should you just stay in swimming attire and choose from the extensive buffet now being set up on deck? Perhaps a pre-luncheon drink is your pleasure, in which case, a nod to the ubiquitous deck steward will bring it. Deciding on the buffet, the bewildering array of delicacies necessitates more choices. Chances are, you will try a small bite of everything, should your inclination — and waist girth — permit. Sit now at a table in the open, with a breathtaking view of the sea to enjoy luncheon and conversation al fresco.

During the afternoon, there are the same outdoor activities pursued during the morning. Then, there is tea, usually served in one of the lounges (or, once again, on deck) with the delightful petits fours or tea cakes.

Suddenly it is time to dress for cocktails and the evening. You find yourself invited to various private cocktail parties, or perhaps this will be the evening of the Captain's or the Cruise Director's cocktail party. Barring anything like this, you may be entertaining your new friends yourself, or this may be your evening to have a quiet cocktail in one of the many bars aboard.

Dinner. Your menu is practically unlimited in the gala dining room, with sparkling conversation. Should you not find precisely what you may wish on the menu, just order your favorite specialty and revel in it. The world of gourmet dining is yours for the asking.

After dinner, you may wish to attend the first run movie. Perhaps you will want to dance away the evening hours in the night club. You may even (and this is doubtful) wish to retire early. To top the whole thing off, you may wish to sample the midnight buffet, or perhaps have sandwiches sent up to your cabin — that is if you are capable of encompassing anything more.

In addition to this typical day at sea, there are many fascinating ports which you will explore and savour. What could be more enchanting?



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FOR A ROOM THAT'S TOPS BEGIN AT THE BOTTOM

By ERNEST BALL

Scott-Shuptrine Co., Birmingham, Mich.

THE place: a high school in upper New York State. Hundreds of students going to and from classrooms. There was the usual conversation in the halls, but in this school voice levels were noticeably lower making the students sound more like adults than teenagers. Throughout the school there was a marked reduction in noise. Heel clicks were absent. No sounds of shuffling feet. Chair scrapes and impact sounds of dropped books and pencils were missing. What was the difference between this school and any other? Simply this: the halls and class rooms were carpeted and carpet was working its magic of controlling noise and improving acoustics. To the beauty and luxury always associated with carpeting were added the advantages of quietness, comfort and safety.

A lesson learned in this school can be applied to the family room and play areas of finer homes where the mistaken concept that being practical means using a hard, unyielding floor covering.

What about the ease and cost of maintenance? Surprisingly, a recent study of maintenance costs for carpeted and uncarpeted floors under heavy traffic conditions shows that the carpeted floors cost about one-third of the amount required to clean and maintain the uncarpeted floors.

Homemakers have always appreciated the beauty, warmth, and luxury of fine carpeting. They know that fashionable floors are an important part of good home decoration. Equally important is this new dimension of sound absorption and economy both in terms of long wear and ease of maintenance.

Here are some tips to make carpet selection easier. Beware of the low priced carpet. There's always a reason for a low price, so be sure it's a reason worth buying. Fibre and closeness of construction are the main determinants of cost. Nylon, acrilan, wool, rayon, and cotton are the chief fibres used in today's wide assortment of carpeting. Costs range in about the order listed.

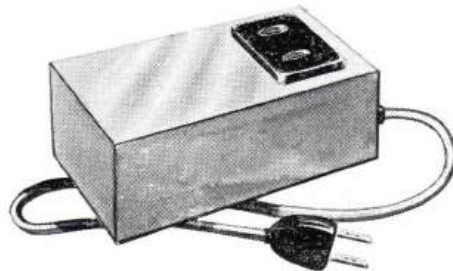
Tufting, a comparatively new method of making carpets, uses a needle rather than a weave action, and a pre-woven carpet backing as a basic structure. The economy of this type of construction is chiefly responsible for the excellent values in carpeting today. Man made fibres have contributed both directly and indirectly to these values, directly because they have added durability and ease of maintenance and indirectly because they have relieved the demands on imported wools.

We no longer face the dilemma of choosing between beauty and practicality in floor coverings. New yarns, better dyes, and new methods of construction make carpeting a wise investment.



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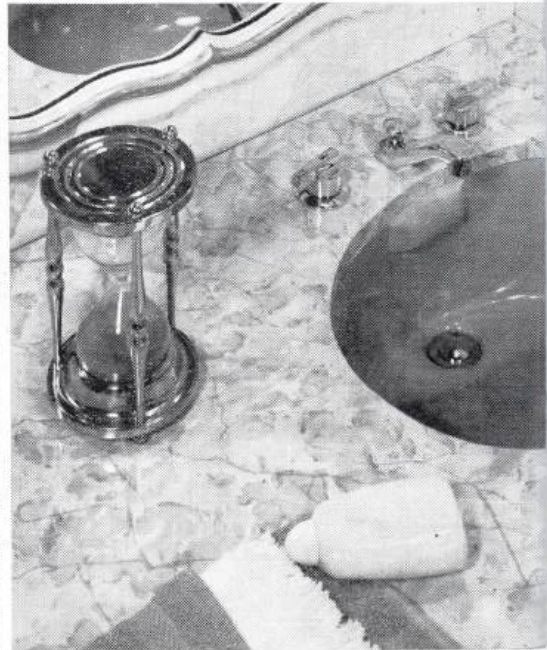
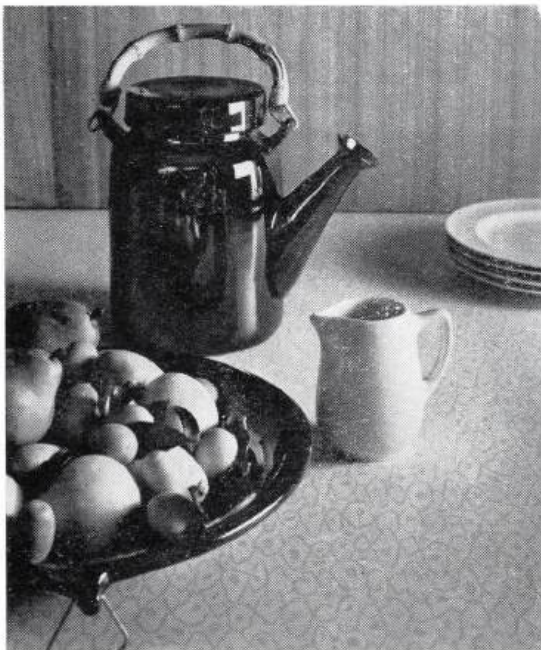
SPOT THE PLASTICS

IT'S FAST becoming a favorite parlor game for decorators, of amateur or professional standing, to try to spot plastics as they appear in handsome new guises all over the house. Now, designer Raymond Loewy has gone back to Mother Earth and our own rustic tradition for inspiration and come up with a group of new designs in Formica. Whether major remodeling and building projects are in view or just a weekend carpenter's blueprint for a kindergartensized play table, they stimulate thoughts of plastic in a dozen new decorating roles.

Tidestone patterns fragments of stone, flung as if by the sea on a whiter-than-beach-sand ground. Dramatic alone or in company with leather, brass or weathered wood, it suggests use in den or living room to cap the triumph of an adjoining garden or to provide outdoor freshness for baths unblest with view. Colors are geologically authentic grayed greens and beiges, coincidentally high fashion.

Reminiscent of rice paper and ingratiating as the play of shadows is *Frost*, a kaleidoscope of superimposed beiges. An exquisite background for colorful bibelots in the form of screens or room dividers, it might also bring a serene kitchen setting to gourmet arrangements of fruits and vegetables.

Restrained in scale and knowingly monochromatic, *Bon Bon* provides a current counterpart to oldtime country calico with smaller-than-coin-sized dots, asymmetrically sprinkled on a plain ground in luscious colors of caramel, mocha and mint. An almond-hued tracery on a creamy background, offered in an alternate delicate green interlace, like lime syrup poured on whipped cream, is called *Parfait*. Both would be festive for a contemporary dining area, perhaps with kitchen pass-through, and ready to hopscotch across counters and table tops in a nursery planned to grow up with a child.



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The Finer Entertainment Calendar

JANUARY

- 7—Julien Bryan lecture-film "Africa Aflame" (Institute of Arts); Detroit Symphony "Pops," Khatchaturian conducting (Ford Aud.)
8—Jennie Tourel, soprano (Pontiac Northern High School)
9—Chamber Music Society concert with Kottler, Gingold, Miquelle (WSU Community Arts Aud.)
10—Ambassador Chandra S. Jha "United Nations" Town Hall, Fisher Theatre); "Faces of Malte" (U. of M. Campus)
11—Detroit Symphony Orchestra Eugen Jochum conducting (Ford Aud.)
12—Zeno Francescatti (Masonic Aud.)
13—Detroit Symphony (Ford Aud.)
14—Julian Bream, guitarist and lutenist (McAuley Aud. Mercy College); Kenneth Richter lecture-film "Holiday in Britain" (Institute of Arts)

(Continued on page 12)

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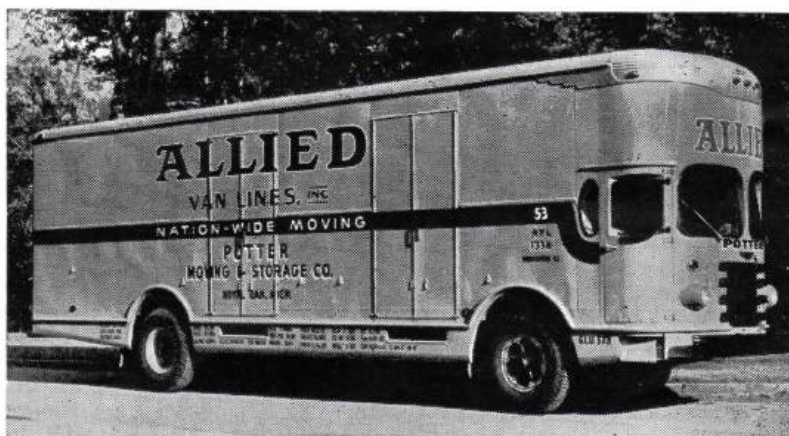
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JANUARY

- 16—Alfred Tipton and Detroit Symphony Woodwind Quintet (Cranbrook House)
18—Detroit Symphony Heinz Walberg conductor (Ford Aud.); (Also on 19th) Hal Holbrook lecture (Birmingham Theatre)
19—Jose Greco Dancers (Masonic Aud.); Pierette Alarie, soprano, Leopold Simoneau, tenor, of Paris Opera (Art Institute); (and 20) Col. John Craig lecture "Family Holiday in Europe" (B'ham Community House)
20—Detroit Symphony (Ford Aud.); Scandinavian Symphony, Walter Schrott soloist (Scottish Rite Cathedral)
21—Emil Gilels, pianist (Masonic Aud.); Grosse Pointe Symphony with Faye Turner, Grant Williams Chorale (Parcells School Aud.); Robert Davis lecture-film "Arizona Beckons" (Institute of Arts); Windsor Symphony, Gordon Staples, Violinist, (Cleary Aud., Windsor)
23—Center Symphony with Jakob Gimpel (Jewish Community Center)

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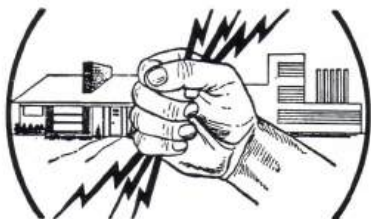
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JANUARY

- 25—Leontyne Price (Masonic Aud.); Detroit Symphony, Maurizio Polloni, pianist (Ford Aud.)
- 26—Charles Laughton (Pontiac Northern High); (and 27—) Detroit Opera Theater and Severo Ballet Co. in "Masquerade" (Institute of Arts)
- 27—Detroit Symphony Young Peoples Series with Severo Ballet (Ford Aud.)
- 28—Varel and Bailey with Chanteure de Paris (Ford Aud.); Eric Pavel lecture-film "Holiday in the Alps" (Institute of Arts)
- 30—Pontiac Symphony a capella choir (Pontiac Northern High School); Netherlands Chamber Choir (Institute of Arts)

FEBRUARY

- 1—Detroit Symphony, Gina Bachauer, pianist, (Ford Aud.)
- 2—Mary Costa (Masonic Aud.); Pierre Cocheran, organist (Fort St. Presbyterian Church); (and 3) Karl Robinson lecture "The Glories of Spain" (B'ham Community House); Detroit Women's Symphony Orchestra, Robert and Darryl Barnes soloists (Community Arts Aud.)

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Each advertiser represented is included in **FINER HOMES** because of his ability to present his services with the best interest of our readers in mind. If there are any questions related to the subjects listed below please telephone **FINER HOMES** at MI 6-5935 or the number listed with each of the recommended experts under each heading.

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What Improvements to Make - That Is the Question

IT IS not uncommon for the owner of an older home to face the problem of whether or not to make changes or improvements. It may be that he wishes to bring his kitchen up to date, or he may wish to add a bedroom to accommodate a growing family. Or, he may want to prepare his house for the market, to get the highest price. Unfortunately, there is no scientific way of arriving at a decision as to what improvements should be made to an older house.

In the automobile business, because of standardization, the values of used cars can be catalogued in a book published monthly throughout the United States. Anyone involved in the sale or purchase of a used car can estimate the cost of whatever work it will take to bring the car back to good condition and by deducting this cost from book value can very easily determine the trade-in, or market value of the car. Appraisers are thus very accurate.

This cannot be true of houses! There are many differences. The house problem is much more complicated. In the first place, there is much more money involved. There is no standardization. Houses are built by thousands of different builders, and there are very few identical

By H D. ANDERSON

houses in existence, certainly not enough to make anything like a blue book of used home values possible. Since houses are not mobile, like automobiles, their location is all important in determining their market value. Such factors as lot, landscaping, neighborhood, zoning, schools, transportation, shopping areas and taxes all are a part of the picture.

Also important is the fact that houses last a long time. Depreciation may be countered by inflation. Neighborhoods change. Zonings may change. Businesses may move into or out of an area. Expressways may cut through.

House appraisers are faced with the fact that houses may lose value because they (1) are wearing out or becoming damaged by use; (2) are becoming obsolete or old-fashioned because of the innovations in new houses being built; and, (3) are being affected adversely by neighborhood influences.

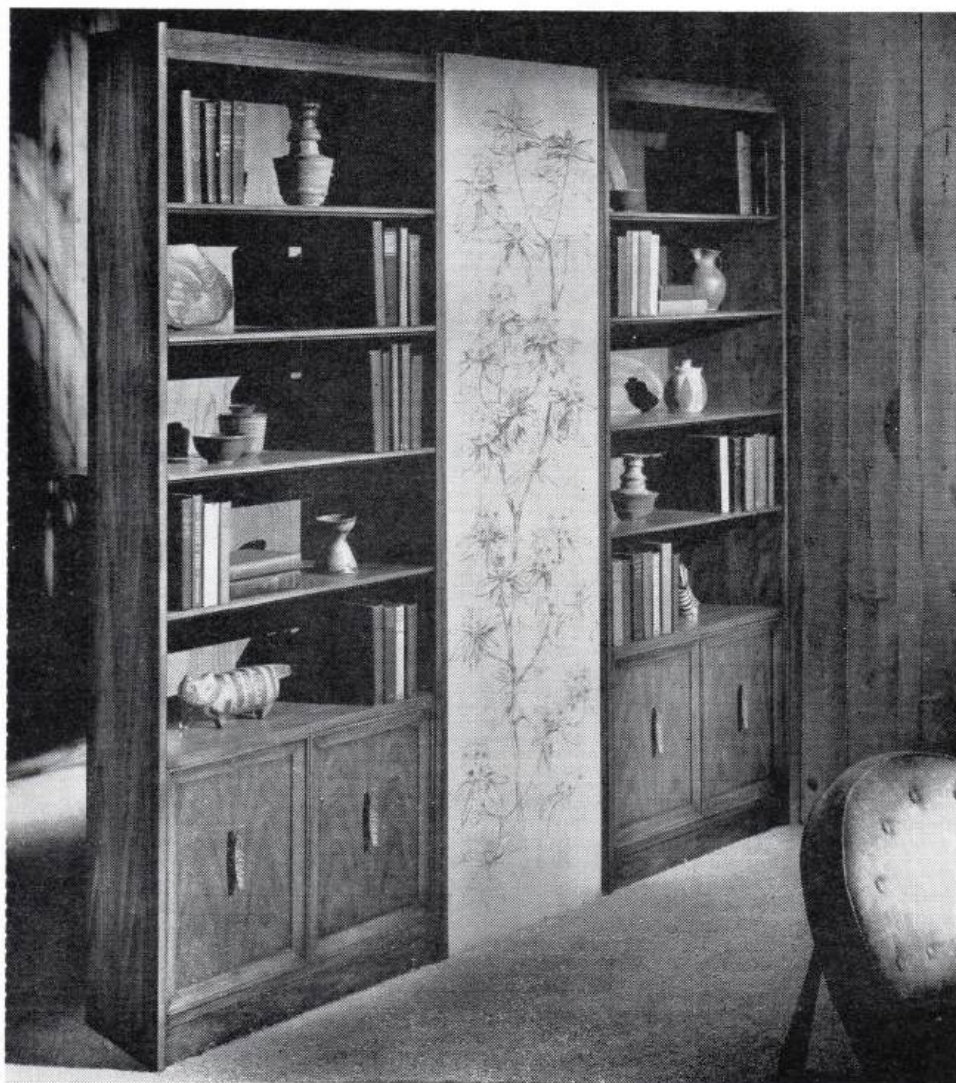
Therefore, when a homeowner ponders the question of whether to alter or modernize an existing house, either to put it on the market for sale, to change it to better serve the needs of the family, or to modernize it, he

has rather a complicated problem to solve. The architect, the contractor, the real estate man and the mortgage company are involved, but not one has the complete answer.

These are some of the questions to ponder: 1. Is there a danger of overbuilding the neighborhood? 2. Will the proposed change ruin the architectural lines of the house? 3. Can I recover enough when the house is sold to justify the improvement? 4. Will the house appeal to more buyers or less after the change? 5. Would it be wiser to sell the old house and buy another one which has the features we want? 6. Will it cost more than it is worth to me? 7. Is my family happy enough in this neighborhood to justify any losses I may take because of the proposed changes? 8. Will imminent neighborhood changes render any expense on house improvement foolhardy? 9. Can I get the financing I need to pay for the improvements?

If you are considering improvements on your home, ask yourself these questions. Perhaps you will need help in getting the answers. However, if you do answer them, you will be able to make a sensible decision. If you ignore them, unless you are lucky, you will live to regret it.

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