VOL. I, No. 1 page 1 of 3

June 1, 1953

#### INTRODUCTION:

This is the first issue of what we hope will be a welcome and permanent feature of our group and community - a newsletter. Its purpose is to serve as a record of what the group has done, as a source of information related to future plans, and as a medium of exchange of those ideas which members cannot ade mately express at a meeting. We hope you will enjoy it, gain from it, and use it.

No one, of course, is required to subscribe. But at 5¢ an issue (for paper and postage) you might want to give it a trial for ten issues. Suggestions, ideas for a name, and criticisms will be welcomed by your Editor, Ann Gras.

After incorporation, proceedings of meetings will be recorded in official minutes, and this paper will only print major details. For now, publication of fairly complete records may help us all to reach a better understanding.

#### FIRST MEETING:

The first meeting of the was held in Rm.33-203, MIT, 8:30 PM, May 28, 1953. Present were Donald and Nickey Thompson, Aaron Johnson, Uno and Doris Ingard, Phineas Alpers, Mr. and Mrs. Barnett Berliner, Langdon Wales, Arthur Barber, Arthur Klein, and Ranny and Ann Gras.

The meeting began with a discussion of the Community Aims, as outlined in the form letter. No questions until Aim 3: Can group buying save enough to make it worth all the work involved? - The discounts on some items (meat, oil, appliances) are large enough; others might better be forgotten. - Should we worry about such details at this point? As long as we agree on the final goals, we can concentrate first on the houses, and the other matters will work out later. - Perhaps we could most easily agree on goals if everyone wrote down their own personal ideas, and then looked for the points of agreement. - It seems that all those interested in the group shared the ideals expressed in the letter (else they wouldn't be interested), so the agreement is already there.

Aim 4: Democracy and cooperation are really attitudes, not specific actions. - Yes, but attitudes can be instilled in the younger generation most easily be the example of putting these attitudes into daily practice. - A family might live an ideal kind of life all by themselves on fifteen acres, but besides being expensive, this would be avoiding the problems of living with people, rather than working out a solution.

Aim 5: Reliance on television, as an example of non-participation activity, can displace more stimulating activities, both social and individual. - But let us not be unique to the point of uniformity, and all forswear television, which has many good points.

Aim 6: That amount of diversification can be expected? - There is already a fair amount within MIT, but we have no desire to limit the group to Tech people. - There are a few professions among whose members few would be interested in such a community. - But as the group grows, there will probably be more varied representation.

Ideals in general: That has prevented other groups from reaching the goals we have in mind? - Other groups have been drawn together first by an architect, or a tract of land, or low cost houses, or even high cost houses; people joined with differing ideas of how the community should be. If we start with the ideals, people who first agree on these should be able to go farther towards achieving them. - Just how unanimous are we going to be? Probably no decision or action should be made without the approval of 2/3 of the members.

Assessments: Must every member contribute to financial expenditures approved by 2/3 of the group? - A system of appeal might be set up, for cases of temporary distress. - The members could agree on a maximum limit of assessments per year, approved and changed only by unanimous vote. - Starting now would begin a fund to work with.

Contributions of time: Can physical labor be substituted for monetary contributions? - Yes, to a large extent. - Further, the group would discourage anyone from trying to get by with merely spending money. Everyone should expect to contribute a fair share of time. - "Labor" does not necessarily mean back-breaking work. Other important contributions can be made in supervision, investigating, making contacts.

Lore members: Do we want them? - It would be better to complete the group before land is purchased; then all members would have a share in the planning, and we would not be pressed to find more members because of financial need. Twenty families is the maximum.

Ideals and legal obligations: Can we draw a distinction between these two aspects? - Legal obligations, imposed by whatever rules and corporate laws we draw up, are merely to simplify the problem of reaching the ideals, and such rules should be as few and simple as possible. The spirit of the group, as expressed in the ideals, are the most important feature.

Economy by quantity: The concept of the community is like a wheel, with better, cheaper houses as the hub. Can we realise the low-cost idea sufficiently without using similar house designs, and the resultant savings through bulk buying? - Discounts may be had without everyone buying identical windows or board lengths. The dealer only requires a guarantee of all your business. Different design houses must still use the same basic materials.

Price range: Can homes of widely differing values be juxtaposed without impairing real estate value? - This problem is largely offset by the general aspect of the community. - Worse things can happen. A good house can become a blight through neglect. - Such a blight would be unlikely in this community.

Owner labor: It is often cheaper to hire a professional than to do the job yourself. One supervisor to coordinate the work on several houses can save far more than the expense. - Ditch digging and block laying are not worth the effort of doing yourself. - But the system of owner-contracting can save a great deal. A case in point was a chemist, inexperienced in building, who did his own contracting on several successive houses, saving about \$2000 on each. - Several owners using the same subcontractors can bring more savings, and of course there are many things the owner can do profitably himself.

Cooperative labor: Working on other people's houses can be pure drudgery if continuous. It will probably be used mostly when time is of the essence. - Cooperative labor will be most beneficial when employed on community facilities.

Location: Towns so far considered are Weston, Wayland, Lincoln, Dover and Sherborn. Wayland has rather poor planning, and is like Sherborn in very high road requirements. Lincoln land is hard to come by. - Building codes must be investigated; for instance, some towns frown on new building materials. - Incidentally, the use of new materials can bring discounts for advertising rights.

Architecture: Should we have restrictions? - Probably anyone wishing to join our group would automatically choose a suitable design. - Some individuals, through lack of experience, have little aesthetic judgment. - Should we worry about appearance? - Surely the aesthetics of our community are important. - Can architects be the ones to judge suitability of design? - Since the group itself is most concerned, it should take the responsibility. - The main purpose of group interest in individual plans is as much to help the individual as to protect the group. - The prospective builder may gain much from the experience of others.

Choice of lots: Arbitrary method such as drawing straws is not equitable. - It should be possible to subdivide property so that each lot has at least one desirable feature - view, space, trees. Then a system of free choice could satisfy everyone. - Any conflicts can be settled by the members involved.

Time scale: Five or six families would be the maximum number that could benefit by coordinated construction. So building will be in spurts, with the possibility of individual exceptions. - It is conceivable that some building might start this fall, but we should not rush ourselves to make this possible.

Next meeting: The next meeting will be at 8:00 (sharp) PM, Thursday, June 4, 1953, at MIT. Room number is announced on notice.

Adjournment: 10:45 PM.

\* \*

Sunday, May 31, four members of the group visited the tract of land in Weston, mentioned at the first meeting. This will be discussed at the June & meeting.

VOL. I. No. 2

June 8, 1953

#### SECOND MEETING:

The second meeting of \_\_\_\_\_ was held in Rm. 33-203, MIT, 8:00 P.M., June 4, 1953. Present were Manuel Kramer, Genic Arciprete, Phineas Alpers and friend, Langdon Wales, Peggy Barber, Evelyn Klein, Ranulf and Ann Gras.

The meeting included further discussion of ideas, description and possibilities of some Weston land, and financial considerations.

Pitfalls: People have been trying for hundredy of years to make cooperative organizations work. What were the mistakes that made so many of them fail, and can we avoid these mistakes? - When various individuals join an organization with differing ideas of its basic purposes, there is bound to be conflict. - In an organization whose purpose is building a community, should a wide range of personal incomes be avoided? - If the only personal goal is to get a house, those who can afford to build early are apt to feel no need or desire to help others, once they themselves are settled. - Can a wide range in ages cause difficulties? - By itself, it does not seem to make any difference.

Resale: Even if the original members all share the same ideals, what happens when a member has to sell? - The corporation can reserve the right to approve the purchaser. - If the community is successful, there may be a waiting list to draw buyers from.

Time limit: Should one hesitate to join the group if he cannot expect to build for a few years? - The advantage of cooperative organization will be lost if he waits until everyone else has built. Most construction will probably be finished in two or three years.

Weston land: A topographic map of the Renwick and Cummings land was presented, showing the area under consideration, and a possible subdivision layout, which can be roughly described: An L-shaped road with lots on both sides. From Merriam St., the road would run West through flat meadow and rolling woodland. Near the corner of the L, there would be common land around the pond on the right, and more common land in a hilly area behind the lots on the left. Then the road would turn South onto a twenty-acre plateau, lightly wooded, and bordered by a quite dry swamp. The total area would include twenty-six large building lots. The six closest to Merriam St. would be sold outside the group to help pay for the road cost.

Cost: What should members expect to pay for developed lots? - It would be best to have available around \$3000, and certainly not less than \$2000. The group will naturally make every effort to minimize costs, but we should not count on this too heavily.

Mortgages: Banks loan according to a percentage of the owner's total capital investment. They do not usually consider the value of the owner's labor. - By talking with many banks, we should

be able to find one willing to make a good arrangement, on this matter and on interest rates, if we all agree to use that one bank.

Membership: At present eighteen families are interested, and the word will doubtless spread. Perhaps we should ask for written expression of desire to be incorporators, and limit the group to the first twenty responders. Later applicants could be included in a reserve list, with priority according to time of response.

Registry: It is easier to remember names if one sees them in print.
- (See enclosed Directory of those interested as of this date).

Ideal number: Is twenty really the best number, or could we allow for expansion? - The group will have to act mostly as a committee of the whole, and a larger number would have difficulty. - A smaller number would not have as much advantage in group buying. - If the reserve list grew big enough, we could suggest that those on it form their own group. - The two groups might gain from each other's experience.

Land again: The matter of sewage disposal should be well investigated. Cess pools and septic tanks require cleaning, but there is some difference of opinions as to the frequency of this operation.

Other land: Shouldn't we look further for land? - This Weston tract is not presented as the only answer, but as one good possibility. The Gras family has spent two or three months looking, and so far have seen nothing better, but they have seen only a fraction of what is, or might, be, available. - An organized committee should be set up to investigate more land. - Yes, and such a committee cannot have authority until a formal organization is established, so we should soon start proceedings for that.

Schedule of payments: The earliest date by which members would have to part with their full lot price would be three months from now.

Financing: Can one get a mortgage for lot purchase? - Banks will not give mortgages on land, but the value of the lot will constitute part of the down payment for house construction.

Next meeting: The third meeting will be at 8:00 P.M., Thursday, June 11, 1953, Rm. 33-203, MIT.

We received a call recently from Werner Gumpertz, Asst. Prof. of Building Engineering and Construction. Prof. Gumpertz offered his consulting services to the group, with the hope that he could help us avoid the pitfalls that beset Conantum.

Our organization needs a name. If we don't give ourselves one, someone else may do it for us, and such things often stick like chewing gum. The only requirement for our name is that one can hear it several hundred times a year without getting an ear-ache.

NAME

#### ADDRESS

TEL.

	Alpers, Phineas Rm. 3-340, MIT, Ex.	22 Summit Ave., Salem 468	Salem 5440	
_		87 Church St., Watertown ., A.A.F. UN4-4720	WA 4-3939	
	Berliner, Barnett Rm. 7-346A, MIT, Ex	41 Park Drive, Boston	CO 7-0907	V
	Chappell, William General Electric, Ly	8 Barton Rd., Wellesley Hills	WE 5-1302	J
	Frazer, John	4 Fuller St., Brookline	BE 2-8321	
	Gras, Ranulf Rm. H-415, MIT, Ex.	48 Mass. Ave., Cambridge 3551	KI 7-2287	
	Garnjost, Kenneth Rm. W1-304, MIT, Ex			~
	Johnson, Aaron Rm. 22A -239C, MIT,	145 Pinckney St., Boston Ex. 2834	RI-2 3487	
		58 Marshall St., Watertown i, Charlestown PR 6-2600	WA 4-6306	
	Kramer, Manuel Rm. H-307, MIT, Ex.	22 Bellvista Rd., Brighton 2472	LO 6-5931	
	Leonhard, Julius Rm. 22A-236, MIT, Ex	234 Upland Rd., Cambridge x. 2840	UN 4-8833	
	Loewenstein, Paul Hood Bldg., MIT, Ex.	2 Potter Park, Cambridge . 2441	TR 6-4092	V
	Riley, Leo Rm. H-414, MIT, Ex.	19 Amherst Rd., Stoughton 3551		V
	Smiltens, Juris Rm. 20B-043, MIT, Ex	331 Harvard St., Cambridge	UN 4-4283	
	Thompson, Donald Rm. 20B-119, MIT, Ex	30 Cleveland Rd., Waltham	WA 5-7097	J
-	Wales, Langdon Rm. H-386, MIT, Ex.	523 Salem St., Reading 3537	RE 2-1361	M
	Arciprete, Genio Cambridge Field Sta	72 Water St., Quincy , AAF, UN 4-4720, Ext. 54		

114 Holden Green, Cambridge

James, Robert 114 Hol Rm. 52-443E, MIT, Ext. 164

## IMPORTANT NOTICE:

All interested parties should plan to attend the next meeting, since an organization will be established at that time. Voting procedures will be determined, a name will be chosen, and officers elected. An account will be authorized, and members will be asked to pay dues of \$5.00 for a working fund. Joining this organization does not constitute a final commitment, but an expression of sincere interest.

The next meeting will be held in Rm. 33-203, MIT, at 8:00 P.M., Thursday, June 25, 1953.

#### JUNE 11 MEETING:

The third meeting of was held at 8:00 P.M., June 11, 1953, in Rm. 33-203, MIT. Fresent were Aaron Johnson, Manuel Kramer, Paul Loewenstein, Julius Leonhard, Ruth and Lang Wales, Leo Riley, Arnold Smith, Ranulf and Ann Gras.

The meeting consisted of a discussion of land, specific and general, possible difficulties, organization plans.

Walpole Land: A tract of land available in Walpole was described. The property has 211 acres, a two or three family house, barns, piggery, and other buildings, all in excellent condition. A town road separates the bulk of the property from the main buildings and a few acres, the latter running to within 10 feet of Willet Pond, a mile-long lake with swimming, boating and fishing. Fifty-odd acres of the farm are open fields, the rest are wooded. According to the agent, the property might be purchased for \$25,000.

Development: The particular area of Walpole is zoned for acre lots with 200' frontage. Road requirements include sidewalks, would involve a cost of at least \$12.00 a foot, or a minimum of \$1,200 per family. Water is additional, but can be paid for in 6% installments over a period of twenty years. The tax on the property at present is \$1,100 per year.

Picnic: It was agreed that the group would meet at the Walpole land Sunday afternoon, June 14, for a tour and picnic supper. The place is labelled Hillcrest, and is on North St. off Route 109.

More Discussion: The farm is surrounded by very attractive homes and farms. - We might lower the road cost by building roads ourselves. Perhaps we could obtain a waiver on the sidewalk requirement. - Commuting time to Tech is about 40 minutes. - It would be difficult to find any suitable land less than 30 minutes from Cambridge.

Other Land: Mr. Riley (who discovered Hillcrest) volunteered to investigate the Dover-Walpole area more fully. Mr. Kramer offered to look into the Dedham-Westwood area, and the Gras family plan to search further in Weston and Lincoln.

More Members: Before we can seriously consider any land, we must have a larger and more positive membership. - We should try to bring in other professions; for example, it would be nice to have a doctor in the community. - Response to newpaper add is unpredictable. It might be possible to circulate other universities and institutions. - If members get their friends interested in the group, we may have more diversification.

Number to start: We could begin operations with any number, rather than wait for twenty incorporators. - But if we buy land with the intention of enlarging the group later, people may join because of the attractive land, without really sharing our ideals.

Organization: An informal organization, as a means to make group decisions, is necessary. - This is not to be confused with incorporation, and will involve only the smallest financial contribution. However, the organization will form the policies and by-laws of the corporation that will be formed eventually. - What does it take to be a member? - At this point, an expression of sincere interest. - A payment of dues would be the best expression, and we need some working capital. Some expenses have already been incurred. - The Gras family spent \$22.00 for the postcard circulation of MIT. - Suggestion (approved) that members pay dues of \$5.00, which should carry the group through the next two months at least. Payments will be collected at the next meeting.

Next Meeting: At the next meeting members will choose a name for the organization, determine voting procedure (Roberts' Rules of Order suggested as a guide), and elect a chairman, treasurer and clerk. An account will be authorized and dues collected.

Architect Supervision: Wouldn't it be better to hire an architect to supervise construction of homes, rather than using a general contractor? - Architect supervision is usually a matter of upholding specifications, not of coordinating the work of sub-contractors. - Architects could not take much interest in the construction of homes designed by other architects.

Building Costs: It is sometimes cheaper to use a general contractor than to do your own contracting. We would do well to get a few detailed bids for several houses together. - The time of year is another factor that influences building costs. Bids are usually high in early summer, low in the late fall.

Houses Versus Ideals: It can be seen that when land and houses are being discussed everyone gets excited. Aren't the houses really the most important aspect? Anyway, how can we be sure that everyone who joins really shares the ideals we think important? - We are offering, not just houses, but advantages over ready-made neighborhoods. You may buy or build in a settled community, and you may get to know and like your neighbors or you may not. But when neighbors want to work together they can achieve many things. They may work for better schools, or worry about a nearby vacant

lot, or set up a community nursery. They can develop an atmosphere that will give their children a real sense of security and a habit of good citizenship. People who come into our group will join us because they care about these things; and because they all care, they will act together.

Architecture: What restrictions will be placed on architectural style? - That is up to the group; so far, the majority appear to want contemporary homes. Probably anyone willing to build in a community of contemporary homes would choose a contemporary design for himself.

Next. Meeting: The fourth meeting was scheduled for Thursday, June 25, 1953, at 8:00 P.M., Rm. 33-203, MIT.

#### PICNIC:

Due to the short notice, many members were unable to come to Walpole Sunday. The Wales, Kramer, Smith, Riley and Gras families, and friends, enjoyed a chilly few hours exploring the innumerable rooms, stalls, cellars and hay-lofts, and the waterfront. During the two mile hike into the woodlands the day warmed up considerably. Supper in the barnyard was thoroughly enjoyed by everyone except the beagle Spice, who forget to bring his horsemeat.

#### WESTON LAND:

Mr. Cummings, who owns half of the land under consideration in Weston, called to say that he feels the right price for that land is about \$400/acre. He also expressed a great interest in having our group as neighbors.

## OF INTEREST:

Our group has gained the genuine interest of many people who for one reason or another are unable to join us as members. One gentleman in the architectural field, has a special interest in planned communities, and is eager to help us in any way possible.

Another new friend was the source of some very encouraging information. He told of several communities throughout the country, founded on ideals similar to ours, which have flourished for many years. For example, Celo, in North Carolina. This group has about twenty families, operates a community farm. The members built whatever type of home they desired, ranging from a small log cabin to a good-sized modern dwelling. It should be very interesting to correspond with the group at Celo, and they would probably be willing to give us much benefit of their experience.

VOL. I, No. 4

July 3, 1953

#### TENTATIVE MINUTES OF JUNE 25 MEETING:

A group of people met at 8:00 P.M., June 25, 1953, in Rm. 33-203, MIT, for the purpose of establishing an organization to carry out their mutual aims. Present were Paul Loewenstein, Manuel Kremer, Leo Riley, Lang Wales, Arthur Berber, Arthur Klein, Ranulf and Ann Gras. Barry Benape was present as an interested observer.

The following officers were elected for temporary office: Chairman, Ranulf Gras; Secretary and Treasurer, Ann Gras.

The following rules were duly moved, seconded, and adopted:

In this organization the voting unit shall be the family, and each family shall possess two votes, which may be used together or individually.

A payment of \$5.00 shall be the requirement for voting privileges in this organization, regardless of the time of joining.

Until the organization's funds exceed \$100.00, the offices of secretary and treasurer shall be combined, and the funds shall be entrusted to the treasurer without an offical account.

Robert's Rules of Order shall be adopted except as the organization determines otherwise.

When the organization includes 40 voting members, a rule of seniority rights shall be adopted.

An agreement was reached informally that the purposes of this organization are 1) to investigate and choose land for the proposed community, 2) to gather members who will build and live in this community, and 3) to set up the form of the corporation which will develop and govern this community.

The next meeting was scheduled for July 9, 1953, Rm. 33-203, MIT, at 8:00 P.N.

#### PUBLICATION POLICY:

It was agreed at the June 25 meeting that this newsletter should publish the official (but unapproved) minutes of meetings, even though the minutes will be printed and filed separately by the secretary. It would be helpful for the members to file these newsletters as a record of the group's actions. It was also agreed that this newsletter should continue to publish the full record of meetings, including general discussions and lost motions. In this way, a clear picture will be given of the manner in which the group's policies are formed. For your reading convenience, the editor will attempt brevity, but it is surprising how many interesting things can be said at one meeting.

#### FULL REPORT OF JUNE 25 MEETING:

Peacock Farms: It was suggested that members visit this new development, on Rtes. 4 and 25, near Rte. 2, in Lexington. Homes are designed by Compton and Pierce, and a model home is under construction.

Other communities: The Grases discovered a book - Get your own home the Co-op way - which tells of thirty or so cooperative communities all over the country. The author has described a great variety of developments, including the two extremes of degree of cooperation. The Gras family plans to make a tour of six of these communities during their vacation.

Organization: Gras (Ranulf) nominated and elected as chairman. Agreement that present members constitute a quorum.

Rules - permanent? At least one community has the unfortunate idea that once a rule is made it cannot be changed. We should be flexible enough to change unsatisfactory rules. - We should distinguish between this organization and the incorporated group. The present organization does not have the great responsibilities that will meet the property-owning corporation. - But the decisions we make from now on will shape the corporation, for better or for worse.

Vote: Suggestion that all decisions require 2/3 vote. - This would be undesirable in many cases; a 2/3 vote is required for writing laws, but a majority should be able to decide on financial expenditures, which will be very small until we incorporate.

Committment: How binding is membership in this group? - No one is permanently committed to anything until incorporation.

Member ship dues: There may be a danger of hardening the organization too soon, if the \$5 payment and semi-committment scare away people on the fence. Since our expenses will be small, do we need a fund? - The purpose is to solidify not the organization but the member ship, finding out who is really interested. - The fund could be used for further advertising.

Reasons: We are organizing in order to clear up uncertainties. We need to get down on paper the general objectives shared by all the voting members, so that others may better decide whether they want to join. The dues are to pay for previous expenses which have all been incurred by one family.

Open meetings: The meetings should be open to all at all times, but only those who have made payments should comprise the voting member ship.

Voting unit: (See Minutes) If a member is single, he or she is still given two votes. If only one member of a family is present, he or she may cast both votes.

Secretary: Ann Gras elected, in spite of her objection to having two officers in one family.

Dues: This required payment may be a stumbling block. People too uncertain to pay might feel like free-riders if they come to the meetings. We should have a larger group before assessments are levied. - We could enlarge the group through advertising. - We do not have enough to advertise. We need a location, and a state-ment of cost. - Present members are interested without these assurances; others might be too. Suggested that we forget the dues until we plan expenses. - Suggested that we forget the dues until we plan expenses. - Suggested that we forget the dues until we plan expenses. - Suggested that we forget the neetings without either feeling like free-riders or being permanently committed. - Permanent members have votes, others can attend meetings, make suggestions, join discussions. - All members should contribute equally, no matter when they join. - The meetings are informal, enjoyable, educational. People may be willing to pay dues just for the privilege of attending, without a guarantee of real future benefits.

Land and member ship: In such groups, the "founding fathers" alway have a different attitude from the other members. It would be best if everyone could be a "founding father" and share in the creative process of incorporation and choosing land. - It will be difficult to establish a final group, and then get them all to agree on a piece of land. - If we establish a limited area within which to locate, it might be helpful. - True, people who agree on ideals may disagree on land. But if the land comes first, people who agree on that may disagree on ideals. Since some conflict is unavoidable, why not concentrate on the agreement in ideals? - As time passes, we will get a better idea of the desires of the group in regard to location. But first we have to know what "the group" is.

Uncertain cost: People will hesitate to join a formal organization until they know what their share of the community will cost. - We could agree on a maximum lot price. - As said before, a good subdivision will create a wide range in types, sizes, and prices of lots. The group can and should prepare a few sample subdivision ideas for study.

Payment: Motion made and seconded that present people pay \$5 at present meeting. - Motion that record of expenses be kept and such expenses be paid back to individuals when group incorporates. - We cannot commit the non-existent corporation to anything. - Motion dropped. - Original motion amended and passed (see minutes). Motion on account made, sconded, passed (see minutes).

Name: Suggestions - Home Seeking Families, Home Seekers, Home Hunters, Ideal Home Seekers. - Agreement to let people think about this matter, decide at next meeting. (Please do think!)

Rules: Roberts Rules adopted (see minutes). Explanation that majority vote is required for ordinary business, 2/3 for adopting or changing by-laws. - Suggested exception: two thirds vote be required to choose land. - This would be too restricting.

Incidentals: Until incorporation, individuals are responsible for acts and indebtedness of organization. - We should be prepared to incorporate quickly when we find the right land. We must

make careful and complete plans for this operation. - Nonvoting members, and voting members who withdraw before incorporation, can contribute much of value, and should not feel further obligated in any way. Their suggestions will always be welcome.

Personal expenses: Agreement that special expenses incurred for group business should be charged to the group. This does not include such regular expenses as gasoline, telephone calls.

Minutes: (See publication policies, page 1). Official minutes are supposed to include only decisions, not discussions. The minutes published in the paper are not really official until accepted at the next meeting, and members will please take note of any errors.

Seniority: Members who join early should have first rights to be incorporators. - But then a member could join now, forget the group completely until we find some lovely land, and then show up to claim seniority. We need some continuance of membership interest. - Monthly dues would insure this. - We might insist that members must have attended 50% of the meetings since they joined, to maintain membership. - Decision to leave until group has 40 voters.

Next Meeting: (See minutes). At this meeting the group must choose a name, and will probably set up some more rules of operation.

## TREASURY:

The organization funds now total \$25, collected in member ship payments from Paul Loewenstein, Manuel Kramer, Lang Wales, Leo Riley, and Ranulf Gras.

## MEMBERSHIP:

Three new names have been added to our list of interested parties: Arnold Smith, Robert Cummings, and Richard Bennett.

### SUBSCRIPTIONS:

Although we would like to, we cannot continue mailing newsletters indefinitely to everyone who we feel might desire them. Hereafter, newsletters shall be mailed only to those who have expressly requested them, in person, by telephone, or by postcard. However, we shall print extra copies for reserve, and members may obtain back issues at any time, at the same price of 5¢ an issue.

July 16, 1953

VOL. I. No. 5

#### JUIN 9 MEETING:

There are no "official minutes" of the July 9 Meeting, since the meeting was never officially called to order, no motions were made, no official actions taken. However, some important plans were made, and there were interesting discussions on various topics.

The meeting was held in Rm. 33-203, MIT. Present were Leo Riley, Lang Wales, Paul Loewenstein, and Ranulf and Ann Gras.

Name: A few new suggestions were made for a name for our organisation: 1) Society for Private And Co-operative Enterprise, the initials of which spell SPACE. 2) Land-Lookers. 3) Landlubbers.

Summer Recess: Since so many people are away on vacations at different times all summer, it would be hard to get good attendance at meetings until September. - However, we should plan now to put on a membership drive as soom as possible after Labor Day.

Publicity: It would be a good idea to circulate other institutions as we did MIT. - Why not prepare an ad right now? (We did. Each member present wrote down his ideas, and the best parts of each were combined to make the final form, for which see below).

Ad: "Are you interested in a home of your own? We are a group of young people bringing into being a co-operative community, and would like to discuss our ideas with all who are interested. We contemplate an association of about twenty families, to buy about 50 acres of country land within 20 miles of Boston, to subdivide into 1 to 3 scre lots retaining about 10 acres for common development and use. Many savings will be realised by co-operative buying and building. We are confident that our community will provide a better way of life for us and our children. If you are interested, come to a meeting on Tuesday, September 15, 1953, at 8:00 P.M. in Room. MIT.

Rules: If we are going to use Robert's Rules of Order as our standard of parliamentary procedure, won't we have to be extremely careful to do everything according to Robert, in order that no action ever be called null and void by some disgruntled member? - The Rules are meant to help keep order, and promote justice. There is no need to follow them by the letter under ordinary circumstances.

Suggested By-Law No. 1: Perhaps we should have a rule that no decision of importance shall be made at the same meeting at which the subject was first introduced, except in case of emergency. This is a fair practice. - But you have to define an emergency, or a means of declaring one.

Suggested By-Law No.2: We should allow more than one motion at a time, on the same subject, to be considered before voting on the "main motion". Then members could choose between alternative methods of doing something, rather than "to do or not to do".

Suggested By-Law No. 2 (cont.): There are ways of achieving the same result, through amendments. Or a member can always say "if the pending motion fails, I will make such and such a motion". - But technically speaking, the members cannot then debate on the proposed new motion, but must first vote on the original motion. A members vote on a motion might well be influenced by a clear statement of the alternatives, and an indication of its popularity. - We can at least allow free and open debate on all possibilities.

Suggested By-Law No. 3: Officers should held office by rotation, not election. By election it is possible to have the same people holding office all the time, or some people declining all the time.

Suggested By-Law No. 4: Are all assessments to be enforced? There should be some provision for appeal, such as at least a two
thirds vote of the membership. - Anything at all can be appealed
to the whole membership. The group that made the rules can at any
time change theme or set them aside. - However, if no provision
is made specifically for appeals, no one will dare to try it.

Suggested By-Law No. 5: (An alternative to No. 1) The idea of majority rule does not really seem very co-operative. Perhaps we could require a 2/3 vote for action at the same meeting in which the action was proposed, but only a majority vote for the same action at the next meeting. In this way, things that were whole—heartedly approved by the group would get done immediately. A state of emergency could be declared by a 2/3 vote, inwhich case a majority vote at the initiating meeting would suffice. — If this rule were adopted, no one would try to get much support for the first meeting, since he could be sure of getting his ideas across more easily at the next meeting. — We do want to encourage everyone to speak freely at meetings, and if undecided on a decision, to have time to think it over and talk it over before voting on it.

Note: All of the "By-Laws" are only suggested, and these and others should be carefully considered before they are voted upon. The purpose of all parliamentary rules is to protect the minority, but some rules which might seem to do this may actually work the other way and make things tough for the majority.

House plans: One thing we can do even before buying land is to form a library of house plans. There are hundreds available, designed by noted architects, and purchasable at very low cost. - This would be an added drawing card for new members.

Next Meeting: The next meeting will be held September 1, 1953, at 3:00 PM, ha. 33-203, MIT. At this meeting we will discuss the program for the "open meeting" of Sept. 15, hear a report (and view pictures) of the Grases tour of co-operative communities, and take care of any further business that may have come up. Members are asked to bring suggestions for By-Laws.

Gras Trip: So far the Gras family has received heart-warming invitations from three of the communities they plan to visit. It looks as though we will make many new friends along the way.

TO LANG WALES' PLACE TO BE PARK HERE SZ' SALEM ST. READING BIM STONEHAM FEQLS POND LS MIDDLESEX MEDFORD EVERETT FORP PLANT SOMERVILLE CAMORIOSE / LEVERETT CIRCLE BOSTON VOL. I, No. 6

October 15, 1953

#### NEXT MEETING:

The next meeting will be held on Tuesday, October 20, 1953, at the Wales home, 52g Salem St., Reading.

#### PAST MEETINGS:

Sept. 1st: Meeting held at 8:00 P.M. in Rm. 33-203, MIT, with Lang Wales, Paul Loewenstein, Ranny and Ann Gras present. - Brief report on the Gras trip, suggestion that it be put in written form and circulated. - Decision to postpone previously planned postcard advertisement until universities had begun the fall term. - Decision to have informal meetings until group gets large, and to hold the first one on Whipple Hill, Sept. 12. - Minutes of previous meeting approved.

Sept. 12: Meeting held on Whipple Hill in Lexington. Present were the Loewenstein, Wales, Jones and Gras families, with children and picnic lunches. - Agreement that this location, besides being scenic, was very desirable from a commuter's point of view. - Further agreement that developing the tract would be difficult and probably rather expensive.

Sept. 29: Meeting at the Kramer home, attended by the Kramers, Ruth Wales, Paul Loewenstein, Natalie Ceccotti, Jean and James Moy, and the Grases. Much general and pleasant discussion, including the following important questions, which have yet to be answered in full: Can members have any assurance that this "planning stage" will not continue for an undue period? - Can we consolidate our ideas enough to give newly interested members a better understanding of where we are trying to go? - Can members obtain a clearer picture of the financial situation, how much will it cost to get what, and when?

## LAND:

Whipple Hill, the place that interests everyone, is part of a large undeveloped area only 8 miles from MIT, on the Lexington-Winchester line. A 200 acre tract which includes the hilltop is owned by a group of fourteen investors who have been slowly developing the frontage area in 15,000 ft. lots. Although the raw land is not on the open market, the investors have suggested that we make an offer on any amount of the land we desire. Manny Kramer has offered to get an estimate of the cost of developing the area. The hilltop is 374 feet high and affords a view as far as the Berkshires and the White Mountains. The high land is steep and rocky, but most of the lower land is gently rolling and well covered with topsoil.

In Beverly Farms, the Grases and Manny Kramer looked at a property that was extremely attractive, the only drawbacks being a high tax rate, less than perfect schools, and a commuting time of at least 45 minutes. For assetts, the place has 50 acres of rolling land with valuable timber and an ocean view, one large house in good repair,

a smaller, ill-kept house, a brick garage the size of a dance hall, a tennis court, a four inch water main serving the centre of the area, one good road and a road foundation. It is one fourth mile from West Beach, where Beverly residents may obtain life membership for \$1. The price of this property is \$25,000.

Lincoln: Ruth Wales quoted the opinion of a friend who resides in Lincoln; many landowners in the town who are holding their land, because they want Lincoln to remain Lincoln, might be interested in selling to a group such as ours. Lincoln has many advantages as a town, and much of its land would be very well suited to the building of a community.

#### MEMBERSHIP:

B.U. and Tufts have no mailing service that we could use for postcard advertising. Harvard is very reluctant to let outsiders use the service they have. However, one cheap and easy way to reach the eyes of a large audience is by posting notices on bulletin boards, numerous in any institution. It is therefor proposed that when the group feels ready to face a possibly large number of newly interested people, we print and post notices in this manner.

Before we can expect to interest many new families, we must have a few more facts, and a much more definite statement of our aims as a group. It has been suggested that each family write down their own thoughts on the aspects of community development and community life that seem most important to them. These can then be combined in one statement of purpose and put in the record. Each family will be asked to prepare such a statement before the next meeting after October 20.

#### SCHEDULE:

The matter of time is important to those of us who not only desire but need a house. Viewing the slow gains in membership, and the ultimate goal of twenty families, members may become discouraged and look elsewhere. Some assurance is needed that things will not drift indefinitely. Here is a proposition, and some pros and const

We could set a deadline, say February 1st., at which time we would go shead with as many families as had joined, buying whatever land the group could agree on, and beginning development as soon as possible.

Pro: 1) The assurance of action might be enough inspiration to get a lot of work done quickly that might otherwise drift. 2) This plan would bring some pressure on undecided families to count themselves either in or out, thus helping the group to know where it stood. Con: 1) Some members might feel the group would purchase and develop land as though under promise to some of the more impatient families. 2) The deadline would pressure the group to "settle for less than the best", when further effort might greatly improve the quality of our choice. 3) Group action is like a snowball rolling

down a hill - the initial stages take more time to get going than the final stages where momentum becomes the driving force carrying the ball well into the level region at the bottom of the hill. Is three months long enough? 4) A flexible deadline, on the other hand, would enable the group to better feel its way toward real progress, without a promise committment.

#### FINANCING - LAND:

Here is a brief cutline of what it takes to buy and develop a piece of land. Suppose twenty families agree to buy 50 acres at \$200 an acre. First they take a three-month option, at a cost of about \$50 per member. In those three months they must have a subdivision plan drawn, surveyed, approved and registered, at a cost of between \$500 and \$2000. Then each family puts in \$450 more, and the group takes title to the land. Next bids are obtained for the road and water (power installations are free); the estimated development cost is apportioned between the lots. Total lot prices, including raw land and development, will vary according to area and desirability. When the lots are priced, members choose which they want. A member choosing a \$2,000 lot now pays \$1500, having already paid \$500, and gets the deed for his lot. The group signs a contract with the road-builder, and construction begins. The road work should not take more than six menths. By that time house construction may already be under way.

Money would be saved by coing our own surveying, and bulldozing with a rented bull-dozer. In such a piece of land as Whipple Hill, it would be much cheaper to do our own blasting, even while paying for the extra insurance that would seem desirable.

#### FINANCING - HOUSE:

By Tuesday's meeting we will have confirmed a tentative date with Mr. Stanley Caren of the FHA, to appear at a meeting on November 3rd, and tell us all we want to know about mortgages. Evidently the FHA is very enthusiastic about co-op housing groups and offers several free services such as help in land planning and advice on the legal technicalities of co-op organization.

For the present, however, Ranny has prepared a table based on three hypothetical houses and including fairly accurate pictures of the financial responsibilities involved with each. Perhaps the most interesting part of the table is the difference between actual cost of any house and the market value. These differences are only estimated, but they are not unreasonable. For example, by doing his own contracting, a home-owner can save 10%. By setting up a cash pool to provide prompt payments to sub-contractors, it might be possible to get a discount of 2%. By buying in quantity, especially if one member obtains "dealerships", members can save up to 50% on some expensive items like window glass and electric appliances. The savings possible through self help are limited only by time, efficiency and energy. One example was cited of a family who built a house for \$7,000 that is valued at \$14,000, and that family did not have the advantages of membership in any co-op group.

The state of the s						
	Estimated Costs of Home Ownership in Co-operative Group					
			2-BR House	3-BR House	4-BR House	
1	Floor Area (arbitrary)	sq. ft.	1,000	1,200	1,500	
2	Cost to Group Member (est.)	\$	11,000	13,000	15,000	
3	Land Area (arb.)	acres	1	1.5	2	
4	Land Cost to GM (est.)	\$	1,800	2,000	2,500	
5	Total Cost to GM (2+4)	\$	12,800	15,000	17,500	
6	Sale Value of House and Land (est.)	\$	18,000	21,500	25,000	
7	Saving to GM (6)-5)	\$	5,200	6,500	7,500	
8	Value of Lot alone (est.)	\$	2,500	3,000	3,500	
9	Saving to GM (8-4)	\$	700	1,000	1,000	
10	Down Payment, including Lot (arb.)	\$	2,500	3,000	4,000	
11	Amount Financed (5-10)	\$	10,300	12,000	13,500	
12	Mortgage Payments, 43%, 20 yr. (6.33×(1)/1000)	\$/mo.	65.20	75.96	85.46	
13	Taxes, 2.4%/yr. (est.)	\$/mo.	25.60	30.00	35.00	
14	Carrying Charges ( 12+13)	\$/mo.	90.80	105.96	120.46	
15	Extras: insurance, mainten- ance (est.)	\$/mo.	20.00	25.00	30.00	
16	Total Input (14+15)	\$/mo.	110,80	130.96	150.46	
	Cost to Rent equivalent space (est.)	\$/mo.	80.00	95.00	110.00	
18	Difference (16-17)	\$/mo.	30.80	35,96	40.46	
1	Cost over rent for 20 yrs.	\$	7,392.00	8,630.40	9,710.40	
20	Net Gain in Equity (6-19)	\$	10,608.00	12,869.60	15,289.60	
4	If house is sold at these figu	rent.				
	If house is sold at market value (6):					
21	Total Input (240×16+10)	\$	29,092.00	33,430.40	40,110.40	
22	Cost of Ownership for 20 yrs. (21-6)	\$	11,092.00	11,930.40	15,110.40	
	Monthly Cost (22/240)	\$/mo.	46.22	49.79	62.96	

October 15, 1953 R. M. Beas

# MEETING OF OCT. 20: COMPANDED DEST RESERVED AND SERVED RESERVED AND

There was a meeting at the Wales home in Reading, on Tuesday, Oct. 20, 1953. Present were the Waleses, the Kramers, Leo Riley, Natalie Ceccotti and the Grases.

DAVISON LAND: Lang reported on an interesting piece of land which they had heard about from their friends the Wileys. The land, about 30 acres, has frontage on two streets, water on one street, is rolling and wooded, with some lovely lots high over the road. It is close to Rte. 2, and is located in an area of high class residences, including some of Lincoln's outstanding contemporary homes. The Wileys, whose property adjoins this tract, would like very much to see us settle there, and would like to buy a few acres themselves. At one time the land was put on the market for \$18,500. Having prepared a plan of the optimum subdivision for the area, Lang estimated lot costs would run about \$2700 for two acres, a very reasonable figure for Lincoln.

Unfortunately, there was one difficulty. The Wileys, after talking over the idea with the Waleses, went to visit the Davisons, and talked it over with them. The latter were very delighted with our ideas, and felt it was just the sort of development they would like; however, they really didn't want to sell any land now.

It was decided that we shouldn't give up too easily, but rather make further investigations and perhaps try a different approach.

MEMBERSHIP: It would doubtless get more interest if we could tell interested parties that we were considering land in Lincoln. That raises again the old problem of attracting people because of land rather than co-op ideas. - No matter how co-operative people may seem, you cannot really tell just how much they will co-operate when their houses are taking up a lot of time and money. - However, people who say they like the co-op idea now are much more likely to be real contributors than those who frankly say "I'm agin it". -- We need to get going on a membership campaign.

## MEETING OF NOVEMBER 3:

There was a meeting at the Gras home on Tuesday, Nov. 3rd., 1953. Present were the Moys, the Waleses, Paul Loewenstein, Natalie Ceccotti, Manny Kramer, and the Grases.

DAVISON LAND: By this time, the property had been inspected by the Waleses, the Grases, Kramers and Loewensteins, all of whom were enthusiastic, except that some wished there were more of it.

The Davison property, according to their lawyer, might be available for \$25,000. It seemed unlikely, though, from what we had heard of the Davisons, that they were interested in the money. It was felt that our best chance would be to draw up the most attractive plan possible, with no lots less than 80,000 sq. ft., and appeal to the Davisons on a philanthropic basis.

FHA: Mr. Stanley Caren of the FHA arrived to tell us about FHA arrangements for co-op housing groups.

FHA REQUIREMENTS: The FHA requires that certain standards be met before they will insure a mortgage. The site must be handy to public transportation and a community centre. A road approved by the town is acceptable, but FHA representatives must approve wells, and minimum requirements are set on cess pools (1000 gals.) and septic tanks (500 gals., or 750 if used with garbage disposal unit). Metal septic tanks must be bituminous lined. An FHA architect must approve the house plan before application is made for the mortgage.

For co-op housing, the administration's rules are geared to low-cost housing, around \$11,000 per unit. Regulated wages must be paid for all work done, which is very difficult with self-help and co-op labor.

property adjoins this tract, world blue very mid aniche voregory

FHA BENEFITS: The FHA can make possible a lower down payment, a 25 yr. mortgage, and prepayment without penalty, up to 15% in any one year. They cannot do anything about interest rates, since they do not actually loan the money, they merely insure the loan that someone else makes.

As far as our group is concerned, Mr. Caren felt we did not need FHA help, and could gain nothing from it. It might be advantageous for some individuals to use their services, and they will be glad to give us any advice or information they can. (Incidentally, Mr. Caren felt that the cost estimate schedule drawn up by Ranny Gras on October 15 was very realistic, if not actually conservative.)

Membership I we would doubtless get more interest if we could belt interested parties that we were considering land in Lincoln.

Their raises again the old problem of attracting people because of land rather than co-op ideas. - We matter how co-operative people may need, you cannot really tell just how ruch shey will coroperate what when you cannot really tell just how ruch shey will coroperate what when you cannot really tell of the or time and move illedy to os real who say that there is no the co-op idea and are made move illedy to os real contributors than those who freakly say like agin is. -- We need to sent touton on a make that cannot problem.

nare was a meeting at the Gras Bots of Fearer, Har. Sed., 1950. Pesson were him Moys. Whe Kalasse. Feat Dollerabois, Tanaiis Carages Many Keener, and the Grasse.

Aleses, the Grane, dramers and heavensbeins, all of your work phispalactic ended that some withed there were more of it.

M the Davis nears, Made they reme telescented to the success. It can this the book of the can that the book of the

## MEMBERSHIP CAMPAIGN:

At Thanksgiving time, bulletin board notices about our group were posted at Baird Assoc., Lab. for Electronics, A. D. Little, Vectron, Polaroid, Sylvania, B. U., and Tufts. MIT was circulated by postcard, and notices were sent to Jackson and Moreland. At this date, over forty responses have been recieved, and literature and invitations to meetings issued to as many as possible.

## LAND:

On Nov. 11 the Grases inspected a piece of property in Lincoln which was being handled by Mr, Cutter of Weston. They were quite impressed, and thereafter the land was inspected by the Waleses, the Moys, the Kramers and the Loewensteins. The land has frontage on two quiet roads, water available on one. It is far enough from Bedford Airport to escape noise, close enough to a R.R. station and Rte. 2 for easy commuting, handy to schools and shopping centres. It is all of good elevation, is lightly wooded with many good trees, has plenty of southern exposure and a few sites with distant views. There is some ledge, no cleared land and no really flat land.

### MEETING OF DECEMBER 1:

There was a meeting Tuesday, Dec. 1st., at the Ceccotti home. Present were the Ceccottis, the Moys, the Kramers, Lang Wales, and the Grases. Previous to this meeting, there were several telephone conversations which indicated there might be enough interest in the new Lincoln land to make an offer feasible. The purpose of this meeting was largely to determine the facts.

DEVELOPMENT: A map of the area, and a proposed subdivision layout, were presented and discussed. The hope was expressed that the lots already having frontage would not be built on before there was enough capital in the group to develop the interior. - Few families would want to build before the group's future was secure. - Lot choice would be much better when the whole area was developed. - It would be well to keep the road private, but build to town's specifications, so that it could be accepted at any time. Road would not be finished until houses all completed, since construction traffic ruins the surface

OPTION: Plan was to make an offer on the land, accompanied by a \$500 deposit. If the option was granted, we would have 60 days to take it up by paying the remainder of 10%. Thereafter we would have thirty more days in which to collect the 90% still required. It was agreed that no less than four families should be committed before making the offer, and that the option should not be taken up without a total of eight families, and prospects of more members soon.

LINCOLN: The particular section of Lincoln was recently zoned for 40,000 ft. lots with 160 ft. frontage, so there is little worry that zoning would be changed in the next few years. - We should contact the Planning Board as soon as we get the option; we can expect co-operation from them since we intend to improve on their standards. - As far as we know, Lincoln has no restrictions about moving into unfinished houses. - Land in Lincoln is extremely valuable; good two acre lots are selling for \$5,000 and up. - Our estimates bring the average lot price in our community to \$2,500, for nearly two acres.

LAWYER: The Group has engaged the services of a lawyer who is well recommended, and who did the organizing for Five Fields and Comantum. He has an encouraging approach to our ideas and our pocket-books. The legal fees, for all the work required, should be about \$500 if things go smoothly, \$1,000 if there are difficulties.

INDIVIDUAL PROBLEMS: We hope some building might start in April.

- You cannot get a mortgage until you have the deed to your lot.

- Choice of lots would be worked out by individuals, not by rules.

Until lots are chosen contributions by members must be equal. 
Lot price is considered equity by lending institutions, would be sufficient down payment for a reasonable house. - If the owner wants to expand his house, he should do it out of income rather than negotiate new loans. - Payments on mortgage do not start until house is livable, so owners do not have to pay double "rent". 
Group purchase of materials (to get discounts) would be on cash basis, not credit, so that group wouldn't get involved in any individual's financial difficulties.

## NEGOTIATIONS:

Wednesday, Dec. 2: The Moy, Kramer, Loewenstein, Wales and Gras families agreed to contribute \$125 each, to make an offer of \$17,500 on the land, with a \$500 deposit. Lang Wales delivered check and option agreement to Mr. Cutter.

Thursday, Dec. 3, Mr. Cutter saw owners, spent three hours, returned with check in pocket, a refusal of our offer, and a new and lower asking price; he also brought evidence that we and the owners had differing ideas of the acreage involved. - Thursday evening a rush conference, decision to talk to owners, try to settle acreage. Friday, Dec. 4: Lang, Ranny, and Mr. Cutter visited owners' agent, looked at "deeds", returned with new and lower "firm price". Saturday, Dec. 5: Visit to land, comparison of landmarks with "deeds", indicated that the two deeds together described total area under consideration.

Monday, Dec. 7: Lang and Ranny visited Mr. Parkinson, who had accurate survey of proposed subdivision, including bearings. They determined that total acreage was according to our calculations, not the owners. Actual acreage is approximately 32 acres, not 39 acres more or less.



## MEETING OF PACEMBER 8, 1953:

An open meeting of the Association was held on Tuesday, December 8, 1953, at 8:00 P.M., in Rm. 33-203, MIT. Present were Ruth Wales, Manuel Kramer, Paul Loewenstein, Ming Moy, the Grases, and representatives of ten newly interested families. The discussion was mostly composed of questions and answers about our plans and the Lincoln property currently under consideration.

TOWN OF LINCOLN: Lincoln has many advantages as a town to live in. It is protected against poor development or over-development, it is handy for commuting, and it is not everly priced as land values go. There is a population of between 3000 and 4000, and only about 10% of the land is subdivided. The people there like "country living, not country club living". They meet in active town meetings, enjoy an excellent museum with frequent art classess for children and adults, and have a truly co-op nursery school where parents work as hard as the kids, and perhaps have even more fun. Since the war they have put \$700,000 into the physical plant for the school system. and are now working on a plan for a regional school with Sudbury. This would be a 500 student high school, and the state would pay 63% of the cost, so that the Lincoln tax rate would not be raised much. At present high school students go to Weston or Concord. New houses are assessed at between 30 and 40% of cost, and the tax rate is \$48. Mincoln has no shopping centre, but the property being considered is handy to the centres of Weston and Waltham. The water supply and pressure are very adequate, and the town is replacing its old water mains. trebuerob bus sumixem the of minimum 000;

LAND INSPECTION: The exact location of our proposed site cannot be publicized until our option has been granted, but will be as soon as possible. - However, we wish to emphasize that the land should not be considered the most important feature. The aspect to be emphasized is the co-operative idea and its being shared by all the members. - The five families who have committed themselves so far were drawn together without any specific property, and if this land for some reason cannot be ours, we will stick together and find another site.

SUGGESTIONS FOR EARLY ACTION: We should determine for sure that there are sixteen good house sites on the property before we make a new offer (our first offer was refused). Some of the proposed lots are quite steep. - That is an advantage for certain types of contemporary construction. - Since the proposed subdivision of 27 on the same area was approved, it should be easy to get sixteen: - Also, with two-acre lots, it would be difficult to find such an area with no building site at all. -- We should consult the Town Water and Health Depts. as soon as possible. We would get more co-operation that way; their advice costs nothing, and they would appreciate our putting our cards on the table. -- It would be worth while to have the area Land Courted. - This would be easy, since some adjacent property has already been Land Courted.

GOMMITTMENTS: Anyone at any time can become a member of the informal Association by contributing \$5.00, as the others have done. This is an expression of interest, is used to defray minor group expenses, and entitles the contributing family to two votes in the Association. It is not a permanent committment. - The \$5 also gives seniority rights for membership status in the Corporation. - In order to become eligible for membership in the future Corporation, a family must equal the individual contributions of those already committed (at present, \$130). By the end of February, the Corporation should be established, and members will have contributed the estimated cost of their lots, which will average \$2,500.

DEVELOPMENT FINANCING: Raw land, roads, water, power, surveying and legal fees will cost a total of about \$35,000. - The development cost should be collected as soon as possible after purchasing the land, so that a bond can be placed with the town. - Twelve or thirteen families, each contributing the price of their lot, should be able to swing the total development. The income from the other lots is calculated to cover possible expansion, development of common facilities, or to be set up as a revolving fund. - Lot owners would incur so further expenses for power, unless they required more than two poles on their lots; sewage is handled by individual cass pools or septic tanks, at a maximum cost of \$500 to \$1,000. - Lot prices will vary according to area and desirability.

FINANCING OF HOUSES: Once a family has purchased a lot, they can borrow enough money for a reasonable house without further cash. The bank makes payments in stages as the work progresses, and starts collecting payments after you move in, sometimes several weeks after.

The group will try to obtain mortgages for 4% interest, by promising a large number of mortgages to one lender, but the actual loans will be on an individual basis. - The range in prices will be from \$12,000 to \$14,000 minimum to any maximum, and dependent upon the amount of owner-labor.

SAVINGS ON BUILDING: The group will not try to organize co-op labor on a large scale for house construction, but expects that sub-groups of several families building at the same time may work out their own arrangements. - Economies could be had by using the same architectural details, such as window sizes, finish materials, etc. - This would involve considerable architectural planning. It would be much easier to save by buying appliances, lumber, paint, etc., from one dealer, if several families could agree to use the same kinds. - Biggest single savings can be gained by eliminating the 10% fee of a general contractor. - Techbilt and perhaps other prefabs are good buys; would they be allowed? - Good designs, and in a limited number, would certainly be suitable. - Gould we get special rates for electricity for radiant heating? - Boston Edison doesn't want their demand increased, but might give off-peak power rates, which would be advantageous if chemical heat storage were used.

SCHEDULE: If an option on this land is granted, and if all goes well, we should have title to the land by the end of March. Hopefully, by that time we would also have raised the capital required for development, and obtained approval of our subdivision plan. Building permits could probably be obtained in April, but it is sometimes difficult to

start construction without water on the site. (The whole process could be speeded up if enough members joined the Corporation before the end of March). - However, not all families expect to build in 1954. The hope is that two or three building seasons will see all house construction finished, with a large enough group building each year to make co-op action successful. Members would do better building with a group than by themselves, even at the cost of hurrying or delaying their own plans for a few months. - A few families who are sincerely interested do not have sufficient capital available now to purchase a lot. - We can put their names on a waiting list, and if any lots became available in the next few years, they would have priority.

ARCHITECTURE: Are there any restrictions on architecture? - The present members feel that for economy and variety, restrictions should be avoided. We hope that the group as a whole will take an active interest in each plan, and endeavor to help each owner find or develop a design that really suits his needs, his budget and the site. - We are not planning this community as an architect's showplace.

SELF-HELP: The advantage of self-help in house building is that it makes more cash available for construction, thus enabling the owner to obtain a larger house or to use better materials than otherwise possible. - Can one live on the site in a trailer while working on his house? - Lincoln has no great fondness for trailers, but sometimes issues permits on an annual basis, which might be sufficient.

SUBDIVISION PLAN: The proposed subdivision plan includes the sixteen lots already mentioned, a 1400' road, and a three-acre tract to be set aside for community use. - Who will plan the final subdivision? - Ranny Gras has had experience and success in this kind of planning, but interest and assistance will be welcomed. - Before the final layout can be drawn, an accurate topographical survey will have to be made.

GROUP DECISIONS: There are as yet no written laws for this community. There are very definite aims and ideals, which are shared by the five member families, and which we hope will be shared by all who join us in the future. But the Corporation By-Laws should be developed by as many as possible of the members, so that they may be an expression of the whole community. - Furthermore, we hope that the group will never feel that rules are unchangeable and inflexible.

MISCELLANEOUS: - Group co-op activities, such as development of common land, would always entail a maximum of labor and a minimum of cash, since few will have much of the latter left after building. - It is undesirable to put a \$ value on labor. The idea is not for people to pay their way, but to participate. - What protection would the group have in case of an individual's bankruptcy? - We can work out an arrangement with the lending institution to take care of such an emergency. - We would all welcome ideas and suggestions from anyone at any time. - Ann Gras puts out sporadic newsletters (this is one) in an effort to keep people informed, and to provide a record of what was said and done when and why. The subscription price is 50¢ for 10 issues if you want to recieve them regularly.

12/16/53 R. W. Gres R. L. Waler

### Association Membership Rules

Those who concur with our general aims listed below may become members of the association upon payment of \$5.00 per family.

The position of Leader or Clerk should be filled in rotation from the group financially committed to the project.

Decisions shall be made by concensus.

The purpose of this group is education, formative and advisory. It is the means of informing prospective members of the aims and intended practices of the cooperative and the forum for further development of the concept.

#### General Community Aims

- 1. To enable each member family to obtain a home that meets its needs at a moderate price. Pleasant, spacious land in a suitable town is important.
- 2. To establish a neighborhood of congenial, open-minded families, honefully with diverse racial, religious and economic backgrounds, with the goal of building satisfying individual ways of life.
- 3. To foster a feeling of community from which can develop such cooperative action as the members desire (e.g. play ground, baby-sitting pool, group purchasing, square dancing.)
- 4. To provide for the maximum development of our children's potentialities.

### Membership Steps and Pricing Method

- Phase 1. Join Association by paying \$5.00 membership fee.

  Partake in recommendations to charter members.
- Phase 2. Join Corporation by buying 4 shares of Class "B" stock

  (par-value \$50.00 each) \$200.00 initial payment.

  Buy voting Class "A" stock (2 shares per family or \$2.00)

  Note: All stock is non-negotiable and can be bought back only by corporation.
- Phase 3. On or before February 28, 1954 by \$1800.00 additional Class "B" stock.
- Phase 4. At time corporation receives approval of subdivision, choose lot and buy additional Class "B" stock to match lot price.

Area price = Land cost Land available for lots = \$.016/ft<sup>2</sup>

Desirability price = \$100.00 on 5 lots

Minimum Lot
(40,000 ft<sup>2</sup>)
(120,680 ft<sup>2</sup> = 3 acres
+ desirability)
\$1300.00
640.00
\$1940.00
\$1300.88
\$3330.88

Total project

Development price = \$20,800.00 Land return = 18,817.92 500.00 \$40,117.92

 $\frac{40,118}{16}$  = \$2507.37

VOL. I, No. 10

December 27, 1953

#### NEXT MEETING:

The next general meeting will be held at 8:00 P.M., Wednesday, Jan. 6, 1954, in Room 10-280, MIT. All interested parties are invited. The discussion will cover committee organization and details of procedure.

### MEETING OF DECEMBER 16:

A general meeting was held at 8:00 P.M., Dec. 16, 1953, in Rm. 10-280, MIT. Present were Lang Wales, Manny Kramer, Paul Loewenstein, Ming Moy, the Grases, and representatives of thirteen interested families.

LAND: Still no news on the acceptance or rejection of our latest offer on the Lincoln land. However, since the owners had held it for six days without rejecting it, we felt encouraged. - Apparently the raw land price we are considering is about \$600 an acre, which seems very reasonable for good land so close to Boston. - It is reasonable, but Lincoln zoning restrictions keep the value of land there depressed, by making commercial development unprofitable. -How do you evaluate land? - You get experience by looking at as much as possible. We have examined about fifty tracts, varying in size from fifteen to two hundred acres, and in location from Medfield to Harvard to Beverley Farms. Things to consider are elevation, view, commuting distance, water and power accessibility, type of terrain (flat, rolling, steep), drainage, timber or shade trees, neighborhood, ease of development, ledge, noise level from super highways, airports, or railroads, traffic nuisance or hazards, town schools, tax rate, zoning laws, growth rate, system of government, etc. etc.

RISKS: What happens if twelve people agree to incorporate and buy land, and then two or three back out at the last minute? - The remaining families could probably swing the land purchase if they wanted to, and there would be several possibile courses left open. They could just sit tight until more members joined, they could build just enough road to open up a few lots, or they could even, as a very last resort, sell a few lots to certain non-joiners who have already expressed an interest in this land as an investment. There is little worry that anyone would be stuck with a lot of unusable land and taxes to pay. - The risk is further minimized by the fact that we will take no step in the development without knowing exactly what it will cost, and making sure that we have the necessary capital. -Suppose after we get the land, a member has to leave this area? How does he get rid of his "non-negotiable" stock? - The resale procedure for stock would be very similar to that for a deeded lot, either developed or undeveloped: The owner presents a would-be buyer and announces the selling price. If the Corporation approves the buyer, the sale goes through. If not, the Corporation has the right to purchase the property itself within 40 days, either at the previous price or at an appraised value, whichever is lower. The appraised value is reached by three appraisers, one chosen by the

Owner, one by the Corporation, and the third by these two. If the Corporation does not exercise its right within the 40 days, the owner may sell to whom and at whatever price he desires. The details of this arrangement have yet to be stated in final form, but lending institutions go along with the idea. — In the case of a finished house and lot, the Corporation would probably be unable to take over such a large investment. However, we would hope to have a waiting list by that time, and finished homes are easier to sell than lots.

LOTS: What is the "desirability factor"? - This takes care of those lots that have extra features, such as a view or an exceptionally good building site. - The whole group will have a chance to make recommendations on the subdivision and the pricing, before any choices are made. - Selection will be according to seniority, or time of joining the Corporation. One member feels that he could be content building on any lot in this tract, but of course some are more desirable. - We hope to provide enough variety to please everyone, different sizes, view, slopes, prices.

ARCHITECTURE: Could savings be accomplished by several families employing one architect? - It is against the architect's code of ethics to give "wholesale" rates. He could design one basic plan with variations for two or three families. - Professor Rapson of MIT has offered his services as an architect. - There are many good stock plans for those who do not want to go to the expense of custom designs. - This idea of "Everyobody taking an interest in every family's plans" might get out of hand. - It is hoped that the group's interest will be objective and helpful, and there would be no pressure to take the advice offered. - How fussy are we going to be about architectural types? - It seems unlikely that lovers of the colonial style would want to build in a group of contemporary homes. - It is hard to define a contemporary house, but there seems to be agreement that the well known Conantum house and the wide range of ranch houses would not fit the term. - However, with two-acre wooded sites, there won't be much worry about any house being "suitable" or not.

CONSTRUCTION SAVINGS: Plumbing must be done by a professional. But a large part of the plumbing cost is the plumber's mark-up on the fixtures which he usually insists on supplying. If we can guarantee a plumber enough work, he might let us buy our own fixtures at considerable savings. All other work may be done by the owner, but it is not worth while to break your back digging foundation holes or laying concrete block. The largest savings can be realised in the easier, finish work. - The group will have the advantage of bargain hunting committees, which can save much time for the individual. - Producers of new building materials often give discounts. - Evidence shows that with a little work and a lot of thought it is possible to build for less than \$10/sq. ft., even without the benefit of true mass production.

MEMBERSHIP: Five members have contributed \$125, and will increase their contributions to \$200 by the end of February. We will require at least four more members by that time in order to proceed further.

CO-OP CONTRIBUTIONS: Will it be possible to avoid coercion or social pressure to contribute to co-op projects? If 80% of the members want tennis courts, can the other 20% avoid joining in, if they are not interested? - It is hoped that the group will respect and cherish the individualities of its members, and that group action will in fact reflect these individualities. - There are some people who might be interested in our group because of the economies, but who might not be interested in the idea of co-operative activities. The hope of the "charter members" is that all those who join will share the idea of co-operation and group activities; "hermits" would not be very happy. - The group will always seek a medium point. Every family wants and needs free time to pursue their own interests, but it would not be unreasonable to spend four Saturday afternoons working on a swimming pool or what-have-you. Noone will be asked to spend every Saturday for five years on co-op ventures. - In a group of this size, would it be possible to finance such things as a swimming pool? - The houses come first, and then things requiring only a small investment, such as playground equipment. - One community built a 75' x 30' concrete swimming pool, complete with filtration system, for about \$2000.

ASSESSMENTS: We have considered, without any final decision, the matter of an annual assessment, either \$50 or \$100 per lot. The fund built up could be used for purchase of community equipment as the members desired. The Corporation would then know how much income it could expect in any year, and the members would know just how much they would have to shell out. - \$50 seems very reasonable, and would be much less painful than occasional requests for \$10 for this and \$15 for that. - Suppose some member simply refused to pay? - This is unlikely, but we can put an assessment stipulation into the deeds if we feel it might be necessary.

HISTORY AND FUTURE: This all started when the Gras family sent postcards around MIT late in May, 1953, and responders were sent brochures and invitations to meetings. Things went slowly for several reasons. There was no detailed program of action, no specific land, and summer vacations got in the way. The discussions were concerned with formulation of policies, sifting of new ideas, finding foundations of agreement. Out of the work of the summer and fall came a lot of real estate experience, and more important, a solid core of five families. The four families who were unfamiliar with the workings of co-operative groups have had time to weigh the various questions of co-op living, and to decide with certainty that this is what they want. It is almost unfortunate that the pressure of timing will make it difficult for new members to give as much thought to these same questions, and that the various technical details of land purchase and development will take so much discussion time away from the field of ideas. - We hope that the direction we have set will remain the direction travelled by the whole group, but we do expect that new members will influence the vehicle in which we travel.