

each house separately as occasion arises, which is usually after the first period of development.

**Construction**—In a housing development of this nature a fatal mistake has often been made in letting the work to unreliable contractors under insufficient supervision. No matter how simply the houses are planned, or what materials are used, the erection itself must be done

TOWNSHIP OF GWINN, MICH.  
 SEC. 21 T43N. R31W.  
 CLEVELAND CLIFFS IRON CO.  
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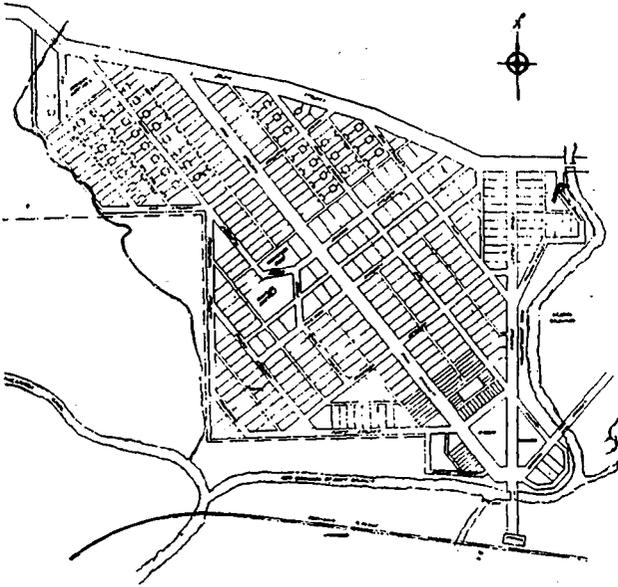


Fig. 6—Plan of a Portion of the Town Site of Gwinn, showing the Arrangement of the Semi-detached Houses Upon the Lots. Longer Views are Obtained Between Houses by Altering or Staggering the Houses on Either Side of the Street.

under responsible supervision, whether by the architect or by some representative of the company who is a practical builder.

Where the houses are rented the return for good workmanship is immediate through a reduction in maintenance, and in the case of sale the company are free from the prejudice arising from selling a poorly constructed house to an employee.

In the case of the Canadian town, for the paper industries especially, the most economical construction is likely to be that of wood, such as is shown in the accompanying photographs.

**Sale or Rental**—There are two methods of handling the houses after they are built. One is for the company to adopt the fixed policy owning them and renting them to their employees, and the second is, to encourage every man to own his own home. In the first instance many companies, especially those located near cities, have adopted this method to prevent outsiders from gaining ownership in their community and benefiting by their efforts. The objection is, that first there is always the spirit of landlord and tenant; second, we usually find additional effort necessary on the part of the company to furnish incentive in matters of maintenance, beautification of grounds, and civic interest; and third, the company has to

plan to carry this feature as a permanent part of its organization.

The provision for the ultimate sale of the property after the plan of a real estate development encourages the employee to own his home. This feeling of ownership tends to make his interest in the welfare of the town more permanent, and it also allows the company to withdraw from its housing activities at such a time as the town itself has sufficient numbers to obtain a charter. This feeling of permanency makes an additional inducement for tradesmen to buy and erect their own stores and business buildings. It has been found that the buyers do not object to the necessary restrictions, which in the case of the new town, cover a wider field than where municipal ordinances exist. Rentals are, of course, necessary under this plan also, but the company while still controlling the property for a considerable period after the sale, encourage civic pride, and the responsibility which differentiates the permanent employee from the drifter.

After the construction work is completed in a growing section, and the houses are ready for occupancy, a certain amount of attention should be given to each lot on which a house is built. Several concerns have at the beginning of construction established a nursery, which has in two years' time developed plants and trees of sufficient size to make the necessary plantations of shrubs and fruit trees on each lot, as well as shade trees along the streets. This method saves nearly 50 per cent. in the cost of the plants, and saves the necessity of the semi-



Fig. 7—Reprehensible Housing Methods at the Lackawana Steel Plant. One (?) House for 2000 Employees. Note the Unightly Condition of the Grounds.

annual planting orders, losses from shipping, etc.

**Purchase**—The method arranged for the purchase by the employee has taken several forms. The Norton Co., of Massachusetts, make, in brief, the following arrangement:

The purchaser pays 10 per cent. down, and the conveyance of the property is made at once. For the balance, the purchaser gives two notes,