AUGUST 1958 SIX DOLLARS A YEAR- ONE DOLLAR A COPY



R ARCHITECTS · APPRAISERS · BUILDERS · CONTRACTORS · DECORATORS · DEALERS · DISTRIBUTORS · FHA-VA · MANUFACTURERS · MORTGAGEES · PREFABRICATORS · REALTORS



RANK LLOYD WRIGHT: Three basic ideas for the one-story house, page 101

Levitt's third big town: a better house for less money, page 72

New ways to cut costs with concrete, page 118

What's the mobile home got that homebuilding can use? page 94

14 Trade groups ask an American Standard for homebuilding codes, page 114



New "Berylstone" Vinyl Flooring by Gold Seal®

For tract units or custom jobs, you'll sell faster with new Berylstone* paving the way. Beautiful for bedrooms. Practical for kitchens. Wherever you use it, this new vinyl makes a terrific impression. "Berylstone" is different . . . smart! This Gold Seal® Nairon® Standard plastic is a rugged vinyl, too. Its pattern goes deep down, so it keeps its new look for ages. An exclusive Gold Seal finishing process gives "Berylstone" a unique surface gloss and smoothness that's especially easy to maintain. And there's no lining felt needed. "Berylstone" —both tile and yard goods—has its own under-cushion for added quiet and comfort. And it fully meets FHA Title I requirements. See "Berylstone" today! requirements. See "Berylstone" today!



SPECIFICATIONS: May be installed directly on above-grade floors of wood, concrete, or ceramic tile—including those with radiant heating. Available in 6 ft. wide yard goods and 9"x9" tile. Tile may also be installed on-grade.





- 1. Rancid cooking odors, steam and grease-laden vapors are unwelcome inside any home.
- 2. No woman wants her cabinets to be ruined by escaping heat when the oven door is opened.
- 3. Walking to distant rooms to call her family is certainly tiresome to the homemaker.
- 4. Counters crowded with many separate appliances make the kitchen mighty "cluttered-up".
- 5. Women hate noisy bells and buzzers which are irritating to her family and friends.



5 KITCHEN FEATURES WOMEN WANT...

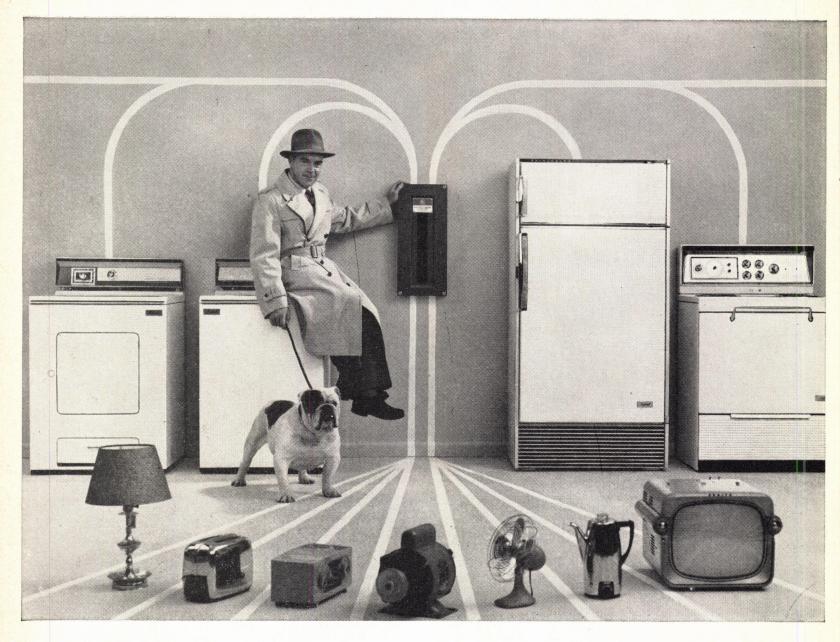
- 1. Every woman wants to keep the air in her kitchen odor-free with a NuTone Range Hoodfan.
- 2. Homemakers protect walls and cabinets from smoke and heat with a NuTone Oven Hoodfan.
- 3. Women love a NuTone Intercom-Radio because it serves as a "Home Broadcasting Network".
- 4. NuTone's Built-In Food Center saves work space because one motor operates 5 appliances.
- 5. Any home is more inviting with a cheerful musical welcome of a friendly NuTone Door Chime.

Nu one

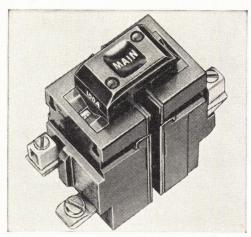
SELLS THE KITCHEN... and SELLS THE HOME!

Write for CATALOGS to NUTONE, Inc.,

Dept HH-8 . . . Cincinnati 27, Ohio



Pushmatic* protection plus plenty of circuits



BULLDOG DUO-GUARD PUSHMATICS fit any Electri-Center panel. Main disconnects for each 100 amps of service prevent overloading of service entrance conductors. And Electri-Centers compare in price with ordinary panels.

*Circuit breaker trademark registered by BullDog Electric Products Co.

Look at all these appliances! From small toasters to modern electrical heating, BullDog Electri-Center® panels provide homeowners with all the circuits they need now . . . plus space to add new lighting and appliance circuits later.

In addition, exclusive Duo-Guard® Pushmatic breakers provide two-way circuit protection—guarding thermally against overloads, magnetically against short circuits. No fuses to change, either. When power is interrupted by an overload or "short", the simple push of a button puts the circuit back in operation.

Give your homes full HOUSEPOWER... maximum protection and convenience. Contact your electrical contractor or BullDog field engineer for complete details on BullDog Electri-Center panels.



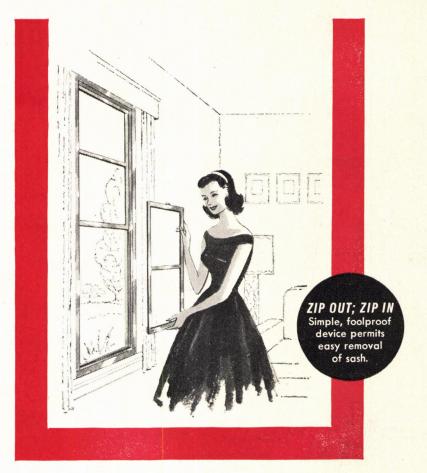
BullDog Electric Products Company, Division of I-T-E Circuit Breaker Company, Detroit 32, Mich. BullDog Export Division: 13 East 40th St., New York 16, N.Y. In Canada: BullDog Electric Products Co. (Canada) Ltd., 80 Clayson Rd., Toronto 15, Ont.

HEAT BETTER ELECTRICALLY

Big News for Builders!

Cupples Low-Cost,
SINGLE-HUNG
BALANCED

Aluminum Window Now Has



REMOVABLE SASH

Another first for Cupples! This thoroughly tested and proved window is now ready for your homes. It has all the features that have won wide acceptance for Cupples single-hung windows... PLUS REMOV-ABLE SASH. That means it can be cleaned easily from the inside.

Now you can recommend and use Cupples new single-hung window in split-level and two-story homes as well as in single-story dwellings. And keep this in mind. Although it is precision built like all Cupples windows...automation makes it possible to price this window lower than any previously built. Be among the first to use it. You'll please your customers, make more money for yourself.

Look at these other features!

- Integral fin-trim—just 4 nails to install.
- Equipped with the finest mechanical balance, assuring whisper soft operation.
- Weatherstripped with metal-backed fabric.
- Stronger, more rigid. Dust and draft-free.
- Never binds or sticks. Never needs painting.
- FHA approved. No service call backs.
- Meets the specifications of the Aluminum Window Manufacturers Association.

MORE OUTLETS WANTED! Write for details.



PRODUCTS CORPORATION

2664 South Hanley Road • St. Louis 17, Missouri

Biggest advertisement ever to dramatize concrete masonry!



4 consecutive full pages, full color, in the nation's top "home" magazines!

Next month, in Better Homes & Gardens, House Beautiful, and in House & Garden, millions of Americans will see concrete masonry in its modern role—beautiful, appealing, designed for gracious living.

An impressive 4-page folio tells the story of today's new forms of concrete masonry . . . its new patterns, textures and colors . . . how it fits every taste, any home style or locale.

All the versatility of today's concrete masonry, all its warmth and charm for modern living, the advertise-

PORTLAND CEMENT ASSOCIATION

A national organization to improve and extend the uses of concrete ment projects into a descriptive, promotable idea—new-type Living Concrete. You'll be hearing more about this idea. For nationwide, Living Concrete is gaining favor with important architects, builders, financial people, as well as with home buyers.







George DeVries
DeVries Construction Company
Boston, Mass.

"We were very proud to receive this area's 5000th Wiring Certification Award the other day—and grateful, too," says George DeVries of Boston, Mass. "Grateful because our *full* HOUSEPOWER homes have made the public conscious that we build quality homes. This year we're observing our 50th anniversary in the building business and our theme is the *full* HOUSEPOWER home. That's the only kind of home we build. Why? We've found that it's good business to be 100% electric in our thinking."



Edwin A. Zicka Edwin A. Zicka, Inc. Cincinnati, Ohio

"It certainly is true in Cincinnati: HOUSEPOWER is sales power," claims Edwin A. Zicka, Cincinnati, Ohio, builder. "In front of each home that we build we put a sign telling prospective buyers that the home has *full* HOUSEPOWER and Certified Adequate Wiring. And does it pay off! In the subdivision we just completed, 100% of the homes were sold even before all the houses were started. That proves it pays to take advantage of the electric industry's advertising and promotions."



J. C. Sargent
J. C. Sargent Construction Co.
Topeka, Kansas

"With so many people wanting all-electric homes, customers know that *full* HOUSEPOWER means they're getting a break for the future," declares J. C. Sargent of Topeka, Kans. "What's more, prospects now regard *full* HOUSEPOWER as representative of fine construction features which cannot be seen on the surface. So, of course, we incorporate all the standards of adequate wiring in our homes. Consequently, our homes consistently sell over comparably priced homes of competitors."

HOUSEPOWER Is Sales Power!

Comfort. Convenience. Clean, carefree living. These are the benefits home buyers get when they buy a full HOUSEPOWER home. And they know it. That's why today's buyers insist on full HOUSE-POWER in the home before they buy.

But what about all the benefits you get? Do you know, for example, that when you build homes with full HOUSEPOWER you can expect faster sales? Easier financing, too. Repeat business. And presold customers, because the multimillion dollar HOUSEPOWER program has made the public aware of the need for full HOUSEPOWER. You'll find that when you start using HOUSEPOWER selling tools—the Rating Sheet and others—that you not only make faster sales . . . you make better, more profitable sales.

Find out about the Wiring Certification program and the other HOUSEPOWER selling aids available to you. Your local Wiring Bureau will be glad to tell you about them. So will your electrical contractor or utility. And so will we. Just write the National Wiring Bureau, 155 East 44th Street, New York 17, N. Y.

National Wiring Bureau - a sponsor of





A home with *full* HOUSEPOWER (wiring meeting Residential Wiring Handbook standards) can easily be stepped-up to qualify for a Live Better Electrically medallion.

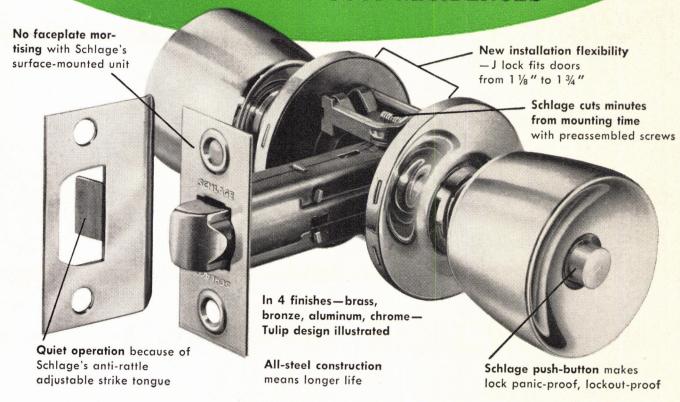
the new low-cost lock by SCHLAGE.

TO THE TIME-PROVEN

STANDARD A SERIES, SCHLAGE ADDS

THE J SERIES LOCK FOR USE ON INTERIOR

DOORS IN LOW-COST RESIDENCES

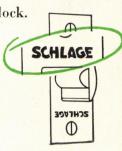


For exterior doors The standard A series residential lock. Tulip and

Plymouth designs of the A series are matched by similar designs in the J lock.

AMERICA'S MOST DISTINGUISHED LOCK BRAND

For information contact your jobber or Schlage representative, or write Dept. BA-8 P.O. Box 3324, San Francisco, 19. Schlage Lock Company...San Francisco...New York...Vancouver, B.C.



6,000 hours 8 Year you'll be glad you bought home heating from the expert who makes this pledge!

All winter long you'll be free of costly
call-backs or complaints—when you
turn your heating problems over to
your local Lennox Comfort Craftsman

turn

| Compared | Com

Simple as 1-2-3. Sensational Landmark* has three separate components—one for heating, one for cooling, one for air handling. The Comfort Craftsman selects each in just the right capacity for your home's needs—then assembles them as a complete unit.

*Trademark. Pat. Pending

The heating unit in every home you sell must—in the average climate—operate perfectly for 6,000 critical hours during every heating season. If anything "acts up" to cause drafts, discomforts, "cold spots," faulty heat distribution—remember, you're the man who'll be held responsible. Who'll have to answer the complaints...handle call-backs...lose time and money—and, even more serious, risk the loss of good will.

How to avoid these unpleasant and costly experiences? Call your LENNOX Comfort Craftsman, a man who's pledged to follow the strict creed reproduced on the opposite page. You have the assurance that he's thoroughly trained by Lennox engineers in expert planning, installing and servicing. That he is able to deliver all the comfort that Lennox equipment is built to provide. That he works directly with the factory to meet your most exacting needs, with the world's most complete line of heating and air conditioning equipment. You'll find his name in the Yellow Pages of your directory. Call him—and be sure to ask him for details on the new Lennox Merchandising Programs.

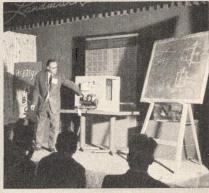
The Lennox Comfort Craftsman Creed

In consideration of being authorized to display the shield of The Lennox Comfort Craftsman I, the undersigned, am pledged to:

- Carefully custom-engineer each Lennox heating or air conditioning installation;
- Accurately calculate the heating or cooling load in order to correctly specify the proper capacity Lennox equipment;
- Use the greatest skill at my command and my Lennox training in the installation and adjustment of Lennox heating and air conditioning equipment;
- Apply my sincere best skill and Lennox standards in the service of such installations;
- Increase my proficiency in heating and air conditioning technology through regular attendance at Lennox dealer schools;
- Maintain a clean, orderly, attractive place of business;
- Conduct myself and direct my employees so that at all times my operation is a credit to myself, to my community, and to Lennox;
- Combine engineering skill, business integrity, sales aggressiveness and a spirit of service so as continuously to qualify for the title of LENNOX COMFORT CRAFTSMAN;
- Relinquish my Comfort Craftsman identification whenever my operation fails to meet the exacting standards of the Lennox Comfort Craftsman Program.



Firm Name



John W. Norris, engineer-president of Lennox, explains functioning of a gas-fired heating unit at Comfort Craftsman Training School.



A Lennox Comfort Craftsman must know how every item of Lennox equipment operates. The heat exchanger of an oil-fired stowaway furnace is explained in detail.



A classroom recess finds Lennox Comfort Craftsmen getting together with Lennox President Norris in a question-and-answer session.



©1958 Lennox Industries Inc., World Leader in Heating and Air Conditioning, founded 1895; Marshalltown and Des Moines, Ia.; Syracuse, N.Y.; Columbus, O.; Decatur, Ga.; Fort Worth; Los Angeles; Salt Lake City. In Canada: Toronto, Montreal, Calgary, Vancouver, Winnipeg.

Want
Merchandising
Ideas?

Mail Coupon Today LENNOX INDUSTRIES INC.
DEPARTMENT HH-88, MARSHALLTOWN, IOWA

Send me complete information on Lennox Merchandising Programs

NAME

ADDRESS

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STATE

AUGUST 1958

Key Builders salute

AMERICAN HOUSES

Representative builders of 20-100-200 or more houses a year express their satisfaction with American Houses' services. Builders who know what tough competition means, and who also know quality and real service when they see it, are unanimous in their regard for American Houses and their way of doing business.



William L. Lennon of Lumber River Real Estate Co., Lumberton, N. C., writes:

We congratulate you on this your

Silver Jubilee year.
At this time we would like to thank your staff for their excellent service, counsel, and assistance in setting up a sound building program which we have pursued since 1953, and we might add that at no time have we been without an adequate supply of mortgage money; thanks to American.

American House's efficient architectural designs, high quality and standardization of materials and constant efforts to be of service to their builder dealers, have been invaluable to our building program.



Read what James Dolson, Dolson Brothers, Monsey, N. Y., says of American Houses:

We were informed today that American Houses is celebrating its twenty-fifth anniversary this year. CONGRATULATIONS to you all.

With eight years of experience building American homes behind us, we can now pin-point some of these advantages. Most important is the fact that we can price up any of the many models and variations thereof, fast and with accuracy. Fast construction schedules can be maintained during the entire development with a minimum of skilled labor required. These two benefits alone insure us of coming out with the profits intended.

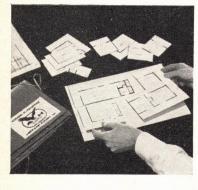


E. Waugh Dunning, President The Coventry Corporation, Baltimore, Md., reports:

As you know we have been buying American prefabs from you for 7 years and have erected more than 200 in our own developments.

The combined operation of developing the raw land and then building the houses would have required a much larger organization if we had built conventional.

We like your prefabs for the following reasons: The time saved in erection; the house being erected, ready for any bad weather in one or two days after delivery; good architectural design; sound construction methods, good material and the flexibility of the basic designs.



Characteristic of the many firsts hung up by American Houses in the prefabrication field, the American Houses' Silver Jubilee was preceded by the greatest advance of allannouncement of the "Design-It-Yourself"*

System. With this system selection and arrangement of all house elements is simple. The "Design-It-Yourself" Kit (shown here) shows how easily room elements can be planned.



America's Greatest Home Value S. Aubrey & E. South Streets, Allentown, Pa. Plants: Allentown, Pa., Lumberton, N. C., Cookeville, Tenn.

		11110100	an Houses, Inc., I rademar
ATTACH	H THIS COUPON T	TO YOUR LE	TTERHEAD
AMERICAN HOLDEPT, HH-858			
South Aubrey &	East South Sts., A	llentown, Pa.	"DESIGN-IT
	erecthouses this		YOURSELF
	oklet and complete de		
Name			
Company			
Street			
City		7	State

NOW A GLASS LINED SEWER PIPE FOR TODAY'S MODERN LIVING AMVIT JOINTED GLAS-GLAZ

Here's a new product that has everything-

- VITRIFIED CLAY PIPE IN FOUR FOOT LENGTHS
- THE ROOTPROOF AMVIT JOINT
- GLASS LINED INSIDE AND OUT

Never before has a clay pipe for house sewers and drains been designed exclusively for the home building market.

It has everything, is quick and easy to install, costs no more than ordinary pipe, and will outlast the life of the house.

Glas-Glaz* is the plumber's pipe — a product that will guard your reputation as a quality home builder.

Architects and city officials can specify Glas-Glaz and *be sure*. It's the most outstanding sewer pipe on the market for residential building.

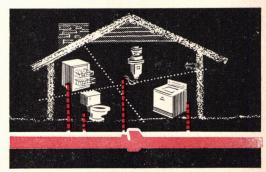


Write for a descriptive booklet now.





SMOOTHER—Nothing can adhere to the glossy, glass surface of Glas-Glaz. The design of the Amvit joint keeps the pipe self-centered for self-cleansing.



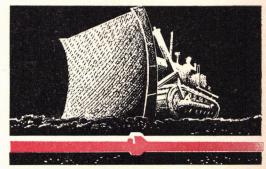
ACID RESISTANT—The interior surface of Glas-Glaz is of impervious chemically resistant glass. It positively cannot be harmed by sewage, chemicals, or hot liquids.



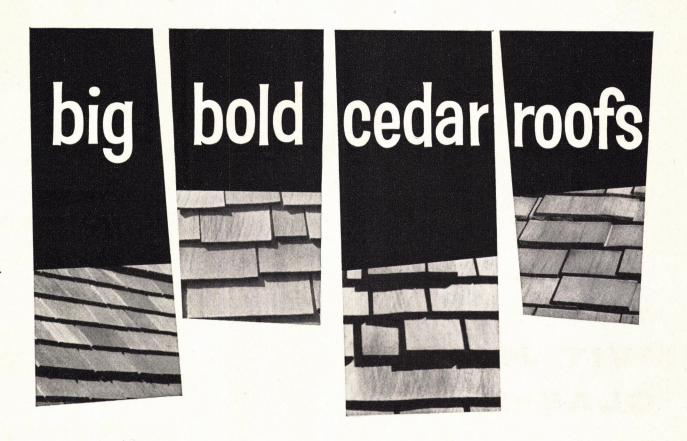
ROOTPROOF—Amvit is a compression type joint on the ball and socket principle. When the joint is made, the surfaces of both bell and spigot rings are in constant high compression.



SPEEDS INSTALLATION—Amvit Joint is a true mechanical joint made from plasticized resins of polyvinyl chloride. The joint is on the pipe delivered to the job site ready for immediate installation.



STRONGER—Amvit joint is pliable, permitting reasonable deflection without leakage. The resiliency of the Amvit joint permits it to absorb shocks or vibrations that might cause failure in a more rigid type of joint.



stop the traffic...start the sale

In roof design, what *looks* flat *falls* flat! It takes *texture* and *scale* and *dimension* to make the roof important.

Today's trend to big roof areas, bold roof textures and expansive roof overhangs has made cedar shingles on the roof as valuable as another salesman on the ground.

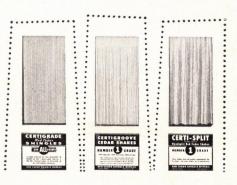
For shingles of western red cedar have that vital *third dimension*... the thick butt-line that catches the sun and creates shadow accents of dramatic depth. Only cedar roofs offer the natural graining and rich texture of the genuine. Because only cedar *is* the genuine.

When you think of roofs this building season, think big, think bold...and you will think of cedar!

RED CEDAR SHINGLE BUREAU

5510 White Building, Seattle 1, Washington 550 Burrard Street, Vancouver 1, B.C.

Your Best "Outside Salesman" Is Cedar





utility ... requires less space ... fits in perfectly for modern living. Best of all, a fiat shower stretches budgets-allows you

There is a wide variety of models . . . square, corner and built-in...some with porcelain enamel walls...some with complete glass fronts . . . all with the permanently leak-proof, safe and beautiful FIAT PreCast terrazzo shower floor.

to build-in more quality by economizing on the extra bath.

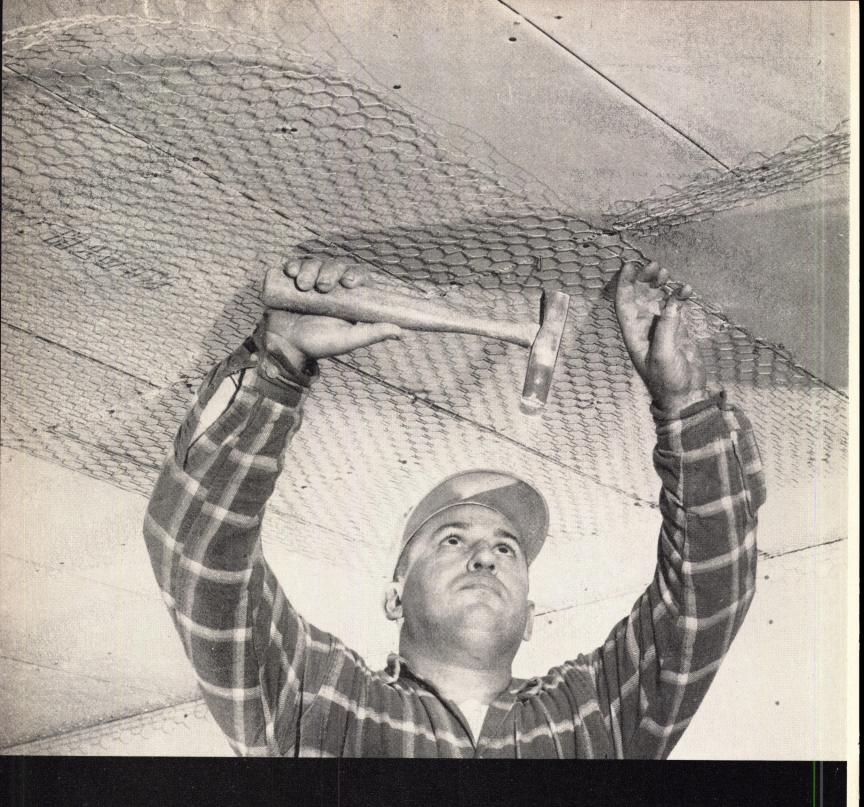
Write today for full color catalog 58.

FIAT METAL MANUFACTURING CO.

9317 Belmont Ave., Franklin Park, III.

Since 1922...First in Showers Packaged Showers Doors Floors
Toilet Room Partitions

FIVE COMPLETE PLANTS: Long Island City 1, N.Y.; Franklin Park, III.; Los Angeles, Calif.; Orillia, Ont.; Albany, Ga.



NOW...
YOUR ANSWER TO
CEILING CRACKS

THE EBY SYSTEM OF LATHING. Instead of staggering end joints of gypsum lath, longitudinal joints are staggered. Keycorner lath is applied to the continuous joints at 4 ft. intervals. Then, through the center of the room, one strip of 1"x 20 ga. Keymesh, 36" wide, is applied. This adds extra reinforcement where it's needed and assures full thickness of plaster.

"I guarantee

NO PLASTER CRACKS

in ceilings lathed with

KEYMESH and KEYCORNER"

PROMISES WILLIAM E. EBY, CHICAGO LATHING CONTRACTOR

Everybody wants crack-free ceilings. That's why Bill Eby's guarantee is so important to you. "Believe me, I wouldn't make such a guarantee unless I'm sure," emphasizes Eby. "This lathing system will give you crack-free ceilings every time. And anybody can use this system. It's no Eby patent.

"I searched for years for a better lathing system. I tested and rejected any number of systems and reinforcements," Eby points out. "Now after three years of using this new lathing system with Keymesh and Keycorner, I know I'm right.

"Here's another fact that may surprise you. Builders

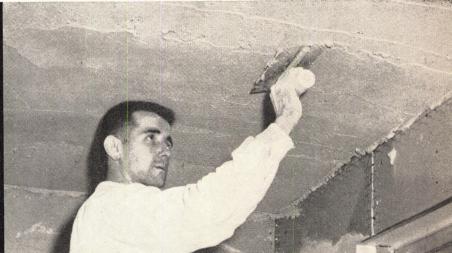
are switching back to lath and plaster for one big reason—savings. New application systems and modern colored plaster add up to a low-cost buy. You save the costs of paint and painting. Above this, lower maintenance costs and increased fire safety make lath and plaster a top value.

"Absolutely no ceiling cracks with this lathing system. You get added life from plaster. Upkeep costs are slashed. Yet Keymesh and Keycorner let me hold costs in line."

It will pay you to learn all the facts about the Eby system of lathing with Keymesh and Keycorner and why he can make this guarantee of a crack-free ceiling.



Eby (left) inspects application of Keycorner, used to reinforce joints. Keycorner is also used at all wall and corner junctures.



Plaster is applied over reinforced ceiling. The open mesh of both Keymesh and Keycorner assures imbedment in plaster. The open mesh also insures full bond of plaster with gypsum lath.

KEYSTONE STEEL & WIRE COMPANY

Peoria 7. Illinois

Keywall • Keymesh • Keycorner • Keybead • Nails • Welded Wire Fabric



Get Beautiful Birch Kitchens at Less Cost with Standardized Qualitybilt Units!

OVER 120 STANDARD UNITS give you complete flexibility in kitchen design and layout . . . a "custom-styled" kitchen without the added cost!

HIGHEST QUALITY in workmanship and materials is a Qualitybilt tradition since 1875. All cabinet parts accurately machined and fabricated in special jigs and presses for exactness and uniformity!

WARDROBES AND STORAGE arrangements can be made with this same line of Qualitybilt units for efficient, well-planned storage anywhere in the home!

NATIONAL DISTRIBUTION through leading distributors and dealers assures you prompt delivery and experienced cooperation in planning, scheduling, and installation!

LOOK AT THESE OUTSTANDING FEATURES OF QUALITYBILT CABINETS...

- Select light colored Birch face veneers.
- Exclusive hinges and pulls in choice of four finishes.
- Full 1" warp-resistant 5-ply solid doors.
- Units furnished complete with instructions and all hardware for assembly and installation.
- Dovetailed drawers with hardwood center guides.
- Each KD unit, including necessary hardware, individually packed in dust-proof carton.
- Available 3 ways: Semi-Assembled (KD); Set-Up, Unfinished; or Set-Up finished natural or enameled.

Write for Complete Details, Prices, and Name of Nearest Distributor.



FARLEY & LOETSCHER MFG. CO.
DUBUQUE, IOWA

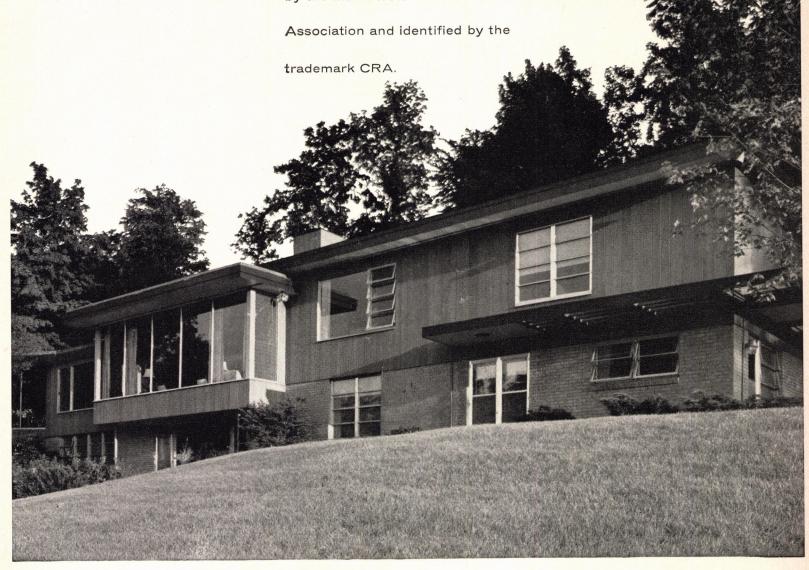
ENTRANCES - DOORS - FRAMES - SASH - BLINDS - CASEMENTS - SLIDING DOORS - SCREENS - COMBINATION DOORS

STORM SASH - GARAGE DOORS - MOULDINGS - INTERIOR TRIM - SASH UNITS - LOUVERS

KITCHEN CABINET UNITS - CABINET WORK - STAIRWORK - DISAPPEARING STAIRS - "FARLITE" LAMINATED PLASTICS

Happy harmony

of home and setting is achieved
gracefully and naturally when the
home is faced with California redwood.
Appropriateness to its surroundings—
rustic or urban, casual or formal—
is one more reason today's residential
architect specifies redwood. His choice—
Certified Kiln Dried Redwood, manufactured
by the members of the California Redwood





CALIFORNIA REDWOOD ASSOCIATION . 576 SACRAMENTO STREET . SAN FRANCISCO 11

NOW!...SAVE UP ...WITH CHASE

and sell more houses with the help of \$1.8 BILLION larger FHA funds!

HOME BUILDING IS BIG—and it's going to be bigger, with the new help given by nearly two billion dollars of added FHA funds! But the business isn't going to just anyone—it'll go to the builder who makes the most available for the buyer's dollar...most in quality, most in the extrast hat make a home more livable—more sellable.

TAKE PLUMBING, FOR EXAMPLE. Copper tube by Chase is the top quality line—the most sellable material for a home's LIFELINES® that handle water supply, drainage and heating and cooling. You can offer LIFELINES of Chase Copper Tube in every home you build—and save dollars on top-quality plumbing!

DON'T TAKE OUR WORD FOR IT! You can have actual, dollars-and-cents proof from your

nearest Chase Representative! He can give you comparative cost estimates for a complete copper tube plumbing and drainage system in a typical 6 room house, and a typical 7½ room 2-bath home—down to the last Tee. And you'll see that copper actually costs less today to install than any rustable pipe!

THERE'S JUST NO REASON to use anything less than the best plumbing you can buy—LIFELINES of Chase Copper Tube—in every home you build. So talk it over NOW with your plumbing contractor.

FREE! Detailed analysis of typical costs of LIFELINES by Chase. Yours for the asking! Write Chase, at Waterbury 20, Conn.







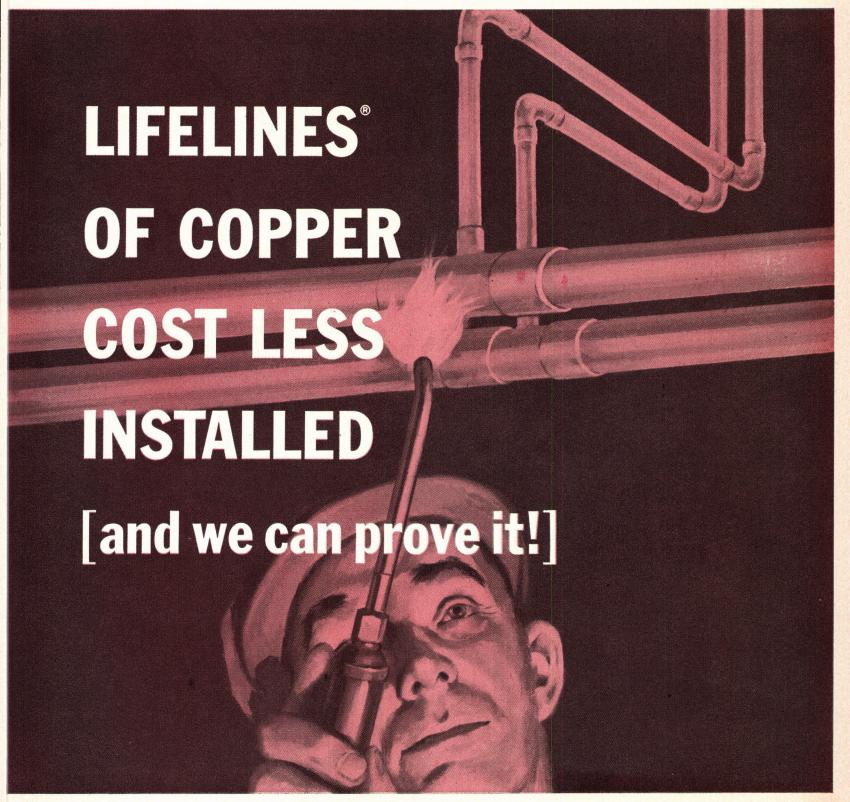
Chase

BRASS & COPPER CO.

WATERBURY 20, CONNECTICUT
SUBSIDIARY OF KENNECOTT COPPER CORPORATION

Atlanta Baltimore Boston Charlotte Chicago Cincinnati Cleveland Dallas Denver Detroit Grand Rapids Houston Indianapolis Kansas City, Mo. Los Angeles Milwaukee Minneapolis Newark New Orleans New York (Maspeth, L. I.) Philadelphia Pittsburgh Providence Rochester St. Louis San Francisco Seattle Waterbury

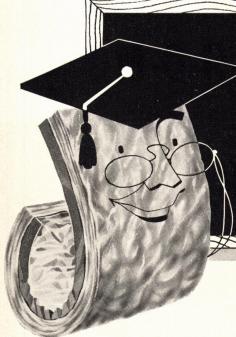
TO \$84 PER HOUSE COPPER TUBE!





L·O·F Glass Fibers' HOME INSULATION

spells out TWO big benefits



M-O-R-E C-O-M-F-O-R-T and E-X-T-R-A P-R-O-F-I-T-S

L.O.F Glass Fibers' Home Insulation is THERMO-SENSITIVE. That means it's scientifically designed for maximum home comfort every day of the year.

In warm weather, it curbs daytime heat until the sun goes down. After that, it speeds up home cooling at night by losing heat to the outside more quickly than ordinary insulations. This same sensitivity works more efficiently with air conditioning systems—reduces power bills. Even without mechanical cooling, this **Thermo-Sensitive** insulation improves home comfort all day long.

In cold weather, it responds faster to modern thermostatic controls. While "lazy" insulations lag behind, L·O·F Glass Fibers' Home Insulation smooths out the alternate hots and colds of room temperatures. And provides home buyers with major fuel savings that return the cost of the insulation many times over.

More and more home builders are finding that L·O·F Glass Fibers' Home Insulation is "Educated" to provide comfort features that not only help sell homes faster, but also offer extra profit possibilities through lower installation costs.



Available in standard widths and three thicknesses to meet usual requirements, L·O·F Glass Fibers' Home Insulation is delivered quickly from warehouses all over the country. For the name of your nearest distributor, write: L·O·F Glass Fibers Company, Dept. 21-88, 1810 Madison Ave., Toledo 1, O.

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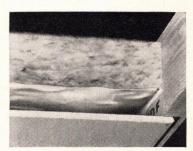
TOLEDO 1, OHIO



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Costs less to handle. Compressed rolls take less than half the space of other types of insulation.



Easy-to-sell benefit for home buyer. Retains full thickness at edges. Snug fit cuts passage of heat.







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Sanding and finishing on the job are completely eliminated with Bruce Prefinished Flooring. Builders everywhere say this saves them 3 to 5 days in getting homes ready for the market. It also cuts floor costs... because factory finishing costs less than on-the-job finishing.

You give owners a more beautiful, longer-lasting, easier-to-maintain floor when you use Bruce Prefinished Flooring. It's surfaced to satin-smoothness on precision sanders; then finished with Bruce filler, seal, and wax. Only highest quality materials are used ... applied by modern machines and baked under infra-red lights.

For faster sales and satisfied customers, feature Bruce Prefinished Floors in your homes. Impressive color advertising in the leading home magazines has made BRUCE the brand that people know best and want most. Just mail the coupon below for complete data.

Bruce PREfinished **Hardwood Floors**



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MAIL and we'll tell you more

E. L. BRUCE CO., 1660 Thomas St., Memphis 1, Tenn.

Send complete information on Bruce Prefinished Floors to:

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Address



*Levitt + Sons did — so can you!

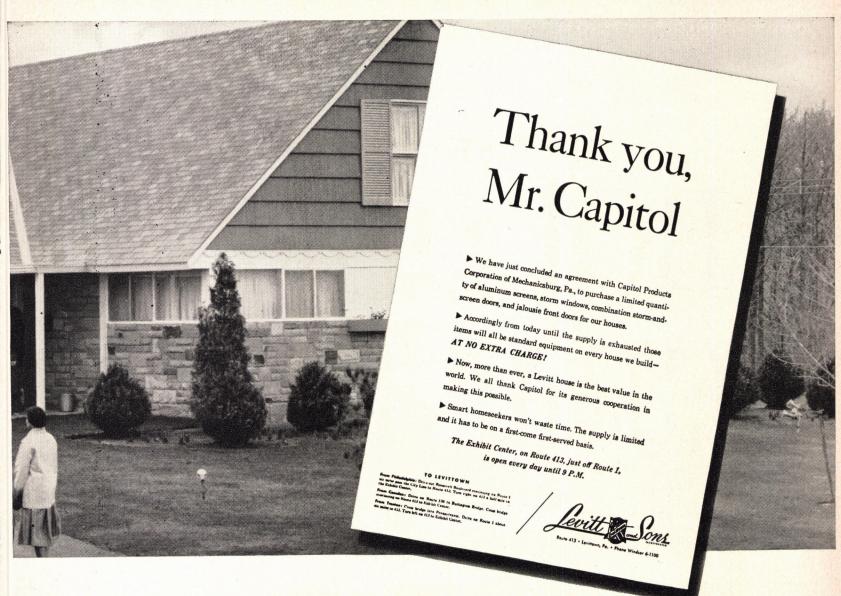
Levitt & Sons, world's largest home builders, wanted to move more prospects from the inspection line to the dotted line. They did it by adding the Capitol package of aluminum combination storm doors and windows to their sample homes . . . at no increase in price!

Result? Traffic increased and sales jumped!

Levitt & Sons know that the modern home buyer wants a completely equipped home. They found that the Capitol package of aluminum combinations are just as important a factor in sales as wall ovens, dishwashers, air conditioning, complete insulation, landscaping. They are giving the people what they want. Offering Capitol storm doors, windows and screens:

- shows buyers immediate savings in heating costs
- saves them hundreds of dollars over separate purchase
- assures service-free installation by factory-trained technicians
- cost can usually be included in the mortgage

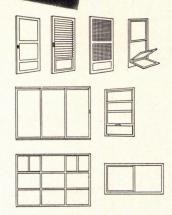
Put the Capitol package on your sample homes. You'll draw more traffic . . . you'll close more sales. Levitt & Sons did . . . so can you.



Here's why Levitt & Sons chose the Capitol package:

- 1. CAPITOL QUALITY Capitol, world's largest manufacturer of aluminum doors, builds in the kind of quality that builders appreciate, the features that have customer appeal.
- 2. COMPLETE LINE Storm doors, windows, jalousies...in a full range of styles for every type home...as well as rolling doors, prime windows and window walls—all from a single source.
- DIRECT DELIVERY Capitol has its own fleet for delivery direct to your site... on your own time schedule. No inventory problem.
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- INSTALLATION SERVICES Capitol factory-trained crews work to your schedule to assure proper installation.

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Now Crane offers the graceful new CROWN Round Lavatory designed for easy installation in any type countertop as well as marble

You know the big problem with oval lavatory basins up to now. They had to be mounted under the counter. Which meant using a finished material like marble. And making an exact cut to match the rim.

But now you can provide an even more beautiful round lavatory in *any type* of countertop—without the trouble. No rough edges, no misfits. Simply set the new Crane Crown in a round cut with metal frame, and have today's newest, easiest, and smartest countertop installation! (Easier to clean and keep clean, too!)

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Crane's new Singl-ese faucet mounted right on the lavatory. No extra cuts for the supply fittings. The Singl-ese controls water volume and temperature at the touch of a single lever. It represents more than 10 years of research—a convenient, one-handle faucet with all the quality of Crane's famous Dial-ese control.

The new Crown is designed by Henry Dreyfuss and features a hidden front overflow and deep oval basin. It's made of hand-finished vitreous china in all 7 Crane colors and white. Overall size only 18 inches. Ask your Crane Builder Representative for more details now.

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describing Crane's new Crown Round Lavatory and other new Crane products

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The luxurious new Crown installs in any type of counter.



New Crane Singl-ese control is mounted right on the Crown lavatory.

THE PREFERRED PLUMBING



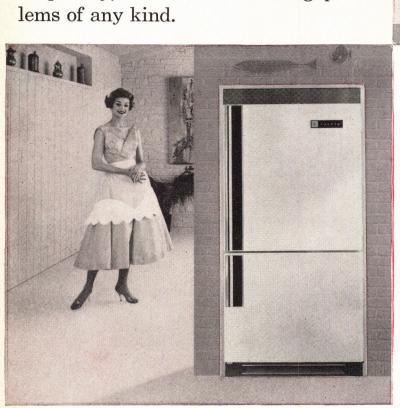
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For more information, write or phone Mr. William Stricker, General Sales Manager, and arrange for a sales representative to call.

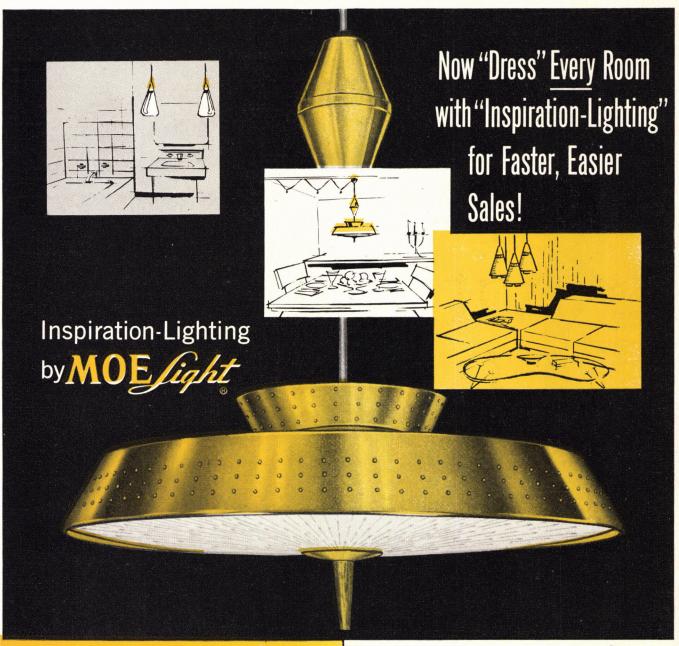


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Cold, "naked" rooms leave prospects cold...bare of buying impulse. Dress up your homes...warm up your prospects' buying impulse with Moe Light Inspiration-Lighting...and see how much EASIER your homes sell. FASTER, too. You double your productive sales-opportunities because evening selling becomes as effective as week-end selling.

The room-scenes shown above are taken from actual homes built by a highly successful Florida operator who made *Inspiration-Lighting* one of his most effective selling tools. Mail coupon NOW for the whole "success story"!

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Executive Offices: 410 S. Third St., Louisville 2, Ky Leaders in Creative Lighting

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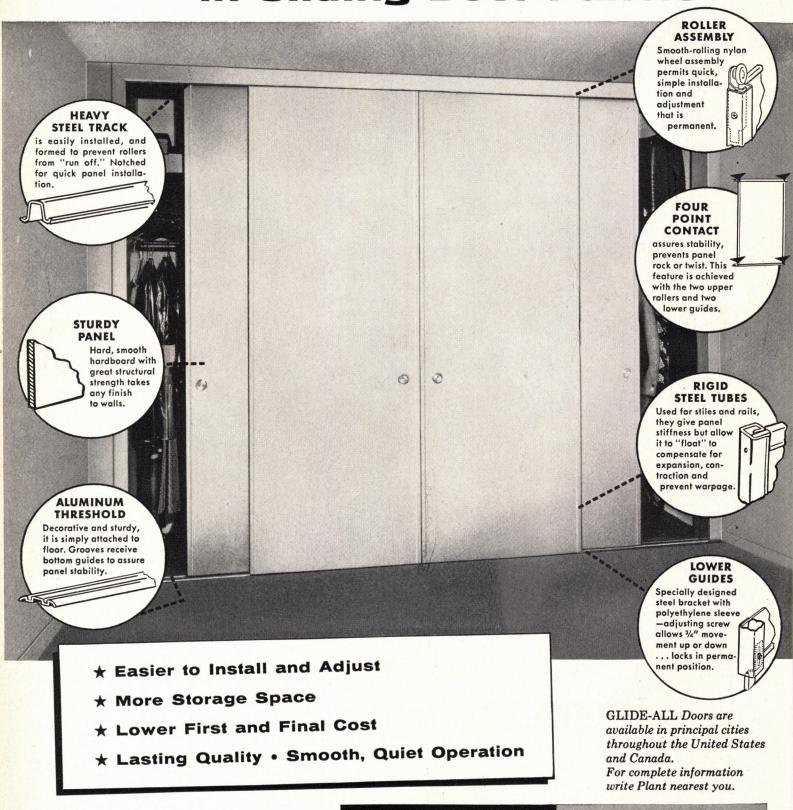
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Send me, FREE, your <u>Inspiration-Lighting catalog in full</u>

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These GLIDE-ALL Features Offer YOU More* in Sliding Door Panels



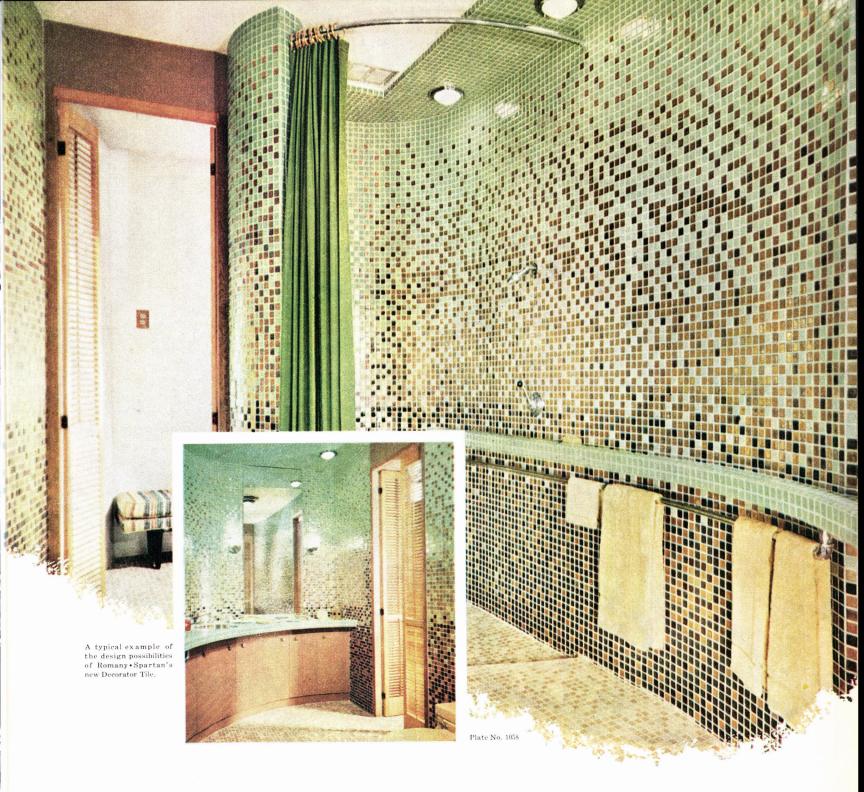
GLIDE-ALL DOORS are packaged, ready to install, with built-in adjustment features... in 8' and 6'8" heights, flush or recessed types... and in special sizes for custom jobs. See "Sweets" or write for complete details.

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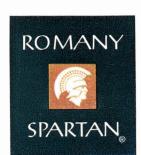
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Write for Romany-Spartan's "Color Harmony Guide"—8 pages illustrating the complete tile line and including a helpful chart showing harmonious combinations. It's free.

United States Ceramic Tile Company



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Regardless of the price class in which you build, Romany-Spartan's complete line of tile offers unlimited possibilities in the creation of more attractive, more salable homes. From kitchen to entrance hall, fireplace to bath, your homes can be made more distinctive—often at less cost than by use of substitute materials. Consult your tile contractor. United States Ceramic Tile Company, Dept. F-12, Canton 2, Ohio.

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Now! The custom-look without

General Electric's "Straight-Line" design Refrigerator-Freezers help you avoid the high



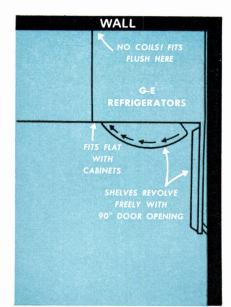
Home buyers want—and look for—the quality features of General Electric's "Straight-Line" Refrigerator-Freezers . . . convenience, ample space, dependability. Model BH-15, above, gives you all that . . . with 10-cubic-foot refrigerator section with automatic defrosting and 5-cubic-foot Roll-Out Freezer.

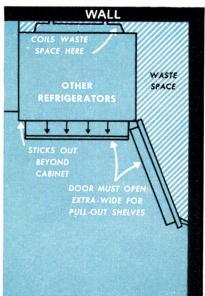


Your home buyers want these convenience features . . . and only General Electric has them!

Exclusive Revolving Shelves (above) put all foods at fingertips! Exclusive Roll-Out Freezer (below) glides out at a touch.







Notice how the General Electric Refrigerator, at the left, sets flush against the wall and lines up evenly with cabinets without sticking out into the kitchen.

That's because the condenser coils, which you can see in the other make refrigerator at the right, have been eliminated. Instead, General Electric has provided a forced draft condenser system at the bottom.

Notice, also, how the shoulder-hinged door construction permits the General Electric to be placed flush against a side wall. Result: No waste space at the side for door clearance.

the penalty of custom-costs!

cost of built-in construction without sacrificing built-in beauty and convenience!

Sure, your customers want glamour kitchens in their new homes. And *you* want to give them what they want without having to place a price on your houses that makes them hard to move.

That's why it would pay to plan on using the new General Electric Refrigerator-Freezers in your kitchens.

Look at the new General Electric "Straight-Line" design. Fronts, sides and backs of these new refrigerators are so *smooth and flat*, you can set them flush against walls or square into corners, as built-ins.

There are no condenser coils in back. A new forced-draft condenser has been built at the bottom behind an attractive grille. And that

means you don't have to go to the expense of building separate venting grilles or installing separate compressors.

Most important of all, with *any* refrigerator in the entire line, you add the *plus* that is the sign of a quality house...the name, GENERAL ELECTRIC.

Surveys have shown that most American housewives believe General Electric makes the best appliances. In fact, today there are more than 4,000,000 General Electric Refrigerators in use 10 years or longer!

Call your General Electric Distributor for details on the complete line. Household Refrigerator Dept., General Electric Company, Appliance Park, Louisville 1, Kentucky.



Priced to fit YOUR costs! There's a General Electric Refrigerator-Freezer available for *any*-priced house you build. The popular 2-door model BH-12 (above) has a 2-cubic-foot food freezer at the top and all the other "Straight-Line" features . . . including Magnetic Safety

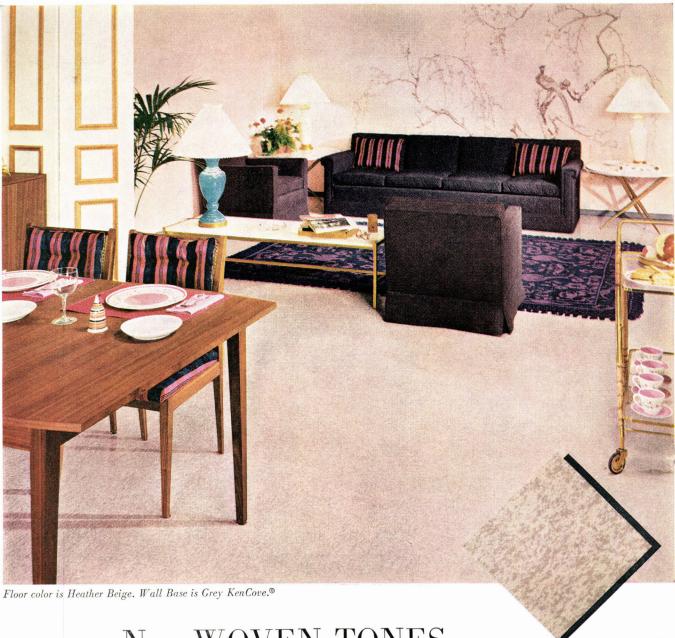


Door. Model BH-13 (above) is identical to the BH-15, but has a 3.5-cubic-foot Roll-Out Freezer at the bottom. Note: Special General Electric trim frame is available at low cost for extra beauty. Easy to attach to wall or cabinets around the refrigerator.

Progress Is Our Most Important Product







New WOVEN TONES KENTILE® Vinyl Asbestos Tile

For rooms that call for the "new look" in vinyl. Only Kentile Floors offer you this new dimension in an over-all pattern . . . with all the *plus* features of Kentile Vinyl Asbestos Tile.

- Long wearing, greaseproof
- Nonporous, nonallergic
- Easy-to-care-for color beauty

If you haven't yet seen Woven Tones . . . inspired by the need for the luxury look of wall-to-wall carpeting at $\frac{1}{4}$ the cost . . . ask your Kentile Representative for samples.

SPECIFICATIONS:

Size: 9" x 9"

Thicknesses: Standard and 1/8"

Colors: Heather Beige

Mesa Tan Canyon Rose Shadow White Dove Grey Cactus Green





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Roundup

Pace of new housing climbs, but it's no jet takeoff

Starts are still climbing, but not spectacularly. Most other experts say Deputy FHA Commissioner Cy Sweet's forecast of "between 1.2 and 1.3 million starts" this year is too optimistic. (Sweet reeled off his prophesy in a talk to plywood men in Coronado, Calif.) Better bet for housing this year is something close to 1.1 million, of which only 1 million or a little more will be private starts.

For the first six months of this year, total starts were up 3.5% from a year ago (530,400 vs 512,400). But private starts

gained only 1.9% (494,400 vs 485,300).

Most encouraging news is the thrust in starts for May and June, thanks to easy money and easy terms of the anti-recession housing law. June private starts reached a seasonally adjusted annual rate of 1,090,000-highest since August 1956 and about 10% above the rate in June a year ago. In raw numbers, starts this June hit their highest mark since June '56.

Second builder-producer summit parley scheduled

Last year's executive marketing conference in San Francisco did so much to create better understanding and better teamwork between home builders and manufacturers that the Natl Housing Center is scheduling a second such conference in San Anionio Oct 2 and 3, on the eve of NAHB's fall directors meeting. Purpose of the meeting—the only true summit session of the top men in American housing, is to discuss ways and means of working together more effectively to sell more homes and more of the products which go into them. More than 400 management and sales executives joined builders last year leading to formation of five builder-manufacturer committees to study housing statistics, research, design, legislation and industry promotion.

Gems from AIA's annual convention in Cleveland

How are architects doing at working with builders to design homes? At a panel, Royal Barry Wills, FAIA, famed designer of Cape Cod homes, complained: "Most architects are quite unequipped even to consider this field. . . But it is a huge field, big enough to set the tone of our suburbs and countrysides . . . We have failed to meet the challenge." NAHB President Nels Severin told the panel he spends \$175 per house for design on a 100-house project. In the audience, a leading architect of Long Island homes sighed with envy at the thought of getting \$17,500 for 100 Long Island houses.

Waste in building codes and union featherbedding was denounced in a major talk by Architect William B Tabler of New York City, designer of Hilton and Statler hotels in Dallas, Pittsburgh and Hartford and the Brown Palace West in Denver. "As architects, the 'master builders' of our age," cried Tabler, "do we really instruct people how to build or do we go to the building official to see if it is permitted by the code, who checks with the building inspector, who calls union headquarters and we get the answer?" Tabler estimated that construction costs could be cut "approximately one-third in major areas of the US" if makework rules are ended.

Important new court verdicts on race bias in housing

Two curiously contradictory court decisions on housing segregation now confront builders (see p 41). The US circuit court of appeals at New Orleans has ruled: "Neither the 5th nor the 14th amendment operates positively to command integration . . . but only negatively to forbid governmentally-enforced segregation." But a California state court decides that the 14th amendment compels builders to sell FHA and VA homes without race bias. NAACP predicts the decision will have wide national effect.

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This Month's News

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Segregation: California court bans race bias in sales of FHA, VA tract homes
Local markets: a closeup look at sales in ten cities
Housing policy: cloakroom deal sends 1958 housing bill through the Senate
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HOUSING MARKET:

Easy terms, easy money fuel boom in FHA sales of existing houses

Lower FHA down payments are producing an explosion in used house sales that is almost as big as it is unexpected. Here's what's happened:

When Congress equalized FHA terms available for new and used homes in Aug, 1956, mortgage money was tight. Little happened. After the 1957 housing law eased down payments in the important middle price bracket, used house sales picked up a little. But they were still held back by tight mortgage money.

Then in April, Congress cut FHA down payments to an all-time low—almost as low as last year's VA terms for houses priced under \$13,500. By that time, the mortgage market (responding to Federal Reserve moves to ease money rates to offset the recession) had completed a flip flop. Lenders were hungry for loans. Now, unable to get all new-house loans they want, they are taking more and more loans on used homes. In southern California, for instance, eastern investors are paying 96½ to 99 for packages of existing-house FHAs. Postwar houses, as usual, are much easier to finance. Investors don't want them much older, except in ritzy neighborhoods.

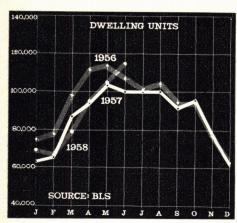
You can read the result most dramatically in FHA applications on existing homes. For the first six months of this year, they total a whopping 252,000—up 111% from 1957. The gain is almost all since April. In June, existing-house applications boomed to an all time high of 57,172 units, up 129% from June a year ago!

The new trend has some earmarks of a basic shift in the housing market, but it is too soon to make definite judgments.

"We're just beginning to feel the full effect of buyers being able to buy used homes on minimum FHA terms," says Mortgage Banker W C Rainford of Granite City, Ill. His business used to be 80% new houses, 20% existing; now, he expects the ratio to reverse itself. Washington's Frederick Berens Inc, a big realty & loan firm, reports "300% more" business in existing homes than a year ago. In a 16-city survey, House & Home found much the same trend in such varied spots as Newark, NJ, Los Angeles, Detroit, Houston, Atlanta, Denver and San Francisco. Even in Philadelphia, where new-house sales slumped last month as a newspaper strike crippled normal advertising channels, used-house sales remained "fairly good."

Trading is not yet a big factor in the used-house boom. But many second-time buyers are going for the existing house. They are getting equity money from a straight sale of the one they live in.

Congress, bent on "protecting" the veteran, has almost protected VA out of used-house financing this year. Sellers won't pay the discounts, and vet buyers may not.



HOUSING STARTS jumped to 115,000 in June (104,500 private, 10,500 public). This was 9.5% above May's total, 15.1% above June 1957 and the highest month since August 1955. The seasonally adjusted annual rate for private starts climbed to an encouraging 1,090,000—highest since August 1956.

Housing's current performance is far stronger than its record for the first half of 1958, which is depressed by a bad start. Starts for the first six months are up only 3½% from last year to 530,400. And private starts for the first six months are up only 1.9% to 494,400.



FHA AND VA APPLICATIONS on new units are now an encouraging 34% above their first half level for last year. Both tailed off in June from their May peaks—but officials discount this as a normal seasonal dip. FHA applications on new units were 38,655 in June (33,427 homes, 5,228 projects). Though the new-home total was down 3% from May, it was still 129% above June last year.

VA appraisal requests on new homes fell 2.7% in June from the month before, to 23,391. But that was 106% better than June '57. First six months requests were 6% behind '57.

MARKET BRIFFS

All cash home buyers

The cash-buyer apparently looms bigger in the housing market than most experts believed.

Census reports that its National Housing Inventory shows 27% of the 22,663,000 owner-occupied homes (as of December 1956) were bought outright. Census found that 13,728,000 (61%) had one or more mortgages at time of purchase while 2,821,000 (12%) kept an existing loan.

Mounting equities in FHA-financed homes also augur well for the trade-in market. Figures:

TYPE LOAN	% OF LOAN	To MARKET VALUE
	1950	1956
FHA	62%	56%
VA		74%
Conventional	35%	42%

FHA low cost sales up

Sales of new low cost homes are accounting for 19% of all FHA-financed sales now—up from 14% a year ago.

Despite this upsurge in the low cost area, the overall FHA picture shows comparatively minor change: sales of moderate priced homes have dropped from 62 to 60% of the total and high priced homes have slipped from 24 to 21%. (See table below for FHA's cost breaking points for price range.)

Builders in 60% of the 74 cities where FHA has insuring offices are planning more low and moderate priced homes this year; more high priced homes are planned in 40%.

Here is FHA's estimate of what is a low-, moderate- and high-priced home in its varying regions:

Zone	Low Cost If PRICED UNDER	Moderate Cost If Priced Under
Northeast	\$11,200	\$17.800
Mid-Atlantic	\$12,400	\$18,900
Southeast	\$10,100	\$16,200
North Centra	1\$12,800	\$19,400
Southwest	\$10,800	\$17,000
West	\$11,400	\$17,800
US Average	\$11,400	\$17,800

How to save trees

Atlanta has stumbled onto a way to save trees in new subdivisions.

The city, aiming at fire prevention, passed an ordinance making it illegal to burn trees or roots on the site of construction. This made it cheaper for grading subcontractors to let trees stand than to bulldoze them down.

Backlog dwindling

Only 18 of FHA's 74 offices are still more than 20 days behind in their processing—despite the biggest flood of applications in FHA history.

Among the backlogged offices: Tampa, 42 days; Miami, 40 days; Columbus, Ohio, 35 days; Birmingham, Ala, 31 days and Chicago, 28 days.

Los Angeles got 1,800 applications in one week in June (new and used), largest number ever received by one FHA office in one week, is consequently 25 days behind. San Francisco, which got 1,400 applications in one week, is 23 days behind. An important factor in the California rush: the Bank of America is coming heavily into FHA on existing houses.

New units spark VA surge

VA applications on new homes are currently running double those for existing homes.

The reason: the 43/4% interest rate is close enough to the real price of mortgage money for builders to get money (at 4 or 5-point discounts) for new units. But it is still hard to find 43/4% money for spot loans on used property.

VA brass wish the rate were higher. They deplore the built-in ½% differential between the VA and FHA rates, put into law last year by Congress. Complains Philip N Brownstein, head of loan guaranty: "The tie-in, in effect, builds a discount into the VA program."

VA got 42,327 appraisal requests in June, only 13,936 of them for existing units. Best estimate is that VA will account for 160,000 housing starts this year vs the 128,302 in 1957.

VA says sluggish processing is not holding up builders, despite the rush of appraisal requests since Congress boosted VA interest in April. Reports Brownstein: "I don't know of a single VA field office that is in serious trouble because of a backlog of applications." (Of FHA's 74 offices, a quarter are still four weeks or more behind.)

VA has upped its loan guaranty staff from the April low of 1,956 to 2,296. Brownstein expects to reach the budget limit of 2,622 later in the year. Local offices are being urged to use more fee appraisers and fee compliance inspectors. VA will now also accept the word of an approved architect that his plans meet minimum property requirements—thus eliminating detailed VA checking.

New FHA standards due Jan 1

FHA still hopes to make its one-book Minimum Property Standards effective next January 1, but probably not in all parts of the US at the same time.

The staggering of effective dates for the new rules is designed to let FHA officials stump the nation with two-day explanatory sessions for local FHA men and others on how the new MPSs work. Ten regional clinics will probably begin about November 1, after local FHA offices have a month to read the new document, which is due to be available the end of September.

Tax-exempt worries

Trade associations are casting nervous glances at the Internal Revenue Service. IRS is showing signs of tightening up on tax exemption granted trade groups as non-profit organizations, particularly where a substantial amount of the group's income comes from trade shows or a magazine, rather than members' dues. IRS considers a magazine published by a trade organization a legitimate activity unless it makes too much money. One group's petition for tax exemption has already been rejected on that ground.

IRS denies any crackdown. But on July 1 it restated its policy on trade groups, saying associations "should be directed to the improvement of business conditions in one or more lines of business as distinguished from the performance of particular services for individual persons." NAHB and NAREB keep appeals to influence pending laws to a minimum in their newsletters. For a trade group to keep its non-profit status IRS requires that "no substantial part of the activities involve the carrying on of propaganda for trying to influence legislation." IRS does tolerate "incidental" lobbying.

Are housing's basic figures 30% off? Census offers data to argue they are

Are official statistics on housing starts so wildly inaccurate nobody should pay much attention to them?

New figures dug up by the Census Bureau officials suggest perhaps they are. But bear in mind that the Census is in the middle of a squabble with the Bureau of Labor Statistics, which collects housing starts data, over discrepancies between BLS starts figures for 1950-56 and the Census Bureau's count, via its National Housing Inventory, of new houses built during the same period (Jan, News).

If the inventory is right, the nation has put up 24% more new non-farm units than BLS reported between April 1950 and December 1956—an average of nearly 1.4 million units a year instead of the 1.2 million BLS reported.

Rival arguments

BLS has tried to explain away the difference (April, News) by arguing that 1) Census inventory takers could have run into trouble trying to decide what year a new house was built and 2) Census's own household formation and vacancy-rate figures dovetail with BLS's count of starts.

To the first contention, Census replies that a breakdown of new units by year-built shows the gap between the two sets of figures is almost constant. Moreover, a recheck in one Virginia and two Georgia counties verified that all the units the inventory counted were actually new.

To the second contention, Census replies that it has never claimed its household formation figures are accurate enough to be measured against starts.

Uncounted millions

The real trouble with BLS starts, Census men argue, is that BLS undercounts new housing by 50% in nonpermit areas. Many of these, housing experts agree, are places where new subdivisions and satellite cities are growing fastest.

In permit areas, BLS counted only 4.4% fewer starts than Census' inventory between April 1950 and December 1956 (6,520,000 vs 6,821,000). But in nonpermit areas BLS counted only 1,631,000 starts vs Census' 3,308,000 — after excluding the trailers and rural farm units which Census inventoried but BLS doesn't count.

Pinpointing the discrepancy still more, Census people say that for nonpermit zones inside standard metropolitan areas, BLS was 36.2% under the NHI count (772,000 vs 1,210,000). But for nonpermit zones outside SMAs, BLS was 59% low (859,000 vs 2,098,000).*

Amateurish system?

Census men tartly blame BLS' shortfall on what they describe as a counting system Census has considered "amateurish" for 15 years. In nonpermit areas, BLS enumerators drive the roads once every three months in sample townships. They count starts from what they

* The distinction between new housing inside and outside metropolitan areas is fuzzy because the boundaries of SMAs are not changed between decennial Censuses—to preserve the basis of comparison. Around many big cities, more housing is now going up outside the 1950 metropolitan boundaries than inside it (eg Miami)

see. But the trouble is the enumerators have no record with them of what they counted three months before.

When Census and BLS technicians went out together to Pittsburgh, Detroit and Akron to look into nonpermit area discrepancies—armed with exact lists of new units—BLS turned out to have undercounted everywhere the two rival statisticians checked, says Census.

When Census proposed to issue an explanation including hitherto unpublished BLS figures, Census sources add, Labor Dept brass forbade their release—even though the data at issue was gathered with tax money and involves no state secrets. Other Census' findings:

- BLS counted 34% fewer new dwelling units inside met areas than the Census inventory (5,585,000 vs 6,557,000)—not including farmhouses and trailers. Outside met areas (and both outfits use the same partly obsolete boundaries), BLS' count was 64% below Census' (2,266,000 vs. 3,563,000). Thus BLS says 72.2% of new US housing went up in met areas, while Census contends it was only 64.8%.
- About one-fifth of the discrepancy in nonmet areas may be dismissed as seasonal or temporary dwellings, which BLS does not tally
- Census may have made a mistake, or two, also. In the New York met area, BLS reported 85,000 more starts during the 634 years than NHI. In Seattle, it reported 6,000 more, in Dallas 13,000 more. But in Philadelphia, BLS starts were an inexplicable 32,000 below the Census inventory.

Struggle for suzerainty

Behind the statistical squabble lies the perennial tug-of-war between the Commerce and Labor Depts over which should grab the whole job of compiling housing figures. Today's division of responsibility makes neither department happy. A few years ago, BLS mustered Budget Bureau support for taking over keeping tab on commercial and industrial construction, now handled by Commerce's building division. More recently, Commerce spokesmen let word leak out that they were about to take over everything (Feb, News). But every time, the cabinet secretary on the losing side has raised such a protest when his group seemed to be losing that the Budget Bureau has let the status quo alone.

The big loser in this game is the housing industry, which can't be sure at all where it stands or where it's headed.

Even so, things aren't as bad as they were, Census men note. Census figures for new, nonfarm dwellings built between 1940 and 1950 were 40% higher than the total of BLS starts. This discrepancy has never been explained.

. . .

Another housing economist who contends BLS understates housing starts is Dr Reinhold P Wolff, director of the University of Miami's bureau of business and economic research. Wolff argues last year's public and private nonfarm starts totaled 1,146,000, not the 1,041,900 reported by BLS. He bases this on "local sources used in our forecasts and findings of the National Housing Inventory." (Wolff predicts 1,052,000 starts for '58.)

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SEGREGATION:

California court bars race bias in test case on FHA, VA sales

NAACP has won its "real blockbuster" test case to make builders and realtors across the nation sell FHA and VA homes without racial segregation.

A California court has ruled flatly that builders and realtors may not discriminate against Negro buyers. The decision—first of its kind—is already producing worries and repercussions among California builders (see col 3). But so far it applies only to Sacramento County. If the defendants—the Sacramento Real Estate Board and big Sacramento developers—do not appeal, its impact may be limited.

Legal basis for the ruling handed down by Superior Judge James H Oakley—a protege of Chief Justice Earl Warren—is that the 14th amendment to the US constitution prohibiting racial discrimination supersedes a builder's or realtor's normal right to do business with whom he chooses because FHA and VA are government instruments.

If Judge Oakley's view becomes the widely enforced law of the nation (which Negro experts say would require a rash of lawsuits akin to school integration cases), it means—as H&H predicted in 1954—FHA and VA will either 1) become a major spur to racial integration across the nation or 2) be sidetracked in favor of conventional mortgage lending with its much higher down payments.

Four years ago, Oliver A Ming, a Negro veteran and a civil service maintenance engineer at McClellan Air Force Base, sued for \$10,000 damages plus an injunction against race bias in the sale of FHA and VA-aided homes. His NAACP lawyers charged that most of Sacramento's big realtors and builders had secretly agreed not to sell to Ming, or other Negroes, solely because of their color.

The case finally resulted in a six day trial in January 1957. Judge Oakley pondered the evidence for more than a year, then:

- 1. Found that real estate operators did, in fact, uniformly refuse to sell to Negroes even though the applicant could qualify for the government loans that had been arranged for the subdivisions.
- 2. Rejected NAACP's contention that the discrimination added up to a conspiracy. He called it "unconsciously uniform action . . . which had the effect of depriving Negroes of housing opportunities." The judge observed: "The real estate industry seems to have accepted a responsibility incident to their selling not to be instrumental in bringing into any neighborhood any inharmonious element that would create friction or unpleasantness. Thus, they have in a decent and considerate way attempted to dissuade any prospective purchaser whose race or color might offend neighbors, especially where those neighbors had been customers of the same real estate firm." Conspiracy, ruled Judge Oakley, "imports the doing of intentional or an unlawful injury and has an evil connotation. It would be wholly unjust to stigmatize a group of substantial businessmen who attempted to handle a delicate situation without offense to anyone.'
- **3.** Rejected the defense contention that "private housing remains private business and does not become quasi-governmental merely because of the availability of government mortgage insurance . . [so] the defendants have the constitutional right to determine to whom they will make the sale." Wrote Oakley: "We are faced with a situation where plaintiff's right not to be discriminated against in acquiring housing collides with defendants' right to contract with whomever they chose . . . Can the courts close their eyes to the inevitable result that if they should uphold defendants in their

asserted right to freedom of contract they would for practical purposes be reverting to a 'separate but equal' rule for those to whom the builders and realtors choose to apply it? . Gone would be the principle of integration which seems to have become the law of the lands as a necessary component of that equality of right required by the constitution Those who operate under [FHA and VA] law and seek and gain the advantage it confers are as much bound thereby as the administrative agencies of government [to impose no racial discrimination]. Congress must have intended the supplying of housing for all citizens, not just Caucasians-and on an equal, not a segregated basis."

- **4.** Rejected NAACP's plea to consider the test case as a "class suit" (ie: applying to all Negroes). But Judge Oakley added he did so "for technical reasons" and said he accepted NAACP's contention that whether it was Ming "or some other Negro" who sought to buy an FHA or VA tract home, his application "would have been denied because of color."
- 5. Awarded Ming token \$1 damages.

Significance: two views

NAACP Attorney Nathaniel S Colley calls the opinion "the essential relief we were seeking—a declaration that it is unlawful for builders and subdividers to obtain financing through FHA or VA and then exclude Negroes from the housing. If the opinion is sustained, we have an "in" into lily white neighborhoods like Lakewood in Los Angeles."

But William P Dwyer Jr, a builder attorney, points out the judge held the case was not a class issue. If the final decree (still to be drawn up and signed by the judge) holds that Ming was damaged but not his people as a class, the defendants probably will not appeal, he told House & Home. NAACP, of course, hopes there will be an appeal.

Even if there isn't, Negro groups may take the occasion to pressure FHA and VA to impose regulations in line with the verdict. Frances Levenson, executive director of the Natl Committee Against Discrimination, says: "We'll argue this is the way the law lies." At its Cleveland convention last month, NAACP predicted happily: "This far reaching decision will have national significance on the entire FHA-VA housing market." And it demanded that President Eisenhower "issue a directive forbidding racial or religious segregation and/or discrimination in all housing which uses any kind of government assistance."

Joe Eichler quits NAHB in row over race bias

Two days after Superior Judge James H Oakley handed down his precedent-shattering decision against racial bias in FHA and VA tract homes, northern California home builders found themselves embroiled in controversy over it.

"It is natural that a builder would protect himself and his investment" by discouraging Negroes from buying in all-white neighborhoods, Executive Vice President Richard E Doyle of the San Francisco home builders told newsmen. ". . . It is a generally accepted theory that minority races depreciate property values. There may be no statistics to prove it, but as the representative of home builders it is the theory under which I operate."

Big Builder Joseph L Eichler promptly threatened to resign unless Doyle recanted.

Snapped Eichler: "Since I am the largest and probably the most prominent builder-member of this association, it would seem that these statements tend to reflect my views, and I wish to state emphatically that Eichler Homes in no way practices any kind of discrimination. . . . The only standard we use to qualify a per-



EICHLER

son for a house is that he has the financial qualifications and that, in our opinion, he will make a good neighbor." Statements like Doyle's, Eichler argued, "add years to the day that I am sure will arrive when racial discrimination will be unheard of. . . ."

Doyle kept a discreet silence. On July 1, Eichler fired off his resignation on schedule, with an accompanying statement to local newspapers: "... I am sure that most [builders] are as much against discrimination as I am but I think they are either bound by custom or fear of financial loss. ... My experience has in no way resulted in financial loss. I think this is in some measure due to the approach we have used. ... We have made sales [to minority buyers] as a matter of course and not on the basis of a crusade."

Eichler told House & Home he has sold homes to 12 Negro families in seven of his 25 tracts (which total some 5,000 houses). He has sold more than 200 to Orientals.

Segregated public housing upheld by appeals court

In New Orleans the US fifth circuit court of appeals came up with a different kind of verdict. It upheld a federal district court in Georgia in dismissing a Negro suit attacking racial segregation in Savannah public housing.

The appeals court ruled there was "no reasonably certain proof" that Queenie Cohen "actually desired to become a tenant in public

Merchandising:

OOT BROS. FEATURE 2 FURNACE HEATING IN IDEA HOME OF YEAR

"Our Better Homes & Gardens 'Idea Home of the Year' features an entirely new concept in Winter-Summer Air Conditioning. We feel that this heating system with *Area Control* is not only a vital part of our idea home but will be a key selling feature," says Syracuse, N. Y. builder Leo Oot.

"We took advantage of the American-Standard 2 Furnaces for the Price of 1 offer and installed two gas-fired winter air conditioners. Separate duct systems for each furnace allowed us to reduce the size of the duct work and actually

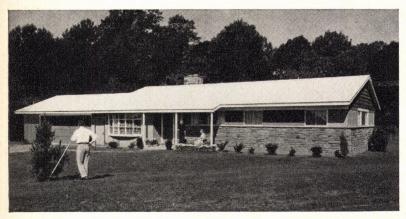
cost no more than for a single heating unit.

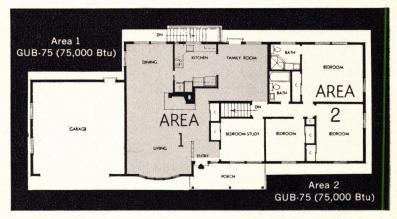
"Area Control is ideal for summer air conditioning. For this we used the American-Standard* ACP-35 (3½ hp) air-cooled self-contained summer air conditioner to give us complete year 'round versatility."

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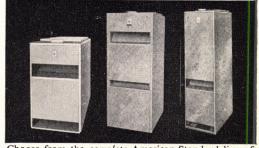
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To prove our point that two American-Standard furnaces for zone control will make the heating system your number one selling feature, American-Standard Air Conditioning Division distributors and their dealers offer you—for your model home—two furnaces at the same price as a single furnace of equivalent Btu capacity! Before you place another

heating contract, why not take advantage of this offer? Prove to yourself that a two-furnace zone control system will become your best salesman.

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housing." (The action was brought as a test case by NAACP.)

But the circuit court went on: "Mr. [W H] Stillwell's [executive director of the Savannah housing authority] testimony has been noted to the effect that in his opinion actual segregation is essential to the success of public housing in Savannah. If the people involved think that such is the case and if Negroes and whites desire to maintain voluntary segregation for their common good, there is certainly no law to prevent such cooperation. Neither the 5th nor the 14th amendment operates positively to command integration of the races but only negatively to forbid governmentally-enforced segregation."

The suit was filed (July '54 News) three days after the US Supreme Court's 1954 decision holding racial segregation in schools unconstitutional. Originally, 18 Negroes asked an injunction preventing PHA and the Savannah authority from denying them admission to Fred Wessels Homes, a 250-unit project on a slum site once occupied by 250 Negro and 70 white families. When the case went to trial, 17 of the 18 plaintiffs withdrew.

The appeals court quoted from Stillwell's testimony: "Our white projects are predominately (sic) occupied by what is generally known as 'Georgia crackers' and you know that he would never consent to occupy a home adjacent to or mixed up with the colored families. Consequently, it would mean that the white projects would eventually be overwhelmingly Negro, if not 100% Negro, and the average income of the Negro is less than the average income of the white population of the same caliber, and consequently the average rent per unit would be much less and it is a question in my mind whether the rents would maintain the property and pay off its debts."

Lawyers win verdict to boost closing costs

Lawyers in Memphis have won the first round in a fight which builders say will mean higher closing costs for home buyers.

A chancery court has held, in effect, that every buyer must have his own lawyer at a closing. For years, staff attorneys for local title companies have handled closings for both buyer and seller. The chancellor ruled that staff attorneys can no longer even draw the deed and other legal instruments involved in a closing. Execution of his order has been delayed pending appeal.

The minimum extra cost to a home buyer will be \$35*. predicts Auvergne Blaylock, Memphis attorney and home builder. He warns builders, mortgage bankers and realtors: "You may expect that your clients and purchasers who are members of the general unprotected public occasionally will get gouged."

The case brought by the state and local bar associations, involved only Mid-South Title Co. But Chancellor Rives A Manker noted in his opinion that if a complaint is filed against other firms, he would rule the same way—an open invitation for more suits if the other companies do not allow the Mid-South decision voluntarily.

Unhappily, Chancellor Manker's decision was so broad it will also mean higher costs

for builders. Manker ruled that Mid-South cannot issue title binders unless there is a clear intention to buy a title policy. Builders normally get bank construction loans on the basis of binders at about half the rate of a policy premium. Manker would make them pay the full price.

Lawyers themselves attacked the high cost of closing in their original complaint, but they blamed it on title companies and title insurance.

Said the complaint: "Purchasers of residences, in new subdivisions especially, frequently

pay in premiums for owner's policies and mortgagee's policies (. . . both of which involve essentially the same risk and are issued on the same examination of title . . .) and instrument fees and closing fees. [These] charges come to amazing totals considering . . . that the whole subdivision is subject to a deed of trust securing construction money borrowed by the developer, a lien insured by the title company under another mortgagee's policy."

Builder Blaylock contends attorneys actually are litigating to enforce featherbedding.

LOCAL MARKETS: new surveys by Housing Securities and University of Miami predict modest gains in starts

Two new surveys have come up with moderately optimistic forecasts for new home build-

Tom Coogan's Housing Securities of New York City, after a nationwide survey of 939 builders*, predicts a 10% gain this year from 1957 levels. Dr Reinhold P Wolff of the University of Miami expects 1,169,000 starts during the 12 months that started July 1.

The Coogan survey, edited by Uriel Manheim, prophesies home building gains will be "below builders' expectations" of a 20% gain.

- "Builders in both California and New York-New Jersey—the nation's top home building areas which account for over a quarter of all starts—do not expect startling gains." Forecast: California, up about 10%; New York-New Jersey, up about 7%.
- More builders are getting into apartment building and the average job size is growing,
- More lower priced new homes will be built, but the gain will be a "modest one."

Adds the survey: "Best home buy for your money — Southwest (Texas, N Mex, and Ariz); Florida. States where your home buying dollar stretches the least — Illinois and New York."

Dr Wolff expects the biggest increase in new housing in the South and West, while the Northeast and Midwest "will score smaller gains." Some Wolff predictions for starts in major metropolitan areas from July 1 1958 to July 1 1959, compared to actual starts for calendar 1957:

City	% Gain	City %	Gain
Boston		Omaha	8.4
Providence	11.2	Baltimore	8.3
Bridgeport	5.6	Atlanta	15.4
New York-NJ	6.9	Miami	0
Philadelphia	2.3	Orlando	20.0
Pittsburgh	3.4	Tampa-St Pete	14.5
Cleveland		Dallas	35.6
Cincinnati	4.8	El Paso	36.8
Columbus. O	8.5	Houston	7.1
Indianapolis		Denver	9.7
Chicago	9.4	Phoenix	15.2
Detroit		Seattle	12.5
Milwaukee	7.7	San Diego	17.5
Minneapolis	8.8	Los Angeles	0.2
Kansas Cv		San Francisco	15.8
St Louis			

Other local market news:

Cincinnati: Sales "are generally better for most builders," says Executive Vice President Orville Brown of the local builders chapter. Most active bracket is \$14,000 to \$19,000. Prefabs are walking away with the lower-price market.

Los Angeles: Home building showed a strong upsurge in May. Permits totaled 11,849 units,

biggest since May '57. This is a seasonally adjusted annual rate of 132,000—5% higher than the 1957 total. "Builders have succeeded in producing a heavy volume of \$15,000-and-lower housing by increasing job efficiency and by introducing new methods and materials," says President Leo J Volk of BCA. How price groups compare, according to BCA:

	1958	1957
Under \$15,000	51%	50%
\$15,000-\$20,000	27%	33%
Over \$20,000	22%	17%

Portland, Ore: FHA & VA volume has soared. In the first six months, FHA applications were three times higher than in 1957; commitments were about double. VA applications were also almost three times higher than last year. Big VA surge is in tract homes. The first five-bedroom tract model in memory of local experts has gone on sale for \$29,800 (for 2,900 sq ft) including lot. It has three baths. Builder is Dick Watts, designer Robert Sheridan . . Prices for acreage have hit a new peak. Builder M E Mohn has just paid \$6,500 an acre for farmland 7 mi from downtown. Ten years ago it was worth about \$1,500. . . . Apartment house operators report a 7.01 vacancy rate, way up from 5.2% three months ago and 4.7% a year ago. . . . Builders expect a surge of sales to people who want to move from two-bedroom postwar homes.

Louisville: Realtors note an upswing in loan applications, starts and sales—especially of older homes. "But the unanswered question is whether the market, the rest of the year will justify the amount of commitment-getting among builders," warns Vice President Charles Lamar of Franklin Title & Trust Co.

Lubbock: Starts were up 99% over 1957 in the first six months, making this year second only to 1950. June, with 238 starts, was the biggest month ever. And builders are optimistic about the rest of the year.

Most homes cost around \$13,000, though a tract of \$9,500 models has been opened up in the long neglected northeastern section of the city by Builder Cecil Jennings.

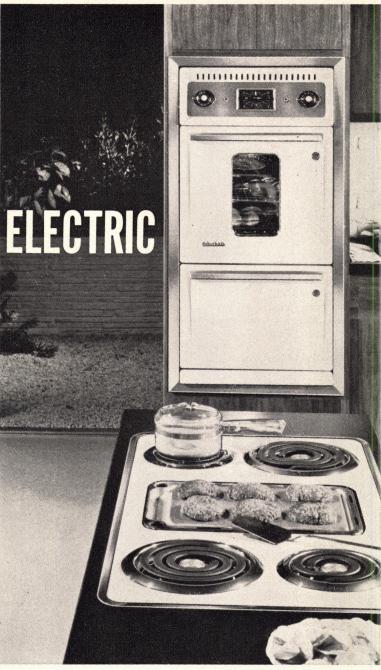
El Paso: Big Chicago Realtor Arthur Rubloff has bought 107,000 acres just east of El Paso, has announced he hopes eventually to develop the land for industry—but will also include some residential and commercial areas for industrial workers.

Rubloff, whose Chicago firm manages 200 buildings and grosses \$50 million a year, reportedly invested more than \$750,000 in the Texas land.

^{*}There were 17,000 real estate transfers in Shelby County (Memphis) in 1957. If the average increased cost per deal is actually \$35, as Blaylock predicts, this would mean a total extra cost to buyers of at least \$595,000.

^{*} Based "primarily on a House & Home compilation of project builders, supplemented by other sources.





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HOUSING POLICY:

Cloakroom deal sends housing bill through Senate almost unchanged

The 1958 omnibus housing law will apparently contain most of the things the Democratic leadership in Congress wants.

It became increasingly evident in mid-July that the Republicans could not or would not make a serious effort to knock out parts of the bill that would make the housing industry even more deeply dependent on federal aid. The GOP attitude seemed to be: "Let 'em load it with welfare features so it will be easy for the President to veto." And this was the \$2.4 billion question: would the President veto the bill?

With adjournment just a month away, this is where Congress stood on housing legislation in mid-July:

The Senate passed its bill, substantially as reported by the banking committee, in what United Press International termed "an amazing display of successful cloakroom tactics.' Republicans had planned a floor fight to kill the overhaul of public housing, reduce urban renewal outlays and college housing lending. Instead, Senate Majority Leader Lyndon Johnson brought the Senate housing leaders-Sen John Sparkman (D, Ala) and Sen Homer Capehart (R, Ind)—together in a cloakroom huddle. They agreed on a series of compromise amendments which were promptly shunted through in rapid fire order by the handful of members present. (Few were even aware what the amendments were. None were explained.) The compromises made only one major change and a series of minor ones cutting money authorizations by \$475 million. The Senate:

- Killed a provision to let over-income families stay in public housing at non-subsidized rents or start buying their units on 40-year sales contracts. This was the key section in a series of moves which Administration officials contended would let public housing usurp the middle-income market private enterprise can
- Cut new authorization for public housing from 35,000 to 17,500 units. The Administration, pointing to unused authorization for 73,904 more units that cities have asked for, wants only an extension of what is already authorized.
- Left urban renewal as a six-year program but cut the annual capital grant outlay from \$350 to \$300 million. The administration wanted \$225 million a year.
- Reduced authorization for college housing loans from \$250 million to \$125 million. But added to the bill is a provision letting HHFA guarantee principal and interest on classroom construction bonds to bondholders other than the US government.

Other amendments

The Senate adopted amendments from the floor which would: 1) boost relocation allowances from \$100 to \$200 per family for families displaced by urban renewal projects; 2) raise maximum mortgage amounts under FHA Sec 222 housing for servicemen from \$17,100 to \$20,000 and let new 222 units with mortgages under 203 (i) limit meet the lower 203 (i) MPRs instead of 203 (b); 3) lift the maximum mortgage limit for 203 (i) from \$8,000 to \$9,000.

Still in the bill are a dozen semi-technical amendments that should make FHA programs

work better. They would boost the maximum insurable mortgage from \$20,000 to \$22,500; lift the limit on FHA and VA mortgages Fanny May can buy from \$15,000 to \$20,000. A trade-in amendment would make builders eligible for the same high ratio FHA mortgages as owner-occupants on homes they take in trade. Rental housing and co-operatives get higher mortgage limits.

The Senate passed the bill on voice vote. Thus, it adopted without debate most of what Sen Joseph S Clark (D. Pa) calls "the most important changes in the concept of public low rent housing since the program was initiated 21 years ago." The changes, which the Administration and private housers bitterly oppose, deprive PHA of budget control over local authorities.

Of these changes, HHFAdministrator Albert M Cole said to the House housing sub committee at its opening hearings on housing legislation: "I believe that it is no exaggeration at all to state that the (public housing) program could be wrecked by abuses which might easily result from the enactment of this title . . . These provisions would make it possible for local public housing agencies to change the underlying purpose of the federal aid program."

HHFA, HLBB split

As the House finally got around to starting on housing legislation, Cole also made his second major attack on the USS&L League plan for co-insurance of 90% conventional mortgages. Among other things, he decried the lack of any protection of the home buyer through interest rate control—a statement which struck observers as odd from an Administration which is plugging flexible interest rates for FHA.

But later in the same week HLBB Chairman Albert J Robertson split sharply with the Administration by announcing that the board approves the objectives of the plan. He did admit that there are "certain fundamentally-objectionable features of the bill."

As if on cue, Chairman Henry Bubb of the legislative comittee of the US S&L League appeared before the subcommittee to suggest these major amendments to the plan to meet objections:

1. Open the plan to all classes of lenders. As drafted by the S&L League and introduced in the House, the program would be limited to S&Ls. The League had provided for participation by other lenders in its original plan but struck it out when lenders objected to the requirements that they buy stock in the insuring corporation equal to 1/5 of 1% of the mortgage amount they service or own. Mortgage bankers would have had to have a net

worth of at least 1% of their servicing portfolio. Now the League would pass responsibility for setting the rules on to the HLBB.*

- **2.** Give the HLBB power to put a ceiling on interest rates or some other broad authority over them.
- **3.** Prohibit or limit second mortgages behind the 90% loans.

Whether other classes of lenders would be any more enthusiastic about the bill was doubtful. They would have to put up money for the new agency which would do the insuring—while S&L's contribution would come from funds they already have in their regional home loan banks.

While Rains was taking testimony, Rep Olin Teague (D, Tex), chairman of the veterans affairs committee was introducing a bill which includes all VA provisions in the Senate bill and would also:

- **1.** Kill the built-in ½% differential between the VA and the FHA interest rates, enacted by Congress in April.
- **2.** Require builders of five houses or more to keep purchase deposits they receive from veterans in a separate account. Purpose: to enable the veteran to get his money back easily if the builder should go bankrupt.
- **3.** Set up a reciprocal agreement between VA and FHA so a builder who is blacklisted by one is automatically blacklisted by the other.

*Text of the League's proposal to include other lenders: "The board is further authorized to provide for the guaranty of loans made by institutions or corporations which are not members of a Federal Home Loan Bank and which are engaged in the home mortgage business, and to prescribe in relation to the participation of such institutions or corporations appropriate regulations concerning their qualification, examination, supervision and purchase of captital stock."

Community facilities bill seen facing veto

A \$2 billion community facilities bill has won approval of the House banking committee. It is twice as large as a similar measure already passed by the Senate.

The Administration opposes both. Ten of 13 Republicans on the banking committee denounced the House bill as needless legislation which will not help end the recession. And from the White House came a request that the Republican leadership make an all-out effort to kill the bill on the floor, a sure clue that if the bill is enacted as is, President Eisenhower will veto it.

Under the House bill, communities of any size could borrow for public facilities through HHFA, paying only 25%% interest for 50 years. The Senate bill set a \$1 billion limit on 50-year loans with an interest rate of 334%. The House bill would limit to 10% of the total the amount of money loaned in one state. It limits the program to municipalities and similar political subdivisions. The Senate measure would allow loans to states and their agencies.

The House would allow loans for public nursing, convalescent homes and public wholesale farm produce markets. The Senate version mentions none of these but does approve loans for schools, which the House bill does not

Both bills piously stipulate loans may be made only when it is shown that there is no money available from private sources at such under-the-market prices.

HOUSING IN ALASKA:

Private building in 49th state needs help

Fantastic materials prices, high labor rates make housing even more costly (compared to stateside levels) than other items.

Alaska, soon to be the nation's 49th state, will also be a major challenge to the US housing industry.

As a territory, Alaska has had to rely largely on the federal government and its own public housing authority to meet a monumental housing problem. As a state, it hopes to see private enterprise assume the load.

The 49th state-to-be is a vast unpopulated domain (586,400 sq mi with 210,000 people) where there are no mortgage bankers, only one builder affiliated with NAHB, where no building supply producer has a warehouse and the little local capital available for conventional mortgages commands 6% interest with one-third down. Items:

- Almost the only kind of VA loan anyone has ever gotten in Alaska is a direct loan.
- When Fanny May wanted to ladle out \$61 million in direct mortgage loans before 1954, it had to enlist the territorial public housing agency to service them.
- Transportation costs make building materials (except native lumber) so expensive that people have to pay 50% more for housing than in Seattle (while the cost of clothing and food averages only 20 to 40% higher).

Housing at any price

Before World War 2, housing in Alaska was built by individual families for their own use. When the war brought thousands of military families, construction workers and government workers into the territory the price of housing skyrocketed. Any shelter brought fantastic rentals. Landlords didn't set a price; they held open bidding sessions.

The end of the war brought no end to the housing shortage. Thousands of families stayed in Alaska. Others migrated from Outside (as Alaskans call the other 48 states). Recalls an Interior Dept consultant who visited Alaska then: "Housing in Alaska in 1946 was marked by tarpaper construction, fabulous prices, improper heating, poor sanitary facilities, a complete lack of concrete. Insurance companies wouldn't touch Alaska and certainly no one could blame them."

The territorial legislature created the Alaska Housing Authority. It made a survey in 1948, concluded that 6,000 new family living units were urgently needed. This study led to passage of the Alaska Housing Act by Congress in 1949. The law set up a \$15 million revolving fund to finance housing. It authorized FHA to insure loans for a one-family house for 50% more than in the states (up to \$30,000), authorized Fanny May to undertake secondary market operations without dollar limit.

But its most significant provisions gave the housing authority—as a federal, not a local, instrumentality—power 1) to be either mortgagee or mortgagor for FHA-insured mortgages, 2) to make loans to public agencies, private-nonprofit or limited-dividend corporations and private corporations with certain

operational restrictions and 3) to construct housing for sale or rent itself.

In the next five years the law helped build an estimated \$100 million worth of housing. AHA built four low rent public housing projects, 325 units, (still all the subsidized public housing in Alaska) and two Lanham Act rental projects. It also made character loans of \$500 to Eskimos and others in remote areas to build shelter. (Many of the loans were defaulted; or the Eskimos paid only the principal, no interest, not understanding it at all).

Most stress was placed on building multifamily rentals. Some tracts of new single family homes were started on the urban fringes. Unfortunately, most are as backward in design as the bulk of homes built in the states right after the war.

By 1954 Alaska had built itself out of its shortage, though the cost was and is still high to renter and buyer alike.

Today's market

A cheap new home is unheard of. The average is \$20,000 to \$25,000—roughly equivalent to \$13,000 to \$17,000 houses in Seattle. Most builder-homes are prefabs from Seattle and Portland though a few concrete block homes are being built now also.

But the market today for \$30,000 to \$40,000 homes in Anchorage—largest city in the terri-

A new market for you?

Interested in building houses in Alaska?
Here's advice from M G Gebhart, executive director of the Alaska Housing Authority—key agency in the territory's home building past:

Interested builders should come North and make a thorough study of the prospects of going broke before they start building in the 49th state. "Not just anybody who has built 13 houses in St Paul is qualified to build in Anchorage or Fairbanks," he warns.

tory (pop: 95,000 including military personnel)—is good. Oil has recently been found nearby and two US oil companies are buying homes for transferred employees.

Anchorage's—and Alaska's—biggest private home builder is Walter J Hickel, 39, who also owns the plush Travelers Inn motels in Anchorage and Fairbanks, and is Republican national committeeman for Alaska. Hickel came to Alaska in 1940 with 37¢, is now worth more than \$3 million. He has built 190 homes around Anchorage, is now building 30 ranch-type homes in partnership with Col M R Marston in Turnagain-by-the-Sea, an Anchorage suburb. They are three- and four-bedroom, 1 and 1½-story prefabs with two baths—priced from \$33,000 to \$40,000.

Turnagain, which now has 250 homes, is considered Alaska's best residential development. It is the first subdivision where old and new are not intermingled.

Alaska's housing shortage today is for the right-sized homes—three and four-bedroom units—the reason for the total emphasis today on single family, rather than multi-family construction. Bulk of rental units built since World War 2 have been one- or two-bedrooms—meeting the immediate need but no longer practical in a territory where the average age is 26 and the birth rate is half again as high as in the continental US.

Why so expensive?

Alaska has virtually nothing in its favor on building costs. All materials but locally produced lumber must be shipped in from the states—the reason most builders put up prefabs. They can get the whole package at one time from one place and keep costly on-site labor to a minimum. The quoted price of a new home in Anchorage today is \$20 to \$25 per sq ft compared to \$14 to \$15 in 1950. Most orders have been handled by producers' foreign departments, adding to the already complicated red tape and delays.

Cement in Alaska today costs \$7 per bbl, twice the price in Seattle but way below its 1946 level. It sold then for \$14 in Anchorage, \$17 to \$19 in Fairbanks. Stuart Symington, then secretary of the Air Force, cracked this price level by bringing in cement from Japan, sold in Anchorage for \$5 per bbl.

Building tradesmen get \$5 an hour or more throughout Alaska—if you can find them. The building season is so short that a tradesman sometimes gets less than half a year's work. In Fairbanks, Alaska's principal interior city (pop: 55,000), building is possible only from June through September with a possible 20 to 30 days more if the winter breaks early or arrives late.

Alaska's weather also demands large and efficient heating plants, extra protection against heat loss, extra insulation and basements—to protect the underhouse and pipes from the cold.

Digging a basement pits the Alaskan builder against permafrost—ground frozen year round. One man who built his own home near Fairbanks had to build a fire over his excavation one day, dig the next—finally resorted to dynamite when he got near the bottom.

If statehood does nothing else to help Alas-

kan housing, builders hope it will at least woo stateside mortgage money. The only major source of mortgage money in Alaska today for housing is Fanny May despite easy money.

Fanny May made direct loans in Alaska before its secondary market program was set up in 1954, used AHA as its agent. It bought 1,951 mortgages valued at \$60.8 million between 1945 and 1954.

Since mid-1955, Fanny May has had a \$15 million special assistance fund to buy Alaskan FHAs and VAs at par, has bought \$7,563,000 worth covering 371 units. It has another \$3,078,000 in outstanding commitments. Most are bought through banks and S&Ls.

One of the very few—perhaps the only—insurance firm holding residential mortgages in the territory is New York Life. In addition to two apartment buildings in Fairbanks—one of 210 units, the other with 144—New York Life has a small quota for FHAs each year, originated and serviced by local banks. Discounts are about the same as on the West Coast, says NY Life.

Even VHMCP, whose job is to lure private mortgage money for remote and rural areas, has never been active in Alaska. Reason: lenders have not wanted to invest in a territory where they fear the complications of dealing under federal territorial lending laws rather than state law. They also were largely unacquainted with the territory, regarded it as a wasteland of ice. Quipped one insurance company mortgage man to an Anchorage banker: "We prefer not to have mortgages on frozen assets." VHMCP officials predict that as soon as statehood is official, there will be no problem in getting private money into Alaskan housing.

The Alaska Housing Authority, though its roots are in public housing, is especially anxious to get private money into private housing. Says M G Gebhart, executive director: "Adequate housing . . . is the first essential springboard for resource development in the 49th state."

About FHA and VA

There has been virtually no VA activity other than direct lending (685 loans since 1950). Reason: a below-the-market interest rate—and no extra high cost limits, like FHA.

Up to the end of last year, FHA insured 3,342 single family home loans in Alaska, including existing units. It has also insured loans on 3,853 multi-family units. Of an estimated 175 starts in Alaska in 1957, 150 were FHA-financed.

In practice, the \$30,000 FHA mortgage limit is not often reached despite high costs. Higher priced homes are conventionally financed through local banks and S&Ls by families who can make big down payments. Adds George Hillier, FHA commisioner for the sixth zone: "There are not many people who can afford a house costing upwards of \$30,000 in Alaska or elsewhere."

Slums in tar-paper

In Anchorage and Fairbanks, urban renewal programs are now aimed at clearing away the shacks thrown up around downtown in the 40's. Anchorage is clearing out Quonset huts on 35 acres, will sell the land for one and two-family dwellings.

Fairbanks has started an ambitious \$10 million program to clear out a 14-acre section of downtown including some of the city's original log cabins (and its red-light district). Some buildings were so decrepit the fire department just burned them down.

NEWS continued on p 51



ALASKA'S BEST residential development is Turnagain-by-the-Sea near Anchorage. There are 250 homes completed there. Builders Walter J Hickel and Col M R Marston are building 30 more homes there now, priced from \$33,000 to \$40,000. They are three- and four-bedroom 1- and 11/2-story prefals.

Ward W Wells

BIGGEST home builder in Alaska is Walter J Hickel (L) millionaire owner of two motels and rental housing and builder of Turnagain-by-the-Sea development, With him: his brother, Vernon, his construction superintendent.



LIFE-George Silk



ONE OF CHEAPEST single family house tracts built in Alaska is Anchor Park near Anchorage, completed in 1952 by Johnson & Crooks Inc of Portland. They sold 252 two- and three-bedroom homes priced from \$14,100 to \$15,300. Homes are being resold now for from \$16,500 to \$19,500. Area was recently annexed to Anchorage but streets in half of subdivision are still unpaved.



SLUM CLEARANCE's most striking project in Alaska involves these 14 acres in the heart of Fairbanks. Shacks and log cabins—some dating back to the Alaska gold rush—are being razed over the objections of some oldtime residents. Net cost of the clearance is \$1.3 million. The federal government is paying the usual two-thirds.

Buyers perk up

-to aluminum's bolder, broader use!

Today, prospects want aluminum. They've come to expect it in windows, doors and hardware.

But watch how they react when you boldly go a step or two further... when you use aluminum in really new ways, limited only by tasteful restraint, buyer appeal and the properties of the metal, itself.

Take this architect's design. It shows how fresh, new aluminum applications can help give a house added interest and buyer appeal. Such ideas—similar only in newness, function and beauty—can make the next home you design more distinctive, more exciting, more salable.

Important, too, is the immediacy of new aluminum designs. For virtually any practical application you conceive can be made to your design specifications by a fabricator of aluminum products. Why not take advantage of his knowledge of alloy properties and fabricating methods? He welcomes your call.

Today, many of the aluminum building products you use are made by leading aluminum fabricators who do not smelt their own primary ingot. Many of these firms rely on Aluminium Limited for performance-tested, high-quality alloys backed by the basic and practical research of this leading North American producer.

Aluminium Limited

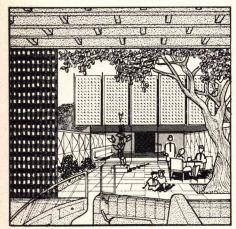
...serving American Aluminum Fabricators

In the U.S.-Aluminium Limited Sales, Inc.

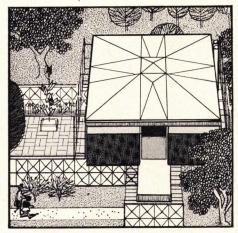
NEW YORK · CLEVELAND · CHICAGO · LOS ANGELES · DETROIT · ATLANTA



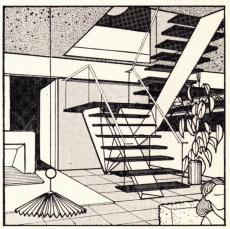
Make your next design a custom showpiece—with exciting ideas like these.



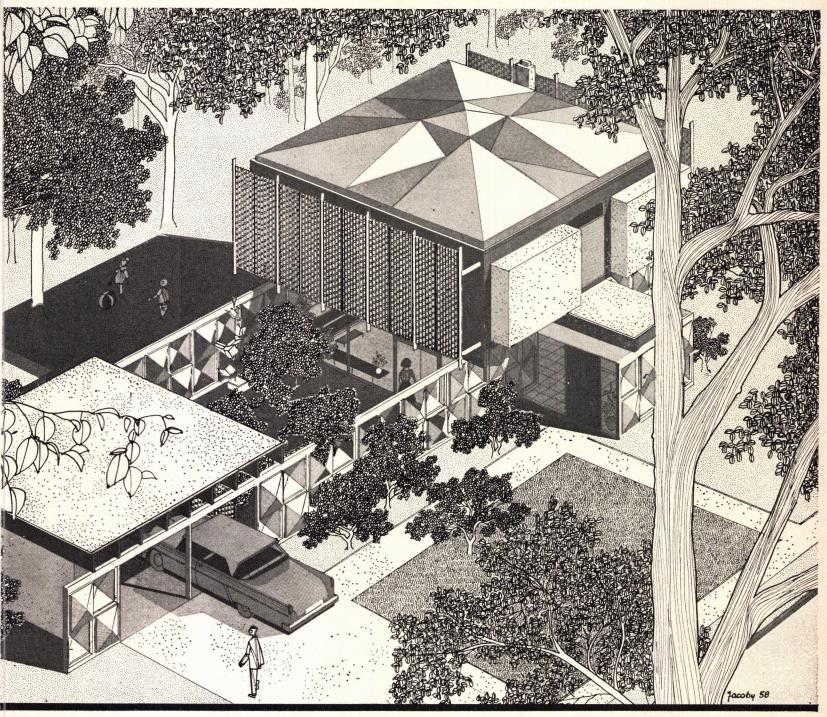
New screen design lets occupants look out, no one looks in—adding privacy to vision . . . reflects sun's heat. Conceived as a single, low-cost sheet of aluminum, die-cut in a pleasing rhythm. Bent to the horizontal, die-cuts would add greater rigidity, provide interesting interplay of color and light.



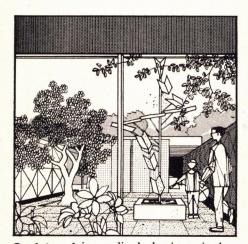
Panel-type roof of this kind would combine high structural strength with unusual appearance. Adds distinction to the building's exterior design . . . forms a strikingly attractive ceiling in each of four bedrooms. Entire roof could be aluminum . . . fabricated of new insulated sandwich panels.



Interior stairs leading to bedrooms above might consist of an aluminum railing system that would act as a truss to support the treads (which may be of wood or other material). The result: a staircase treatment that is refreshingly open... with enlargement of living area that is both optical and actual.



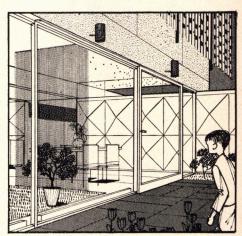
The model shown is the result of our search for new aluminum applications...where the metal offers an edge in both performance and merchandising value. Now in drawing-board form, the ideas it contains will be explored in detail in forthcoming advertisement reports.



Sculptured in anodized aluminum is the colorful outdoor fountain. With good design and playful purpose, it would provide a low-cost point of interest to the patio. Many textures and colors make aluminum the ideal building material for today's newest decorative applications.



Here, the architect has conceived loadbearing walls of studs and aluminum panels, extended to enclose carport and patio . . . provide privacy, wind protection and a restricted space. Non-bearing part of the wall could be perforated or some panels omitted as the individual situation may require.



Few materials can match aluminum's merchandising value. Buyers know its lasting advantages. No better reason for featuring aluminum—in sliding doors...trim...kitchen built-ins—wherever brightwork means improved appearance with minimum cleaning and upkeep.

Farrell, 38, onetime stock broker and crack salesman for contour chairs, replies that SEC took some wording out of context and drew unfair inferences. Answering the suit, he describes the exchange as "an honest, honorable and ethical business," adds that it has "suffered the fates of other pioneers . . . has been misunderstood and . . . conduct of (the) business misconstrued."

Farrell says that "highly speculative second trust deeds" are not sold to the small investors looking for a 10% return but are offered instead to professional speculators.

Self-dealing charges killed

Criminal charges filed against four officers of Miami Beach Federal S&L for alleged selfdealing have been dismissed.

A federal court judge, in effect, held that even if the four men had misused the funds as alleged, it was not a criminal offense under the pertinent sections of the law. He explained:

"The alleged acts of defendants . . . do not amount to criminal misapplication of moneys or funds, although they may raise the question of maladministration."

The four were indicted by a Tampa grand jury in February, on charges of approving unsecured loans from Miami Beach Federal and two local banks they controlled (April, News). They allegedly shared in profits from the loans -some of them made to home builders.

Though 20 counts involving Miami cases were dismissed, one count—relating to a Jacksonville Beach deal-is still pending in Jacksonville federal court against two of the four men: Baron de Hirsch Meyer, a leading Florida citizen, and Leonard Abess. Meyer, the S&L president, Abess and Sam R Becker resigned their posts just before the indictments were returned. The fourth defendant, George Kennedy, resigned as the S&L's senior vice president but stayed on the board of directors (see Letters, p 68).

US Attorney James L Guilmartin, who secured all the indictments, says the dismissal action may be appealed.

FHA cuts debenture rate

FHA has cut its interest rate on debentures from 31/2 to 31/8%. Last change in the rate was in January when it was boosted from 33/8 to 31/2%.

Package mortgages (contd)

Congress has warned FHA not to change its rules on what items are eligible for package mortgages without clearing with the Senate banking committee first.

The admonition is aimed at preventing FHA from deciding to make wall-to-wall carpeting eligible generally for package mortgages. (It is now eligible in public and living areas of housing for the elderly and non-living areas of rental housing.)

The warning is embodied in a paragraph stuck into the banking committee's report on the 1958 housing bill. It falls two steps short of a law forcing FHA to get advance approval from Congress before expanding it package mortgage list. But it serves FHA with notice there'll be trouble if it doesn't.

The language is the result of efforts by the Natl Retail Furniture Assn to bar new items under package mortgages if this would "unnecessarily alter established patterns of distribution." Says the Senate report: "It is understood no changes in FHA's present policy are contemplated and that, if in the future such changes are contemplated, the committee will be advised." NEWS continued on p 55

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee, who retains servicing.) As reported to House & Home the week ending July 11.

FHA 51/4s (Sec 203) (b)

VA 43/45

	A prices				D*	10% or m	ana du		30 year		25 year		20-25 VE	ar	Conven
Spec Asst	Scdry	Minimum	Down*	Minimum 20-25-yea		20-25-yea			no to 2%	down	5% dow	n	10% dn		Interest
Z	xy	30-year Immed	Fut	Immed	Fut	Immed	Fut	City	Immed	Fut	Immed	Fut	Immed	Fut	Rates
981/2	97	981/2-99	981/2-99	99	99	99-par	99-par	Atlanta	951/2b	a	96 ^b	a	96 ^b	a	5
981/2	98	par-101e	par-101	par-101e	par-101e	par-101°	par-101	Boston local	par-101	par-101	par-101	par-101	par-101	par-101	43/4
_	_	971/2-99	971/2-99	971/2-99	971/2-99	971/2-99	971/2-99	out-of-st.	941/2-95	941/2-95	941/2-95	941/2-95	941/2-95	941/2-95	-
981/2	97	99-par	99	99-par	99	99-par	99	Chicago	b	95 ^b	ь	95 ^b	b	95 ^b	5
981/2	97	98-par	98-par	99-par	99-par	par	par	Cleveland	95	95	a	a	a	a	5-51/4
981/2	961/2	971/2-99	971/2-99	981/2-991/2	981/2-991/2	99-par	99-par	Denver	94-95	94-95	95-96	95-96	95-96	95-96	51/4-51/2
981/2	961/2	98-981/2	98	99-991/2	99	991/2-par	991/2	Detroit	951/2	951/2b	96-961/2	96-961/2b	96-961/2	96-961/2b	51/4-51/2
981/2	97	98-99	98-99	99	99	par	par	Houston	941/2-95	941/2-95	941/2-95	941/2-95	a	a	51/4-53/4
981/2	97	98	93	98-981/2	98-981/2	99-par	99-par	Jacksonville	95	95	951/2	95	a	a	51/4-51/2
981/2	961/2	98	98	981/2	981/2	99	99	Los Angeles	941/2-95	941/2-95	a	n	a	a	51/2-6
981/2	971/2	par	991/2-pa	rpar	991/2-par	par	par	Newark	98	97-971/2	981/2	98	99	981/2	5-51/4
981/2	98	par	par	par	par	par	par	New York	984	984	984	984	98 ^d	984	51/2
981/2	961/2	98-99	98-99	981/2-99	981/2-99	99-991/2	99-991/2	Okla. City	95-96ь	95-96b	95-96b	95-96b	п	a	51/4-51/2
981/2	971/2	par	par	par	par	par	par	Philadelphia	96-97	96-97	96-97	96-97	97	97	5-51/4
981/2	961/2	98-981/2	98-981/2	981/2-99	981/2-99	99-par	99-par	San Fran.	95-951/2	95-951/2	951/2	951/2	a	a	51/4-51/2
981/2	97	98-99	98-99	98-par	98-par	991/2-par	991/2-par	St. Louis	93f-98b	93f - 98h	a	n	a	a	5-6
981/2	971/2	991/2	99	991/2	99	par	991/2	Wash., DC	96-961/2	96-961/2	96-971/2	96-971/2	96-971/2	96-971/2	51/4-51/2

* 3% down of first \$13,500; 15% of next \$2,500; 30% of balance.

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Footnotes: a—no activity, b—very limited market, c—very limited par market, d—quotations cover construction loans also, e—on FHA 4%% mortgages. f—very few lenders. x—FNMA pays ½ point more for loans with 10% down or more, y—FNMA net price after ½ point purchase and marketing fee, plus 2% stock purchase figured at sale for 50¢ on the \$1. z—price after ¾ point purchasing and marketing fee, plus ¾ point commitment fee; applies only to FHA and VA mortgages of \$13,500 or less.

Immediate covers loans for delivery up to 3 months; future covers loans for delivery in 3 to 12 months.

Quotations refer to prices in metropolitan areas; discounts may run slightly higher in surrounding small towns or rural zones.

Quotations refer to houses of typical average local quality with respect to design, location and construction.

SOURCES: Atlanta, Robert Tharpe, pres, Tharpe & Brooks Inc; Boston, Robert M Morgan, vice pres, Boston Five Cents Savings Bank; Chicago, Maurice A Pollak, exec vice pres, Draper & Kramer Inc; Cleveland, William T Doyle, vice pres, Jay F Zook Inc; Denver, C A Bacon, vice pres, Mortgage Investments Co; Detroit, Harold Finney, exec vice pres, Citizens Mortgage Corp; Houson, Donald McGregor, exec vice pres, T J Bettes Co; Jacksonville, John D Yates, vice pres, Stockton, Whatley, Davin & Co; Los Angeles, David Northridge, vice pres, The Colwell Co; Newark, William F Haas, vice pres, Franklin Capital Corp; New York, John Halperin, pres, J Halperin & Co; Oklahoma City, B B Bass, pres, American Mortgage & Investment Co; Philadelphia, W A Clarke Sr, pres, W A Clarke Mortgage Co; St Louis, W C Rainford, pres, Mercantile Mortgage Co; San Francisco, M V O'Hearn, vice pres, Bankers Mortgage Co of Calif; Washington, DC, Hector Hollister, exec vice pres, Frederick W Berens Inc.

NEW YORK WHOLESALE MORTGAGE MARKET

Immediates: 98-par Futures: 98-par

FHA 51/45

VA 43/45

VA and FHA 41/25

Immediates: 95-961/2 Futures: 95-961/2

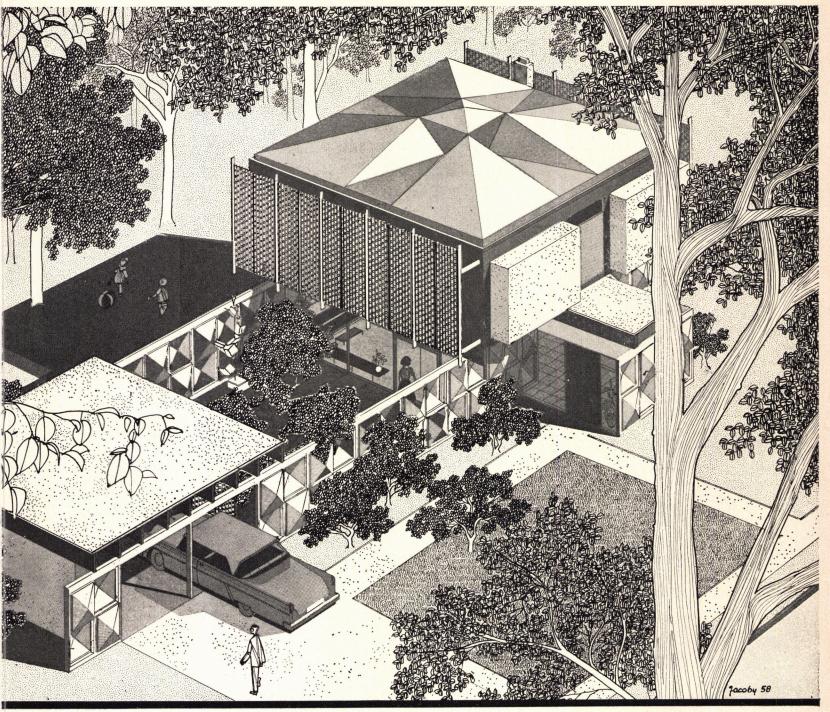
Immediates: 93-941/2 Futures: no activity

FNMA STOCK

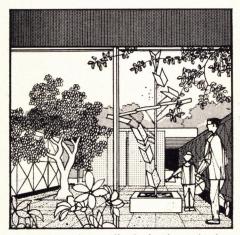
Month's Month's July 9 June 11 low high 591/4 591/4 Bid 563/4 561/4 Asked 611/4 583/4 581/4 611/4

CECLULA & C

Prices for out-of-state loans, as reported the week Note: prices are net to originating mortgage broker ending July 11 by Thomas P Coogan, president, (not necessarily net to builder) and usually include



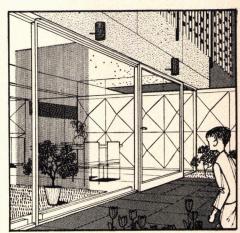
The model shown is the result of our search for new aluminum applications...where the metal offers an edge in both performance and merchandising value. Now in drawing-board form, the ideas it contains will be explored in detail in forthcoming advertisement reports.



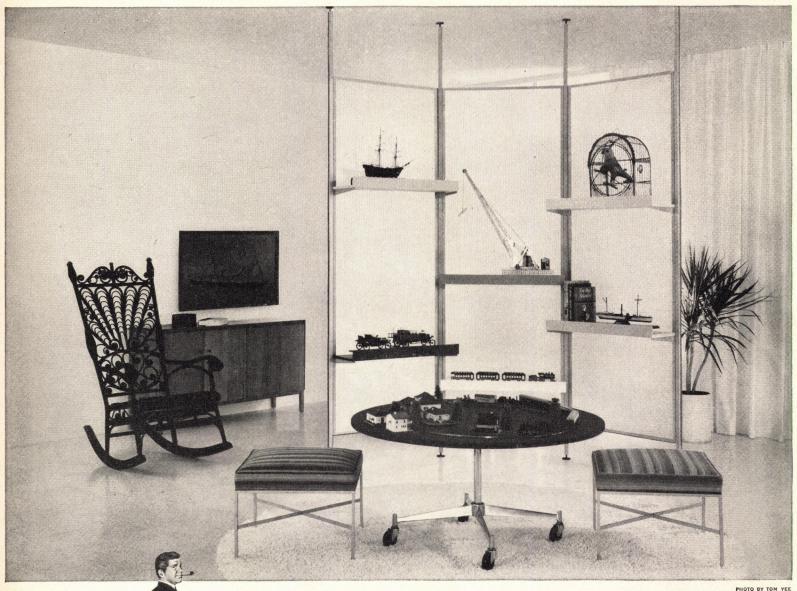
Sculptured in anodized aluminum is the colorful outdoor fountain. With good design and playful purpose, it would provide a low-cost point of interest to the patio. Many textures and colors make aluminum the ideal building material for today's newest decorative applications.



Here, the architect has conceived loadbearing walls of studs and aluminum panels, extended to enclose carport and patio... provide privacy, wind protection and a restricted space. Non-bearing part of the wall could be perforated or some panels omitted as the individual situation may require.



Few materials can match aluminum's merchandising value. Buyers know its lasting advantages. No better reason for featuring aluminum—in sliding doors...trim...kitchen built-ins—wherever brightwork means improved appearance with minimum cleaning and upkeep.



PUT

McCOBB* ON YOUR JOB ...

With this hobby-hider of Blue Ridge Patterned Glass!

The home buyers won't want to look further than your house, when they see this little island of privacy, created by world-famous designer, Paul McCobb.

It gives youngsters and oldsters an area for the pursuit of games or hobbies . . . hides unfinished projects behind the decorative glass screen.

It's constructed of Blue Ridge Patterned Glass, framed in extruded aluminum, and mounted on adjustable supports. Simple to do.

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	(PLEASE PRINT)	
STREET		

MORTGAGE MARKET:

Bigger discounts by fall foreseen as signs of tighter money appear

Is the mortgage market about to do a turnabout and tighten up again? Economist Miles Colean fears that it may. Several of the nation's most respected mortgage men agree with him. They believe discounts on fixed-interest FHA and VA loans, which have been shrinking steadily since last December, may well start to creep back up this fall.

One significant sign of a change in the market has been the sudden drop—spurred by widespread speculation—in government bond prices. The key $2\frac{1}{2}\%$ issue was off three points in a month.

Mortgage Banker W A Clarke Sr, of Philadelphia, who a month earlier predicted further easing, says now: "I've changed my mind. I'm disturbed about the bond market. Governments are off and there is considerable con-

HOUSE & HOME's exclusive monthly mortgage roundup

gestion. This definitely reflects tighter money." John Yates, vice president of Stockton, Whatley, Davin & Co of Jacksonville is pessimistic: "The bloom is really off. We expect money to

tighten up this fall and we are governing our business accordingly." Says Donald McGregor, executive vice president of giant T J Bettes in Houston: "We are in a period of change. There is a good chance of bigger discounts later this summer or fall."

Demand for loans continues high—not only from housing but now from public and private bodies. Public bond issues hit an all-time high in the first quarter of this year. US Steel has just marketed \$300 million in debentures. "Things like this knock the dickens out of the market," concludes Clarke.

Other mortgage men still contend the market has only levelled off—believe further easing will develop.

One important factor: what is happening to deposits in savings banks and S&Ls. The rate of savings has been slipping since March and savings banks, especially, cut down mortgage buying until they saw July reports.

Another unknown: how many advance commitments will fall through because of slow sales. Says Hector Hollister, executive vice president of Frederick W Berens Inc of Washington: "If a lot of them fall through it will certainly keep prices up."

Evidence of today's levelling is reflected in FHA-VA price changes reported in House & Home's 16-city survey. Only five cities show discounts lower in July than in June: ½ point on FHAs in Jacksonville, Detroit and San Francisco and one point on VAs in Newark and Cleveland.

Falling conventional interest rates finally forced some cuts in interest and dividend rates on savings July 1—but the cuts were much less widespread than had been generally predicted.

In California, where most experts believed the first cuts would be made, there were none. S&Ls stayed at 3½ or 4%; commercial banks at 3%.

Houston banks cut interest rates from 3 to $2\frac{1}{2}\%$ —but S&Ls stayed at $3\frac{1}{2}\%$. In Dallas, Ft Worth and San Antonio, where banks have never gone above $2\frac{1}{2}\%$, S&Ls cut from $3\frac{1}{2}\%$ to 3%.

Banks in Knoxville, Cincinnati and Jacksonville cut from 3 to $2\frac{1}{2}\%$. S&Ls in Denver cut from 4 to $3\frac{1}{2}\%$ and in Boston from $3\frac{1}{4}$ to 3%. One Cleveland S&L went from $3\frac{1}{4}\%$ to 3% while one in Washington cut from $3\frac{3}{4}\%$ to $3\frac{1}{2}\%$ and another from 4 to $3\frac{3}{4}\%$.

A trend is developing toward FHA lending by some S&Ls which historically have shunned it.

The practice is still not widespread. But in addition to cities like St. Louis and Houston where large S&Ls have been active in FHA for years, there is now active competition for FHA deals by S&Ls in Detroit, San Francisco, Washington, Cleveland and Newark for tracts as well as spot loans.

In San Francisco, S&Ls take only a complete deal (including construction loan), charge a one or two point discount to push yield high enough to justify the 4% they still pay on savings.

MORTGAGE BRIEFS

GI foreclosures up

Foreclosures on GI homes are rising. But the percentage gains look more alarming than the actual numbers.

VA officials, miffed over published stories of skyrocketing defaults and foreclosures, show this breakdown for the first five months of the year as compared with the same period of 1957:

- Foreclosures in which the veteran actually lost his home, increased 23.2% from 2,604 to 3.209.
- Defaults, when a mortgagee reported a veteran in arrears in his payments, increased 17.8% from 33,625 to 39,607.
- Mortgagees notice of intention to foreclose—filed after three months delinquency—increased 25.7% from 13,925 to 17,497.

But when stacked against the number of GI loans outstanding—3,886,960 at the end of May—foreclosures are up from only .067% of all mortgages to .082%.

As the figures show, a comparatively small percentage of defaults ever progress to actual foreclosure. Most are straightened out before notice of intention to foreclose is filed while many more are dropped before actual foreclosure.

VA has the power to take over a mortgage before foreclosure and pay off the mortgagee. But since the GI program was started in 1944 VA has done this only 401 times, reserving the take-over for cases it terms "very worthy." (e.g. where some circumstance beyond the veteran's control renders him unable to continue his mortgage payments though it appears likely he will be able to resume the payments later.)

SEC hits mortgage exchange

The four-year-old Los Angeles Trust Deed & Mortgage Exchange, which has made a big business out of selling shares in mortgages to the public, has run into trouble with the SEC.

In a civil suit for an injunction, SEC has charged the exchange with fraud and deceit and with making "incomplete, ambiguous, flamboyant, misleading, untrue and deceptive statements of material facts" in its brochures. The exchange is also accused of failing to register with SEC.

The LA exchange, which now has five branch offices throughout California, offers a 10% return to persons wishing to invest in trust deeds (mortgages) it buys for them. The paper is recorded in the investors' names. Most are second trust deeds with a high interest rate. But even if the rate is below 10% the usual fat discount on second mortgages will push the yield to 10% or more. The exchange claims an investor can buy an income for life, earn \$7,328 over 20 years on a \$1,000 investment.

SEC questions just how well assured this return actually is, also complains that the exchange fails to make clear the "speculative nature" of the investment; fails to mention lack of certainty that monthly collections can be continuously reinvested in prime deeds of trust; does not explain the differences legally between first and second trust deeds.

Exchange President and Chairman David continued on p 52

Farrell, 38, onetime stock broker and crack salesman for contour chairs, replies that SEC took some wording out of context and drew unfair inferences. Answering the suit, he describes the exchange as "an honest, honorable and ethical business," adds that it has 'suffered the fates of other pioneers . . . has been misunderstood and . . . conduct of (the) business misconstrued."

Farrell says that "highly speculative second trust deeds" are not sold to the small investors looking for a 10% return but are offered instead to professional speculators.

Self-dealing charges killed

Criminal charges filed against four officers of Miami Beach Federal S&L for alleged selfdealing have been dismissed.

A federal court judge, in effect, held that even if the four men had misused the funds as alleged, it was not a criminal offense under the pertinent sections of the law. He ex-

"The alleged acts of defendants . . . do not amount to criminal misapplication of moneys or funds, although they may raise the question of maladministration.'

The four were indicted by a Tampa grand jury in February, on charges of approving unsecured loans from Miami Beach Federal and two local banks they controlled (April, News). They allegedly shared in profits from the loans some of them made to home builders.

Though 20 counts involving Miami cases were dismissed, one count-relating to a Jacksonville Beach deal-is still pending in Jacksonville federal court against two of the four men: Baron de Hirsch Meyer, a leading Florida citizen, and Leonard Abess. Meyer, the S&L president, Abess and Sam R Becker resigned their posts just before the indictments were returned. The fourth defendant, George Kennedy, resigned as the S&L's senior vice president but stayed on the board of directors (see Letters, p 68).

US Attorney James L Guilmartin, who secured all the indictments, says the dismissal action may be appealed.

FHA cuts debenture rate

FHA has cut its interest rate on debentures from 31/2 to 31/8%. Last change in the rate was in January when it was boosted from 33/8 to 31/2%.

Package mortgages (contd)

Congress has warned FHA not to change its rules on what items are eligible for package mortgages without clearing with the Senate banking committee first.

The admonition is aimed at preventing FHA from deciding to make wall-to-wall carpeting eligible generally for package mortgages. (It is now eligible in public and living areas of housing for the elderly and non-living areas of rental housing.)

The warning is embodied in a paragraph stuck into the banking committee's report on the 1958 housing bill. It falls two steps short of a law forcing FHA to get advance approval from Congress before expanding it package mortgage list. But it serves FHA with notice there'll be trouble if it doesn't.

The language is the result of efforts by the Natl Retail Furniture Assn to bar new items under package mortgages if this would "unnecessarily alter established patterns of distribution." Says the Senate report: "It is understood no changes in FHA's present policy are contemplated and that, if in the future such changes are contemplated, the committee will NEWS continued on p 55 be advised."

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee, who retains servicing.) As reported to House & Home the week ending July 11.

FHA 51/4s (Sec 203) (b)

VA 43/45

FNM	A prices	s													Conven.
Spec	Scdry	Minimum	Down*	Minimum	Down*	10% or m	ore dn		30 year		25 year		20-25 ye		tional
Asst	Mkt	30-year		20-25-yea	r	20-25-yea			no to 2%		5% dowr		10% dn		Interest
Z	ху	Immed	Fut	Immed .	Fut	Immed	Fut	City	Immed	Fut	Immed	Fut	Immed	Fut	Rates
981/2	97	981/2-99	981/2-99	99	99	99-par	99-par	Atlanta	951/2b	a	96 ^b	a	96 ^b	a	5
981/2	98	par-101e	par-101	par-101e	par-101e	par-101°	par-101	Boston local	par-101	par-101	par-101	par-101	par-101	par-101	43/4
_	_	971/2-99	971/2-99	971/2-99	971/2-99	971/2-99	971/2-99	out-of-st.	941/2-95	941/2-95	941/2-95	941/2-95	941/2-95	941/2-95	_
981/2	97	99-par	99	99-par	99	99-par	99	Chicago	b	95 ^b	b	95 ^b	b	95 ^b	5
981/2	97	98-par	98-par	99-par	99-par	par	par	Cleveland	95	95	a	n	a	a	5-51/4
981/2	961/2	971/2-99	971/2-99	981/2-991/2	981/2-991/2	99-pare	99-pare	Denver	94-95	94-95	95-96	95-96	95-96	95-96	51/4-51/2
981/2	961/2	98-981/2	98	99-991/2	99	991/2-par	991/2	Detroit	951/2	951/2b	96-961/2	96-961/2b	96-961/2	96-961/2b	51/4-51/2
981/2	97	98-99	98-99	99	99	par	par	Houston	941/2-95	941/2-95	941/2-95	941/2-95	a	a	51/4-53/4
981/2	97	98	93	98-981/2	98-981/2	99-par	99-par	Jacksonville	95	95	951/2	95	n	a	51/4-51/2
981/2	961/2	98	98	981/2	981/2	99	99	Los Angeles	941/2-95	941/2-95	a	n	a	a	51/2-6
981/2	971/2	par	991/2-pa	rpar	991/2-par	par	par	Newark	98	97-971/2	981/2	98	99	981/2	5-51/4
981/2	98	par	par	par	par	par	par	New York	984	98d	984	98 ^d	98 ^d	984	51/2
981/2	961/2	98-99	98-99	981/2-99	981/2-99	99-991/2	99-991/2	Okla. City	95-96b	95-96b	95-96b	95-96b	a	a	51/4-51/2
981/2	971/2	par	par	par	par	par	par	Philadelphia	96-97	96-97	96-97	96-97	97	97	5-51/4
981/2	961/2	98-981/2	98-981/2	981/2-99	981/2-99	99-par	99-par	San Fran.	95-951/2	95-951/2	951/2	951/2	n	a	51/4-51/2
981/2	97	98-99	98-99	98-par	98-par	991/2-par	991/2-par	St. Louis	93f - 98h	931-98h	a	n	a	a	5-6
981/2	971/2	991/2	99	991/2	99	par	991/2	Wash., DC	96-961/2	96-961/2	96-971/2	96-971/2	96-971/2	96-971/2	51/4-51/2

* 3% down of first \$13,500; 15% of next \$2,500; 30% of balance.

**3% down of first \$13,500; 15% of next \$2,500; 30% of balance.

Footnotes: a—no activity, b—very limited market, c—very limited par market, d—quotations cover construction loans also, e—on FHA 4%% mortgages, f—very few lenders, x—FNMA pays ½ point more for loans with 10% down or more, y—FNMA net price after ½ point purchase and marketing fee, plus 2% stock purchase figured at sale for 50¢ on the \$1. z—price after ¾ point purchasing and marketing fee, plus ¾ point commitment fee; applies only to FHA and VA mortgages of \$13,500 or less.

Immediate covers loans for delivery up to 3 months; future covers loans for delivery in 3 to 12 months.

Quotations refer to prices in metropolitan areas; discounts may run slightly higher in surrounding small towns or rural zones.

Quotations refer to houses of typical average local quality with respect to design, location and construction.

SOURCES: Atlanta, Robert Tharpe, pres, Tharpe & Brooks Inc; Boston, Robert M Morgan, vice pres, Boston Five Cents Savings Bank; Chicago, Maurice A Pollak, exec vice pres, Draper & Kramer Inc; Cleveland, William T Doyle, vice pres, Jay F Zook Inc; Denver, C A Bacon, vice pres, Mortgage Investments Co; Detroit, Harold Finney, exec vice pres, Citizens Mortgage Corp; Houson, Donald McGregor, exec vice pres, T J Bettes Co; Jacksonville, John D Yates, vice pres, Stockton, Whatley, Davin & Co; Los Angeles, David Northridge, vice pres, The Colvell Co; Newark, William F Haas, vice pres, Franklin Capital Corp; New York, John Halperin, pres, J Halperin & Co; Oklahoma City, B B Bass, pres, American Mortgage & Investment Co; Philadelphia, W A Clarke Sr, pres, W A Clarke Mortgage Co; St Louis, W C Rainford, pres, Mercantile Mortgage Co; San Francisco, M V O'Hearn, vice pres, Bankers Mortgage Co of Calif; Washington, DC, Hector Hollister, exec vice pres, Frederick W Berens Inc.

NEW YORK WHOLESALE MORTGAGE MARKET

FHA 51/45

VA 43/45

VA and FHA 41/2s

Immediates: 98-par Futures: 98-par

Immediates: 95-961/2 Futures: 95-961/2

Immediates: 93-941/2 Futures: no activity

Prices for out-of-state loans, as reported the week ending July 11 by Thomas P Coogan, president, Housing Securities Inc.:

Note: prices are net to originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies.

FNMA STOCK

Month's Month's

July 9 June 11 low high Bid 591/4 563/4 561/4 591/4 583/4 Asked 611/4 581/4 611/4

Quotations supplied by C F Childs & Co



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Opinions

Noteworthy comment on matters of moment to housing:

H&H Sta



Sen John J Sparkman, chairman of the Senate housing subcommittee, commenting on the federal court decision postponing school integration in Little Rock until 1961:

"The experience at that school shows clearly the futility and danger of the federal government trying to legislate people's habits and customs at the state and local level."

Koehne

Planning Consultant Frederick Aschman, former executive director of the Chicago Plan Commission:



"All the mistakes that Chicago is spending hundreds of millions of dollars to correct [via urban renewal] are taking place in the suburbs."

Pics



Realty Analyst James C Downs of Chicago, in talk to California S&L League:

"Today stocks are overpriced; real estate is not, although its prices are at an all-time high. Real estate is the best equity investment in years, yielding between 7¼ and 8¼% compared to 4.7% on stocks."

Realtor Philip J Bowers II of East Orange, NJ:



"The day of the individual builder risking his capital to install improvements in virgin land is fast disappearing. The proper approach now is a combined team of realtor, builder and architect, provided a good management program is put into effect."

Lin Canfield



Architect A B McCulloch of Louisville, in talk to Great Lakes AIA conference:

"Our traffic systems are making most of our architecture meaningless. A roadway flanked by sidewalks serving people and buildings is as unsuitable for moving traffic as it is for serving buildings. We must separate these elements."

VIEWS ON THE NEWS:

Can housing escape the noose of more political control?

By Gurney Breckenfeld

Housing's hardest problems are growing more and more sociological and political. Almost as much as schools, housing is becoming the battleground for the nationwide struggle over racial integration. The issues have nothing to do with the techniques of designing, financing, building and marketing homes. But the industry is being caught in the squabble just the same (see p 41).

On the political front, the industry is so divided against itself it has little hope of persuading the House to rewrite the Senate's version of the 1958 omnibus housing bill—a measure which MBA President John C Hall has aptly described as "senather step in the socialization of housing."

described as "another step in the socialization of housing."

Why is a supposedly "private" industry so unable to sell a private enterprise approach to its problems to the nation's lawmakers? The underlying reason, I suspect, is the industry's inability to organize itself on an industrial basis for the industrial age and so wipe out the myriad inefficiencies that have now persuaded millions of Americans that new houses cost more than they are worth. For decades, the approach to housing problems has been to sidestep the blockade of custom and code (notably building codes), of antiquated foreclosure laws, of pussyfoot conventional mortgage limits (written for the days of short-term, non-amortized loans) and run instead to Uncle Sam for handouts, subsidies or insurance.

The upshot now is that what people think they cannot get from the housing industry by economic means (i e, by buying goods on the market) they propose to legislate out of the industry by political means.

So housing becomes ever more welfare oriented. Originally, federal aid to help everybody get homes, via FHA. Then public housing, for the poor. Then aid for veterans. Then special terms for slum clearance housing. Then a special gimmick for displacees, for servicemen, for remote areas, for farmers, for high-cost areas, for college students, and that vastly popular group, the senior citizens.

It's idealistic to legislate in favor of better housing for everybody who can't afford to buy it for himself, but doing so seems to create almost as many problems as it poultices. Inflation, for one. Moreover, every time Congress gives a new segment of the population some specially favored FHA terms, or a call on Fanny May special assistance mortgages (which is another way of saying Treasury loans at subsidized interest rates), it penalizes everybody else in the country who doesn't have the same pipeline to subsidy. To state it another way, each new nostrum for a special problem, however well intentioned, tends to make either housing itself or money borrowed to finance it cost more for the people who have no access to special favor. And it postpones still longer the fundamental reforms of archaic state and local laws that must be undertaken to let home building price itself back into the market.

At the rate housing is headed, it may soon be in a federal straitjacket like agriculture. About that time, it's a cinch HHFA will be elevated to cabinet status.

The Public Housing Administration is now approving units that cost up to \$17,000 each. This comes, as builders know, at a time when lawmakers are putting the heat on private builders to build cheaper houses, even though the typical new FHA home last year was valued at only \$14,261. (The average public housing unit cost \$12,000-\$14,000, including overhead). Public housers dare not build units too cheap to be good. But that seems to be what Congress would have private builders do.

Washington Inside: Opposition by other industry groups (notably lenders) to the US S&L League's plan to create a new corporation under the HLBB to co-insure the top 25% of otherwise conventional

90% loans is handicapping private housing's fight against proposals to strip PHA of most of its control over free-wheeling local public housing authorities. On Capitol Hill, S&L men are taking a friendly ribbing for teaming up with public housers (whom they usually oppose) in an effort to win enough votes to put their plan across. The net effect is to give public housers a unique chance to take advanage of division within private industry's ranks. The House of Representatives is normally cool to public housing. But it is even more notably friendly to S&Ls. One reason is that ever since Morton Bodfish's reign as head of the US League, local S&Ls have made it a habit to name lawyers who get elected to Congress as directors or legal counsel.



LOC-WALL: Idaho White Pine and Inland Red Cedar in Formal and Traditional styling; Larch in Formal styling. Plywood Panels look like individual boards of random lengths and widths, edge and end-Vee'd. Also produced with Gruve-Ply pattern. Interlocking furring strips are already attached.



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MATERIALS & PRICES:

Do distribution markups scare off buyers?

Are some building materials distribution costs too high? Are excessive markups to blame for housing's declining share of consumers' dollars?

These provocative questions were posed at Natl Plywood Distributors Assn's annual meeting at Coronado, Calif. In an unusually outspoken exchange, experts argued that:

- 1. If markups are not earned by adequate services, then customers will take their business elsewhere:
- **2.** A distributor, properly used, can help producers and consumers—and justify his profit

"Our distribution system needs reanalysis" because of the changes that have taken place in home building, said President Henry E North of Arcadia Metal Products. "Can the outlet that sells two pieces of plywood for a home do-it-yourself project also take care of the merchant builder or prefabber? Even if he can, is the added distribution expense justifiable for the customer? In the long run our free economic system demands that we can only charge for actual services rendered. When this breaks down and artificial steps are maintained in our distribution system, someone else or some other product is employed."

Two sides to problem

Manufacturers face the same problem as builders, says North. "As a buyer of basic aluminum, if we had to buy through a distributor our costs would be excessive; we would be paying for services not rendered, and we would be out of business."

Glass makers are losing business to foreign competitors because they insist in maintaining an unrealistic distribution setup, says North.

Arcadia's own sales pattern, he explains, is normally through stocking distributors "who must perform the essential functions" to justify their markup. "But we will sell a large merchant builder on a direct basis" if he buys in bulk, stockpiles and has good credit. North admits this leaves the local dealer with little but "outlaying areas and small accounts."

He sums up: "Whether this is a completely appetizing cup of tea is not in question. The

discriminating and educated buyer. He has out paced us. If we make him play the game our way he is going some place else."

fact is the consumer is getting to be a more

Pattern for plywood

But local plywood wholesalers say that a better use of the manufacturer-distributor-consumer pattern would end a lot of plywood's problems. The No. 1 reason the plywood market is so notoriously unstable, they claim, is that mills use their own distribution setups or sell direct. And NPDA has added a new aim to its constitution: "to encourage producers and suppliers of plywood and building materials in every legitimate way to market their products through stockpiling wholesale distributors and to forthrightly state their sales policy in that regard."

Wholesaler Edgar A Hirsh Jr of New York City suggests eight reasons plywood mills should lean more heavily on local outlets: 1) they know local markets; 2) they maintain good stocks (Builder George M Pardee of Los Angeles calls "inadequacy of dealer stocks" a top builder problem); 3) they push slow moving items; 4) their sales force knows individual customer needs; 5 disputes and claims can be settled better locally; 6) they pay manufacturers promptly; 8) manufacturers' inventories are spread through their whole selling area.

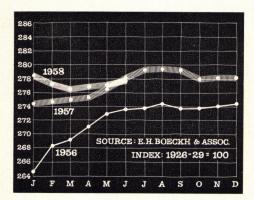
Keep established patterns

Board chairman Owen R Cheatham of Georgia-Pacific thinks "development of mill storage facilities to permit greater flexibility in manufacturing operations" would help. He wants manufacturers to keep "proven orderly distribution patterns." Distributors should "avoid speculation on buying—get their profits from selling, not from buying," he says.

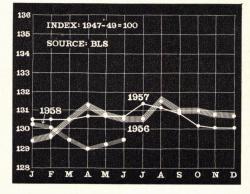
Plywood prices continue up

Fir plywood prices rose again last month as producers happily booked bigger orders. "The market looks good and fairly secure," says an Evans Co spokesman.

Sheathing grade (5%" CD) was boosted to \$112M by Evans, though a more typical price was \$105-106. Sanded plywood (1/4" AD) was upped \$4 to \$72. This brings plywood prices up to 1957 levels for the first time this year.



RESIDENTIAL BUILDING COSTS jumped 1.9 points in May to 279.2. "It's really inflating and its all labor," says Col E H Boeckh. Materials prices were unchanged. "The only thing that dropped is sales," he adds.



materials prices are continuing to edge up again. BLS's June index was 129.5—up 0.3 points from May. Lumber (115.9 to 116.3) and plywood (92.2 to 94.9) were mainly responsible for the increase.

MATERIALS BRIEFS

Quality certified

Lumber dealers, prefabbers and builders alike are turning more and more to plans to impress the public with quality in construction. Example:

The Lumber Dealers Research Council announced it will license makers of its Lu-Re-Co house-component panels and trusses. The idea, says President Clarence Thompson, is to 1) bring in extra revenue for research and 2) establish Lu-Re-Co as a national brand name, Lu-Re-Co, formed in 1948 as lumber dealers' answer to prefab competition, now counts 1,300 dealers in 48 states, Alaska and Canada. Licensing is intended to certify the components meet FHA standards. A metal seal will be attached to each item.

Striating patent upheld

Georgia Pacific has been ordered to stop making striated plywood because it infringes a US Plywood patent. The ruling by the federal appeals court in New York reversed an earlier district court decision.

At issue was a patent on the striating process, which, apart from being decorative controls face checking and edge separation. Face checking of Douglas fir plywood has been a major industry problem, particularly since mills have turned to poorer grade logs. US Plywood contends its no-checking warranty has been "an essential element of its commercial promotion." Georgia Pacific argues the patent covers only a decorative panel, says it will continue to make striated plywood pending an appeal.

Since 1940, US Plywood has sold some \$60 million worth (400 million sq ft) of its Weldtex striated board in the US and Canada.

Georgia Pacific got into striated board (called simply 'Georgia Pacific striated plywood') in 1955, has sold some \$2 million worth. Weldtex sales in the same period have totalled around \$4 million. Both firms say their big volume is sold to the fixup and do-it-yourself markets.

Distribution costs hit

Is some of the too-high cost of building loaded onto the price of building materials by archaic marketing patterns?

Architect William Tabler of New York City, noted hotel designer, has just told the annual AIA convention that he is buying US-made building products for overseas hotels at 60% of their cost here! He blames "middlemen and distributor mark-up."

Steel: \$4 boost this month?

Steelmakers surprised a lot of prophets when they did not hike prices after the July 1 wage boost. But most experts agree an increase will have to come soon. It will likely be \$4-5 a ton, they say. It may be put off until 1959 car prices have been announced, so steel won't be blamed for any increases. This suggests little likelihood of any increase in price of steel-using building products for several months ahead.

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PICKETING BUILDERS IN DETROIT
An outburst led to an injunction.

LABOR:

Detroit builders picket non-struck housing tracts

Angry members of the Detroit home builders association, their jobs shutdown by a carpenters strike till mid-June, had a ready response for three builders who kept building with the aid of non-struck subcontractors. They picketed three jobs.

The picketing lasted only two days—June 8 and 9. The three builders won a court restraining order. The judge ruled picketing illegal because there was no labor dispute between the association and the three. They complained that an automobile picket line blocked traffic and interfered with workmen.

Two of the builders, Hotchkiss Construction Co and Sullivan-Smith Inc are ex-members of the association. The third firm, Tel Huron Corp, never was a member.

It was never established whether the picketing was officially sponsored by the association or not. Says President Joseph H Curran: "It looked to me like a spontaneous reaction."

Wage rates go up again but not so much as 1957

Building costs will be forced up again this year by higher wage rates, but probably not so much as in 1957. Average boost in settlements signed so far is 14.1¢ (vs 15.4¢ during the first half of 1957). Items:

Cleveland: Building unions got a 35¢ increase over three years, with 9¢ when they went back to work after a seven week strike. They also agreed a six-point antifeatherbedding code.

Detroit: Carpenters settled for a 30¢ wage & Lenefits package over two years which will boost their rate next year to \$3.94. They struck for a month, asking a 45¢ package over two years. Bricklayers won a 27¢ boost over two years, bringing the new base rate to \$3.67 this year. Plumbers signed a two-year contract with a 12¢ increase to \$3.73½.

Chicago: Roofers ended a three-week strike by signing a two-year contract for a 14¢ increase to \$3.96. They agreed to arbitrate whether to keep four featherbedding rules in the pact. Plastic & metal tile layers signed a new one-year contract, with no increase from their present \$3.40 hourly rate. They were the second Chicago union to pass up an increase.

Boston: Carpenters won a 40¢ increase over a three-year contract, bringing their pay to \$3.65 an hour. The pact is with general contractors but it will push up the non-union wages paid by home builders, too.

Philadelphia: Painters won a 30¢ increase in a two-year contract to bring the basic wage to \$3.32½ an hour.

COMMUNITY FACILITIES:

Farm politicos stall move to prepare Pittsburgh suburb for urban growth

"... A host of community problems still remain [for Cranberry Twp, Pa]. Supervisors are hurriedly putting together a building code. A five-man planning commission has been named and is seeking the services of a planning consultant."—April, News.

Cranberry Township has gone back to sleep. The 36 sq mi rural township 20 mi north of Pittsburgh has quietly buried proposals which were to prepare it for orderly growth. Result: with suburbanization already upon it, the township still has neither building nor zoning code, will get neither soon.

Cranberry, a beautiful rolling land of woods and farms, got its first glimpse of its future last winter and spring. Dover Construction Co of Cleveland opened a tract for 327 low priced homes (\$10,495). It was the first mass building operation in the township's history. And Dover sold 300 homes in the first week.

This fabulous sales record promptly turned out to be a mixed blessing. Some residents panicked. They feared it would be impossible to provide schools for the children who would be moving into the tract. Others simply objected to low cost homes. Mass protest meetings were held. The Cranberry Twp school board went into a flap, contending there was no money to finance school expansion. Township officials asked a local court to enjoin the construction because—they said—it would "wreak chaotic and financial ruin on the township."

The same month, the three township supervisors were cajoled into considering zoning and building regulations. They did raise minimum lot size from ½ to ¾ acre and set a minimum lot frontage of 100′.

Cooperation from Dover

Fortunately for the township, the Dover Co was cooperative—not antagonistic, helped meet the school problem by giving \$42,000 to finance an addition. (The sum was agreed on in a court settlement but Dover maintains it would have gladly done the same out of court.)

Dover is building sound homes (Scholz prefabs) in a well-planned community. It is building a sanitary sewage disposal and water system. Legally, the firm could have built shacks and equipped them with septic tanks or no sanitary facilities at all.

Interestingly, the quality of Dover's Fernway tract has contributed to the demise of proposed building and zoning codes. The township's three supervisors point to Fernway, argue that it was undertaken with no building or zoning codes—so why enact them now?

The board's strongman, Frank Leonberg, snapped off the motor of a township road grader with which he was grading the road in front of his own property, explained to a House & Home editor: "We don't want to go into zoning. This is still farmland."

Run by the farmers

Cranberry's situation is much like that of many other communities on the fringe of a metropolitan area. It is run by three men who belong to longtime local farm families. They regard roads as their prime—perhaps only—responsibility.

There is a newcomer minority in Cranberry. Most are non-farm families who have moved into the area within the past 10 years. They have been trying to get zoning and building codes enacted for years with no success. (Supervisor Lester English calls them "radicals.") They finally persuaded Supervisor J C Landis last year that such regulations were needed. Other farmers were so incensed they defeated him for reelection in November.

Give the farmers credit for business sense, however. They reason that if their farmland is ever zoned for agriculture—as it would surely be—they might have trouble selling it to builders for top dollar. Its value as farmland is certainly much less than its value as homesites. And the unspoken truth is that most Cranberry farmers are ready to sell for real estate development anytime (at about \$1,000 an acre).

Inviting the shoddy builder

Unfortunately, Cranberry's lack of building codes and zoning may encourage only the shoddy builder to come in—and at the same time discourage the reputable firm. Dover Partner Hal Gootrad says his firm is through building in Cranberry (though some of the farmers who opposed the tract have offered more land). He explains: "We frankly prefer to build in an area where we know just what we will be required to do." Dover is negotiating for land south of Pittsburgh.

But another builder in Cranberry is offering unfinished block houses on acre sites. They do not even have running water. Most buyers put up outhouses, which is wholly legal.

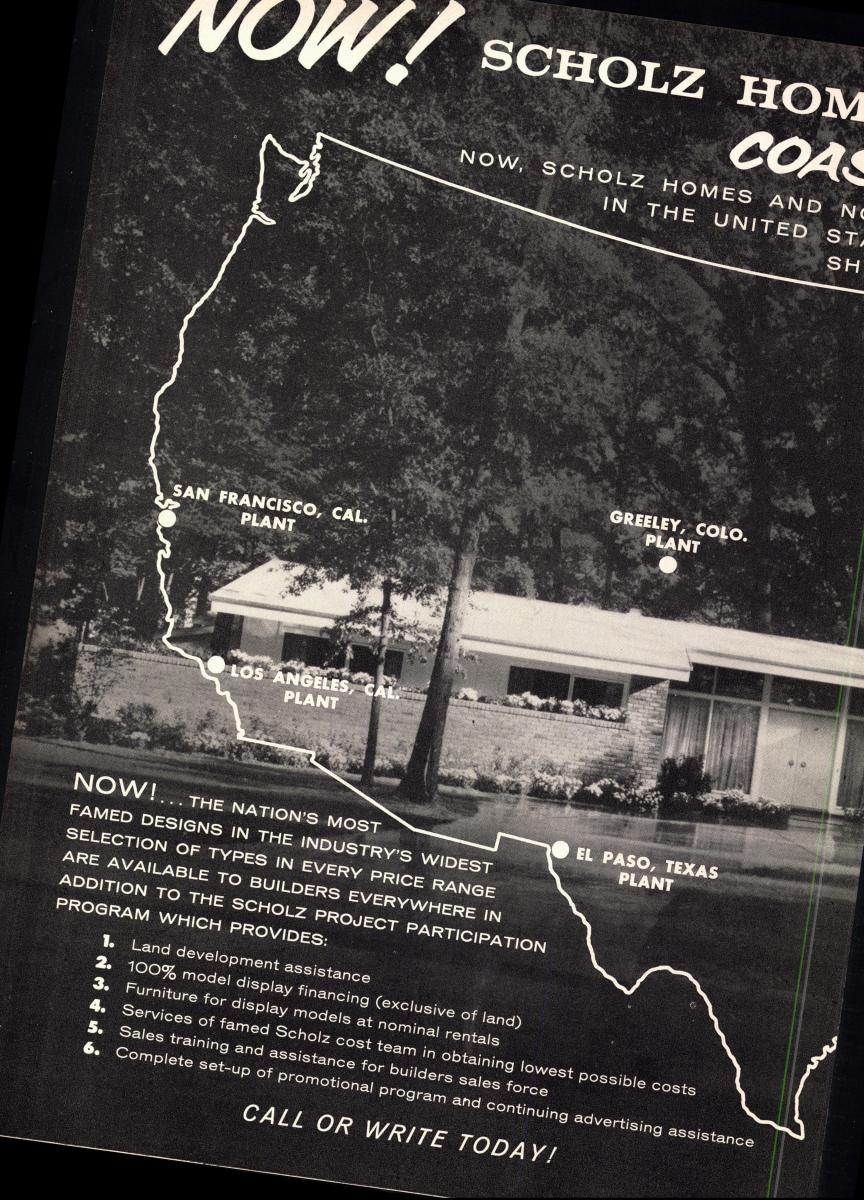
Dover offered to give the sewage and water systems to the township at no cost. (Both systems have been approved by state engineers.) The supervisors nonchalantly refused this unbelievable opportunity to get free the nucleus of a town system, told Dover: "What would we do with them. We don't know anything about running sewage and water works." So Dover decided to run the plant itself. "We wouldn't give it to 'em now if they asked for it. We read in House & Home how you can make money running these things."

Hope for the future

Despite the township's stubborn resistance, it is changing fast enough today to suggest its dislike of planning for order may soon melt. The same Fernway development which many newer township residents fought may be the source of their greatest support in a new effort to establish responsible township government. There should be at least 600 registered voters in Fernway's 327 homes, more than enough to swing the balance in Cranberry (present pop: about 1,000).

As for Dover Co, it plans to expand building operations to include Chicago as well as Cleveland and Pittsburgh. The three young partners—Gootrad, William Risman and Henry Lefkowitz—have bought 260 acres southwest of Chicago. They are looking for land in other cities. Their aim is to build at least 1,000 low priced homes a year, a mark they feel they can reach only by building in several cities at the same time.

NEWS continued on p 63



How hokum statistics are used to discredit private housing

Public housers again have turned to twisted statistics—apparently to try to pump up support for public housing by poisoning the minds of the public against private housing.

The National Housing Conference, No. 1 lobby organization for public housing (some of its members proudly lay claim to having "written" the Senate bill on public housing), has blandly announced that less than 30% of US families can afford to buy the cheapest homes for sale by builders.

In its Housing Yearbook, NHC asserts that the median price for the cheapest new three-bedroom house for sale in 29 selected cities is \$10.990. The range is from \$8,990 in a New York suburb to \$15,000 in Rochester, NY, This data, says NHC, comes from real estate and business editors of daily newspapers.

Apples vs oranges

NHC. having picked 1958 housing costs in cities, then bases its comparison on 1956 incomes for the *entire country*, as reported by the Census Bureau in a preliminary study last summer (Current Population Reports, Series P-60, No. 26, Sept 9, 1957).

Since 1956, residential construction costs have climbed some 3%, according to the Boeckh index. Home prices have probably risen even more, thanks to soaring land costs. Moreover, as every home buyer and builder knows, both prices and incomes are higher in cities than for the country as a whole.

Anyway, last summer Census said \$4,783 was the median income for US families in 1956. It also said the median income for city dwelling families was \$5,221. But NHC ignored the more pertinent comparison.

It also ignored later Census figures (Series P-60, No. 27, April '58), which were presumably available in time for inclusion because NHC's study speaks of an April re-check on availability of one low-priced builder house. These show that median family income in more pertinent urban areas (2,500 pop. and over) reached \$5,221 in 1956 (and for families whose head was a year-round, full-time worker median incomes reached \$5,953).

Apparently, the most significant fact of all escaped completely. New houses, in any one year, account for less than 2% of the nation's standing stock of housing. And 61% of 1950's standing stock of urban housing (hovels excluded) was priced below \$10,000—low enough so the \$4.000-a-year family could afford to buy it. House prices have risen since then, but incomes are up even more.

NHC vs FHA

In contending so few Americans can afford new housing, NHC assumes no family should spend more than 20% of its annual income for housing (and that includes mortgage, insurance, maintenance, taxes and all utilities).

It is a questionable assumption. FHA, which may have to live with every loan it insures for up to 30 years, lets families budget up to 33% of the first \$3,000 of their after-tax income for housing expense — plus 20% of their after-tax income above \$3,000. Says FHA: "Reducing this to a hypothetical case a family with after-tax income of \$5,300 could generally support a mortgage of \$12,000." By this yardstick, NHC's "median cheapest" new house, costing \$10,990, could have been handled by a family with only

\$3,778 after-tax income.

Census figures show only 30.9% of families in urban places had 1956 gross incomes of under \$4,000. And a family of four should hardly pay more than \$240 income tax on a \$4.000 income.

To state it another way, Census figures show there were only a little over 12.8 million urban families left in the US in 1956 who can't qualify FHA to buy houses priced over \$12.500—if they want to spend their money for homes instead of cigarettes, vacations or whisky.*

NHC, however, arrived at its insistence that "71.5% of the nation's families cannot afford the lowest-priced private housing being built today" by another curious involution. Using national income figures against local house prices for two years later, plus reported local utilities and taxes and an unstated national average for insurance, utilities and maintenance, it found that the medium percentage of "families able to buy"—on its 29-city basis—was 28.5% in Fall River, Mass. There, it reported, the "cheapest new house was priced at \$11.000—a price suited to a family with an income of \$6.409 or more." And where did the 71.5% "unable to buy" come from? "Turning the Fall River figure around," says

Gullible press

When NHC mimeographed its findings for the nation's newspapers, the results were as curious as the survey itself. Associated Press, seldom noted for its insights into housing, sent out a straight-faced and uncritical report of what NHC claimed. It was widely published. United Press International's Edward Cowan, who writes a weekly housing column from Washington, began his account with a fact which NHC included in the Yearbook, but deftly omitted from the press release: "A house that was the cheapest three-bedroom model in 29 cities six months ago no longer is being built because it wasn't popular enough." This was widely published, too.

The house in question was an \$8.295 model by Big Builder John F Long of Phoenix. It was, his adman wrote NHC. "a small, stripped-down home catering to a lower income group than that previously probed by Mr Long. Without the usual custom woods, colored bath fixtures, extra storage space, built-in kitchen appliances, Arcadia doors and other such niceties, the Balboa failed to justify continu-

In short, there are good houses—new and old. The vast preponderance of Americans can afford one.

In Chicago, Talman Federal S&L took a look at 508 loans it made on single-family homes between Jan 1 and April 15 this year. It found:

- 30 families (6%) were able to buy them with incomes of less than \$5,000.
- 278 families (55%) were able to buy with incomes between \$5,000 and \$7,500.
- 200 families (39%) required incomes over

*NHC suggests that many families can—and do—buy houses that "beat our tabulations" by cutting down on other expenses. "For example, a couple that smokes steadily may spend 5% of a \$5,000 income on tobacco. One bottle of liquor a week would take another 5%."

\$7,500 to buy their homes.

Said Talman President Emil J Seliga: "It is clear that the average middle income family in the Chicago area is well able to buy a home of its own. These findings suggest, too, that a long second look needs to be taken at the recurring proposals for direct government housing aid to middle income families.

"It seems to me these proposals violate the spirit of fair play. Specifically, they do an injustice to the 308 families in the Talman survey who qualified for home ownership with incomes of under \$7,500, by virtue of their thrift . . . Is it fair to extend direct govern-to those of the 308 families? Take the ment aid to families with incomes comparable case of two families with incomes comparable with the same alternative choices for spending it. Family No. 1 decides to devote more of its income for housing through buying a home. Family No. 2 decides to spend a smaller percentage of its income for housing and more for a newer and bigger auto or recreation, or vacation.

"Should the government now assist Family No. 2 because its choices were different from Family No. 1 and because it failed to give its housing expenditure as high a priority as did Family No. 1? I don't think so."

More public housers

Public housing and urban renewal agencies multiplied by more than one third in the past three years. The 1958 edition of NAHRO's Housing & Urban Renewal Directory* lists 500 more local agencies than it did in 1955. Some of the increases:

Type of agency	1955	1958
Public housing	1,033	1,227
Urban renewal	83	224
Code enforcement	64	164
(*For copies (\$30): NAHRO), 1313 E	60 St,
Ch'cago 37.)		

FHA REGULATIONS

Processing fee refunds

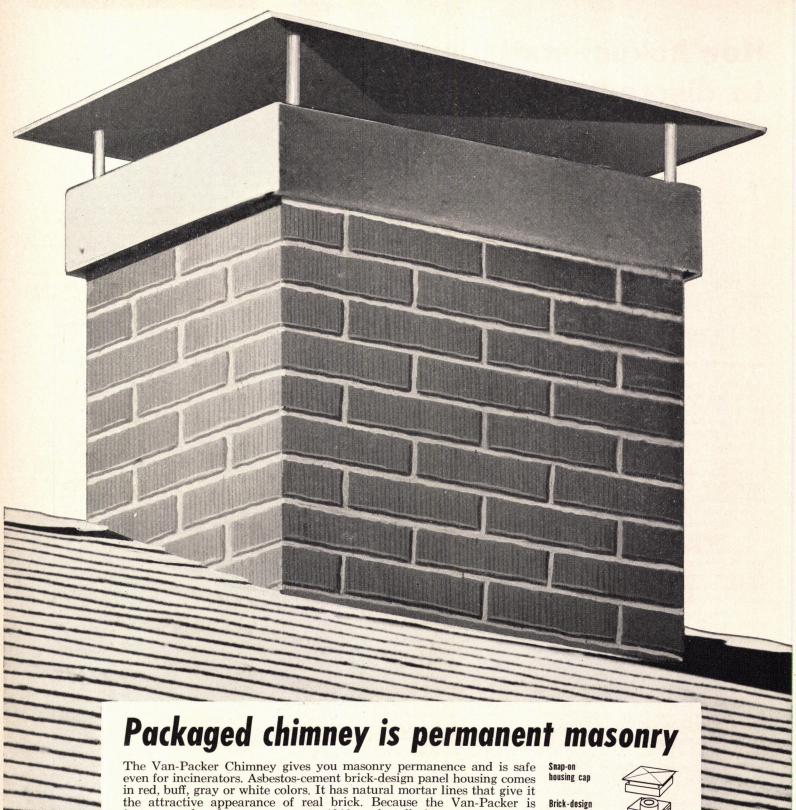
FHA has simplified cumbersome red tape mortgagees undergo for refunds of \$45 processing fees. Up to now, lenders have had to wait until the federal Treasury issued a checkwhich took some time. Starting Aug 1, FHA will issue credit memos (form 3651) direct from field offices to cover 1) rejected applications, 2) new construction commitments which result in insurance endorsement and 3) jobs turned over to fee appraisers. The credit memos can be used by lenders to pay annual, prepayment and pro rate premiums to FHA on other loans—or, after a month, turned in for a refund check. FHA says it handles 150,000 refunds a year.

Concrete admixtures

Concrete admixtures, used to improve workability and speed or slow setting-time, are still causing confusion, says FHA. Until recognized test procedures and other data are available, advises FHA materials' release No. 195, the American Concrete Institute Committee 212 report is "the most authoritative publication on this subject . . . [and] shall be used as a guide . . ." (Copies from ACI, Box 4754, Redford Sta, Detroit 19, 75¢.)

VA REGULATIONS

VA has moved to speed up processing. Now, it will accept an architect's certification that his plans submitted with an appraisal request meet minimum property requirements. VA will not make a detailed check of the plans. But the architect must be one approved by VA.



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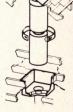
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PEOPLE: Arthur Desser, veteran California land developer,

plans new Florida and Washington, DC, communities

A longtime southern California land developer has quietly emerged as one of the nation's largest community developers.

Arthur Desser, who had worked with builders like Tom Lively's Centex, Dell Webb and Willard Woodrow of Aldon Construction Co in southern California, has in the past two years acquired nearly 16,000 acres in four new locations.

His latest purchase is a 547-acre piece of ocean-and-bay-front on Key Biscayne, off the Miami shoreline. He paid the Aleman family of Havana \$250,000 for an option. Purchase price: \$13 million. Desser plans to develop the property for hotels, apartments and homes (\$35,000 and up).

He has brought in Big Builder Woodrow to build the homes.

With an associate, **Harold B Garfield**, Desser owns the 3,200-acre Carol City tract northwest of Miami. He has also bought 4,000 acres in Lake Park near San Diego and 8,000 acres halfway between Washington and Baltimore. Both developments are in the planning stages.

If he has his way, Desser will build no houses at all—but neither does he sell land to speculators. "We've worked on just about every basis possible," he explains, "in partnership, employer-employe relationship, on a subcontractor basis and we have simply sold lots to builders."

In Carol City, Desser works with four builders, sells them land, subordinates his lien to a construction loan, collects when the houses are sold. He reserves the right to approve house plans, supervises advertising and commits the builder to use financing he arranges through a New York City mortgage broker.

Oddly enough, Desser is not yet in the utilities business. In California, he tied into municipal systems. Carol City utilities are still owned by Bankers Life of Chicago.

What next for Desser? He's already looking at land in New York and another site in Florida.

New Orleans slum chairman retires, raps weak laws

Realty owner **Clifford F Favrot**, for five years chairman of the citizens committee in charge of New Orleans' efforts to end slums, has retired with a warning that rehabilitation plus public housing cannot do the job.

"New Orleans is recognized as having one of the best purely rehabilitation programs

H&H staff in the US," asserts

Favrot. "But you cannot



FAVROT

in the US," asserts Favrot. "But you cannot lick slums solely with rehabilitation." Favrot, former president of the Asbestone Corp, backed an urban renewal plan including demolition and rebuilding two years ago. It was killed by local politics.

Favrot's view to the contrary, HHFAdministrator Albert M Cole

has three times re-approved New Orleans renewal-shy setup as a "workable program" to combat slums

The New Orleans effort began in 1953 with a big boost from NAHB and top brass in

city government. But it never developed corresponding enthusiasm in the largely Negro neighborhoods affected. In five years, says retired **Col Shelton P Hubbard**, chief of the housing improvement division, 12,678 dwelling units have been improved. But only 7,581 of these were fixed enough to comply with New Orleans housing code. Work is still in progress on 3,417 more units.

RETIRING: William A Marcus, 69, senior vice president of San Francisco's American Trust Co (16th largest in the nation) and long a leading figure in mortgage banking circles. An eloquent spokesman for the conservative viewpoint, Marcus for years has inveighed against no-down payment loans and artificially depressed interest rates as inflationary. "If we were forced to confine our

Walter Daran studies to the premise



MARCUS

that not enough mortgage credit is available under today's liberal lending pattern," he boomed to a bankers' convention last year, "we certainly would conclude that the only solution is to live within our income by dividing the available dollars among the contemplated borrowers. The answer

would be simple: raise down payments and shorten the maturities! But that's the kind of medicine that is distasteful to many builders, lenders and lawmakers. They would prefer the sugar pills of lower down payments and longer maturities, coupled with a prayer that a miracle would restore their health."

Bill Marcus, who will turn 70 Aug 29, joined American Trust as a teller in 1911, became cashier in 1922, took charge of real estate loans in 1935. He became senior vice president in 1947, the same year he was president of the California Bankers Assn. In 1948, he headed ABA's savings and mortgage division. In 1953, he was a member of President Eisenhower's advisory committee on housing policy. In retirement, he will continue as a consultant to the bank.

Former (1951) NAHB President Bill Atkinson won a spot in the July 22 runoff for the Democratic nomination for governor of Oklahoma. In a field of 11 candidates, Atkinson ran a close second to J Howard Edmondson, youthful (32) Tulsa County attorney and brother of Rep Ed Edmondson (D, Okla). The count: Edmondson 108,358; Atkinson, 107,616.

Federal judge upholds firing of ex-FHA Counsel Bovard

Burton C Bovard, ousted as FHA general counsel during the 1954 windfall investigations, has lost another round in his long fight to win reinstatement.

A federal judge in Washington has upheld the dismissal, thus supporting FHA Commissioner **Norman Mason** who fired Boyard for incompetence. After his dismissal, Boyard appealed to the Civil Service Board of Appeals and won reinstatement. But the Civil Service Commissioners overruled this decision 2-1, when Mason appealed.

Conceivably Boyard, a 19-year veteran with FHA, can appeal to the federal circuit court of appeals.

John N Richards of Toledo moved up from first vice president to president of AIA, succeeding two-termer Leon Chatelain Jr of Washington, DC. Richards, a youngish and easygoing 54, is senior partner of Bellman, Gillett & Richards in Toledo where he has lived most of his life. He is a Building Congress charter member, regional planning commission director and president of the Downtown Exchange Club there. He defeated Alexander Robinson 3rd of Cleveland for the presidency.

Other new officers, elected at AIA's convention in Cleveland last month: Philip Will Jr of Chicago, first vice president; Henry L Wright (no relation to FLLW) of Los Angeles, second vice president; Edward L Wilson of Fort Worth, secretary; Raymond S Kastendieck of Gary, Ind, treasurer.

Landscape Architect Martini speaks up for the small lot

"There is no point in fighting small lots. They are with us to stay—especially with the cost of putting in utilities and buying the land—and especially if we are going to put up 2 million units a year."

Landscape Architect Eugene R Martini of Atlanta offered this advice to the annual convention of the American Society of Landscape Architects in Washington last month. He added: "A perfectly developed small lot is better than a large one less ably handled. It is better to have row houses than houses in a row."

RETIRING: Architect Ludwig Mies van der Rohe, 72, world-famed Bauhaus modernist ("less is more"), as director of the department of architecture at Illinois Institute of Technology, effective Sept 1.

German-born Mies (he later added his mother's family name of van der Rohe) has called his design "skin



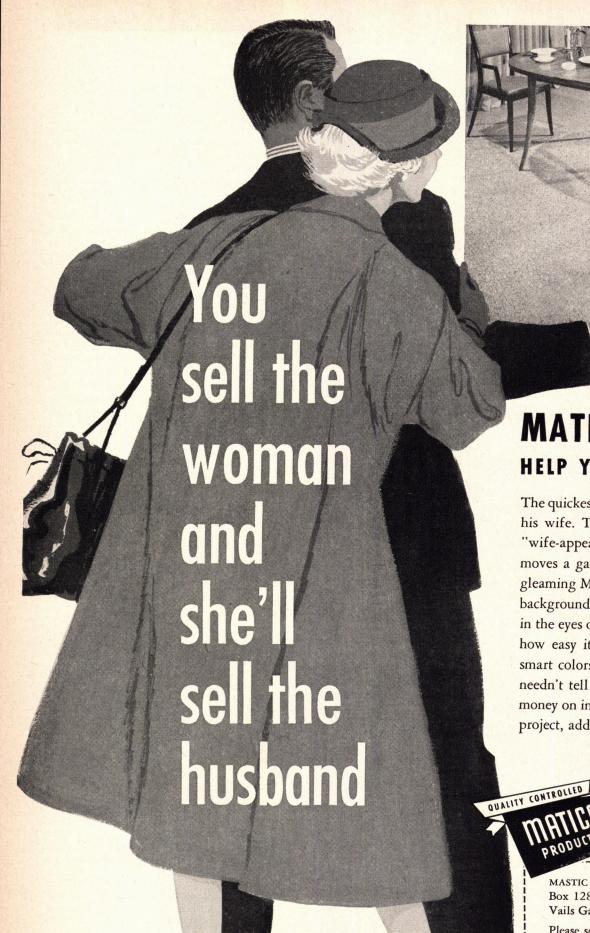
MIES

and bones architecture" because "I don't want to hide the structure." His signature in homes, or the steel and glass sky-scrapers for which he is more celebrated, has been exposed steel or reinforced concrete columns, bare brick panels, large glass areas—grand in concept, precise in detail and often costly.

The first house he did after coming to the US in 1938, the 1951 steel frame Farnsworth house near Chicago, reveals much of this. Wrote Architectural Forum (Oct '51): "To many partisans of great architecture it is the most important house completed in the US since Frank Lloyd Wright built his desert home in Arizona a dozen years ago." But the big (2,144 sq ft), one room glass shell house of jewel-like perfection cost \$74,045 and Client Edith Farnsworth shortly tangled in court with Mies over the price. (He won.)

Mies is a huge man with an arthritic limp, a jowly face as placid as a basset hound's and big expressive hands that seem just right for the architect son of a stonemason. Although

continued on p 67



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his reputation and influence are world-wide, he is scarcely known in Chicago except among a small circle of friends and admirers. He lives quietly with his daughter in a cooperative apartment of a traditional building close to the office where he has redesigned the campus of IIT into one of the best synchronized architectural expressions in the nation. In retirement, Mies plans to keep on designing. And he is almost embarrassed that, like Frank Lloyd Wright, so much work is coming his way so late in life.

Kenneth Richardson, Walnut Creek, Calif realty consultant and sales psychologist, has gone to court in an effort to bar his former partner, Fred W Maisel, from selling tract homes in the San Francisco bay area for seven years. Maisel, 33, claimed he was the "youngest millionaire in the country" in a TV appearance last year when he was trying (unsuccessfully) to promote a San Francisco motel. At one time, K/R sales enterprises represented 55 subdivisions and had 28 sales offices.

Builder A Sidney Roth of Long Island is back in FHA's good graces. He was blacklisted in May '57 during the Long Island FHA scandals (May '57 et seq, News) when he was president of LIHBI for giving gifts to FHA employees. He was reinstated this June after District Director Henry Schneider Jr reviewed his case with officials in Washington. The blacklisting says Schneider, was not "punitive... but rather to protect against future abuses."

MANUFACTURERS: C H Bacon Jr was appointed to the new job of executive vice president of giant Simpson Timber Co of Seattle, and was succeeded as vice president & general manager of subsidiary Simpson Logging Co by Harold W McClary; W R Wilkinson was named general manager of Johns-Manville's building products division, succeeding widely known Harold R Berlin who retired for ill health; Vernon Sears was named manager of US Plywood's builder products division; Leslie M Cassidy, former president & board chairman of Johns-Manville, was elected a director of Daystrom Inc, electrical manufacturer; R W Winters moved up to vice president & general manager of American Screen Products Co; M E Dowd was named sales vice president of Congoleum-Nairn.

Hugh L Morris, author for the last four years of the now defunct International News Service's weekly Washington housing column, has started syndicating the column himself, as Morris News Service (Room 1118 Natl Press Bldg, Washington 4, DC).

If the idea catches on, it could fill a big gap in newspaper coverage of the national housing scene. Press associations give only perfunctory attention to housing developments—and most of the nation's 1,755 daily newspapers rely on them wholly for news of the government's controlling role in home building. Says Alabama-born Morris, 31: "So far, the column has got good play."

DIED: Mrs Hattie Callner, 93, builder of some of Chicago's earliest apartment houses, June 7 in Chicago; Henry K Boss, 76, past president of the Washington real estate board, June 15 in Washington; John S Humphreys, 83, professor emeritus of architecture at Harvard, June 30 in Brattleboro, Vt; James E Casale, 68, architect who specialized in conversion of old city mansions, July 1 in Pelham, NY.

CANADA:

Housing agency, free of civil service rules, cuts staff but boosts volume

Central Mortgage & Housing Corp (Canada's HHFA, FHA & FNMA rolled into one) has just handed bureaucrats on both sides of the border an object lesson in efficiency.

The Crown corporation has cut its staff 20%, closed 16 of its 85 offices, saved \$2½ million—and handled more business all the while.

How? "We are free to hire or fire," President Stewart Bates told a Senate finance committee. "We could not have reorganized as we did . . . had we been under civil service."*

Duffsitters aplenty?

Canadian politicians got the point quickly. "I've walked through some departments," cried Conservative MP Jack Wratten, "and a lot of employees aren't working—unless they take lunch from 12 to 4. Are all these people really working for us or are they sitting on their fannies reading newspapers?" Editorialized the Toronto Globe & Mail: "If the Civil Service Act ties the government's hands, preventing reorganizations and staff changes in the interests of efficiency—in the interests, that is, of the taxpayers of this country—then plainly the Act should be changed."

The housecleaning of CMHC (which showed a \$1 million profit in 1957 and has so far handled more than double the business this year it did last), was born in a slump in

1956. Bates, fearful of a deficit, wanted to boost the \$35-per-house loan application fee. But he decided to cut costs first.

Experts from outside

Bates hired a three-man team of Price Waterhouse management consultants and went to work reorganizing. Staff cuts totaled 480 (from about 2,300 to 1,800). Of these, 178 were fired, 75 let out after probation and 227 who quit were not replaced. Most of the cuts came in February & April last year—"without benefit of Price Waterhouse's advice", stresses a CMHC executive.

One immediate outcome of the CMHC thrift campaign: the Civil Service Association signed up 200 of the corporation's 500 head-office staffers. (CMHC pay scales have been slightly below the CSA rates, were recently brought into line).

Another: Price Waterhouse—which collected an \$89,895 fee for its year-long services—was so awed by CMHC's self-imposed shedding of waste that it hinted it had a job ready for the corporation's top administration expert.

*Canadian Crown corporations operate independently, though they are open to parliamentary questioning. CMHC's small, but hardily perennial profits are fed back to the national treasury.





AN AX IN TIME SAVES EYESORES: (L TO R) EICHORN, GARCIA AND STAMM

Builder chops down own billboard, wins praise of town

Late one June night, some scenery lovers took a power-saw and cut down seven big billboards obstructing the view of the Sangre de Cristo and Jemez Mountains from US Highway 285 northwest of Santa Fe, N M. The vandalism did \$2,000 damage. Even so, it was applauded by petitions and even poetry in scenery-loving Santa Fe. Editorialized the New Mexican: "This citizen of Robin Hood tendencies was striking to protect his own right to enjoy the God-given beauty of a countryside he loves without having the spell destroyed by a commercial." Two lawyers offered to defend the sign-sawyers if they were caught.

Builder Allen Stamm whose nearby bill-board on the same road was spared by the vandals, took note of the furor decided good public relations outweighed good advertising. Stamm, W G Eichorn, his sales manager, and

Mrs Maria Garcia, his office manager, promptly ripped down his directional sign themselves. "We received a number of phone calls and I've been stopped on the street and congratulated many times," reports Stamm. "So I feel this will definitely help increase our sales."

At Caso Solano, Stamm hopes to build 80 homes (\$10,500 to \$12,500) this year, plus 70 more there and elsewhere priced up to \$30,000. Last year, he built 125.

The moral? Stamm says builders ought to give more thought to removing directional signs before the public comes to regard them as eyesores. "We probably would have left the sign for two more years [his tract is ½ mi away]. But because of the community's strong feelings on billboards we felt the approval we'd gather by cutting it down would outweigh any advertising lost."

Now is the time

I am in general agreement with "Now is the time" and compliment you for bringing these problems before the public.

I cannot agree that the home buyer paid the discounts imposed by mortgage investors during tight money. Most of these fees came from the builder and now he should find his business profitable again.

Secondly, I cannot agree that the market for lower cost houses has shrunk so much. Your mathematics look good, but in virtually every part of the country, lower priced houses are selling more, while sales are sluggish in the higher brackets.

Your solution—real workable trade-in program—I could not agree with more.

NELS G SEVERIN, president

Builders in smaller cities cannot get VA-FHA financing except in package deals in their own subdivisions. Builders building on scattered lots must use conventionals. We need federal help to get good community families where cities and counties cannot or will not help. We cannot act as developers, it's too expensive for the volume of sales.

We strongly support USSL plan for insuring the top portion of conventional loans. Congress should amend the national banking laws to let national banks offer 80% short-term floor financing for trade-in houses as is done with used cars. Is the auto industry any better than we?

I am all for lowcost housing but our industry has a long and hard selling job to do before home buyers will accept it. They compare lowcost homes with jerry-built homes and want something better. They can't afford it but they want it anyway.

WENDELL D GUNLOCK, president Ross County HBA, Ohio

I have never in my 15 years in the home building industry, read anything so true and factual. House & Home is to be congratulated for courageously publishing the problems of our industry.

B F FELDBUSH, president Greater Akron HBA

I particularly enjoyed your laying it on the line re featherbedding! Sometime in 1960 we are going to need some 2,000,000 new homes per year to house our populace. Labor, local officials, trades, city fathers, and material suppliers better get on the ball. It's ridiculous to build \$30,000 homes for young couples busy raising families when the budget would be stretched to buy a home half that price.

Unify codes. Set a high standard nationwide. Eliminate the local "rubbish," curlicue-makers, pigeon-hole puter-inners.

And any plumber who can't come up with enough savvy in six months to do a simple job doesn't merit the privilege of working in such a trade.

H S Bowser, builder Santa Barbara, Calif.

I have read your editorial at least three times and while I am not wholly in agreement, it certainly is stimulating.

The \$3,000 seems a visionary quotation. I am zealous to pare the costs of building. We have held the line on prices through greater efficiency, better buying power, economical land purchases, and improved construction techniques. However, if we

are to hold the line, we will have to take things out of the house or let the snowball of inflation roll up our back. Since taking things out will undoubtedly affect sales appeal, prices may have to inch higher than we would like.

ERNEST G FRITSCHE, builder Columbus, Ohio

In the Detroit area, except in a few instances, all-out sales effort coupled with drastically reduced prices—in keeping with your \$3,000 figure—has not produced volume sales. This is dangerous; small profit without volume can be disastrous.

Also new labor contracts are higher—does this mean more inflation? How can the subcontractor or builder absorb them? Many builders are selling at prices arrived at by special concessions from suppliers and subcontractors during a slow period, but can they do this if there should be a quick pickup in business conditions? Where do we go from here?

JOHN D HARRISON, builder Birmingham, Michigan

Unfortunately, the too-liberal credit offered by the government only helps your socalled Public Enemy No. 1, the Land Speculator.

The trade-in housing program is of great importance. Anything that can be done that is not too inflationary would be helpful.

J B HAVERSTICK, president Haverstick Builders, Inc, Dayton (ex-president NAHB)

places. Utah home builders have suffered from the numerous causes you have mentioned. We cannot understand how there can be par money in New England when the future growth of the nation will be in the western states. Western builders have taken a terrific beating from s&Ls and mortgage bankers. I do hope that your article gives them the push they need to show consideration to western home building.

JOHN W NEW, president Utah HBA

a true picture of the trade-in situation.

A L Mankin, executive secretary Lawton HBA, Oklahoma

Your suggestion that we try to end land speculation by shifting a greater tax load on the speculators is like taking a page from Karl Marx or a doctrine of the Cominform. As long as the Bill of Rights is in effect, the right of private property is supreme. Are you going to place the tax load on the speculators apart from people who own property and have had property in their families for generations? And, who is going to determine who the speculator is? If the tax load does not work on the speculators, are you going to recommend confiscation of the property?

C H CHAPMAN, JR, president Chapman Construction Co, Dothan, Ala.

Trade marks

Your story was excellent. Most builders think a trade mark is "one of those things" he can do without. I had that idea but I am now using a trade mark. Results

are fabulous. People are constantly remarking that they see our buildings all over. They assume we are expanding rapidly. Actually, we are not, but people now see our trade mark on our jobs, trucks, cars, etc, and subconsciously feel that we have expanded.

One thing must be emphasized: builders must get the best professional design or they're better off without it.

Marshall Erdman, president Marshall Erdman and Associates, Inc Madison, Wisconsin

You credited us with some trade marks we did not do, namely National Carbon and Diamond Alkali.

MADELON BEDELL, director, public relations
Lippincott & Margulies

House & Home regrets its error. National Carbon's fine trade mark was designed by Designer Walter Teague with the collaboration of J M Mathes, advertising agency, and some of National Carbon's own people. Diamond Alkali's eyecatching trademark was designed by Royal Dadmun & Assocs, Baltimore. Lippincott & Margulies were correctly credited for the design of US Steel and General Mills trade marks.—ED

Rental housing round table

Your Rental Housing Round Table is the first strong push that this subject has received from private enterprise in conjunction with governmental activities. I do hope that the research continues because certainly the points that were developed are important to its success.

WALTER C NELSON, vice president Mortgage Bankers Assn.

VA market

We are greatly interested in your May article "va Market Bigger Than you Think."

We have written to the Regional Office of the va and have received a very vague reply. From the tenor of the letter, it would appear that a lot of discretionary power is vested in the local Loan Guaranty Officer. From our point of view, such a discretionary provision could not apply equitably in all areas.

E C RITENOUR, vice president Northern Ohio Investment Co Toledo

VA officials tell H&H they have purposely made the ruling on regaining eligibility broad because it would be very difficult to administer if it were any more specific. Simply stated, a veteran can regain his eligibility if he moves to another city to take a better job. This does *not* mean moving to take any other job. VA requires that a veteran prove that the move is the equivalent of a promotion.

va will not restore eligibility to a man who simply decides he wants to live in Florida instead of New York. But va officials will interpret the rule liberally.

va also restores eligibility to a veteran if his va house is condemned for public use or destroyed by natural hazards, or if he must sell it because of health or other compelling reasons—a catchall phrase which can cover a multitude of reasons.

And, of course, no eligibility is restored unless the veteran pays off his first valoan.—ED



Just love our builder for using THE NEW HAR-VEY POCKET DOOR FRAME

designed to give a lifetime of smooth, quiet, trouble-free operation . . .

Har-Vey's new Handi-Frame is designed for the profit and sales minded builder. Complete unit (all parts except the door) is packaged in a useful, easy to handle Handi-Pak that fits all sizes of doors

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In this luxurious \$14,950 model, Long contrasts light cabinets and walls with warm woodgrain-pattern Textolite counters.

How John Long sold 1,800 homes in 1957:

"Low prices...good design...lots of models ... colorful Textolite® counters in every kitchen!"

Famous Arizona builder finds General Electric's easy-cleaning counter tops, in Mix-or-Match color styling, have tremendous appeal to women.

"Today's buyers expect plenty of value for their dollar," says John F. Long, builder of the phenomenally successful Maryvale community near Phoenix. "And an attractive, convenient kitchen can often clinch the sale. That's why we install postformed Textolite on kitchen counters in all our homes."

General Electric Textolite offers every builder important selling advantages: over 70 market-tested patterns and colors, including exclusive Mix-or-Match colors; stain and scratch resistance; easy cleaning; years of beauty and convenience.

See the full line of Textolite patterns in Sweet's Light Construction File, Catalog 7e/Ge. For recommendations on where Textolite can be of most value to you, see the dealer nearest you. (He's listed in the Yellow Pages under "Plastics.") Or send description of your surfacing problem to Laminated Products Dept., Section HH-88, General Electric Company, Coshocton, Ohio. You'll get professional help-fast.



Important selling feature of Long's \$10,995 "Saratoga" model is easy-to-clean, postformed Textolite surfacing in Mix-or-Match colors.



AUGUST 1958



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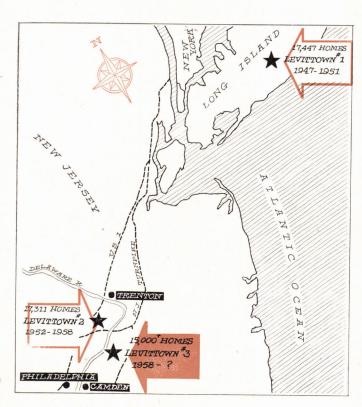


COVER

House in Houston, Tex Architect Frank Lloyd Photo by Allen Davison Texas, by vd Wright



Bill Levitt's third big town:



The best known name in homebuilding is on a new sign at a new location.

At Levittown, NJ, Bill Levitt—who built his reputation by building bargains—is now producing what he calls "the best value we've ever offered."

His trio of new models: a four-bedroom story-and-a-half for \$11,990, a one-story for \$12,490, a two-story for \$14,490. All three cost less per sq ft than his earlier houses at Levittown, Long Island, and Levittown, Pa. Biggest cost cut: \$1.25 a sq ft on the two-story. For the first time, Levitt went outside his organization for architectural help, had his elevations designed by Long Island Architect Herman H York.

Levitt is also packing more value than ever into his community

He believes he has solved the look-alike problem. His streetscapes have more variety because he is putting houses of different sizes, types, and prices side by side instead of simply changing his siting, setbacks, and elevations.

He believes he has solved the school problem. For the first time, he is including schools in his house prices. He plans to build Levittown's schools—the first is already under construction—then hand them over to the school



more value for less money

board. Result: homeowners will be free of the tax load imposed by new school construction.

He believes he has solved the neighborhood problem. For the first time, he expects to divide his entire town into self-contained neighborhoods of 1,200 to 1,500 homes. He tried to do it in Pennsylvania but was stymied because his community spread over four townships. His new neighborhoods will be better planned than those in Pennsylvania. A school at the heart of each will double as a community building. All 10 neighborhoods will be served by a shopping center with a new kind of layout—zig-zag, instead of straight-line, malls.

Levitt's New Jersey operation is also free of some of the red tape and regulation that handicapped him in the past.

For the first time, he has stopped selling under VA and is selling only under FHA. His reason: "It is sheer idiocy for one builder to have to process paper through two government agencies."

Will this lose him buyers? He doesn't think so.

"At our prices," he says, "FHA down payments are comparable to VA no down payment. VA purchasers pay settlement charges in cash. These charges come to about \$275. On our lowest priced house, the FHA down payment, including closing fees, comes to \$400. We don't

believe \$125—the difference between what va and FHA buyers pay in cash—will keep anybody but poor credit risks from buying a house."

For the first time, Levitt is unhampered by local building codes

All of Levittown No. 3 is in one township (Willingboro), where Levitt is the only homebuilder. He asked Willingboro to accept FHA's miminum property standards (including the National Plumbing Code) as the local code. Willingboro did.

Says Levitt: "FHA's standards are as good a code as there is. More money has been spent in developing them than on any other code. From an economic viewpoint, all communities would be highly sensible to accept them."

For the full story of Levitt's better values, see the next 12 pages:

For a contrast of new and earlier models, see p 74.

For more about schools and neighborhoods, see p 76.

For more about the new shopping center, see p 77.

For a contrast of new and earlier streetscapes, see p 78.

For a look at extra inside values, see p 79.

For photos and drawings of the new models, see pp 80-5.



THREE MODEL HOUSES (above) are unfurnished; three others (pp 80-5) are furnished. Interiors of furnished models are by Alice D Kenny.

All three new Levitt models cost less

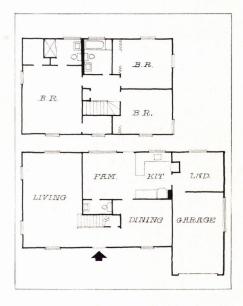


THIS YEAR'S TWO-STORY costs \$8.50 a sq ft*—\$1.25 less than last year's model. It offers 1,700 sq ft and 2½ baths—sells for \$14,490. Living room has no door to outside, one entry from within house. Stairway parallels front door. Windows are wood double-hung.

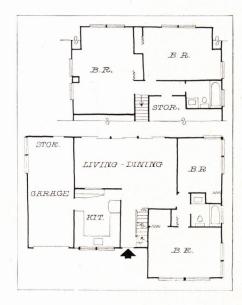


LAST YEAR'S TWO-STORY cost \$9.75 a sq ft.* It offered 1,500 sq ft of living space and 2½ baths—sold for \$14,990. Living room had sliding glass door to rear terrace, two entries from within house. Stairway ran perpendicular to front door. Windows were steel casements.





Old



* Sq ft costs include cost of land.

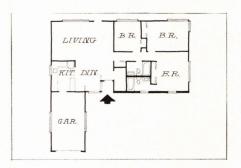


THIS YEAR'S ONE-STORY costs 10.40 a sq ft— 10ϕ less than the 1955 model. It has 1,200 sq ft and two baths—sells for 12,490.



LAST PREVIOUS ONE-STORY (1955) cost \$10.50 a sq ft*. It had 1,000 sq ft of living space and one bath—sold for \$10,500.

New



Old

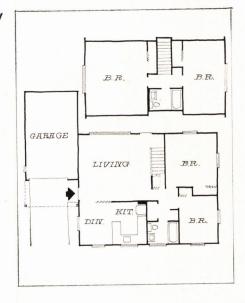


per sq ft than his earlier houses

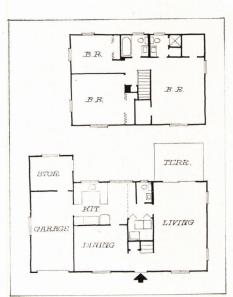


THIS YEAR'S 1½-STORY costs \$8.44 a sq ft*—62¢ less than last year's model. It offers 1,419 sq ft, four bedrooms, and two baths—sells for \$11,990. House has side entry, rear stairway, open planning in kitchen, dining, and living areas; and swinging door to back yard.

New



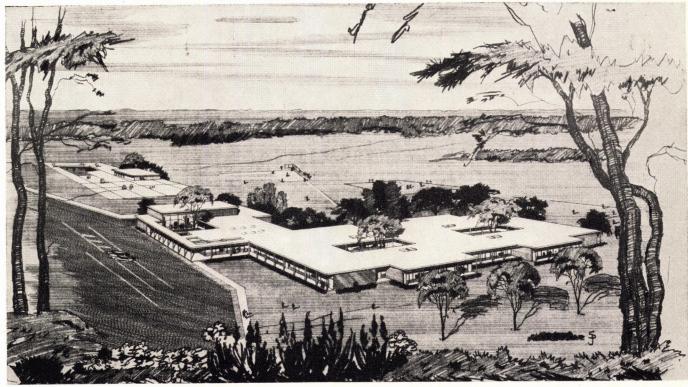
Old



continued



LAST YEAR'S 1½-STORY cost \$9.06 a sq ft*. It offered 1,600 sq ft of living space, four bedrooms, and two baths—sold for \$14,500. House had central entry, front stairway, closed kitchen, and sliding glass doors opening to back yard from both dining area and living room.



LEVITT'S FIRST NEW SCHOOL, prototype of others he plans to build, will be of one-story, steel construction with exterior brick and marble-chip panels. It will have two separate wings—each structurally independent of the other. One wing will house 20 classrooms. Instead of being strung out along corridors, the classrooms will be arranged in groups of five around four special-use areas, planned for activities

involving noise and movement. This arrangement will also allow simultaneous teaching of small and large (more than 100 pupils) groups. Interior courts, open to the sky, will permit outdoor teaching in fair weather. The other wing will house a big, multi-purpose auditorium, kindergarten, kitchen and administrative offices. The auditorium is designed for teaching with TV, film, filmstrips, and recordings.

House prices include cost of schools-

"You can't have houses without schools," says Levitt.

In his third town he plans to build "millions of dollars worth" of public schools, absorb their cost in his house prices, and "turn them over to the school board lock, stock, and barrel." The big question is "Why?" Levitt's answer:

1. Levittown will get "a complete school plant without the staggering debt burdening so many communities today."

2. Funds freed from school construction will be available "for a far-reaching program of educational and recreational activity not only for children but also for adults."

What's more, Levitt thinks he can build schools "cheaper than anyone else."

Levitt has some practical new ideas about the use of school buildings

"Our planning"—he worked with the Fund for the Advancement of Education and the National Recreation Association—"started with one premise: it is foolish and wasteful to build schools that stand vacant most of the time."

Result: he wants his new schools to be more than just schools. Evenings, weekends, and all summer—he expects them to double as town halls and neighborhood centers.

Now under construction, the first school in Levitt's new town (see rendering above) will, he says, "provide maximum use seven days a week and 12 moths of the year . . . Every construction dollar will do double or triple duty."

Levitt also has some practical new ideas about how to plan a community

His third big town will be broken down into 10 self-contained neighborhoods—each separated from the others by greenbelt areas, each with its own park, each with its own

school, and each with 1,200 to 1,500 homes.

"That," Levitt believes, "is the optimum size for a selfcontained neighborhood. It is large enough to justify extensive facilities. It is small enough so people won't feel they are lost in the mob or dwarfed by vastness."

A school will be the heart of each neighborhood's centrally located park. It will be surrounded by play facilities—a swimming pool, wading pool, hard-surfaced area for court games, secluded playground for small children, and field big enough for four ball diamonds.

"These facilities." says Levitt, "can be used in the school program, for public recreation, or even—with the school building itself—as a summer-long day camp run by the municipality for neighborhood children."

Levitt feels his new neighborhoods "will prompt people to take a more active part in community activities . . . That's good for the people and good for the community."

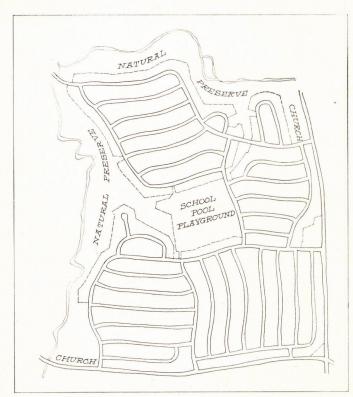
He is also continuing the community planning ideas that worked well in his earlier towns.

"Greenbelt areas will be preserved where possible," Levitt says, "and created where needed" (to provide buffers between neighborhoods).

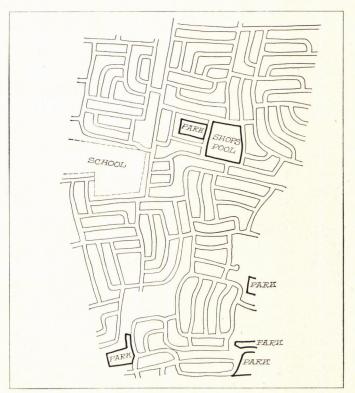
Land will be donated for churches "if they are ready, willing and able to build on it."

Streets throughout the entire town will be curved. No houses will face major roads. A system of collector drives and through roads is planned to handle crosstown traffic without delays and bottlenecks.

All street names in the same neighborhood will start with the same letter—"S," for example, in Somerset Park, the first neighborhood. Levitt says this system helps visitors, deliverymen, and even the mailman to locate residents.

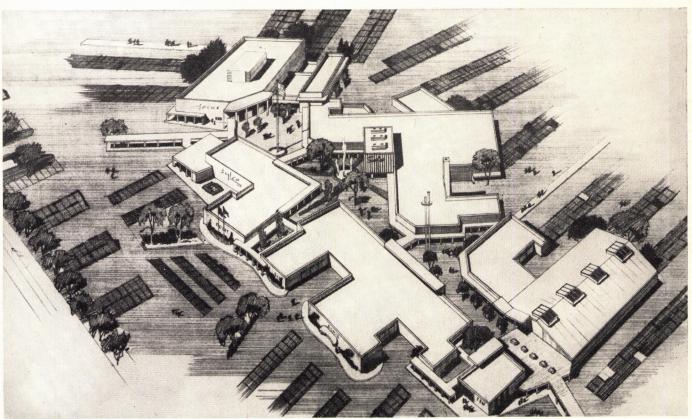


NEIGHBORHOOD MODULE for Levittown, NJ is being planned around a school, a park, and a pool. This is a future plan. The one neighborhood now under construction will have the same facilities but a different street layout Eventually Levittown, NJ will have 10 neighborhoods on 4,000 acres. Says Levitt: "We think of each neighborhood as a measuring unit for the whole town."



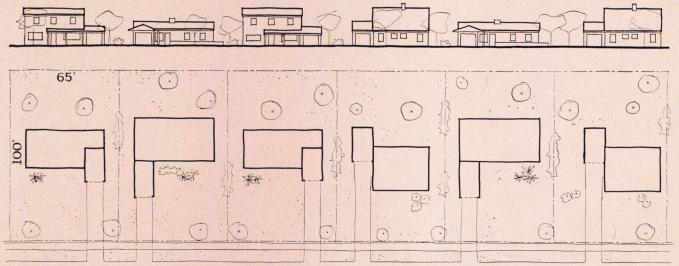
NO NEIGHBORHOOD MODULES were planned at Levittown, NY (above). Levitt could not master-plan the whole area because he started with only 275 acres, then bought land gradually in relatively small parcels. At Levittown, Pa he started with more land (2,000 acres), but was able to plan no more than half his community in neighborhood units because his land straddled four different townships.

the core of better-planned neighborhoods



LEVITTOWN SHOPPING CENTER—to serve surrounding areas as well as Levittown's neighborhoods—is based on a new layout idea. It was designed around a series of interlocking triangles—will thus have zigzag, instead of straight-line, malls. Result, the planners say, will be equal visibility for and equal traffic past every shop (in conventional centers with straight-line malls, shops on the main drag are easier to

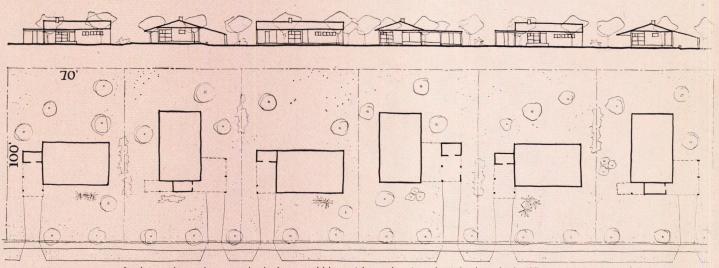
see and get far more traffic than off-mall shops). Off-mall areas at Levittown will have loading docks, shielded from sight by the stores themselves. The 70-acre center—designed by Chicago Architects Loebl, Schlossman & Bennett—will have 650,000 sq ft of store space. Its six major buildings will be connected by covered walks. One building will house a 180,000 sq ft department store.



IN LEVITTOWN NO. 3 three different models—different in size, type, price, and looks—are mixed on the same street. This is a major de-

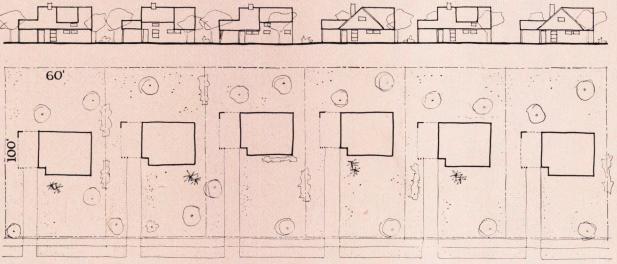
parture for Levitt, who in his previous Levittowns (below) built the same basic house over and over again in the same section.

Streetscape shows more variety



IN LEVITTOWN NO. 2 Levitt stuck to the same basic house within each section of his community. He started with his one-story models

(shown here) and made them look different by turning them long and narrow end to the street, and va ying carports, setbacks and color.



IN LEVITTOWN NO. 1 the same basic story-and-a-half house, with four elevation changes, was repeated more than 14,000 times. To give an

impression of variety and keep his houses from looking like so many peas in a pod, Levitt curved his streets and staggered his setbacks.



WASHER-DRYER COMBINATION, included in price of \$14,490 two-story, lines up with counter-high boiler to provide long work surface.



SMALL WINDOW in outer wall permits reading of interior gas meter from outside. Exterior meters cost more, are also unsightly.

...and there are more extras inside



LAUNDRY SHELVES in utility room use space next to built-in oven enclosure.



EXTRA SHELVES are built into some closets. All closets have full-opening accordion doors.



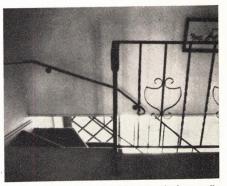
CHINA CABINET with space for linen is built in. Design could have been less fussy.



REAR WINDOW WALL in one-story house combines fixed glass with wood casement windows. Dado-high glass wall ends at door, which opens onto back yard.



CORNER WINDOW WALL in one of two $1\frac{1}{2}$ -story models combines fixed glass with awning-type wood windows. Accordion folding partition, in foreground, has nubby texture.



CURVED STAIRWAY with wrought-iron rails is in two-story model. Open stairwell lets housewife see who is at front door (half glass) without walking down stairs.



CANTILEVERED SECOND STORY gives this model more space than alternate model with porch (elevation opposite), but prices are the same.

New two-story: 1,700 sq ft at \$14,490

"This model is our runaway best-seller," says Levitt. "It's frankly traditional, and right now that is the way the market is swinging." But buyers like more than just the looks of this house.

They like the ample living space.

They like the two living rooms—one for adults and one for children.

They like the separate dining room.

They like the laundry utility room—big enough to double as a bedroom in a pinch.

They like the big (12'x21'), drywalled garage.

They like the 21/2 baths—both upstairs bathrooms are

larger than the 5'x8' baths in many merchant-built houses. They like the big master bedroom (13'5" x 15'9").

They like the master bedroom's two walk-in closets—one with a window. (Why the window? To preserve the front elevation's formal balance; the window aligns with the front door.)

They like the full complement of appliances—this model, unlike Levitt's others, has a dryer as well as a washer, a wall oven and range instead of a free-standing stove.

And they like such extras as the dining-room cabinet (p 77), laundry storage shelves (p 77), and out-of-season storage space under the stairs.

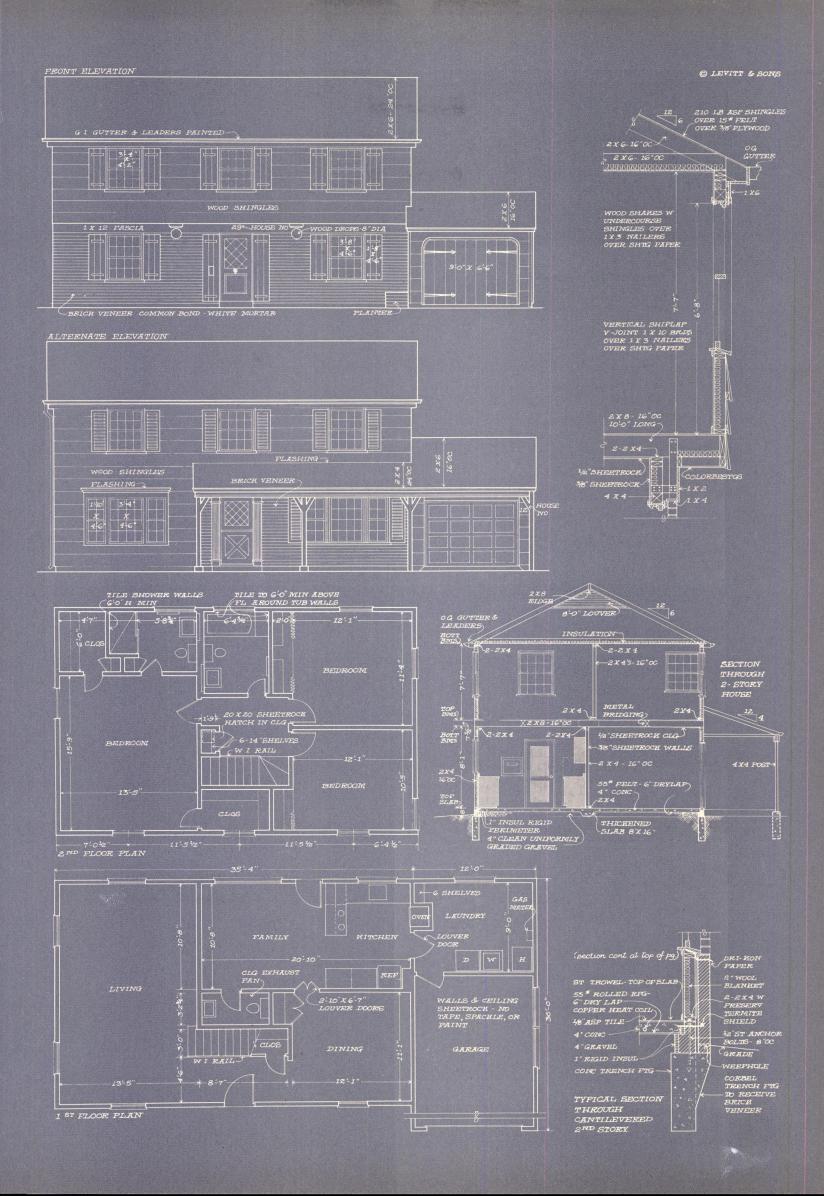


LIVING ROOM is 22' long, gets added feeling of space from open stairwell near front door. Size is emphasized by baby grand piano in corner.



KITCHEN opens into "children's living room," here furnished as breakfast room. Louvered door on far side of kitchen leads to laundry.

continued





"STORYBOOK" LOOK (bird house, flower boxes, diamond windows) detracts from clean exterior lines. Alternate elevation (opposite) is simpler.

New $1\frac{1}{2}$ -story: four bedrooms at \$11,990

There's a story behind this house, and it has a happy ending for Levitt and his buyers.

Chapter 1: when Levitt opened his third town in June, he offered two versions of the house—a stripped-down version with an unfinished attic for \$11,490, and a four-bedroom version with two bedrooms and a bath upstairs and 1,419 sq ft of living space for \$12,490.

Chapter 2: two weeks later he discontinued the strippeddown house. Why? "Most people just couldn't resist getting two extra bedrooms and a bath for \$1,000."

Chapter 3: At the same time he dropped the price of the four-bedroom house by \$500. Why? "We refigured our

costs." His refigured costs—\$8.44 a sq ft—are the lowest of all three new models.

Levitt makes two points about the heating systems in this and other new models:

- 1. "We're sticking with radiant heat because we still think that's the best way to heat a house." First-floor heat is from copper coils in the slab, second-floor heat from baseboard convectors.
- 2. "We're switching to natural gas (he used oil at his other two Levittowns) because it's cleaner, more trouble-free, and, in this area, costs less." He uses gas for heating only. His kitchens are still all-electric (GE).



OPEN STAIRWELL adds visual length to rear-facing living room, seen here from main entry. Door at foot of stairs opens to backyard.



U-SHAPED KITCHEN, which Levitt says women prefer, is formed by counters, appliances. Washer, next to refrigerator, adds counter space.

continued



L-SHAPED ONE STORY has a hip-roofed garage in front of it. Brick wing wall at sill height lengthens street elevation of this model.

New one-story: open plan at \$12,490

To get the open plan between the living and dining rooms, Levitt uses a ring-bolt trussed-rafter system.

Trusses are partly assembled in his central yard, then trucked to the site, and hoisted to the top plate of the house where they are finally nailed together. To assure an even ceiling line, his carpenters line up the rafter chord with temporary shoring.

Is the truss system more economical?

"We wouldn't use it if it weren't," says Levitt.

He also cuts costs in this and other models by: 1) putting molding between sidewalls and ceilings instead of taping the joints; 2) putting a wood border around ceramic tile in bathtub alcoves; 3) using accordion-fold closet doors; 4) spraypainting the entire interior in a single color. Economies like these help him provide colored appliances, wood windows (Bilt-Well, Curtis), screens, and plenty of shrubs.

Levitt's L-shaped, one-story model is his smallest house—1,200 sq ft. It also costs more per sq ft—\$10.40—than his two-story and story-and-a-half houses. Why does he bother with a one-story when he can build other types for less?

"We're trying to sell everyone," he says, "and the plain fact is that some people prefer one-floor living."

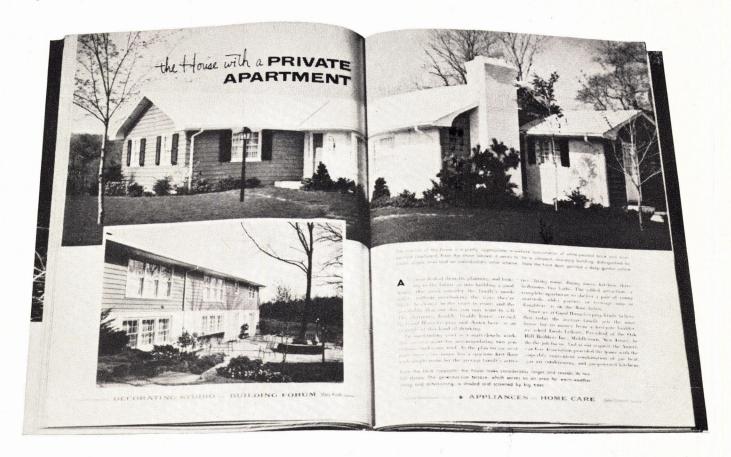
The proof? This house sells just about as well as his $1\frac{1}{2}$ -story, four-bedroom bargain (p 82).



DEEP CASEMENT WINDOWS and door, right, open rear living room to back yard. As in all Levitt models, furniture is not underscaled.



VISUAL DIVIDER between dining area and kitchen is mahogany counter and overhead open shelves. Front door is out of photo at left.



Here is the opening spread of an 18-page story

which over 12,000,000 people will see
in next month's Good Housekeeping magazine...

And here's the builder's side of the story:

How to cash in on a Promotion House

When the September issue of *Good Housekeeping* is published later this month the first of many thousands of people will start trekking through the house shown above.

This will be the beginning of the biggest promotion that Builder Jacob Lefferts of Middletown, N J has ever had and he is determined to make the most of it.

For over five months he has been getting ready. What he has been doing could serve as a check list (see opposite page) for builders large and small—and especially for those who have display houses next month during National Home Week.

Jake Lefferts is trying to avoid the backlash that hits many of the 500 builders who each year put up a promotion house: enormous crowds but few sales. These disappointed builders usually have only themselves to blame. Too many of them assume they can ride lazily on their sponsor's bandwagon—and so they sit back and wait for sales. But sales are few when the builder does not do his part of the planning and his part of the work.

Lefferts has not made this mistake. While it is still too early to tell what will happen after his August 24th opening, if careful planning means anything, he should do well. He is a 50-house-a-year builder and this *Good Housekeeping* promotion should help him make his sales quota comfortably, both this year and next.

He will also get a big lift from tie-in advertising and publicity. The publicity may establish a 1958 record as it includes "Good Housekeeping Week" in over 100 retail stores in the Middletown area, the mailing of brochures to all gas users in his area, other gas company publicity and even a special movie and TV film made at the house by AT&T (for more details *see p 92*).

Lefferts got on the right track early.

When Good Housekeeping and the American Gas Assn invited him to work with them on an all-gas house he made one suggestion which was very practical. He proposed to build a new house which he had just had designed

HERE IS JAKE LEFFERTS' PROMOTION HOUSE CHECK LIST

The house itself ☐ Is it designed right for your subdivision? ☐ Is it priced properly for its neighbors? ☐ Can you finish it on time? ☐ Is visitor's first impression a good one? ☐ Will grass be up and landscaping done? ☐ Is it located among trees? ☐ Are exterior colors attractive? ☐ Are outside and inside neat and clean? ☐ Have you a big ash tray at front door? ☐ Will back yard look as good as front?	 □ Is play yard between parking lot and house so it is logical for kids to stop? □ Is the house entrance clearly marked? □ Have you anticipated bottle necks? □ Do you need rope dividers inside? □ Do you need hostesses at critical locations to direct inside traffic? □ Should you arrange a preview "dry run" to try out traffic plan? □ If you have several display houses, is it easy to get from one to another? □ Do you need small signs to direct people to basement or other out-of-the-way rooms? 	 □ Could you use big photos of older neighborhoods to show their attractiveness? □ Have you a big map to show location of schools, churches, shops, etc.? □ Do you show available lot locations? □ If you trade, do you make this clear? □ Is house well lighted for night sales? □ Have you a prestige entrance gate? □ Are you presenting your new house to show it is better than an old house? Advertising and publicity
Furnishings		☐ Do you have an advertising agency?
☐ Is the model house furnished? ☐ Have you had professional advice? ☐ If you cannot furnish completely, can you: ☐ furnish major rooms? ☐ spot furnish in key rooms? ☐ use carpets and curtains? ☐ Have you used pictures, ash trays, books, plus accessories or "props" in kitchen? ☐ Is furniture right for this price house? ☐ Do furnishings show new ideas for room uses? ☐ Do furnishings suggest a good party house? ☐ Have you outdoor furniture? ☐ Have you glamourized basement, garage? ☐ Are cabinets, closets free of junk?	Salesmen and hostesses Whether you employ a realtor or not: □ Do you need extra, part-time salesmen? □ Are salesmen thoroughly familiar with every detail of the new house? □ Can they demonstrate each appliance? □ Do they have a fact book on each house? □ Can they talk intelligently about changes or "custom variations"? □ Can hostesses give information and answer questions? □ Do you have identification badges? □ Have you worked out all details of sales methods and procedures? □ Have you a private sales office?	 ☐ Have you planned a continuous campaign? ☐ Have you considered all media: newspapers, radio, TV, billboards, etc? ☐ Can your agency help get local tie-ins? ☐ Who will write publicity stories? ☐ Will co-sponsors pay for billboards? ☐ Will Chamber of Commerce, retail stores or others help with promotion? ☐ How can you build week-day traffic? ☐ Have you invited church, lodge, school or club groups to see the house? ☐ Have you invited town officials, reporters etc for a preview? ☐ Can you do something to create favorable news for local papers? ☐ Can you encourage past buyers to spread word of your new house?
Automobile traffic	Sales literature	☐ Should you use any direct mail?
 □ Is house located to attract passing motorists and yet to avoid traffic bottle necks? □ Is there enough parking space? □ Do you need parking lot attendants? □ Should you discuss traffic with police? □ Will you need to hire policemen? □ Do you have enough directional signs? 	 ☐ Have you enough up-to-date brochures? ☐ Do you also need a fact sheet? ☐ Can you get publicity reprints? ☐ Do you stress brand-name merchandise? ☐ Does sales literature emphasize your best sales assets? 	 □ Can you get your name publicized at a shopping center or other crowded place? □ Do you need door prizes to get names? □ Do you use a trade mark in all ads and promotion? Relations with your sponsor
☐ Do your ads show a location map?	Merchandising	
☐ Do taxi drivers, traffic cops and others who may be asked know your location? Foot traffic	☐ Is each model clearly marked with a "Welcome, come in" sign? ☐ Will unguided visitors overlook some of your best features?	 ☐ Have you a clear list of what you do and what sponsor does? ☐ Can you deliver more than you agreed to? ☐ Does your sponsor have sample newspaper ads for you to use?
 □ Will walk from parking area be pleasant? □ How will you encourage crowds to line up in an orderly way at front door? □ Will you need a hostess to let in one group at a time? □ Do you need a children's play yard and a week-end attendant? 	 □ Do you have a garage, basement or other area for a display "store"? □ Are your product displays interesting? □ Do you use manufacturers' sales aids? □ Are you playing up your choices: house designs, floors plans, lot locations, colors, materials, appliances, optional extras? 	 □ Can he lend you signs, displays, and help to train your personnel? □ Will he help furnish the house? □ If so, is it clear what you pay for? □ Have you insurance on furnishings? □ Will any equipment be loaned or free? □ Are there other non-competitive sponsors?

by his own architect, Noboru Kobayashi, rather than build a strange house familiar neither to himself nor his workmen. He knew his own house would 1) fit well into his existing subdivision, 2) be popular with his type of buyer and 3) let him make delivery in time to meet *Good House-keeping's* furnishing and photo deadlines.

The proposed house pleased both sponsors. As finally worked out, it gave AGA more than the association had asked for: some 17 uses of gas—more than in any other U S house. It gave Good Housekeeping a house with a good editorial angle (the complete downstairs apartment) and a handsome house to furnish (photos on next page).

The house also suited Lefferts. While its \$49,500 price tag is considerably above his average, he can build smaller versions (one is planned to sell for \$29,500), and it fits into his line of ranch, split-level, two-story and hillside houses (for examples, see p 92). More than anything else Lefferts' Good Housekeeping house has talking points which people will remember.



ences. Mary Kraft, right, and her editorial staff handled furnishings.

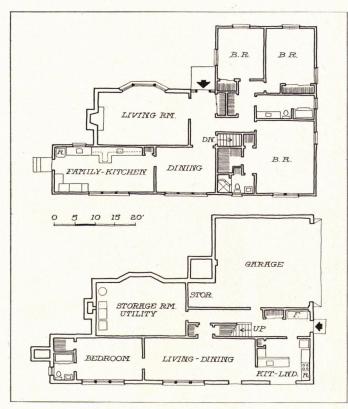
To see the house, turn the page

87



BEST NEW FEATURE is separate ground floor apartment with complete kitchen, dignified entrance, pleasant view to this handsome terrace.

Promotion House was given new talking points



TWO-FLOOR HOUSE has 4 bedrooms, 3 baths, 2 kitchens, 3,000 sq. ft.

As Builder Jake Lefferts would be the first to say, Good Housekeeping's editors had a lot to do with this house.

They took his idea of a separate apartment on the lower floor for parents-in-law and made a more cheerful talking point by turning it into a suite for a bride and groom. They enlarged the downstairs kitchen and gave it more equipment. Editor Jane Cornish took over the upstairs kitchen and redesigned it. Mary Kraft, head of the magazine's Decorating Studio, and her people chose all colors, furnishings, floor coverings, lighting and appliances. They gave the house a decorating theme, borrowed on consignment some \$9,000 worth of furniture and actually dug into the magazine's own pocket for another \$5,000 worth of furnishings.

The second sponsor, the American Gas Assn, (working with the N J Natural Gas Co) suggested appliances, a gas air conditioner and special items like a fireplace lighter, outside lights, barbecue, terrace space heater.

Lefferts had to be flexible, make changes and work fast. Wet spring weather held him up so he had to use all his men and facilities to get the house built in 45 days.

His out of pocket expenses were considerable. He had to pay extra for the two complete kitchens and for the air conditioner. He paid \$700 in extras for a complete landscaping job that would look right in photos. He had to tie up construction money for three months until the magazine comes out and then for another six months after publication.

Wrote Good Housekeeping Editor Herbert Mayes to Lefferts: 'We have never before had an experience with any builder that worked out so satisfactorily, so pleasantly, so constructively. You kept your word on every specified instance and I can tell you that is quite a record.'



UPSTAIRS LIVING ROOM is 22 x 13, has only one door which gives it dead-end privacy. Fireplace, bow window are best features.



FORMAL DINING ROOM is $14\frac{1}{2}$ x 11 and lets light into the entrance hall from its three windows which open to wooded view.



FAMILY ROOM-KITCHEN, 24 x 11, is crammed with ideas to make women talk: two separate work areas, 20 ft of counter

space, two roomy roll-out wastebaskets, special storage for glasses, linen, and silver trayarm chairs for eating while seeing TV.



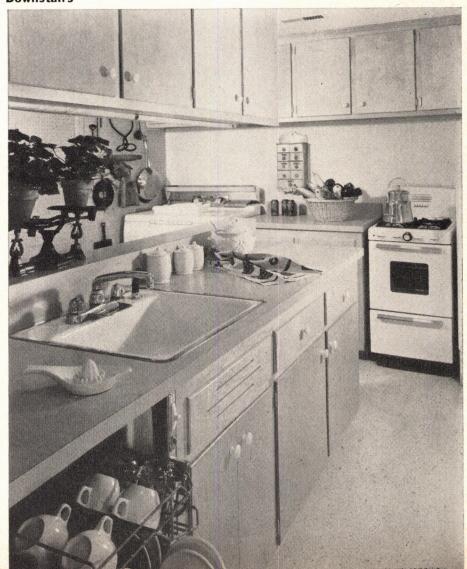
LIVING-DINING ROOM downstairs is $27 \times 10^{\circ}7^{\circ\prime\prime}$ and is furnished less formally and in gayer colors. Bedroom and bath are beyond.



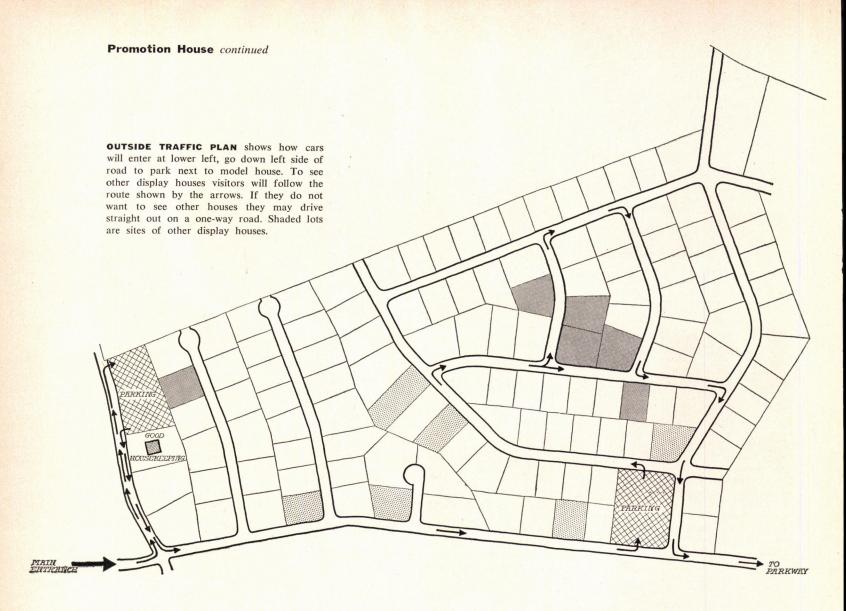
DINING END of living room is ample for a full sized table which *Good Housekeeping* furnished attractively. Doors lead to kitchen.

APARTMENT KITCHEN has sink, dishwasher, range, refrigerator, washer-dryer, ample storage. It is fine for serving meals on terrace.

Downstairs



continued



Preventing traffic bottlenecks takes planning



POSSIBLE TROUBLE SPOTS were discussed by Lefferts (left) with police captain Wm Woodward who will loan extra policemen.



ROADSIDE CONFERENCE between Lefferts, Prudential's Frank Eisele (left) partner Chas Kilcomins and foreman settled street problems.

Traffic bottlenecks, especially on a hot Sunday afternoon, are not a good prelude to house sales. So Builder Lefferts has spent a lot of time planning to prevent them.

He put the Good Housekeeping model on a through road and built a parking lot beside it. His next problem was to plan so people coming out of the parking lot would not have to buck incoming traffic. To avoid traffic lines crossing each other at his main intersection, he asked police to let him route traffic on the left side of the road for a short distance during peak hours (see map above).

With the mayor and police captain he worked out routes to be followed by incoming cars. He arranged to employ policemen for main intersections and he also provided for three large directional billboards (which American-Standard is helping to pay for).

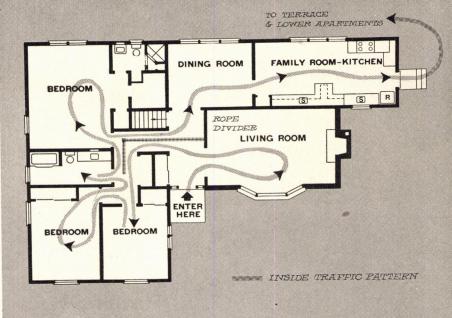
Lefferts gave equal attention to traffic inside the house. While he does not want to regiment his visitors, he does want them to see all of both floors and to walk through in an orderly manner. So he will make sure they come in the front door and follow his suggested procedure at least during peak hours. (See plan, opposite.)

His play lot for children will be in a pleasant shaded area behind the house. Parents can take children there directly from the parking lot. Lefferts will have a hostess at the front door and others inside the house. He is testing all his plans in a series of preview rehearsals.



IDENTIFICATION SIGNS like the one at left and large directional billboards placed at critical spots will guide visitors to Oak Hill.





INSIDE TRAFFIC plan is diagrammed here. From front door visitors see living room, pass along left side of rope divider to bedroom wing, return to hall, then go through dining room, kitchen and out kitchen door to terrace. Visitors enter lower kitchen door from terrace and see the bride and groom apartment. They exit via the "store" in garage. Photos on this page were made at a sneak preview for town officials which gave the builder a chance to try out his traffic schemes. He discovered one unexpected bottleneck in the lower apartment.



ROPE DIVIDER keeps incoming traffic moving down left side of bedroom hall, prevents head on clash with line moving out of bedrooms.



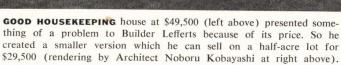


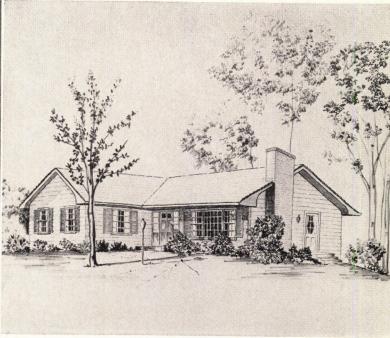
PREVIEW CROWDS showed Lefferts that his one way kitchen traffic plan was workable, with people leaving at far door for terrace.

continued

Lisanti, Inc







This permits him to bracket the market for this kind of hillside house and he can let buyers grade up from the smaller model or down from the big house. He can build in several sizes and with lower floors finished in a variety of ways. This version has 2,200 sq ft.

Lefferts promotes variety, community, brand names



RANCH HOUSE on a radiant-heated slab is smallest Lefferts will have on display. Priced at \$24,500 it is now finished and landscaped.



HILLSIDE HOUSES are built wherever the sloping ground permits it. They sell well and give extra space for very little more money.



Attractive as the *Good Housekeeping* model is, Lefferts' big promotion might fail if he had only this house to show. To offer a choice of price and style, he will have ten different display houses open. Two associated builders (for whom he acts as realtor) will have about six more.

Good neighborhoods are his best sales feature. Saving the trees, grading carefully, laying out streets and half-acre lots to follow the natural lines of the terrain—these are some of the ways Lefferts works to create handsome neighborhoods and justify his Oak Hill motto: "Where you can live as you always meant to."

In several garages he displays large photographs of his older street scenes to show how fine they look. His location map also points out nearby assets like beaches, swimming and boat clubs, schools, shops, etc. Good location and good neighborhoods are played up in all his advertising.

Because he is working hard to do a good promotion job, his publicity has started to snowball even before his opening. AGA will send copies of the *Good Housekeeping* story to affiliated companies throughout the country, will offer window displays and promotional material. Local telephone offices will mail out literature describing the telephone installations. AT&T liked so much the way *Good Housekeeping* put phones in several rooms, it is adding more phones and making a movie of the house for national distribution.

As H&H goes to press, Lefferts is still at work training his sales staff and polishing up his opening day techniques.

TWO-STORY HOUSES, (left) some with a dormitory room over the garage, are sprinkled throughout Oak Hill, add to variety.



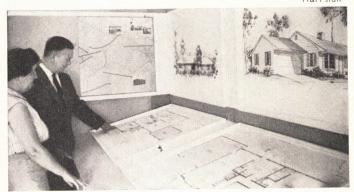


AD AGENCY president Schuyler Van Vechten (left) and Lefferts worked out advertising and publicity campaign. The agency helped arrange tie-ins with Chamber of Commerce, stores, manufacturers, radio stations, newspapers, magazines. It also prepared brochures and ads.



LUNCHEON at model house for directors of N J Natural Gas Co was one of several previews. Utility is giving house wide publicity, is mailing thousands of brochures to its NJ customers, will promote window displays, encourage people to see gas equipment.

H&H staff



RENDERINGS AND PLANS in garage "store" give town official and his wife at preview a chance to see Lefferts' wide variety of houses.



DISPLAY IN GARAGE of house was set up by RCA-Whirlpool distributor who will also lend representative to explain appliances.

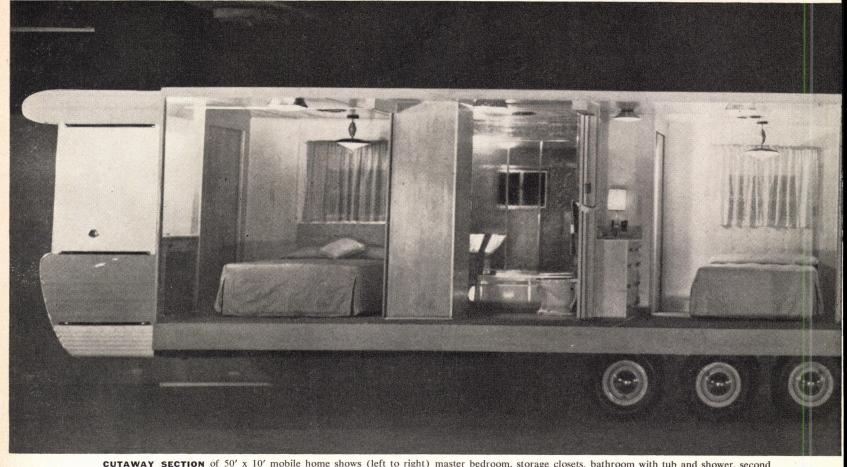


BRAND-NAME PRODUCTS in house will be sold by over 100 merchants who will promote "Good Housekeeping Week" with store windows.





EXHIBITS from manufacturers, like this American-Standard color selector, are being used in many of Lefferts' display houses.



CUTAWAY SECTION of 50' x 10' mobile home shows (left to right) master bedroom, storage closets, bathroom with tub and shower, second

What's the mobile home got

By Arthur David Piper

Although the mobile home is by no means the answer to US housing, it does have an answer to many of the problems which plague home building today.

The mobile home's answer: mobility.

Because it is mobile, it can be completely built in a factory and moved to its site without requiring any costly field labor for site assembly. It saves on labor costs. It is exempt from codes. It can be built far faster than a house. It needs no interim financing. Home and furnishings can be covered with one easily executed mortgage. Trade-ins can be handled as easily as auto trade-ins. And salvage value of the mobile home is not limited by the value of the original site.

But, of course, there are also drawbacks. Chief among them: 1) the mobile home itself is small—seldom over 500 sq ft; 2) mobile-home parks are often badly located, poorly planned, and lacking in community facilities and services; 3) there is often a lack of privacy inside the unit and, almost always, outside it.

Nonetheless, mobile homes have quietly captured a sizable part of the housing market. Roughly 1½-million people live in them. In 1957, 125,000 mobile homes were produced—that is equal to about 15% of last year's housing starts and nearly twice the year's output of prefabricated houses.

Mobile homes can be bought as easily as automobiles

Financing is virtually the same for both—chattel mortgages with dealer recourse. The down payment on a

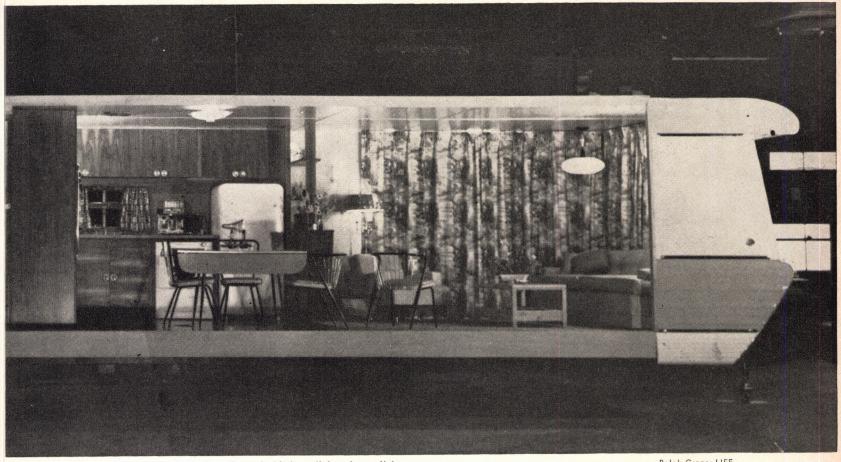
mobile home is steep—usually one-third—and the mortgage must be paid off in three to five years. But the monthly payments are often less than for a conventional home. For example: a man buying a \$6,000 mobile house with a \$4,000, five-year mortgage would pay \$86 a month for interest and amortization.

When a mobile-home owner wants a new home, he can trade in his old unit as easily as his car-and get a relatively better allowance on it. The ease with which a mobile home can be bought appeals to people who don't want to wait months to move into a house. As one mobilehome manufacturer put it: "A customer can come in after lunch, pick out his home, and cook dinner in it that evening at his own site and with all financing completed."

It takes just 24 hours to build a mobile home

Because it can be built so fast and needs no time to erect at the site, no interim construction financing (which accounts for as much as 3% of the cost of a conventional house) is required. One mobile-home maker, whose operation is typical, breaks his production into 11 steps. Each takes two hours and varying numbers of men. Here are the steps and the manhours for each:

- 1. Undercarriage assembly including steel chassis and wheels—three men for a total of six manhours.
- 2. Floor assembly including plywood subfloor, plastic roll flooring (applied in a single sheet), and ducts-four men for a total of eight manhours.
 - 3. Side wall assembly and installation (insulated walls



bedroom, more closets, heating and cooling unit, kitchen, dining alcove, living room.

Ralph Crane: LIFE

that home building can use?

are fastened to top of plastic floor covering) and plumbing installation—seven men for a total of 14 manhours.

- 4. Roof installation (roof is built in jig and placed atop walls)—two men for a total of four manhours.
- 5. End wall assembly and installation—one man for a total of two manhours.
- 6. Cabinet installation (made in separate shop, cabinets are hoisted into unit before roof goes on, then nailed up later)—three men for a total of six manhours.
- 7. Electrical installation—three men for a total of six manhours.
- 8. Roofing and metal siding application—seven men for a total of 14 manhours.
- 9. Interior trim application—three men for a total of six manhours.
 - 10. Painting—four men for a total of eight manhours.
- 11. Finishing including placing furniture, drapes, and rugs—14 men for a total of 28 manhours.

Mobile homes are the only truly industrial homes

They are the only homes that are made complete in a factory, the only homes that make full use of efficient industrial production.

One mobile-home maker who also makes prefabricated houses says labor costs for installing plumbing in a house are three times the total labor cost for a mobile home.

The same manufacturer says painting costs 2.7ϕ a sq ft on a trailer, which is sprayed in the plant, and 8.5ϕ on a house, which is brush-painted in the field. The trailer gets one coat of lacquer sealer and two coats of varnish inside, one coat of primer and two coats of alkyd enamel outside. The prefab house gets two coats of water-base paint inside, one coat of primer and one coat of enamel outside.

Cabinets in the manufacturer's trailers and prefabs are identical in quality and number but cost \$90 for a trailer, \$201 for a house. Trailer cabinets are factory-installed, house cabinets field-installed.

"Prefabbers mass-produce the wrong part of the house"

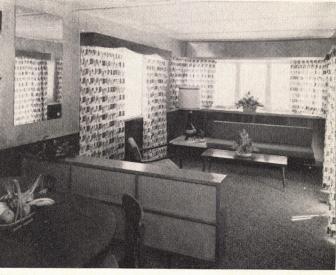
So says Pete Knox, himself one of the largest prefabbers in the South. He adds: "We should be mass-producing the most expensive rooms—bathrooms, kitchens, and all utilities—not empty space as we do today, leaving all the utilities to go in at the site with old-fashioned methods. We hope to get into production with a utility core that can be wheeled to the site, where the living area, which is cheap space, can be put up conventionally beside it." But Knox and other prefabbers concede that codes may block the utility core.

Nevertheless, mobile homes seem to be moving in the utility-core direction. More and more, the mobile home is being used to provide utilities and expensively fitted rooms (like bedrooms with built-in storage). The cheap living space is added at the site—sometimes as conventionally built "cabanas," sometimes as living rooms built in a trailer factory. Several examples are shown on the next two pages.

Mobile homes continued



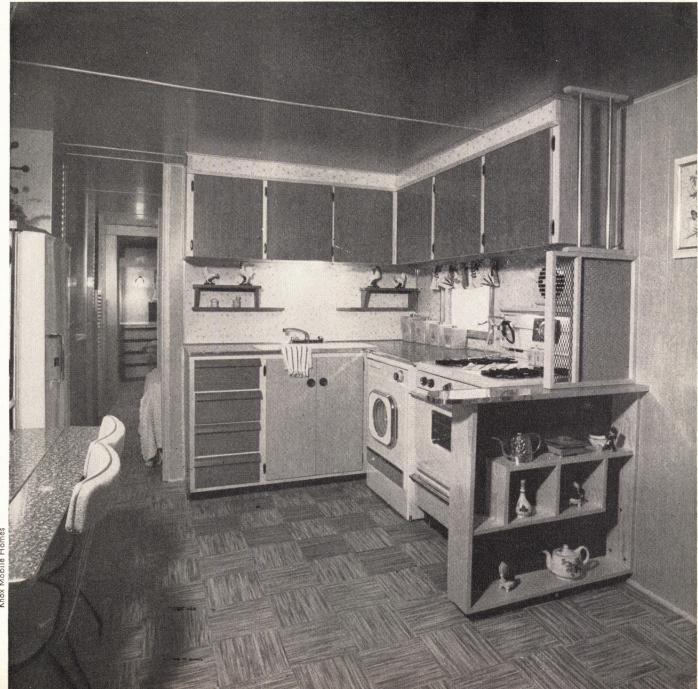
FACTORY BUILT-INS include finely finished furniture like this dressing table and drawers, plus mirror and lights of a quality and finish which is usually associated with upper price houses.



LIVING ROOM furniture often includes sofa, room dividers, coffee table and furnishings like carpets, curtains, valence lighting. Such equipment shows how far mobile homes have come from the trailer.

Mobile homes include expensive utilities and built-ins

COMPLETE KITCHEN has a range, sink, laundry, exhaust fan, refrigerator, built-in lighting, as much storage space as many of today's houses.



Walit Union

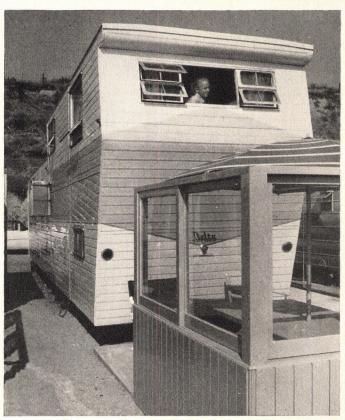


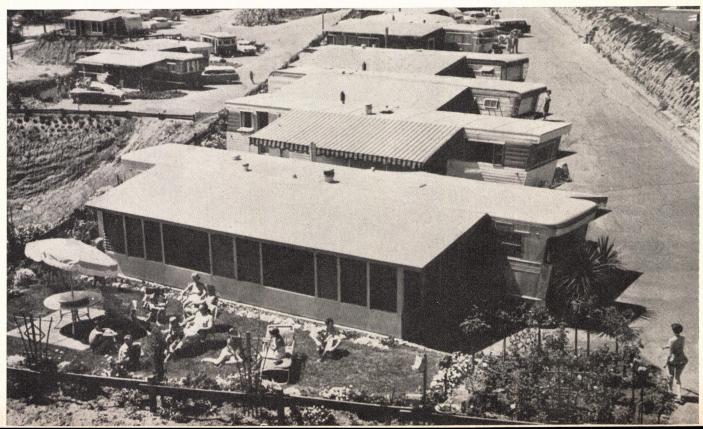
ADD-ON SPACE, by which mobile home owners enlarge their living area, is well illustrated above where a carport or porch has been added at the right and a cabana with jalousie windows at the left.

Cheaper space is added

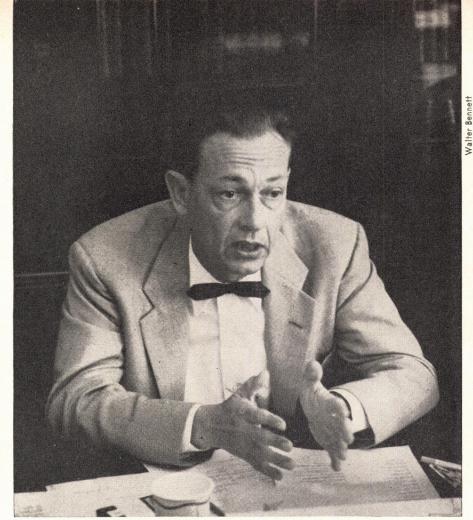


EXPANDED SPACE is also shown in these three photos. Above a second unit has been telescoped out of the first. At right, a split level has gone up into the air to get bedroom space. In the photo below there is a look of semi-permanence to the expanded units.





Mobile homes continued



Rufus Nims of Miami, Fla is a man with a vision. His dream of the industrialized house of the future may at first seem a long way from reality until one learns that the first of his factory-made motel units, complete with utilities and furnishings, will soon be delivered. He is a practical architect who, in addition to houses, has designed many commercial buildings and a chain of successful restaurants.

Architect Rufus Nims

foresees a fully mobile,

factory-built space-module home

Says Nims:

We must have mobility to the point of readily transportable factory-manufactured space elements.

We want a house with light and color control as a function of the walls and ceilings.

We must have sound control—in these days of jet aircraft and increasing traffic uproar the control of sound becomes vital.

We want automatic temperature control to be built into the walls and floors. Temperature control is not a function of air conditioning but is a function of the skin of the structure itself.

We must have humidity with air purification. The use of ultra-violet and other devices for the constant purification of the air is not a function of air conditioning as we know it today.

We must have flexibility

We want expandable and contractable houses for the varying demands of the family through its years of change.

We must have a communication system, visual as well as vocal.

We want a house complete with all utilities and ap-

pliances so a family won't have to mortgage its paycheck for the next three years to equip the new house.

We want the best architectural talent the world has to offer to adapt these space elements and define with these enclosed areas the living areas of the home.

We hope nucleonics will produce a power pod

We want radiant heat panels in our semi-enclosed areas (i e, patios).

We want our food preparation compartment to incorporate all proven technologies at the time it is built.

We must have a minimum of maintenance which includes a minimum of house cleaning. We want cushioned floors which are impervious to stain.

We want our semi-enclosed and land areas to be functioning parts of the home. We don't want to be caged in inclement weather. We want our gardens and land-scaping to be a part of the house.

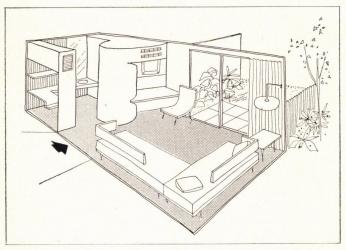
We want to trade in our used house unit as we trade in our used automobile.

We want this because we want to avoid obsolescence and down grading of our land. We want it for our neighbors so their houses will not affect our land value.

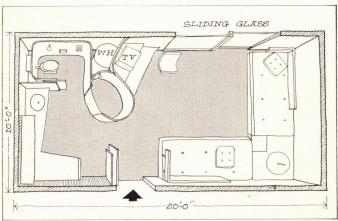


These factory-built space-module motel units

will be in production soon



TYPICAL UNIT (shown without walls) has a sleeping area, bathroom.



TOP VIEW shows how plastic lining encloses shower, water heater.

Here is what Architect Nims says about them:

We are now making an approach to our new concept of housing with plans for plant-manufactured motels (shown here), and restaurant food-service units.

Our motel units will be 10'x20' with an open bath at one end and a bedroom at the other. Their partitions will be thermo-setting acrylic plastic, to cost \$225 a unit. Each unit will be air-conditioned, and will have all utilities—including a water heater—so no connections between units will be needed. The food-service units will be 10'x36'.

The over-riding idea behind our project is mobility from factory to site: our units will be delivered by truck, lifted off with a crane and double slings, and set on four foundation pins. There will be no tampering with the ground, and weather will be no problem.

Here are just three of the many factors we have considered in approaching our new concept of housing:

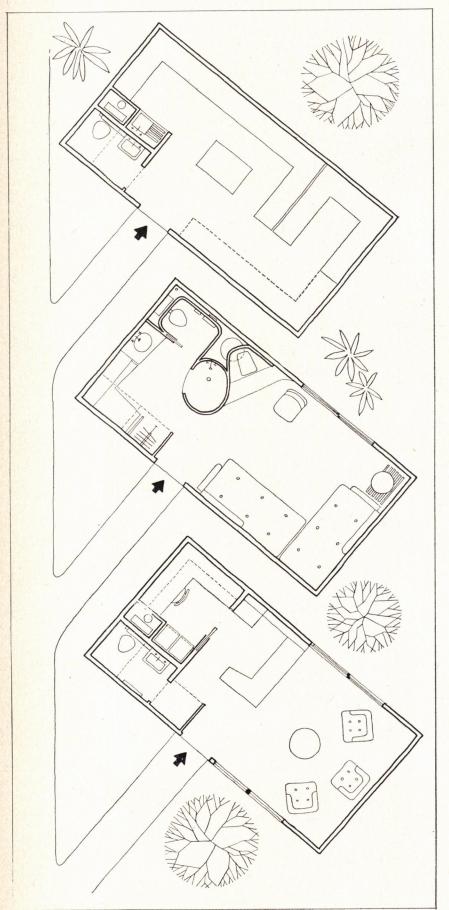
1. Costs: we expect to produce space modules at about one-third of conventional construction costs

That estimate is based on low-volume production—1,000 motel units and 1,000 food-service units a year.

Our motel-unit costs will be about \$5 a sq ft, including mechanical equipment and furnishing. That is only a beginning. With the type of mass production made possible by space modules, there is every indication that costs could be trimmed to about \$4 a sq ft.

By way of comparison, house trailer costs are about \$10 a sq ft for a completely equipped unit. And the factory cost of an auto in the Ford-Chevrolet-Plymouth group averages around \$16 a sq ft (this is less than the sq ft cost of most of today's custom houses).

continued



PLAN OF THREE UNITS shows how they can be grouped so each has a semi-private entrance. Sliding glass doors, on opposite side of unit from the entrance, face a secluded corner. Units are entirely self-contained, with separate air-conditioners and water heaters. Center unit is the typical motel sleeping unit; other two are variations for use as a motel office or a linen room.

Before we came up with our \$5 cost figure, we had lengthy discussions with suppliers of such things as plumbing, heating, air-conditioning, doors, hardware and materials to be used in the skins of our modules. We found that even at our low scale of production we will benefit from national users discounts. Materials for conventionally made units are bought, in effect, at retail.

We also looked into the techniques of designing and manufacturing other plant-made products that have enclosed space—house trailers, railroad cars, tanks, and refrigerators, to name a few. Among other things, we found that house-trailer manufacturers are producing insulated walls at about \$1 a sq ft or less.

After seeing what other industries are doing, we realized we had been going down a blind alley so far as walls were concerned. We had been thinking in terms of panel-type construction. This was an error since the panel itself was originally conceived as a prefabricated unit to reduce field erection costs.

We decided there was no wit to the use of such an expensive element when all our building—like all trailer building, for example—was to be in a plant. Panels would cost us more than \$1 a sq ft of insulated wall space before we even began building the building.

So we tossed out the panel concept, and the manufacturers working on our project have developed totally new construction techniques with little relation to any process used in the building industry today.

2. Manufacturing: the manufacturer of plant-made buildings is essentially an assembler

He is like the auto maker, who buys such components as radiators, bumpers, frames, ignition systems, spark plugs, and even bodies from suppliers. As a result, autoplant direct labor in the Ford-Chevrolet-Plymouth class totals no more than 120 to 125 manhours per car.

Like the auto makers, we realize that the success of space-module manufacturing will hinge, to a large degree, upon the ingenuity and resources of parts, materials, and equipment suppliers.

3. Transportation: it won't make sense to spend over \$700 to move a space module from factory to site

Is it possible to stay within that limit on transportation costs? We think so.

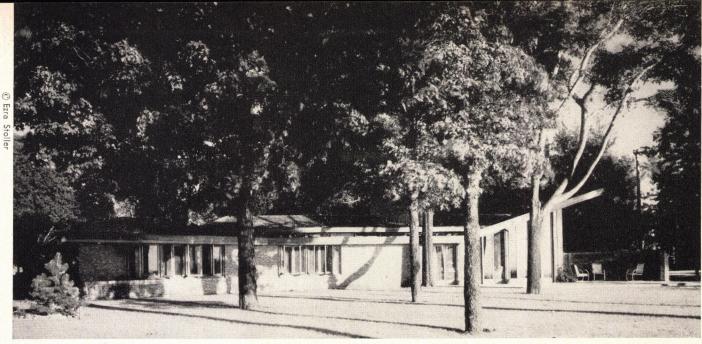
We believe plants on any of the inland water routes could supply nearly all of the states east of the Rocky Mountains. They could use barge transportation, overland transportation by truck, or a combination of both. (Rail transportation is out of the question because of restrictions on width and height.)

For example: we have found that a Miami-based manufacturer could operate as far as Atlanta by road, as far as Wilmington, Del by water. Manufacturers located along the river system connecting with the Mississippi would also be in a good transportation position.

Highway transportation, including loading and unloading, averages about 70ϕ a mile. A highway trailer would take two 10'x20' motel units, so their transportation costs would be 35ϕ a mile.

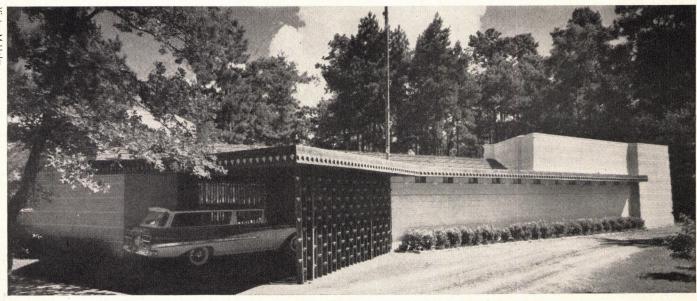
Of course, dimension restrictions are a limiting factor on highway transportation. But we do not consider them a serious handicap. The width limit, with a special permit, is 12', the height limit 9½'; length limits vary, but a 40' load would be no problem.

Factory-made motels and food-service units could well be fore-runners of factory-made housing units. /END



SEE P 102

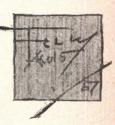
House in St Joseph, Michigan



SEE P 106

2 House in Houston, Texas

3 NEW HOUSES BY FRANK LLOYD WRIGHT

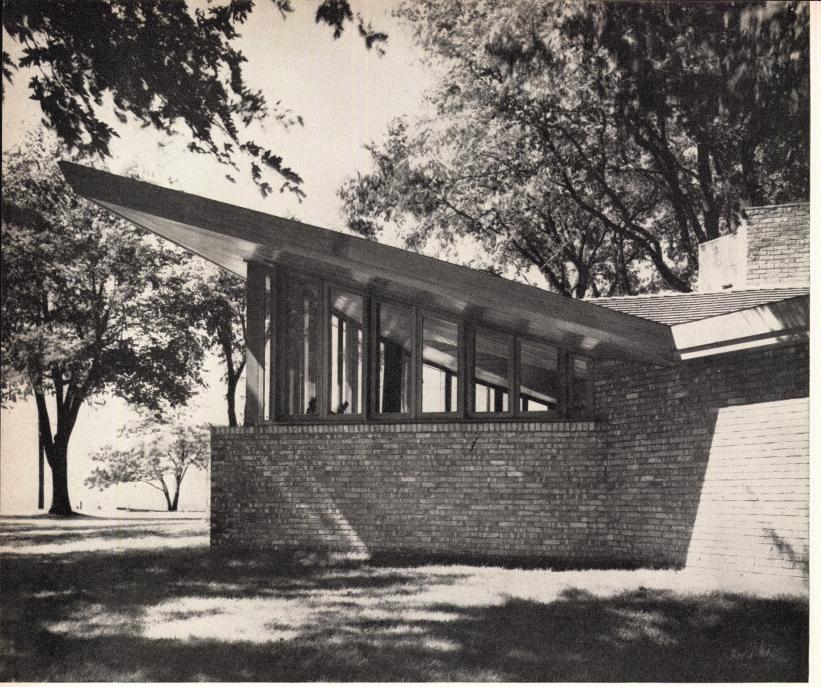


3 House in Greenville, South Carolina



SEE P 108

101



From the outside, the living room roof sweeps up to open one end of the room to a panoramic view of Lake Michigan.

1 HOUSE IN ST JOSEPH, MICHIGAN

Photos: © Ezra Stoller



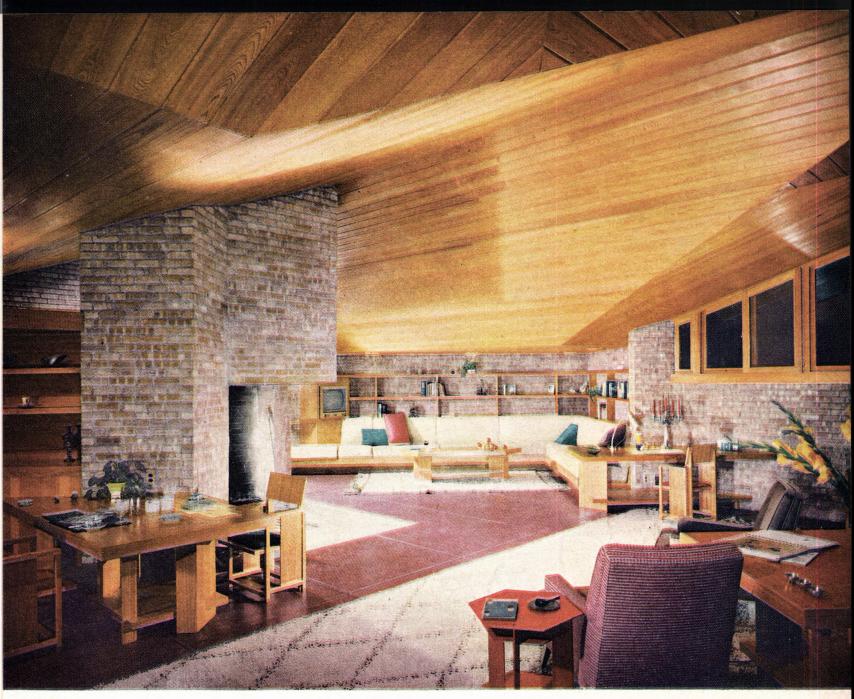
The living room has a terrace protected by a 4' high wall.

This house represents a theme Frank Lloyd Wright has been using since the 1920's—the many-angled, prism-like form.

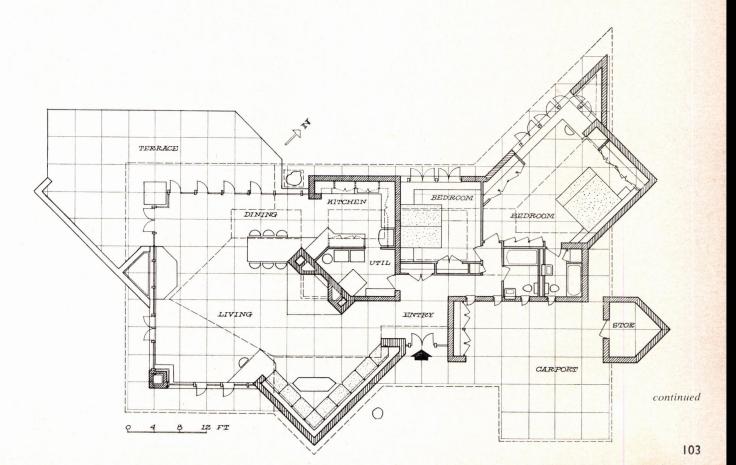
"I am convinced," he says, "that the pattern made by the cross section of a honeycomb has more flexibility where human movement is concerned than the square. The obtuse angle is more suited to human to and fro than the right angle."

The plan of the 1700 sq ft house shown here was developed along two axes that cross at a 45° angle. The resulting scheme provides well separated sleeping, living and working areas that open out from each other to create a sense of space and seclusion.

The ceiling and roof lines are part of the many-angled theme. In the living room (color photo, opposite) the ceiling treatment gives scale to the different areas, and intensifies the drama of the view. On the exterior (above) the ceilings are clearly visible through the windows and are expressed directly in the line of the roof.

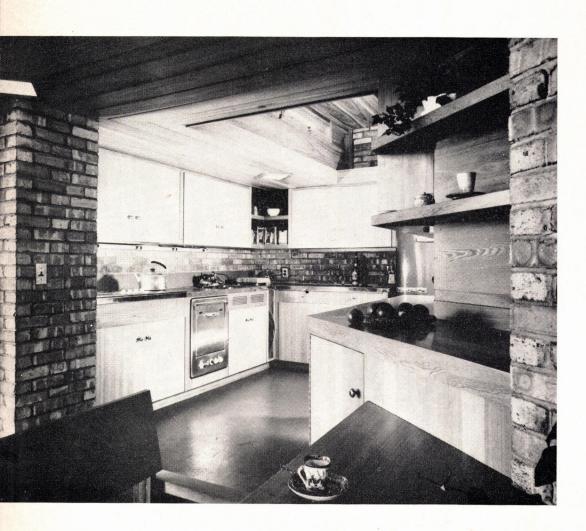


Cypress ceiling of living room contrasts with salmon brick walls. Floor is polished concrete, marked with the 4' unit system as in the plan.





This fireplace is the dominant element of the house (see also previous page). At left (behind the fireplace) is the kitchen. The ceiling is low over the sitting area, sweeps high over rest of the living room.





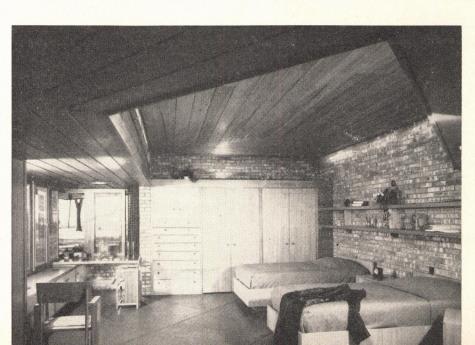
Strong horizontal lines in the living room (above) are enhanced by the contrasting vertical window mullions. Mr Wright rarely uses mullions at corners; instead he miters the glass as shown here. Furniture was designed by the architect.

Kitchen (left) is simply an extension of the living room, with no door and no conventional windows. The finish here—even on the two-level ceiling—is as luxurious as in the rest of the house. The clerestory windows admit a soft light and draw off cooking odors.

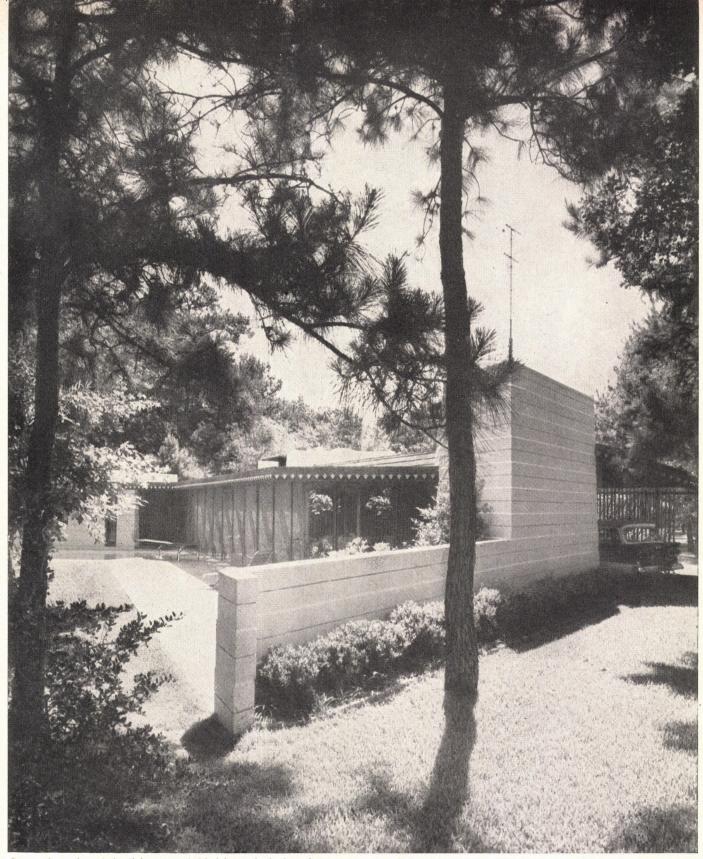


Photos: © Ezra Stoller

The master bedroom (right) is more restrained than the living area. The ceilings are flat, and detailing is simple. The high portion of the ceiling (8'-9") seems even higher because of the contrast with the low (6'-7") deck over the windows. All storage is built-in.



continued



Screened porch and the living room behind it overlook the private rear garden. Swimming pool (far left) is a feature of the garden.

2 HOUSE IN HOUSTON, TEXAS

This house is a Frank Lloyd Wright solution for the large suburban lot.

On the problem of designing for a one or two acre site Mr Wright says: "We will have a good garden. The house is planned to wrap around two sides of this garden. We must have as big a living room with as much vista and garden coming in as we can afford, with a fireplace in it, and open bookshelves, a dining table in the alcove,

benches, and living room tables built in."

A large screened porch (see photo opposite) virtually doubles the size of the living room, since it can be used all year round in temperate Houston. There is no roof over this porch—only screening.

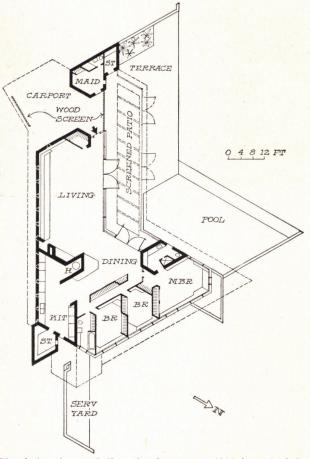
The bedrooms (at left in photo above) turn off the living room at a 30° angle to enclose the garden (see plan opposite). Streetside of house is almost entirely closed.

Photos: Victor M Helm



Screened porch is an extension of the living room. The two areas open to each other through glass doors. To give an uninterrupted sense of

the flow of space, Mr Wright kept the floors on the same level and used the same polished concrete, with low thresholds under doors.



Plan is based on unit lines that intersect at 120° instead of the usual 90°. Thick walls are 8" concrete block, slender ones are plywood. Swimming pool is built right up to walls of the house.



Bedroom also opens to a view of the garden. All walls are of standard 8"x8"x16" concrete block, set back ½" every second course. The result is a slight batter to the walls, and distinctive horizontal lines.

continued



Henry Elrod

The living room (foreground) is open to the view through a continuous

HOUSE IN GREENVILLE, SOUTH CAROLINA

This house is a case study for Frank Lloyd Wright's dictum: "Shelter should be the essential look of any dwelling."

As the photograph shows, the great roof of the house is, itself, the very epitome of shelter. It projects as much as six feet to shield the house from sun and storm (yet where light is desirable, on the north side, the roof stops at the wall).

Shelter is expressed again by the canted native stone wall and the massive stone chimney which repeats the sloping lines of the base.

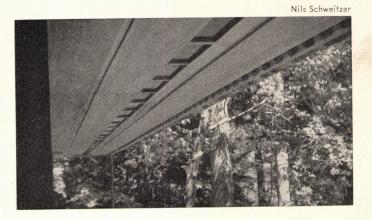
The house was designed and built in "layers." The solid masonry base rises from the ground to window-sill



band of windows, and to the terrace beyond the extension of the base (left, foreground). Masonry is local stone and concrete formed in place.

height; the windows run in a continuous band above it, clear around the house; the roof rests on top of the windows, on the slender mullions. This order produces strong horizontal lines which make the house look longer and closer to the ground. Construction is simplified because each stage of the work is completed before another is started on top of it.

The design also illustrates Mr Wright's principle of balancing plain solid masses against light elements. The sense of security produced by the base is enhanced by the openness of the band of windows. The weight of the roof is set off by the delicate wood molding (photo, right) that runs along the underside of the soffit, next to the facia.

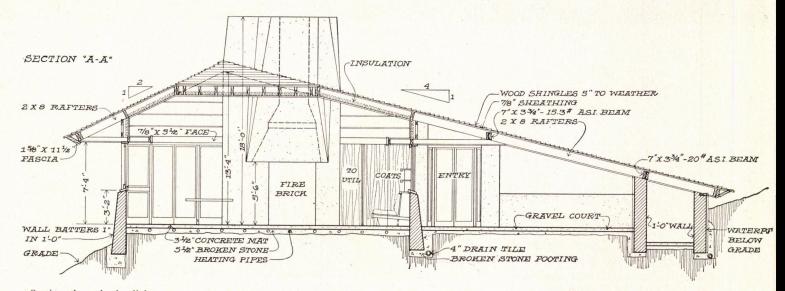


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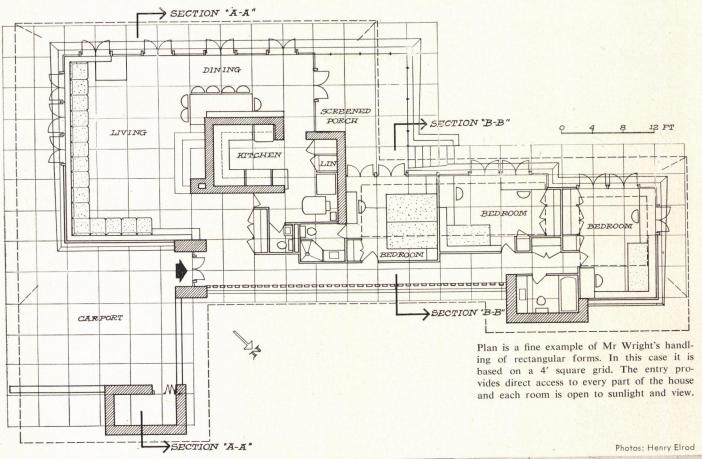
Entrance and carport are sheltered by an extension of the living room roof that sweeps all the way to the bank of the hillside. The living room (left) is glazed above the masonry base except near the entrance

where privacy is desirable. There vertical boards replace the glass. The large motor court (foreground) is typical of the architect's houses, as is the retaining wall, which helps make the house look longer.



Section through the living room and carport shows how Mr Wright dramatizes the interiors with contrasting ceiling heights. The low (7'-3'') and beautifully scaled soffits extend into the house as decks;

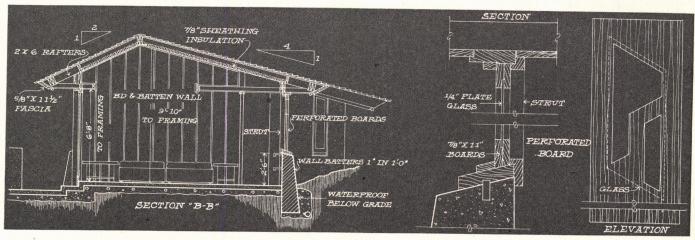
all windows and doors fit up to this line. Above the decks, the ceiling rises with roof to 13'-4". The fireplace-chimney mass becomes a strong design element because it reaches around the kitchen (see plan).





Rear elevation is as carefully articulated as the others. The masonry base (here 2'-6" above the bedroom floor) becomes a retaining wall. The roof repeats the gentle undulations of the site. Note how over-

hang is cut back to wall at center of house so north light can enter perforated wood panels. The house fits the ground gracefully among the carefully preserved trees and adds to the natural qualities of the site.



Photos: Henry Elrod



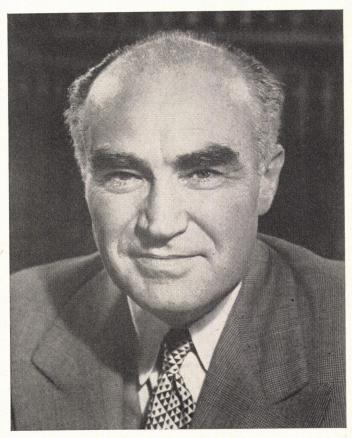
Section of the bedroom wing (above, left) shows a lower and more intimate ceiling height than used for the living area. This was achieved by raising the floor 8" in the bedroom wing and holding the eave line constant. Perforated boards (right) let in light to hall.

Living room (left) gains added character from its fine carpentry. Cypress boards, mitered at the corners, form the ceiling. Two-way lights are built into the deck. They throw light up for general illumination and down for reading.

Gallery (right) shows rich pattern of natural materials typical of this and most of Mr Wright's houses. The two 4" steps lead up to the bedroom hall. Overhead decks and high ceilings give a great sense of shelter to the interiors. /END



Leaders for home building code reform



Editor Luce

Spoke up for a united industry to ask for an American Standard.



Called an ASA industry conference to launch the project.

14 associations join united industry front to speed an American Standard for Codes

Big news came fast on the heels of House & Home's Round Table on how to speed building code reform and code standardization for homes:

1. Every important trade association concerned with better housing promptly lined up behind the Round Table's six-point program—including:

American Council to Improve Our Neighborhoods (ACTION)

American Institute of Architects
Building Research Advisory Board
Building Research Institute

Construction and Civic Development Department, US Chamber of Commerce
Home Manufacturers Association
Lumber Dealers Research Council

Mortgage Bankers Association of America
Mortgage Lending Policy Committee of the Life Insurance Association
National Association of Home Builders

National Association of Mutual Savings Banks National Association of Real Estate Boards National Retail Lumber Dealers Association United States Savings and Loan League

- 2. On behalf of these fourteen associations, Henry R Luce, editorin-chief of Time, Life, Fortune, Architectural Forum and House & Home formally requested the American Standards Association to institute the necessary procedures to develop and approve American Standard requirements for the construction of one and two-family homes. His letter to Admiral George F Hussey Jr, managing director of ASA, is reprinted in full on this and the following pages.
- 3. "This is undoubtedly one of the most important matters brought to the attention of ASA in a long time," Deputy Managing Director Cyril Ainsworth replied. "We will process this request as vigorously as possible, in order that technical work along the lines indicated in your letter can proceed with the least possible delay."
- **4.** Lloyd Barron, Chairman of the ASA Construction Division, authorized calling a general conference early in September "to determine if there is a national consensus in favor of the project."

Here is the full text of Editor Luce's letter to the ASA

Dear Admiral Hussey:

You will remember that House & Home's industry Round Table in May proposed a six-step program to speed nation-wide acceptance of uniform, up-to-date residential construction code requirements. Those steps are reviewed, along with a complete report of the Round Table, in the attached proof pages for the July issue of House & Home.

The overwhelming fact which seems to emerge is that conflicting and often archaic codes are adding at least \$1,000 to the cost of the average new house built this year, a figure too dramatic and urgent to be ignored. On a million new homes, this multiplies out to over \$1-billion a year for code-caused waste. And as the Round Table pointed out, the sum of the specific wastes is small compared with what could be saved if conflicting local codes were not blocking the economies of nation-wide standardization and discouraging the efforts of architects and builders to develop new ways to build better for less.

And so I am writing to you on behalf of the American Council to Improve Our Neighborhoods (ACTION), the American Institute

of Architects, the Building Research Advisory Board, the Building Research Institute, the Construction and Civic Development Department of the US Chamber of Commerce, the Home Manufacturers Association, the Lumber Dealers Research Council, the Mortgage Bankers Association of America, the Mortgage Lending Policy Committee of the Life Insurance Association, the National Association of Home Builders, the National Association of Mutual Savings Banks, the National Association of Real Estate Boards, the National Retail Lumber Dealers Association, the United States Savings and Loan League—and of course House & Home—to make four specific requests:

(All of them, as you will recognize, are developed from the Round Table's recommendations.)

- 1. That the American Standards Association institute the necessary procedures to develop and approve American Standard code requirements for the construction of one and two-family residences.
- 2. That, in order to speed development and approval of these American Standard code requirements, the first stage of this procedure be limited to consolidating in a single American Standard the already almost identical one and two-family house construction requirements of the BOCA, Southern, International, and New York State codes. The one exception we ask is that from the beginning the new code should permit the framing lumber sizes approved by the most up-to-date stress tables of the National Lumber Manufacturers Association.
- 3. That the American Standards Association make these requirements applicable to three and four-family residences as well, if that extension proves practicable.
- 4. That the American Standards Association set up the machinery for an annual revision of the proposed code for one and two-family houses. The whole process of home building is now undergoing revolutionary changes; those changes are coming so fast that without a yearly revision even the best code would soon be obsolete. It is important that the American Standard keep ahead of the industry's progress and authorize the use of better methods and materials even before most architects and builders are ready to use them. In short, it is imperative that the American Standard code stimulate and encourage progress instead of retarding it.

The most important annual revision, in our view, would be the first, because we have asked that the authors of the original American Standard requirements should limit their work to consolidating the common provisions of four existing model codes for one and

two-family houses—without spending any time this year on approving methods and material not already approved by these four codes.

This request has been discussed with the Housing and Home Finance Agency and the Federal Housing Administration, and I have reason to hope that if the American Standard Association would institute these procedures, the housing agencies may be willing to sponsor the project.

We cannot afford a billion-dollar waste in this country at any time, and especially now. All of us—the editors of House & Home and the other organizations for whom I write—are strongly impressed that this is an urgent situation.

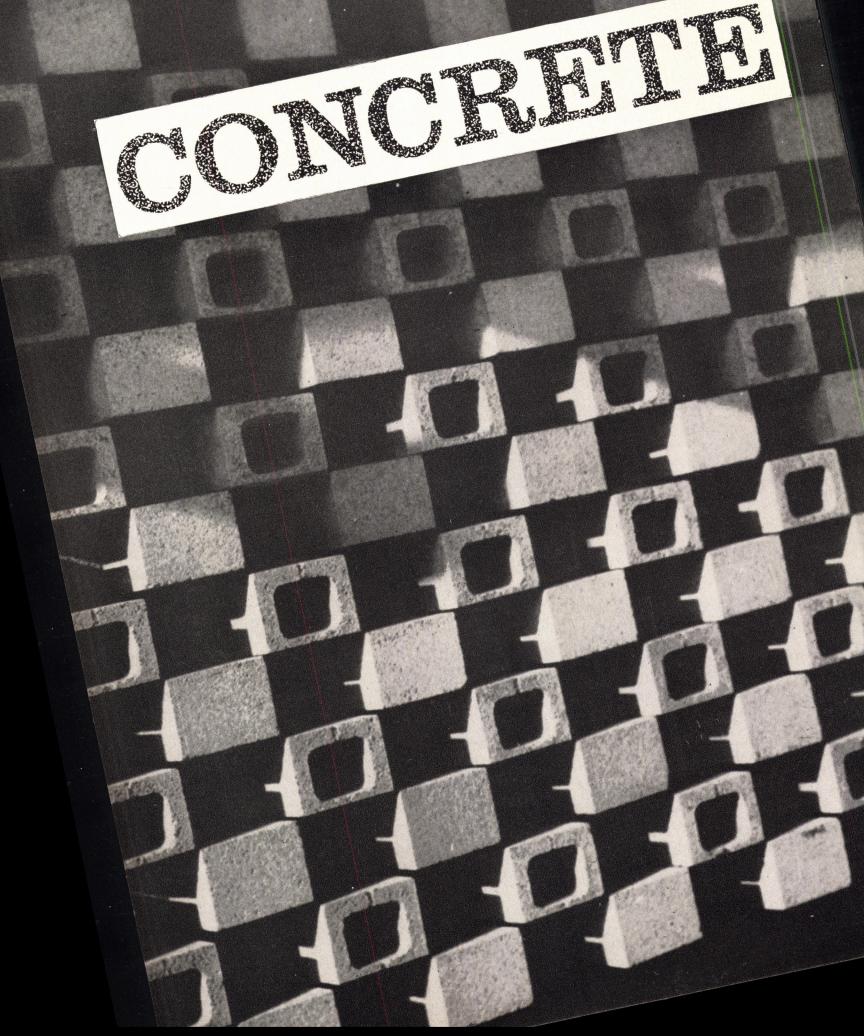
I know that your efforts would have the respect and thanks of all who are involved in new-home construction, and I am confident that you could help bring new progress to the entire industry.

Sincerely yours,

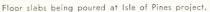
Shuff Luce

ROUND TABLE (right) which started code reform action was published in House & Home's July issue.











Concrete block walls of John Long houses going up in Phoenix.

In US home building concrete has long been generally regarded only as a material for foundations or simple block walls...



Houses in Israel.



House in Japan

BUT in many timber - short areas of the world concrete is regularly used to build almost the whole house ...



MIT auditorium with thin shell roof, a section of a sphere, by Eero Saarinen.



Movie theater by architect Edward Stone for US exposition at the Brussels Fair.

AND today US architects are discovering new possibilities in concrete's plastic quality and in the forms that can be created with concrete blocks.

NOW there are also signs that US home building is begining to take a greater interest in concrete. For example:

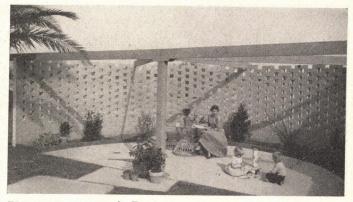
- 1. Concrete block is being used in more parts of the house, see p 120
- 2. Concrete block is being improved for even wider use in houses, see p 122
- 3. Concrete is being used to precast the house in sections, see p 124
- 4. Concrete is being used for roofs that are built before the house, see p 126
- 5. Concrete is being used for whole tracts of poured-in-place houses, see p 128

Concrete block is being used in more parts of the house

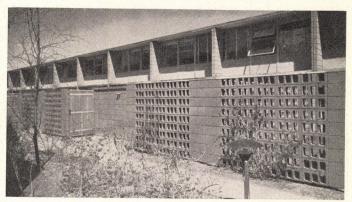


FOR CARPORT AND PRIVACY SCREENS, in this contemporary Atlanta house, split block—a solid concrete unit made by splitting big-

ger units lengthwise—is used in overlapping stack bond. The fractured surface of the block exposes the colors and textures of the aggregate.



FOR PATIO SCREEN in Tucson house by Lusk Corp, solid concrete units in overlapping stack bond give openings for breezes.



FOR YARD SCREENS in these Chicago row houses, three-cell pier blocks were laid up in stack bond with deeply pointed joints.



FOR SUNSCREENS in solar heated house in Phoenix (H&H, Jan 1958), specially sized blocks make a wall pierced by cell openings. The block

is deep enough to prevent direct sun but lets diffused light and breezes into the house interior.

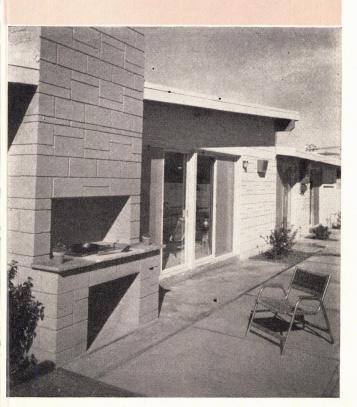
New block designs are prompting new uses of block. Where there was once but one kind of block, there are now dozens. The variety of patterns that can be made with these new blocks have opened up just about every part of the house as a place to use this once humble material.

Block can be light and open to make durable yet delicate screen work

Although block has been thought of as a massive material, it is now being used in ways that show it to be an ideal tracery for sun and privacy screens. Its advantages in screens: it goes up fast (the bigger the unit, the faster the wall progress), and it will last indefinitely through any weather.

Block's big advantage: it gives finish and structure in one piece

The simple process of laying block gives a finished job in one step. To make the finished job even better, block now comes pre-colored, and in the textures that dozens of different high and low density aggregates can give. All block is strong. Under most codes, hollow 8" block can be used for bearing walls in buildings up to three stories.



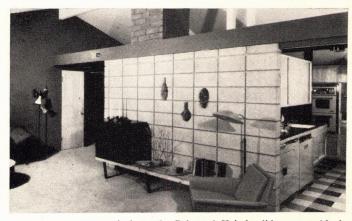
FOR A BARBECUE, only two sizes of block are needed for patterned face in this Tucson house by Bob Lusk.



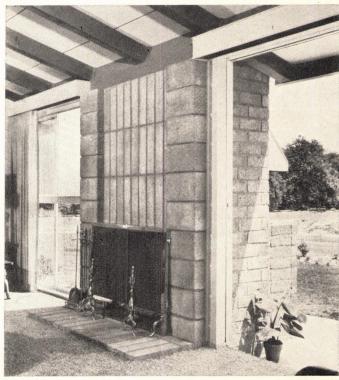
FOR LIVING ROOM WALL, square concrete block units are set in an alternating offset pattern. Mortar joints are tooled flush with face.



FOR PLANTERS that become part of the exterior, block is laid in common bond while walls are stack bond for greater emphasis.



FOR ROOM DIVIDER in house by Palmer & Krisel solid concrete block units are laid up in stack bond with a deeply tooled joint.



FOR FLOOR-TO-CEILING FIREPLACE in house by Palmer & Krisel two big sizes of block contrast with brick sized units outside.

Concrete block is being improved for even wider use in houses



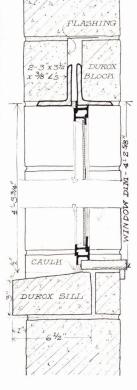
EXTERIOR WALLS of this Denver house are made of Durox block—a foamed concrete. A wall like this has a U factor of .11, works well in the north. Exterior gets silicone treatment.

Photos: Stuart Weiner



BLOCK WALLS of Durox for first floor of this Colorado house are combined with stud walls on upper half story. Sole plate for gable end is nailed right into block wall.

WINDOW DETAIL shows how steel angle lintels are used with this foamed concrete block. Sill is a special shape of precast Durox, the stool is nailed to the block. Inside face is painted.



New processes are removing limitations that once confined the use of block to walls and to warm, dry climates. These new processes are making blocks practical for most ordinary structural forms and for any climate. The two products shown here are the result of foaming concrete to make a cellular, low density block with such fine aggregates that the material can be cut with ordinary tools.

A modular block of foam makes throughwall masonry practical in the north

The big brick sized unit in the Denver house at left is a foamed concrete called Durox. With U factors down to .11, the block can be made light enough to float. Although the block is just being introduced in the US, (it was developed in Sweden), costs for exterior walls are already as low as 70¢ a sq ft with inside surface spray painted. (Finished exterior frame walls in the north run around \$1-\$1.10 a sq ft.)



Blocks reinforced like slabs make roof and floor decks that insulate

In Phoenix, Architect Charles Montooth designed a two-story house to use double decks of a reinforced, foamed concrete plank called Siporex. (Construction photos, right.) The foam planks span the 8' distance between welded steel joists, form ceilings, subfloor and roof deck. Air space between the two layers (see detail, right) is an insulated heating-cooling plenum and chaseway for mechanicals. The foam plank takes a 1" concrete wearing surface for floors and plaster for ceilings.

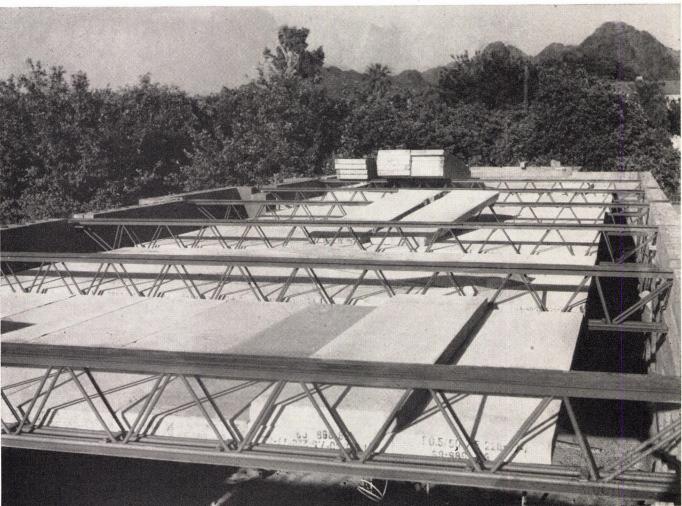




FOAMED CONCRETE SLABS called Siporex come strapped on pallet. Fork lift is used for rapid unloading. Slabs are 8' long, 3 and 4" thick.

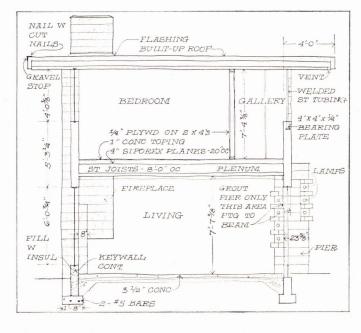


3" CEILING SLABS are set in place by hand on joist flanges. Each slab weighs 120 lbs. Ceiling finish will be acoustic plaster.



FOAM SLABS are end-supported by flanges bolted to pairs of welded joists. This view is along first floor ceiling. Second floor slabs will be

placed on top flange. Floor slabs are 4" thick, 8' long and weigh 170 lbs apiece. House is a long rectangular shape.



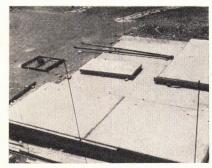
SECOND FLOOR DECK is designed for 50 lb per sq ft loading, will get a 1" topping coat of ordinary concrete. Note rough plumbing.

CROSS SECTION shows double deck construction which leaves plenum between 1st and 2nd floor. 4" built-up roof deck has a .17 U factor.

Concrete is being used to precast the house in sections



CONCRETE SANDWICH panel is cast on slab of house for small volume operation. Foamed glass insulation is placed in core, then top concrete finishes sandwich.



FINISHED PRECAST PANELS on floor slab are ready for tilt up. Welded wire mesh is used in both layers of concrete Wall panel 6½" thick; outerface: 3½".



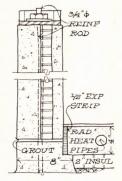
TILTUP WALL panel is raised into position by winch and boom. Panels were cast

with outside face down, given a half turn before being set in grout at edge of slab.

Mario Frouh



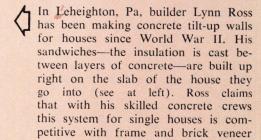
FINISH FOR WALL PANELS is very smooth to take paint inside and out. They are first wood floated and then steel troweled with the power float at right.



DETAIL of wall shows how the sandwich panel is tied to foundation with threaded reinforcing rod: nut and washer at top tighten down on panels at joints.

Any builder can easily take advantage of component construction by making his big parts of precast concrete. Just one pour in a form makes a finished and exactly dimensioned part. Complete control like this is an asset on any job. The photos on these two pages show how concrete components work for both big jobs and little ones.

Precast wall sandwich panels make sense even for single houses



exterior walls.

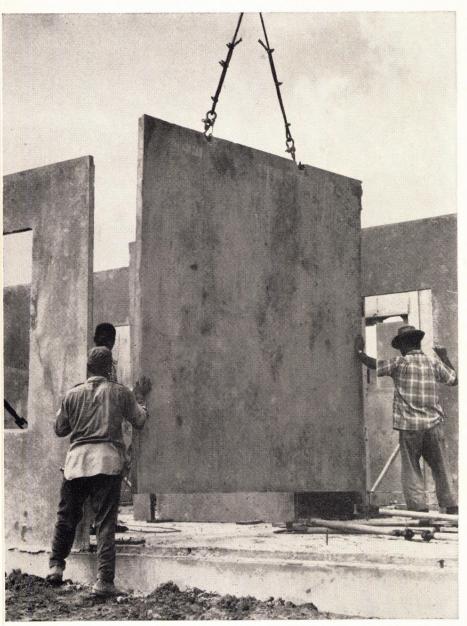
Precast slabs from a casting yard make sense for volume production

"To set up a casting yard to make houses in sections you ought to have at least a 250-house job," says George Dudley, president of International Basic Economy Corporation. IBEC is precasting 400 houses at a development in Puerto Rico (see at right). From a casting yard exactly sized parts go together with no shimming or shaving to fit. Wall panels for this job are simple, reinforced slabs.

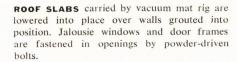




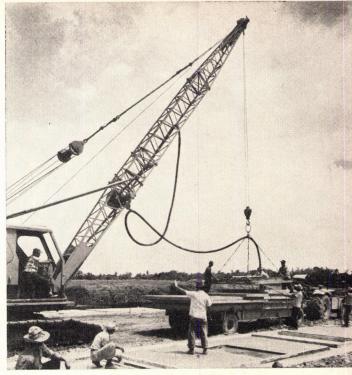
IN CASTING YARD at 881-house project in Santiago Iglesias Pantin, Puerto Rico, workmen place reinforcing rods, rigid conduit and outlet boxes before wall panel is poured.



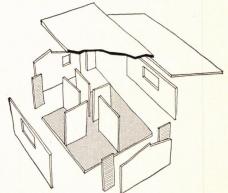
PRECAST PANELS are moved into place on slab by crane. Finished two bedroom houses will sell for \$6,500, three bedroom houses for \$7,750. Even flower boxes and porch walls are precast.



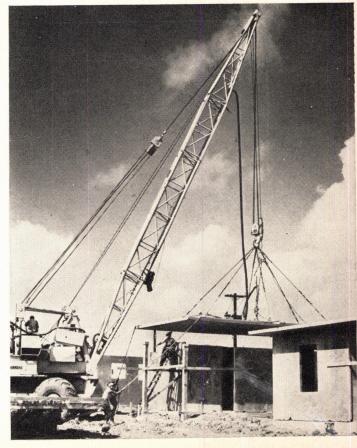
continued



LIFTING RIG, a vacuum mat, lifts finished panels, in unloading sequence, onto a trailer which carries a whole house at a time. Hose sucks air to create suction for lifting.



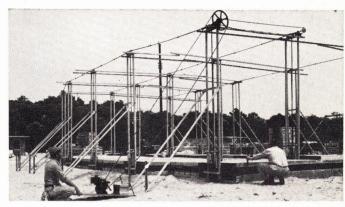
SCHEMATIC DIAGRAM shows how precast panels drop into place to make a 2-bedroom house. End walls are shorter than end of house because ventilating jalousie panels go in openings at each side.



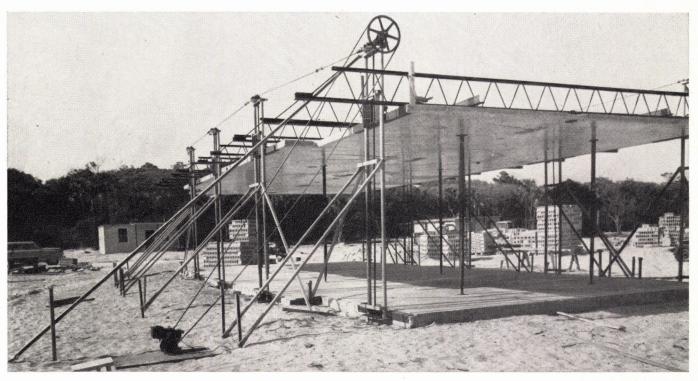
Concrete is being used for roofs that are built before the house



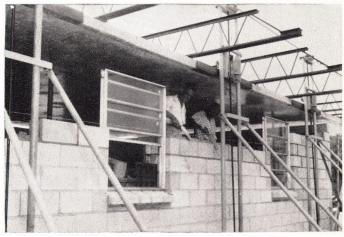
FIRST STEP in building with lift slab roof is placing floor slab inside steel curb forms. Reinforced slab is floated mechanically.



SECOND STEP is pouring roof slab on floor and erecting lifting device over it. Polyethylene film keeps roof slab from sticking to floor.



THIRD STEP is to jack up concrete roof fastened to lifting trusses by inserts cast in slab. Small steel columns inside are temporary support. Builder says lift slab saves \$1,200 a house. Houses are 23' x 32'.



FOURTH STEP. Block walls are built with windows in place. Roof slab is lowered on.

Building a concrete roof first and then putting up the house is sound practice for three reasons:

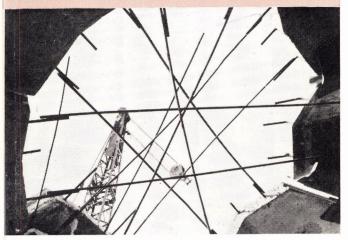
- 1) Roof formwork on the ground is cheaper than formwork up in the air.
- 2) The house can be protected from the weather while work is going on, and it can be finished as one big room before partitions are added.
- 3) It's easier to fit the walls to the finished roof above than it is to fit the roof to finished walls. The walls are relatively light and closer to the ground—therefore easier to work with than the roof.

Lift-slab roof is raised and held up while walls are built beneath it.

There is real economy in a method like this: formwork for the roof is simply a set of edge boards. The roof is cast on the slab, and the two surfaces are kept separate by an oil film. The small houses, at left, built by J C and L D Long, are two bedroom vacation houses selling for \$4,000 each on the Isle of Pines, S C.

Precast folded plate sections make an umbrella for a round house

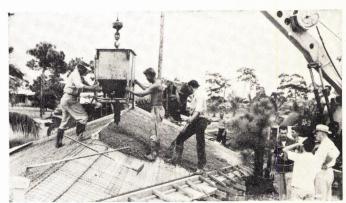
Only one form was needed for the eight roof sections of the house in Naples, Fla, at right. Sections were cast one right on top of another. Architect Nelson Faerber supported the concrete roof with lally columns and then built non-bearing exterior walls to enclose the house.



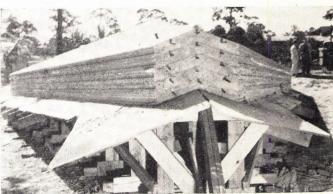
VIEW from middle of house shows opening which will have concrete framed skylight,



ROUND HOUSE has eight peaked roof sections of reinforced concrete.



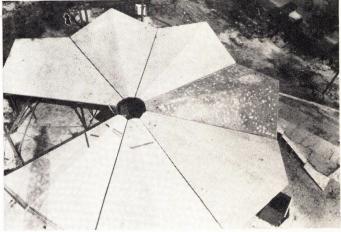
FOLDED PLATE sections are cast on a form on falsework at the ground.



ROOF SECTIONS are cast one on top of another, 3 and 5 in a stack.



I-BEAM LIFTING RIG on a crane places 34' long panels.



JOINTS between roof sections are grouted and caulked. Each section weighs 11 tons, is supported at edges by two lally columns.

Today's crises in home building: halfway measures won't cure them

A guest editorial by Tom Coogan

The problem we now face is the ultimate problem of a declining market for the kind of houses we have been building at the kind of prices we have had to ask.

We have let ourselves be priced out of our market. For years we have been trying to compensate for higher costs with longer terms, but now we are at the end of that road.

It is wishful thinking to expect more than a temporary increase in starts from the sudden return of easy money and easy terms. We need a lot more than easy money and easy terms. We need a massive attack on all the impediments and difficulties that now block the revival of America's no. 1 industry.

Home building is the one industry that can lead America back to prosperity—if it is handled right

Home building is not just America's biggest industry; it is also the most dynamic. Whatever is done to revive home building and assure home building a firm future will start a greater multiplier action than any other conceivable expedient—a multiplier action far greater than defense spending or public works.

For home building permeates the whole economy. Home building employs local people; home building buys from local dealers. Home building inside our cities is what urban renewal needs to make its dream a reality. Home building outside our cities created Suburbia, with its multimillion dollar demands for new schools, new churches, new stores, new streets, new utilities. Home building and Suburbia doubled the market for cars and two-car garages.

Every time home building sells a good new house, it starts an endless chain reaction of other sales as family after family plays musical chairs, all trading up to better homes and all buying new furniture, new appliances, new draperies, new carpets, new baths, and all the myriad other products and materials needed to fix up and modernize the homes they move to.

Home building needs more courageous and coherent leadership

The government is not providing that leadership, because the government does not understand. The industry trade associations are not providing that leadership because they are too busy arguing among themselves, each advancing its special interest. The big manufacturers who supply material, equipment, and appliances are not providing that leadership; in fact, they seem hardly aware of the problems of their customers. Their sales are off; their production curtailed, their profits down—but very few of them seem to realize what is happening to them and why. Very few of them seem to know what is needed and what should be done.



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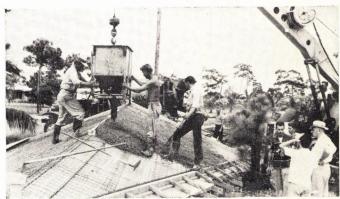
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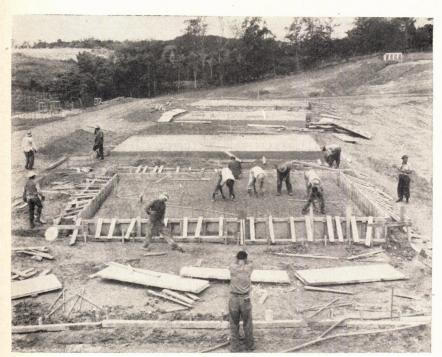


JOINTS between roof sections are grouted and caulked. Each section weighs 11 tons, is supported at edges by two lally columns.

Concrete is being used for whole tracts of poured-in-place houses



TRENCHER digs 2½' deep footing trench for foundation. Back-hoes are also used for this job. Subgrade under house is pneumatically compacted to 95% density.



FOUNDATION FORMS are only needed at outside edge as both foundation and slab are poured monolithically. Compacted earth is the inside form for the slab and foundation pour.

REINFORCING STEEL for partitions and walls is placed by lathers on top of finished slab. Dowel rods set in slab hold reinforcing in place. Diagonal reinforcing is used around openings.

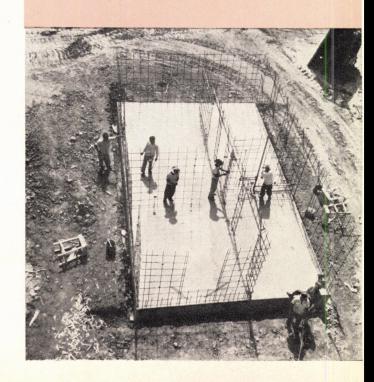
The ultimate in concrete mass production of houses is the system that uses the huge steel form shown at right.

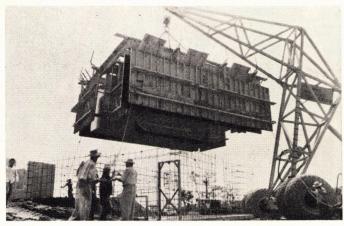
In one pour the house takes on its finished form, including all openings

This cuts man-hours to a fraction of what they would be in building the houses conventionally. IBEC has used the system for almost ten years in Puerto Rico, and President George Dudley points out that the break even point is 1,000 houses. It takes that many units to write off the big steel forms and the heavy equipment needed to move them. But from the 1,000-house point this system is one of the cheapest known ways to build houses. These three bedroom units sold for \$6,000.

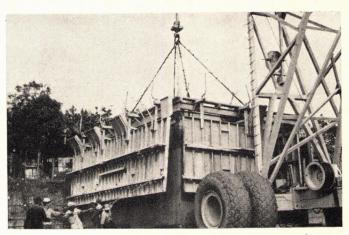
Pouring a house in place is a simple three-step operation

- 1) Trencher, left, routs out earth for foundation, forms are placed for grade beam, and the slab and beam are poured together.
- 2) Lathers set reinforcing for walls, below, the steel form is placed, top right, and concrete poured.
- 3) When steel form is removed, right, a precast roof slab, lower right, is placed, windows and doors set and the house is ready for finishing.

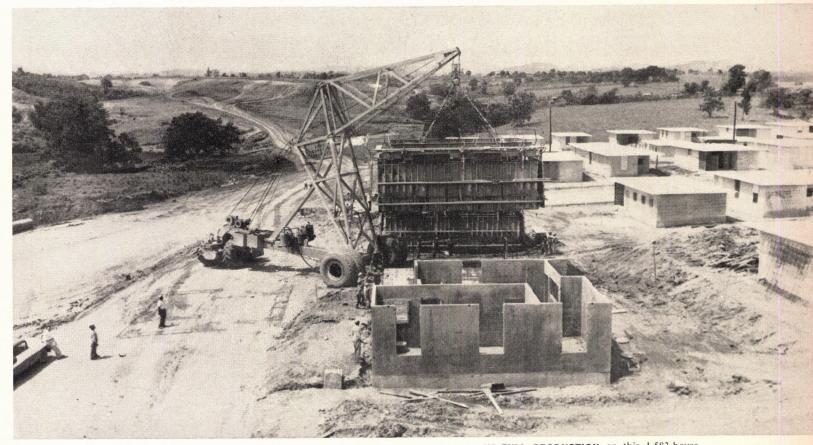




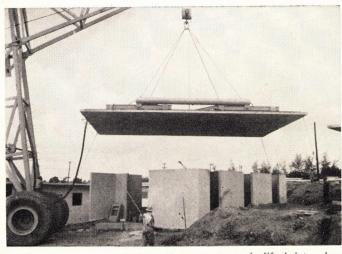
35-TON STEEL FORM is lowered over reinforcing by huge crane originally used to move crippled aircraft off runways in World War II. The big box forms all inside and outside walls.



AFTER 24 HOURS when concrete has set, workmen inside the form unclamp the braces which held it in position for forming the 5"-thick walls. Form is raised off the house.



IN FULL PRODUCTION on this 1,583-house community in Los Lomas, IBEC was finishing 6 houses per 8-hour day. Crane is lowering another form over reinforcing.



PRECAST ROOF SLAB is lifted into place with a vacuum mat rig on the bomber crane. The 4" thick roof slabs were cast in groups of 15, one on top of another.



FINISHED HOUSE in Los Lomas has jalousie windows, tile screen on the porch. Three-bedroom houses sold for \$6,000 FHA, monthly payments: \$46.

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Here are some of the things we need:

1) We need cabinet rank for housing.

The federal government is now more deeply involved in housing than in any other industry except agriculture; but lacking cabinet status the housing administration lacks the authority to get a hearing at the White House and a hearing in Congress for our industry's needs. It lacks the stature needed to define housing aims when general policy decisions are being made.

That is perhaps the biggest reason why home building alone had to take the whole cutback from tight money from September 1955 to September 1957. When at last other industries began to feel the pinch last fall, they got the policy reversed almost overnight. The housing chief enjoys cabinet rank in almost every European country.

2) We need some security against tight money

We need some assurance that home building will never again be sacrificed as a countercyclical device while other industries are allowed to run wild on credit. We need some assurance that the next time the government imposes monetary controls on home building to head off inflation, it will also impose credit controls to make other industries cut back too. Monetary controls without credit controls were helpless to halt inflation, for the most irresponsible borrowers were ready to pay the highest interest.

Higher interest rates failed to stimulate savings; they just shifted billions of savings dollars from the mortgage-buying savings banks and s&Ls to commercial banks that were free to invest them in short-term consumer credit at yields of 9% and 10%.

Without some assurance that home building will never again be sacrificed alone on the altar of tight money, how can we have a stable industry? And without stability how can we make the long-range plans and achieve the long-range economies that are needed to price our product back into the market?

3) We need a central mortgage bank.

Without such a bank to tap new sources for money, home building cannot count on raising from private sources all the billions of dollars needed to finance the millions of houses that will soon be needed to keep up with faster family formation and to replace the millions of homes (already at least seven million) that are no longer fit to live in.

Without such a bank to even out the flow of mortgage money, home building will continue to be a feast-orfamine industry, sometimes starved by tight money, sometimes gorged with too easy money.

The no. 1 function of this bank would be to translate government-insured mortgages into coupon-bearing notes and debentures that would attract pension trusts and others who will not now bother with mortgages. The modern high-percentage mortgage with its small monthly interest and amortization payments is fine for home buyers, but it involves so much paperwork cost that most lenders would rather take lower interest to get the convenience of a bond.

The best way to create a Central Mortgage Bank is to broaden the powers of FNMA, change its name, and give it access to the Treasury for temporary emergency help.

4) We need a stronger, more confident FHA

No housing program will work as long as FHA is harassed by investigators and compliance men. No housing program will work until FHA is allowed to spend enough of its income to employ enough good men to do its job right and develop a career service of which its members can again be proud.

FHA should be renamed the Federal Mortgage Insurance Corporation to make its function clear and obvious to everyone. It should operate on an actuarial basis, charging a simple advance premium for its insurance and adding it to the mortgage. It should end some of the mumbo-jumbo in its appraisal procedures and give higher valuations for well planned houses. It should delegate some processing and speed up inspection to end the delays that often add \$500 to house cost.

5) We need to legalize adequate trade-in financing

Automobile dealers get floor financing for most of the cost of their trade-in cars, but builders must tie up their own capital for 30% to 40% of the appraisal value of their trade-in houses. That's because on houses the laws apply the same limit to 30-day short-term credit as to 30-year mortgages.

FHA should be allowed to offer a simple form of mort-gage insurance for floor financing that would let banks lend responsible builders up to 100% of trade-in costs.

Until good trade-in financing is available, builders cannot tap the great and growing market among homeowning families who want to trade up as soon as they can get their equity out of their present house.

6) We need to make urban renewal work

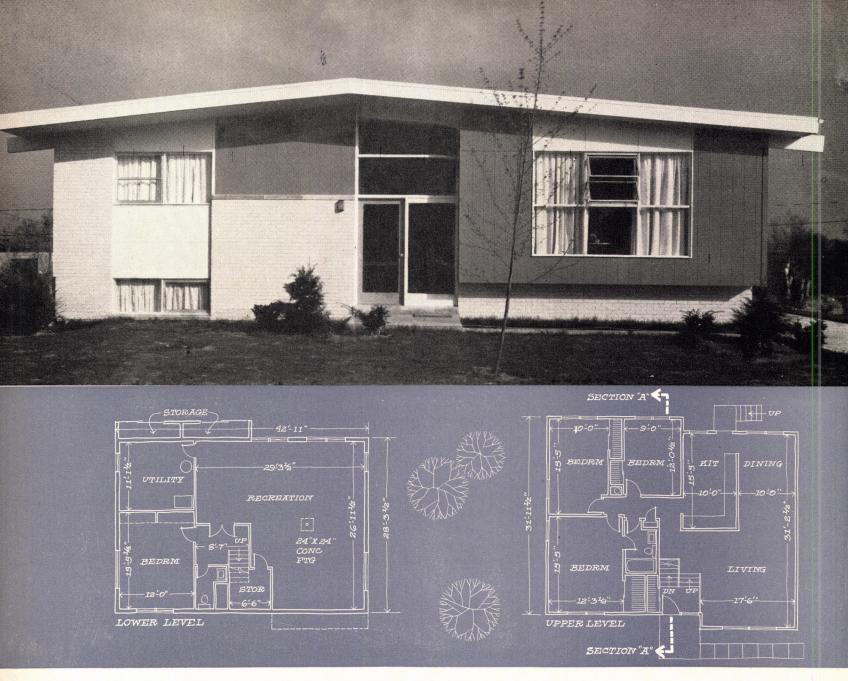
That means we need to make rental housing work—and rental housing won't work until FHA gets over its 608 jitters and lets builders make a profit on rental housing and get their money out quickly: It means allowing builders a better tax break on rental units—at least as good a tax break as other investors are allowed.

It also means making Section 213 cooperative housing work for the purpose Congress intended. This could be the one best way to encourage multi-family units in urban and redevelopment areas, but up to now Section 213 has been used mostly to get Government money for mortgages on single-family houses for sale on special easy terms. This seems to be a miscarriage of the intent of the act and should be stopped.

7) We need an all-out attack on costs that are pricing home building out of the market

We need an all-out attack on the costs caused by conflicting and archaic building codes—costs that average \$1,000 a house and add nothing to its value.

We need an all-out attack on our land costs, which have soared faster than any other cost since 1953. We need an all-out attack on the labor costs of low productivity for high wages. We need an all-out attack on our materials-handling costs, which all add up to more than 30% of the cost of building a house. We need an all-out attack on the senseless site development costs many towns are using to zone new houses out.



LEON WEINER'S NEWEST MODEL has 2,580 sq ft of habitable space, sells for \$18,390 with finished lower level, 70' x 120' lot.

This house sells for \$7.13 per sq ft of living space!

How does Builder Leon Weiner offer so much space for the money? You'll find his five trade secrets outlined on these pages



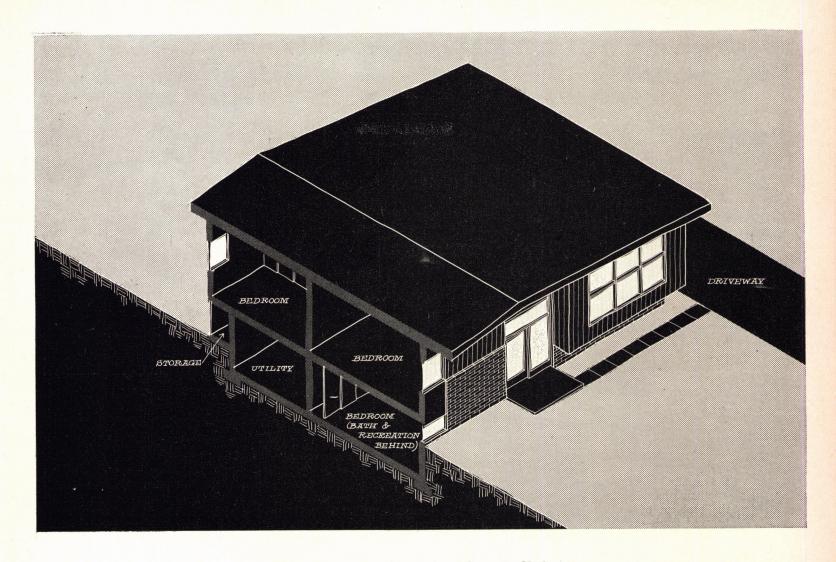
TRADITIONAL VERSION has same plan.

Weiner is no magician, even though he gets this low cost in a fairly high cost area: Wilmington, Del.

His economies are not the result of low wages or low material costs or cheap land. Though Wilmington is a non-union area, he and his subcontractors pay the equivalent of union scale. His material costs are roughly the same as in any other east coast area. His improved lot cost is \$3,500.

His economies are designed into the house right on the blueprint. For example, he uses his foundation walls to enclose living space instead of basement space (see opposite page). He eliminates a lot of expense by using a split-level entry and a low pitched roof (see p 132). He cantilevers the upper story to get more low-cost space (see p 133). And he uses good management to make the most of these cost-savers (see p 134).

This house is Weiner's best seller: 108—some with a traditional exterior (photo, left)—have been sold since Jan. 1.



1 He lifts the basement out of the ground and makes it living space

Says Weiner: "This is probably the cheapest way you can get a lot more living space for a little more money."

Instead of burying the basement all the way, Weiner excavates only 4', so there is enough foundation wall above grade for windows that make the lower level bright and cheerful.

Weiner figures that the finished lower level space costs only \$2.30 a sq ft, compared with \$7.00 a sq ft (including roof and upper floor framing) for the upper level space. The lower level has 1,215 sq ft; the upper level is 1,366 sq ft.

Here's how the complete costs for the \$18,390 house break down: lower level, \$2,800; upper level, \$9,600; improved lot, \$3,500; and about \$2,500 for overhead, profit, sales, financing, and sales commissions.

Weiner points out that if he put the upper level of this model over a crawl space, he would have to sell the house (which would have only 1,366 sq ft, or less than half the living space) for \$16,000 with lot. Its per sq ft price: \$11.70. The same upper level on a slab (which Weiner figures costs \$400 less than a crawl space) would sell for \$15,600 or \$11.42 a sq ft.

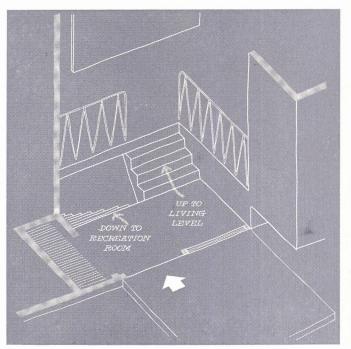
Here's what the lower level has—for \$2.30 a sq ft

It includes a 12' x 13' bedroom, a half bath, a utility room, and a 29' x 27' combination family room-recreation room. Concrete floor is 4' below grade, allowable FHA in Wilmington.

The foundation wall is 8" concrete block with ½" parge and tar waterproofing on the outside, 4" drain tiles in washed gravel at the footing. Both the floor and the walls have polyethylene vapor barriers. Furring strips cut-nailed to the block support drywall finish inside. Heat is forced warm air, supplied to this lower level by ceiling ducts. The floor is finished with asphalt tile.



RECREATION ROOM is huge expanse with plenty of light from windows at grade. I-beam in ceiling section supports upper level joists.



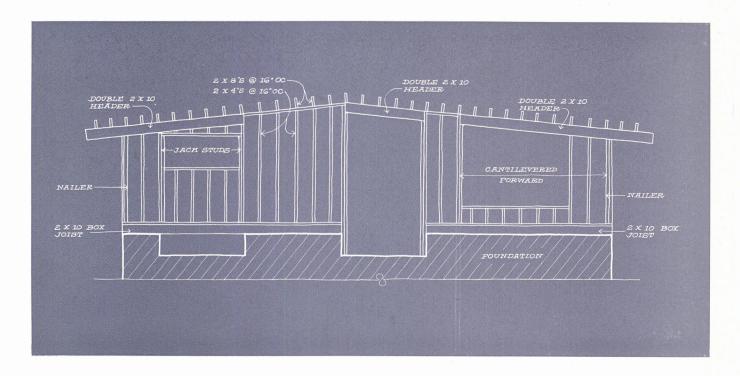


2 He uses a split-level entry to save space, stairs, and a stoop

The entrance to this house is half a flight down from the upper level, half a flight up from the lower level. By putting the entrance at grade, Weiner needs no porch or outside steps. The house has more real living space because this solution to the problem of the traffic area—entrance hall and stairs between levels—is much more compact than the traffic area

in many conventional two-level houses.

Over the door (see photo) fixed glass extends up to the double 2 x 10 header under the roof joists. To see how this unusual gable-end wall is framed, see below. The setback wall at the left of the picture marks "almost free" cantilevered living space. Facing page shows how Weiner gets this.

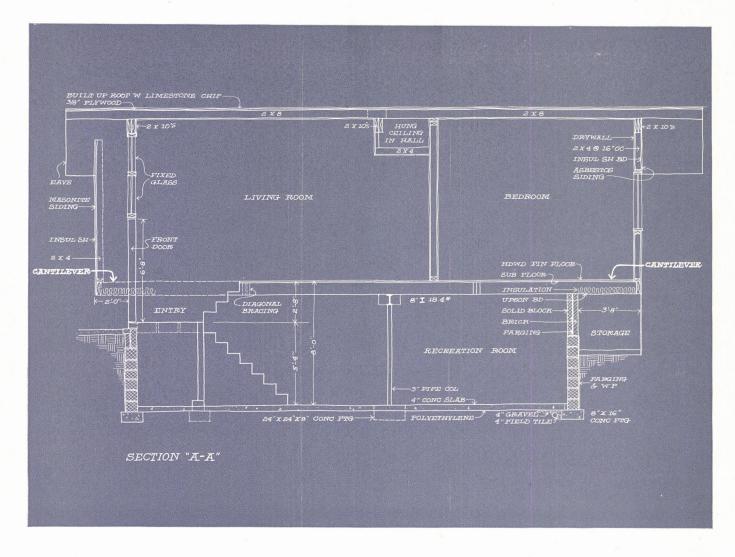


3 He uses a low pitched roof to save framing labor and materials

With this low pitched roof, Weiner can run studs right up to the roof line and eliminate the complications of gable end framing.

He leaves out the double 2 x 4 top plate usually found at an 8' height in a gable end wall; uses separate headers on jack studs to make his openings.

Weiner also saves on the size of his roof rafters by running them parallel to the roof ridge. His house is wider from eave to eave than it is along the ridge, and has a bearing beam perpendicular to the ridge at its mid-point which lets him use 2 x 8 rafters parallel to the ridge instead of 2 x 10s between eave and ridge.



4 He cantilevers the upper level to get more low-cost living space

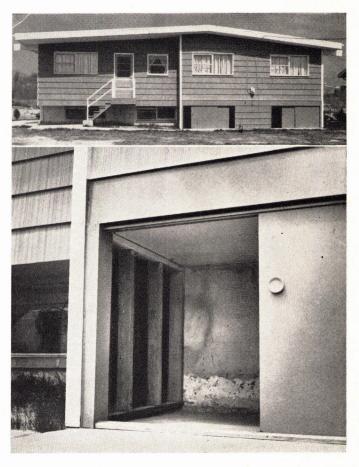
In this house, Weiner has 160 sq ft of cantilevered living space that cost him no more per sq ft than his "bonus" lower level living space. In front, at left in detail above, the living room is cantilevered 2' out over the foundation. In back, the dining room and kitchen are cantilevered 1'-8" and the two rear bedrooms have a 3'-8" cantilever, at right in detail.

Although the upper level as a whole has an average cost of \$7.00 a sq ft, it cost only \$2.30 a sq ft to add the cantilevered space to the house. Here's how this cost breaks down:

160 sq ft of floor—2 x 10s 16" oc, subfloor, 5/16" oak parquet, 3" insulation—at 80ϕ a sq ft\$128 80 sq ft of side wall—2 x 4s 16" oc, $\frac{1}{2}$ " fiberboard sheathing, masonite and asbestos siding—at 60ϕ a sq ft\$48 60 sq ft of interior partition—2 x 4s, drywall, tape, paint or wallpaper both sides—at 50ϕ a sq ft\$30 160 sq ft of roof—2 x 8s 16" oc, $\frac{3}{8}$ " plywood sheathing, built-up 3-ply limestone chip roof, insulation and sloped ceiling—at \$1.00 a sq ft\$160

Notice that the total is labeled "extra cost." The front and rear walls on the cantilevered section are not a part of cantilever cost because they would be needed, in the same size, for the house without a cantilever. For the same reason, there is no extra foundation cost and no extra heating, plumbing or electrical cost.

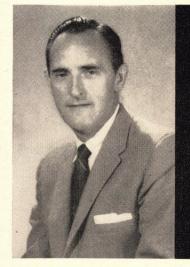
Extra bonus: under the wide cantilever at the back of the house (photos right), Weiner gives buyers some handy outside storage space. Wooden sliding doors ride on a wood track which is set into a concrete apron poured with the foundation.



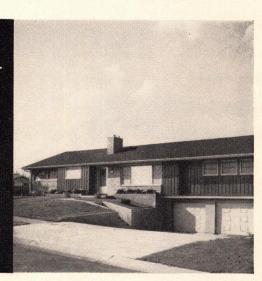
For some of Weiner's smart management ideas, turn the page

Cincinnati Builder Discovers...

INSTALLATION OF GENERAL ELECTRIC HOUSE AIR CONDITIONING PAYS OFF IN GREATER CUSTOMER SATISFACTION...



North, south, east and west—home builders everywhere are discovering it's good business to install GENERAL ELECTRIC year 'round "Whole-House" Air Conditioning.



Among the many noted builders who have discovered the advantages of installing General Electric Heating and Air Conditioning is Mr. Kenneth Hammond, President of Kenneth Hammond, Inc. of Greenhills, Cincinnati, Ohio. Says Mr. Hammond:

- "Our Cincinnati project, located within the Village of Greenhills, Ohio, consists of 1200 home sites. Construction was started several years ago and over 550 homes have been completed.
- "However, because of the enthusiastic response to Air Conditioning we are now providing it in the majority of our homes.
- "General Electric has an excellent reputation in our project and we have had virtually no service problems. Our customer satisfaction has well repaid us for our decision to install General Electric Air Conditioning."

This coming from one of the Midwest's leading builders leaves little for us to add—except to note that a recent FHA directive encourages installation of air conditioning as an integral part of new homes. In fact, the FHA directive warns, "Within a few years any house that is not air conditioned will probably be obsolescent."

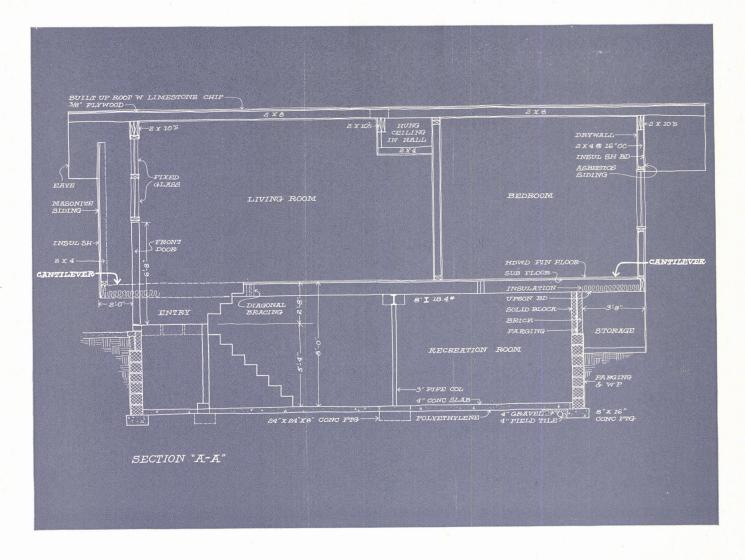
Plan now to install General Electric "Whole-House" Air Conditioning in your new homes. Air Conditioning can be added at little extra cost to a new General Electric Gas or Oil Furnace providing a year 'round air conditioning "package." Units that may be installed independent of the heating system are also available. For full information contact your General Electric Air Conditioning dealer—he's listed in the yellow pages of your phone book. General Electric Company, Air Conditioning Department, Tyler, Texas.

Progress Is Our Most Important Product



AIR CONDITIONING DEPARTMENT TYLER, TEXAS





4 He cantilevers the upper level to get more low-cost living space

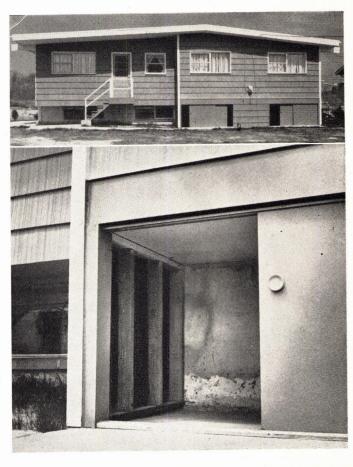
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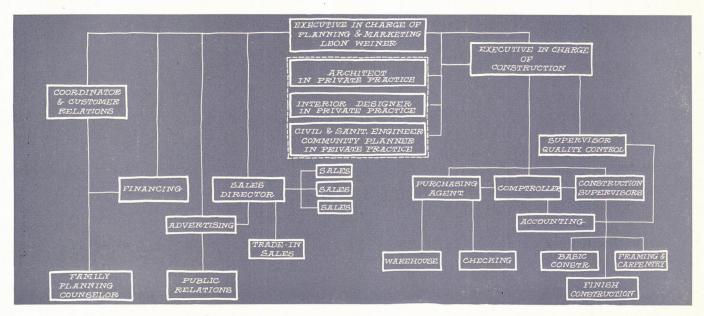
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For some of Weiner's smart management ideas, turn the page

5 He matches cost-cutting techniques with good management techniques



He has integrated his staff talent into a tightly knit building-selling team

All of the staff functions in Weiner's organization are closely interlocked, as the chart shows. Notice, for example, that his architect (Theodore Brandow, AIA, Philadelphia) is linked directly—in fact, as well as on paper—to the construction

operation and to sales. "What customers want is not just my business and the sales manager's business," says Weiner. "It is also the architect's business. We work together to get a design that's economical to build and has what buyers want."

He makes sure his salesmen know everything about every detail of the houses

Weiner's sales manager, Henry Weinstein, says: "My boys can not only tell you how a built-in oven is installed. They can tell you how it's made in the factory." Explains Weiner: "I find that manufacturers' representatives are only too happy to spend a few evenings with my men, teaching them just

about all there is to know about each item in the house." Weiner and Architect Brandow hold regular meetings with the salesmen to brief them on design and construction features. Because of this training, it is rarely that a prospect asks a question that Weiner's salesmen can't answer.

He insures his subs against risk; so they don't include a "risk charge" in their price

"One of the best ways to keep costs down is to protect your subcontractors against a rising market," says Weiner. He farms out everything but some labor and some finished carpentry; with each sub, he negotiates a contract tied to material prices. When materials prices fall, Weiner gets a break; when

prices rise, the subcontractor doesn't get hurt because Weiner picks up the tab for the increase. Under this system, subcontractors can—and do—figure their prices a bit closer, and they can't go broke. "If a sub goes broke on a job," says Weiner, "your costs will really go up."

He takes trade-ins of old houses to build sales for his new houses

Weiner has been a big booster of trade-ins for quite a few years, says that even in a recession they are not risky. And the offer of a trade is a big drawing card. "I can just about

bury the word 'trade-in' in a big newspaper ad, and people will flock out to see a new model and ask the salesmen about our trade-in plan."

Air conditioning—3 tons, batts in addition to fiberboard insulation in walls, double thick in ceiling\$1,550

shed,

Entrance to recreation room—from carport, outside light and 3-lite door, pipe railing around concrete stair \$300

Carport—with 50 sq ft storage shed, matching roof pitch, full depth of house with ceiling light.......\$600

Garage—interior drywalled, fixed window on outer wall, 3-lite 32" door at rear walk from rear to K door...\$1,050

.....\$600

Stall shower—instead of tub in hall bath, 5' shower with ceramic walls, floor and curb, glass door\$200

Dishwasher—24" wide installed next to sink under countertop (sink cabinet loses 24" in width)\$300

Lower level entrance—to utility room at rear of house, concrete steps, light, pull-up door at stair head\$350

Fireplace-flagstone hearth, 48"w by

two fireplaces, LR and FR\$850

30"h in 6' brick panel....

Downstairs stall shower—in powder room ceramic tile floor and curb, 2' glass door\$250

He gets a lot of merchandising mileage out of extras

Weiner's salesmen are armed with the schedule of extras above (in notebook form and, of course, more complete). Weiner gets two important benefits out of handling features like these as extras: First, it lets him offer the basic house at a more attractive basic price. Says Weiner: "People buy up, not down. Offer them a basic package and they'll add to it.

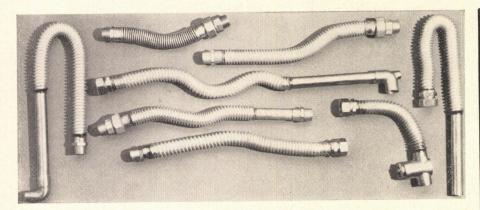
But they don't like to start at the top and haggle things out of the price." Second, the extras give the salesmen good talking points. "A prospect likes to use his imagination to see what features he can add to the house," says Sales Manager Weinstein. "And the more he thinks about the choices he has, the more he sells himself."

Be sure to see NEW WAYS TO BUILD BETTER

A monthly report on home building ideas, products, and techniques

Starting here

New products



Flexible wet-heat connectors simplify heating installations by cutting out many fittings, nipples, and assembly jobs. Hose will also absorb "hammer" in piping. Hose is ½" and ¾" ID

bronze tubing in 14 models and 30 combinations for temperatures to 350F, pressures to 55 and 40 psi.

Cobra Metal Hose, Chicago. For details, check No. 1 on coupon, p 196



Waste King Convert-Table combines a dishwasher and dropleaf workspace. Dishwasher is identical to built-in or free-standing Waste King units. Formica work top opens to 473/8" x 265/8".

Waste King Corp, Los Angeles. For details, check No. 2 on coupon, p 196



Space-Saver hoods can be vented through the wall, in a stud-space flue, or along cabinet wall. Modern or colonial style in stainless steel, smooth or hammered copper.

Trade-Wind, Rivera, Calif. For details, check No. 3 on coupon, p 196 And on the following pages

Technology

How to rough plumb in the shop . . . Save a third by fork-handling roofing . . . How to build for air conditioning . . .

page 162

What the leaders are doing

Hide a laundry in the kitchen . . . Here's a rolling billboard bus . . . Profit from nonprofit nursery . . . Show buyers how the furniture fits . . .

page 150

Publications

Facts about resilient flooring . . .
How to reclaim a swamp . . .
Waterproofing for masonry walls . . .
16 uses for framing anchors . . .
New plans for plumbing layouts . . .

page 192

More

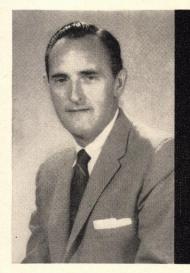
New products

15 brand new heating units . . . Metal wall covering to fit a corner . . . Four eyecatchers for your bathrooms What's new in folding doors . . .

page 168

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Progress Is Our Most Important Product



AIR CONDITIONING DEPARTMENT TYLER, TEXAS





"No home is modern without concealed telephone wiring"

-says Mr. F. J. Mallerdino, Builder, of Chicago, Illinois

"I'm putting at least five telephone outlets in every house I build," says Mr. Mallerdino. "They're conveniently located, with the wiring neatly and attractively concealed in the walls. I point them out to prospects, and I advertise them.

"In order to be competitive, a builder has to put as many modern features as he can into the homes he builds. And I'm convinced that today no home is modern without concealed telephone wiring."

* * *

Your local Bell Telephone business office will be glad to help you with concealed wiring plans. For details on home telephone wiring, see Sweet's Light Construction File, 8i/Be. For commercial installations, Sweet's Architectural File, 32a/Be.

BELL TELEPHONE SYSTEM



Built-in designs in sheet



flooring give you a

two-in-one sales appeal

You don't have to sell prospects on the easy care advantages of virtually seamless sheet flooring. They know them well from experience. Yet, these days, many people want the decorative look of texture, tile, and similar linear flooring effects. A variety of these effects is available in Armstrong Linoleum and Sheet Vinyl Corlon. With these floors in your homes, you can offer prospects an unbeatable combination: the look of custom styling and the practicality of seamless sheet flooring.

Armstrong sheet floors with built-in designs can be put down much faster than similar custom designs in resilient tile flooring material. So your labor costs are appreciably reduced.

Two exclusive design effects available in Armstrong Linoleum and Sheet Vinyl Corlon are shown here. Your flooring contractor can show you many others. And your Armstrong Architectural-Builder Consultant will be glad to help you choose the best flooring values for your homes. He can obtain decorating assistance from the Armstrong Bureau of Interior Decoration and provide sales-proven merchandising programs. Phone or write him at the nearest Armstrong District Office or write direct to Armstrong Cork Company, Floor Division, 308 Sixth Street, Lancaster, Pennsylvania.



Built-in designs in seamless flooring One of a series of merchandising ideas from the Armstrong Architectural-Builder Service offered to help you sell homes faster, more profitably.



FLOORS

LINOLEUM • SHEET VINYL CORLON • EXCELON (Vinyl-Asbestos) TILE CUSTOM CORLON (Homogeneous Vinyl) TILE • RUBBER TILE • CORK TILE CUSTOM VINYL CORK TILE . ASPHALT TILE . LINOTILE



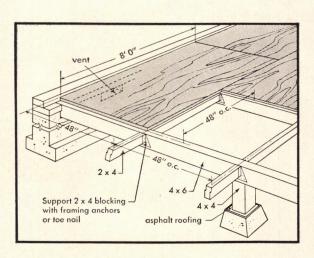
This flagstone effect in Armstrong Embossed Inlaid Linoleum is such a striking floor design that it—with a few simple accessories—completely decorates a room. Other built-in designs and textured effects in Armstrong Embossed Linoleum include brick, tile, chipstone, and mosaic stylings.



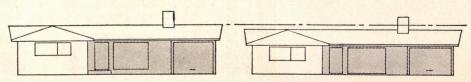
1. Use new 2·4·1 plywood as combined subfloor-underlay over framing 48", o. c.

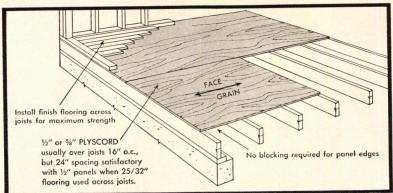
2.4.1 is the new 1½" plywood that makes possible the revolutionary "panel and girder" floor construction system that saves from fifty to five hundred dollars per house.* It also gives you markedly superior construction. You save on both framing costs and application time. And because 2.4.1 has structural strength plus smooth surface, it serves as both subfloor and underlayment. More savings!

*Actual savings reported by builders vary with local wages, size of house and type of floor construction previously used.



2.4.1 is both subfloor and underlay. Inset 2x4 blocking supports panel edges. Drawings below show how girders set flush with footings improves appearance by lowering house about 12".





2. PlyScord[®] subflooring cuts application time in half, adds strength and rigidity.

PlyScord provides a smooth, dry, level working platform. It saves as much as 50% in application time. Requires fewer nails. Finish flooring goes down faster, too. Building paper may be completely eliminated. PlyScord subfloors are firm, solid. Rigid plate-like action gives added protection against windstorm or earthquake.

FOR COMPLETE INFORMATION about fir plywood floor construction, specifications, etc. write for free "Plywood Light Construction Portfolio." (offer good USA only). Douglas Fir Plywood Assoc., Tacoma 2, Wash.



floor construction costs

3. Resilient flooring looks better longer over smooth fir plywood underlayment

Tile and linoleum lay flat, stay flat—with no unsightly seams or nailhead show-through—over smooth, solid fir plywood underlayment. It's an ideal base for wall-to-wall carpet installations, too. Easy to cut, fit and fasten, fir plywood grips nails firmly so they won't work up to mar the appearance of finish floor coverings.





Only panels bearing DFPA grade-trademarks are manufactured under the industry-wide Douglas Fir Plywood Association quality control program. Always look for the letters DFPA.

Fir Plywood

HERE'S



FOR YOUR MODEL HOME PROMOTION!

...the popular

Perry Mason Show

During August and September, L·O·F commercials on The Perry Mason Show will continue to tell millions of viewers to "visit the model homes in your community... see how home builders are improving our way of living... with convenient, centralized kitchens... new heating and air-conditioning systems... and *Thermopane®* insulating glass"!

In magazines, too, full-color advertisements in American Home and Better Homes & Gardens are

urging millions of readers to visit model homes because '58 homes offer better living.

Make this promotion yours! It's simple! Your L·O·F Glass Distributor has your sales promotion kit. It contains all the tools you need . . . to localize the promotion . . . to harness its pulling power to *your* model home. Call him now! He is listed under "Glass" in the phone book Yellow Pages.

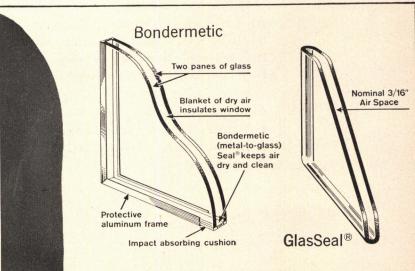


Thermopane GLASS

LIBBEY OWENS FORD GLASS CO.

Fight cancer with a checkup and a check—Give to the American Cancer Society





announcing! Roddis

7/16" architectural craftwall.

FACTORY-FINISHED WOOD PANELING

installs direct on studs...no underlayment!

Another Roddis "first"! New, veneered paneling of exceptional strength and rigidity... with a new "solid feel". Gives many of the advantages of 34" material yet costs far less!

Now! Many of the characteristics of the finest ¾" plywood paneling ... at real cost savings ... with Roddis' new 1/16" Architectural Craftwall!

Sturdy and solid-feeling, Architectural Craftwall is made from choice, hardwood veneers bonded to a 3/8" center of Timblend, Roddis' amazing man-made board.

This exclusive Timblend center makes the big difference! A unique, wood blend shavings board, Timblend gives extra strength and rigidity... assures maximum freedom from movement after installation. Architectural Craftwall stays put!

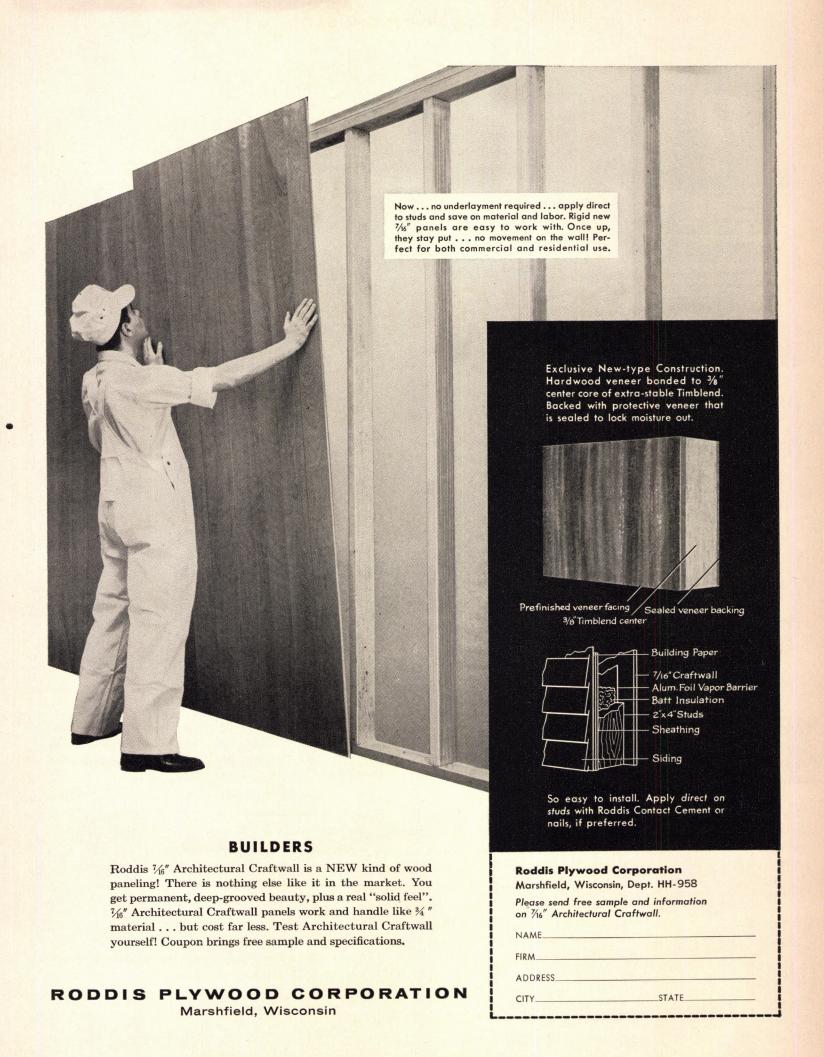
Installation is simplicity itself. Architectural Craftwall goes up fast . . . directly on studs or furring strips. No costly, time-consuming underlayment needed. Install with Roddis Contact Cement. Or use nails if preferred.

Sound reduction properties are impressive, too. Tests prove acoustical values of Architectural Craftwall are comparable to plaster or drywall construction.

A wide choice of woods and styles enhance your design possibilities. Select from Birch, Silver Birch, Maple, Oak, Walnut, Elm, Cherry or Mahogany. Each is completely factory-finished, ready to install. Available V-grooved at 16" intervals or V-grooved, cross scored and pegged. All panels V-grooved at veneer joints also. In regular plywood sizes . . . plus lengths to sixteen feet.

Architectural Craftwall is also available in standard or special size panels, without grooves, with matched flitches in the wood of your choice.

For free sample and information on how Roddis' V_{16} " Architectural Craftwall can give any paneling installation new beauty, greater strength—at lower cost, just send the coupon.



AUGUST 1958



Robert Hilmer home, Atherton, California. Steel sash is used throughout for beauty, strength and low cost. Architect: Don Knorr of Knorr & Elliott Assoc., San Francisco, California. Builder: Joseph Whelan, Whelan Construction Co., Palo Alto, California.

Steel sash is neat and trim—becomes a part of the design. Steel framework permitted adobe walls to be made four inches thick instead of nine inches, saving considerable cost.

Windows styled in steel preferred by architect, builder and buyer

The architect for this unusual house in California says, "Steel sash permitted me to design a house with large glass areas through which the occupants could enjoy a view uncluttered with heavy or clumsy columns or sashes. The steel sash is nearly hidden and doesn't intrude on the view. It's part of the building instead of part of the design. You might say it permits the design."

The builder says this about steel: "The ease of installation of steel sash makes it less costly to use than other sash, and we get so few call-backs for maintenance that steel is much cheaper for us. When you couple this with lower original cost, then you have the very best."

The owner likes steel sash because he gets an attractive, durable home. The windows and sliding doors work easily and blend into the design of the house.

For large or small homes. Steel windows are made in a large variety of sizes and styles that fit any home. They are low in first cost, cheaper to install and will last the life of the house with ordinary maintenance.

United States Steel supplies window manufacturers with special rolled sections of high-grade open hearth steel. You can be sure of a quality product when you buy windows made from USS steel.



United States Steel Corporation – Pittsburgh Columbia-Geneva Steel – San Francisco Tennessee Coal & Iron – Fairfield, Alabama United States Steel Export Company

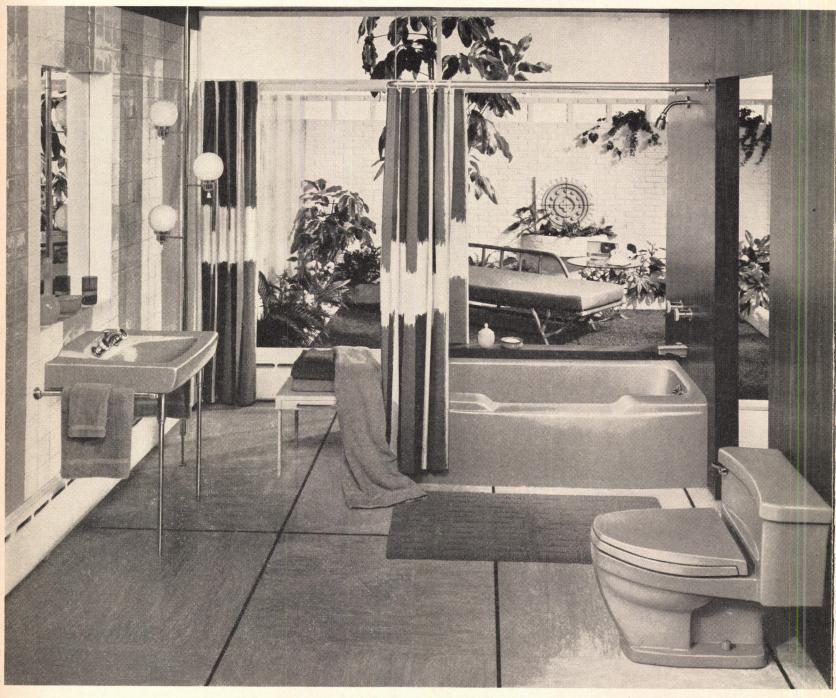
United States Steel







Can you increase the appeal



American - Standard and "Standard" are trademarks of American Radiator & Standard Sanitary Corporation

Imagine how beautiful these bathroom fixtures would look in your model home. Low, sweeping lines of the new Regency bathroom ensemble capture the fancy of home buyers everywhere—add extra quality and prestige to fine homes.

There's an American-Standard water heater for every size home Optional! Twotemperature mixer delivers piping-hot water to clothes and dish washers, comfortably hot beluxe Arcoglas Standard Deluxe Standard Standard Deluxe Standard Deluxe Standard Stand

of your homes economically?

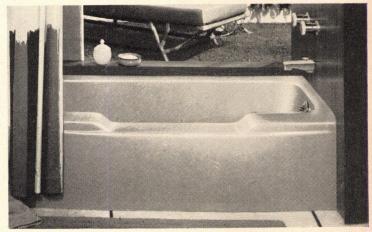
Yes-and here's how!

For little more than the cost of run-of-the-mill fixtures, you can add the solid appeal of a room like this . . . a bathroom built around the new, exciting American-Standard Regency bathroom ensemble. The difference in *cost* between a house with elegant bathroom fixtures such as these, and a house with everyday bathroom fixtures is small. But the difference in *customer appeal* is big . . . big enough to influence sales.

Styled by famed industrial designer Walter Dorwin Teague, the fixtures of the new Regency ensemble are completely matched . . . each complements the others. They are available in six colors and white.

peal of your homes economically, call your local American-Standard sales office, or write American-Standard, Plumbing and Heating Division, 40 W. 40th Street, New York 18, N.Y.





Recessed bathtub has simple curved front, free of decorative lines. Step-down in center of rim gives easy entry, becomes a convenient seat. Made of lifetime enameled cast iron.



One-piece-construction toilet of genuine vitreous china features extra-quiet flushing action. Saddle seat and cover snap off for easy cleaning.

Trim lavatory has sloping fittings panel, wide ledges for toiletries, concealed overflows. Made of easy-to-clean vitreous china. Ideal with Monogram or Quality fittings.

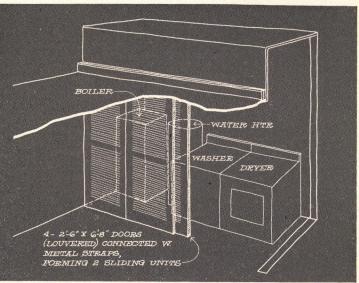


BLUEPRINT FOR SALES shows how to merchandise model homes. Includes ideas on publicity, plans for a grand opening, how to prepare ads, displays and signs. Get your copy from your American-Standard representative, or write American-Standard.



What the leaders are doing

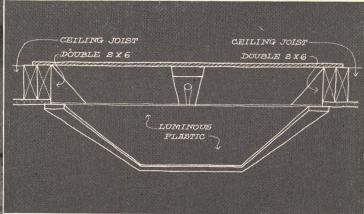




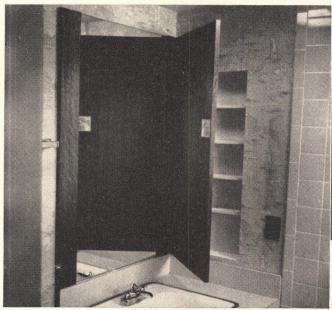
IDEA 1 from Fischer & Frichtel, St. Louis—is a laundry niche in the kitchen, where, as Ed Fischer puts it, "women have the room they want to iron and fold clothes." When not in use, washer and dryer are closed off by sliding, louvered doors, which form a textured wall.

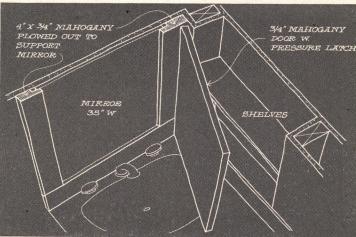
From one builder: here are three ideas any builder can use





IDEA 2 is a 2' x 8' light coffer in a dropped kitchen ceiling. Fluorescent fixture, with two 4' tubes, is mounted on plywood that's painted white to reflect light. "A big talking point with women," says Fischer, "and it makes the narrow pullman kitchen seem wider."





IDEA 3 is big mirror with cut, instead of ground, edges (saving—\$6), plus space-saving shelves recessed into stud wall in bathroom. Mahogany strips frame sides of mirror. Oversized mahogany door, which needs no jamb or casing, closes off shelves.



Kitchen of a Lusk Corporation home. Paneling of Western Pine Region woods has qualities that appeal to men as well as women.

"For customer appeal...we use Western Pine Region woods"

Boyd T. Prior - Vice President, The Lusk Corporation, Tucson, Arizona

"Our prospective buyers say Western Pine Region woods are easy to maintain, give the home an atmosphere of warmth, and provide beauty at a reasonable cost.

"During the past four years, The Lusk Corporation has won four Awards of Merit in Neighborhood Development from the National Association of Home Builders. Wherever Western Pine Region woods have been used, they have caught the attention of discriminating judges."

Give the homes you build the beauty, dignity and customer appeal of Western Pine Region woods. They are milled for exterior as well as interior applications. For more information write to Western Pine Association, Dept. 310-V, Yeon Bldg., Portland 4, Oregon.

FACTS ABOUT WESTERN PINE REGION WOODS

- straight grained
- dimensionally stable
- easily worked
- economical to handle and install
- excellent nail-holding ability
- take paint or stain with ease
- wide range of grades
- ten species



Western Pine Association

member mills manufacture these woods to high standards of seasoning, grading and measurement Idaho White Pine • Ponderosa Pine • Sugar Pine White Fir • Incense Cedar • Douglas Fir • Larch Red Cedar • Lodgepole Pine • Engelmann Spruce

Today's Western Pine Tree Farming Guarantees Lumber Tomorrow

153



Here's a new brand-name home for the \$10,000 market

Like several other home manufacturers, Place Homes of South Bend is putting more emphasis on low price and traditional design.

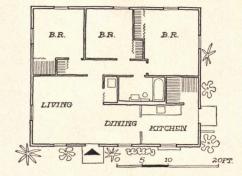
Newest Place model—the Cape-Codstyle Chatham (above)—is aimed at what President Bob Place calls "a potential market of 200,000 buyers." The 952 sq ft house sells for about \$10,000 with land, can be carried for no more than \$70 a month.

The Chatham is Place's most highly prefabbed model. (For years Place did more precutting than prefabbing.) Says Bob Place: "We expect to carry all our houses to the same degree of fabrication—and farther."

Priced at \$2,795, the Chatham package includes: 10 insulated wall panels, eight roof panels, interior partitions, kitchen cabinets, and a kitchen sink with a Formica counter installed. Not included: drywall. Except for a central bearing partition, interior partitions are built from 2x2's.



KITCHEN CABINETS, sink, and Formica counter are included in package price.



The new model's features: 1) a bedroom partition is t&g, exterior-grade, preprimed Insulite siding, which looks like colonial paneling when painted; 2) the overhang, fascia, and dentils are combined on the front cornice; 3) a space divider (below, right) is formed by prefinished, hollow-core, flush panels instead of a stud wall; 4) bedroom closets have slide-away folding doors.



PREFINISHED WALL with hollow core divides dining area from kitchen (background).

Sales Boosters

Plan a giveaway like the free lot Walter Tally offered in his Atlanta neighborhood. Tally picked a winner from coupons left by visitors to his model houses. He invited Atlanta's mayor to the drawing, got a lot of free publicity in the bargain.

Want to play up hidden values? Let your prospects talk to the men who worked on your houses, suggests Jack Turner of Seal & Turner, Media, Pa. At model-home openings, s & T's construction supervisors, wearing identification badges, mingle with visitors, answer questions, and point out quality construction. Says Turner: "Prospects feel more confident when they get a chance to talk with craftsmen who are proud of their workmanship."

Follow-up calls on new buyers also pay off for s & T. Salesmen give families time to get settled, then drop in for a chat and to find out "how you like your new home." Buyers appreciate the attention. s & T gets useful criticism and even leads to new sales.

Give your prospects small maps of your community, with unsold lots plainly marked as up for grabs. That's what salesmen for American Housing Guild, San Diego, do when a prospect seems interested in a particular model. Says the salesman as he hands out the map: "This will show you the lots on which you can get the house of your choice." Says AHG'S Harvey Furgatch: "You're more apt to get a prospect to make a choice if you give him a map than if you ask him to walk up to a wall map."

Keep your customers dry by loaning them raincapes when they get caught in a shower at your subdivision. Thoughtfulness like this creates good will for St Louis Builder Burt Duenke. His raincapes are polyethylene—the same material he uses for vapor barriers, but in a lighter weight.

Change-of-address cards are another Duenke courtesy. The cards, distributed to all buyers, read: "We have bought a new house in Burton W Duenke's Harwood Hills project. Our new address is (the buyer is given a rubber stamp to fill in the address)."

Train your salesmen to the job at hand. That's Merchandising Consultant Ken Consaul's advice. "If you're selling good design and a lot of features, see that your salesmen know it," says Consaul. "Don't let them get off on the tack of so much house for so much money." More Consaul counsel: "Plot your merchandising around your salesman's personality. Don't put a high-priced house salesman in a low-priced house. Use your salesmen where they do the most good."

COMPLETE for fine the COMPLETE for fine the COMPLETE for fine the COMPLETE for fine the COMPLETE CONSIST SANS AND ADDRESS AND ADDR



RANCHER



DIRECT-DRIVE



PANEL



MINUTES FROM NOW THIS NEW LAU is installed!

Put the new Lau "Rancher" in your building plans now—or when your buyer asks for the best in attic fans. It's lower priced—installs over shutter opening in minutes without bolts or fasteners. It's ready to go when you get it, with motor mounted in place. Built to cool and ventilate quietly, economically, without maintenance for years and years.

LAU "Rancher" offers choice of 1 or 2-speed motors (with thermal overload protector), 22" to 42" blade sizes—up to 11,929 C.F.M.—horizontal or vertical installation—designed especially for low pitched roofs.

Popular Lau "Panel" units—ready to install—are designed for vertical installation in almost any type of home. New Lau 16" "Direct-Drive" attic-exhaust fan prevents heat build-up in attics and reduces capacity requirements and operating costs of central air conditioning. Expert Lau engineering assistance is yours for the asking.

Write today for catalog and details.

THE LAU BLOWER COMPANY

FAN DIVISION—2027 Home Avenue, Dayton 17, Ohio
Other plants in Kitchener, Ontario, Canada & Irwindale, California.

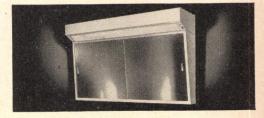
LAU Offers you these builder-designed products, too!



LAU Wall Nook. New foldaway table and bench combination stretches small kitchens 16 square feet—adds more living room to any room. Closed, it's a handsome, wall cabinet only 4 inches deep. Open, it's a sturdy, good looking table for work, study or play. Installed in minutes.



New Range and Oven Hoods. Coppertone and Silvertone. Pre-wired. Washable Filters. "Champion" (shown) offers quiet 2-speed double-wheel blower, push-button control, concealed light. "Challenger" has fan, light, single-switch. 30" to 48" widths. Oven Hood comes with ductwork, switch, blower, filter.



New Wall-Hung Bath Cabinet. Ventilates—illuminates two ways—holds 30% more. Wallhung; no framing or ductwork required. Prewired—make just one electrical hook-up. Speeds and simplifies installation and wiring. 32" and 44" widths. Sold, too, without blower, light, or outlet.



Showing the view? Why not do it with showmanship?

Visitors aren't likely to forget a subdivision after they view it from this observation bubble. It sits atop a sales office of Louis Lesser Enterprises in Beverly Hills, and is reached by stairs from the office. The bubble is made of 3-mm-thick plastic (Mylar). It is kept inflated by a small blower in the floor, and is sealed around the base by a cable drawstring. An escape valve keeps pressure constant by letting out excess air.



Running a bus? Why not make it a rolling billboard?

That, as you can see, is what Fox & Jacobs, Dallas builders, have done with this Volkswagen.

The brightly painted bus calls attention to F&J's "Flair South" subdivision with a big sign on top and slogans like "Stop looking, start living."

The builders run the bus as a convenience for prospective home buyers who don't have their own transportation. It plies back and forth between "Flair South" and city bus stops.

Cost Cutters

"We cut down on callbacks and gripes about sticking drawers by eliminating the problem altogether. We use plastic laminate scraps as slides. Wherever the drawers touch the frames, we put down a ½" x ½" piece and wax over the plastic to get a smooth sliding action."—Leland Lee, Dallas.

"Shave off the expense of creating driveways and approaches by buying your own grading and paving equipment. I figure we save almost 40ϕ a yard over what we would have to pay a subcontractor to do the job for us."

—Perry Willits, North Miami Beach.

"Why not ask your field crews for ways to cut costs and improve methods by revising designs? We do. But we don't just ask when the mood strikes us. Instead, we have a system that feeds information back to us. We hold weekly meetings—every Friday night—at which workers and foremen suggest design changes to streamline our operation. If their suggestions make sense, we don't hesitate to re-do our drawings. A word of caution: if you turn down a man's idea, be sure to tell him why."—Bob Schmitt, Berea, Ohio.

"Templates speed layout framing for us. We make them out of steel straps—use a different strap for each length or partition in a house, and mark each strap for studs, trimmers, cripples, headers, bearing points. We drill a hole at each end of a strap so we can tack it temporarily to the narrow side of the mudsill. After all members are nailed to the mudsill, the strap is removed and tacked to top plate to line up studs."—Earl Smith, El Cerrito, Calif.

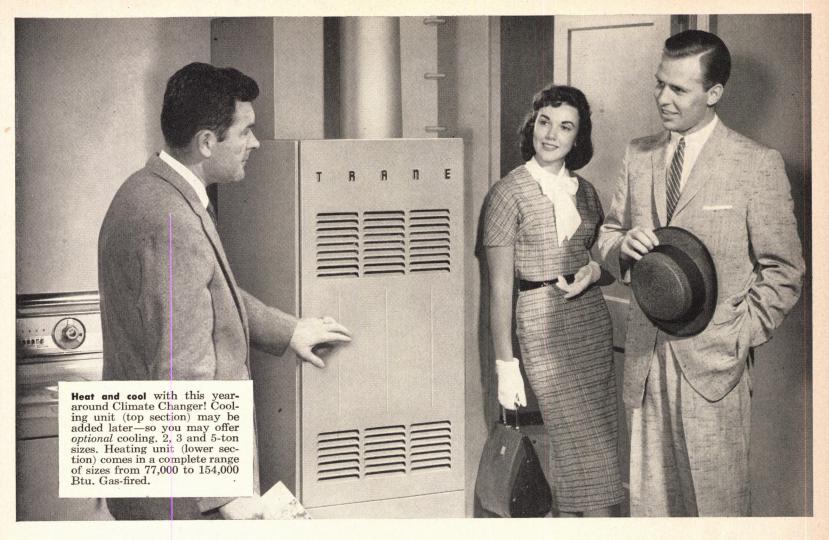
"Trusses can save materials as well as time. In time, they save us four hours a house. In materials, they let us use single, instead of double, top plates over interior partitions and single, instead of double, headers over doorways."—Dale Bellamah, Albuquerque.

"Seven minutes is all it takes for two men to put together a glue-nail roof truss. Since we use a jig we can also use relatively unskilled labor because all the men have to do is put the lumber in the jig, glue and nail it and put the truss in a storage rack for curing."

—C D Nichols, Johnson-Campbell Lumber Co, Ft Worth.

"Here's a way to save space for a closet. We turn the 2x4s for partitions flat, use them 16" oc and nail up ½" gypsum dry wall to get a finished wall 25%" thick. In a house with 150 sq ft of partitions, we net an extra 25 sq ft of space which we can use for an extra closet."—Bob Schleicher, Gary, Ind.

/END



Trane quality air conditioning can help sell your homes fast!

Heat, cool—or both—with economical Climate Changer units built by the leader in modern air conditioning

Now you can add livability—and saleability—to your homes with year-around air conditioning that's backed by the finest name in the industry! New Trane Climate Changer units for the home are designed and built by the company that has air conditioned everything from giant skyscrapers to jet planes. And powerful Trane national advertising plus local promotion help sell your homes...help uphold your reputation as a quality builder.

Trane Climate Changer units are versatile: you may install just heating when you build—add the cooling later, or offer cooling as an optional feature. The Trane heating units are designed, from the beginning, to go with cooling. And there are Trane units to cool any home . . . to go with any kind of heating system. Best of all, Trane equipment costs no more, often less, than other makes. And every Trane installation is handled by a carefully selected and trained engineering contractor. Equipment is installed right the first time to eliminate trouble calls and complaints. Units are matched to do the job. The name Trane on your heating-cooling

systems means full capacity . . . trouble-free operation. And it says to prospective buyers, "This is a quality home!" Want more facts? Call your nearby Trane Sales Office, or write Trane, La Crosse, Wisconsin.

For any air condition, turn to

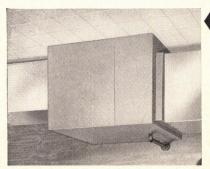
TRANE

MANUFACTURING ENGINEERS OF AIR
CONDITIONING, HEATING, VENTILATING
AND HEAT TRANSFER EQUIPMENT

THE TRANE COMPANY, LA CROSSE, WIS. • SCRANTON MFG. DIV., SCRANTON, PA.

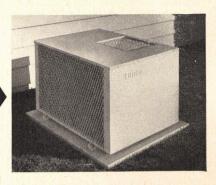
CLARKSVILLE MFG. DIV., CLARKSVILLE, TENN. • TRANE COMPANY OF CANADA, LIMITED,

TORONTO • 97 U.S. AND 19 CANADIAN OFFICES



For cooling with any heating system, install this Climate Changer fan-coil unit. Fits into just 5 square feet in attic, utility room, basement or garage. Ideal for use with Trane Baseboard and similar types of heating systems. Sizes to cool any home or small commercial building.

Needs no water! Compressor and condenser unit for Trane Climate Changers described above is air cooled . . . eliminates water supply and disposal problems. Installed outside the home or building. Features high capacity, quiet operation and small dimensions.



NEW TOPLITE

"TWO-BY-TWO"...

first low-cost, sun-controlling glass roof panel



This is Toplite "Two-by-Two." Factory prefabricated and individually packaged for easy on-the-job installation. Sits flat on roof; no costly curb required. Overall height is only 3".

In this handsome living room, Toplite "Two-by-Two" brings cool, diffused, glare-free daylight in through the roof. You'll find countless uses for this new, low-cost skylight in *your* homes!

Looking for that "different" touch that can lift your homes out of the ordinary and into the "best seller" class? Toplite "Two-by-Two"—the first low-cost, suncontrolling glass roof panel designed for homes—may be your answer.

With Toplite "Two-by-Two," your dream floor plans can become an exciting reality. . . . Interior kitchens, baths, hallways, utility rooms—always a daylighting problem—can now be flooded with natural, cheerful daylight—and at extremely low cost.

Toplite's excellent insulation qualities reduce heat

loss in winter . . . annoying condensation is virtually eliminated. During hot summer months, Toplite "Twoby-Two's" built-in prisms reflect solar heat, help keep your homes comfortably cool.

Prefabricated, individually packaged Toplite "Twoby-Two" panels are easy to handle, easy to install. Fit flat on the roof; no costly curb needed.

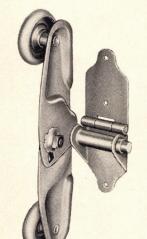
Call your dealer for complete details on new Toplite "Two-by-Two" Roof Panels. Or write Kimble Glass Company, subsidiary of Owens-Illinois, Dept. HH-8, Toledo 1, Ohio.

TOPLITE ROOF PANELS
AN (1) PRODUCT

OWENS-ILLINOIS

GENERAL OFFICES · TOLEDO 1, OHIO

WHY McKEE OVERDORS OFFER YOU MORE!



ONLY MCKEE DOORS

HAVE ADJUSTABLE"TWIN ROLLERS"

* LONGER DOOR LIFE

* WEATHERTIGHT CLOSURE

* RAPID INSTALLATION

* TROUBLE-FREE OPERATION

* CONSTANT- BALANCE WEIGHT DISTRIBUTION

TWICE THE VALUE... NO EXTRA COST!

GUARANTEED INSTALLATION
GUARANTEED INSTALLATION
GUARANTEED INSTALLATION
GUARANTEED INSTALLATION
AND SERVICE BY YOUR LOCAL
MCKEE DISTRIBUTOR'S
MCKEE DISTRIBUTOR'S
FACTORY-TRAINED EXPERTS.

More Sizes and Designs in Stock.

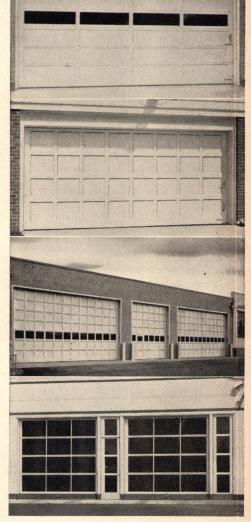
Lifetime Guaranteed "Dorlux" or Exterior-Grade Fir Panels.

Custom Woods, Finishes and Materials Available.

Custom-Computed Counterbalance Springs.

Stiles and Rails Are Mortised and Tennoned, Steel Pinned and Glued.

Galvanized Steel Track and Hardware.



SEND FOR THE NEW McKEE OVERDOOR CATALOG-MANUAL

THE LATEST, BEST, MOST COMPREHENSIVE OVERDOOR GUIDE FOR ARCHITECTS—BUILDERS—CONTRACTORS

Complete information, diagrams, specifications, optional equipment, applications...plan, perspectives, and photographs of the completed door.

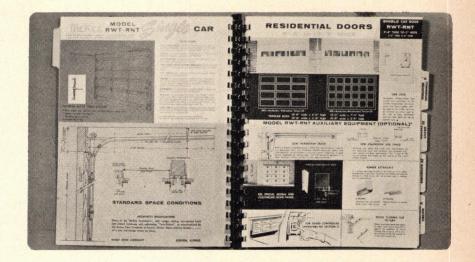
Special engineering consultation—a McKee service.

LOOK IN THE YELLOW PAGES

for the McKee Distributor in your vicinity.

The McKee Door Company is expanding distribution*. If you cannot locate the McKee distributor in your community, contact the Sales Department, McKee Door Company, Aurora, Illinois.

*More distributor territories are being established for McKee Sales and Service. Write for more information.



RESIDENTIAL - INDUSTRIAL - COMMERCIAL - SERVICE STATION

McKEE DOOR COMPANY

85 HANKES AVENUE . AURORA 1, ILL.



"OUR FORD PICKUPS AVERAGE 19.3 MILES PER GALLON"

Says G. M. Welty, Welty and Son Plumbing and Heating Co. Hesston, Kansas

"We build a handy tool box in each side of our '58 pickup, and there's still plenty of extra loadspace

"Ford's Short Stroke Six gives us the gas-saving performance we need. Our 1955 Ford pickup, with Overdrive, has over 28,000 miles on it and we're still getting top gas mileage! And Ford's modern Six has plenty of 'get up and go,' too.

"Loadspace is another mighty important feature with us and our

Ford Styleside pickup has room to spare. Even with a built-in tool box on each side we still have more loadspace than most other pickups! Ford's handsome appearance makes people sit up and take notice, too—helps attract business.

"Ford trucks are sure dependable...they're always ready to go. We had a 1952 Ford with 67,000 miles on it and never touched the engine except for minor tune-ups.

"All our Fords have Custom Cabs

and what a difference it makes! We drive about 95 miles to pick up our supplies and the greater riding ease and comfort of Ford's *Custom* Cab really show up. The small extra cost is money well spent, believe me. We'll never buy anything but a *Custom* Cab again!

"We like Ford service, too. Our local Ford Dealer has some of the best truck mechanics around. He knows his business and gives really good service."



Handsome appearance of the '58 Ford Styleside pickup owned by Welty and Son Plumbing and Heating Co. helps attract business. Two of their trucks on the job (above), are being used to help install a completely new heating system in this farm home.

Built-in tool boxes in Welty and Son's 1958 Ford pickup serve as useful storage bins for tools and spare parts. The custom-built boxes can be opened easily and quickly from the top to provide direct access to commonly used items.



Bring extra savings to your business . . . make your next truck a FORD!

Official registrations for 1957 show that American business buys more Ford trucks than any other make. There are many reasons for this popularity . . . many reasons for you to make your next truck a Ford!

Ford trucks are your best buy! Ford's initial costs are low and resale value is traditionally high. The modern Ford Styleside pickups are the lowest-priced models available with full cab-wide body . . . giving you 23% more loadspace than any traditional pickup box.

Only Ford offers the economy of Short Stroke power in all engines, Six or V-8. And Ford's Heavy Duty V-8's offer new, advanced durability features. The modern Ford Six, available in Light and Medium Duty F- and P-Series trucks, is equipped with an economy carburetor that gives you up to 10% greater gas mileage. It's plenty peppy, too, with more horsepower per cubic inch than any other six in its class.

Ford's rugged cab and chassis construction means these new '58s are built to last. All this plus the proven fact that Ford trucks last longer adds up to America's No. 1 truck value.

See your local Ford Dealer for the latest in '58 trucks or the best in A-1 used trucks.

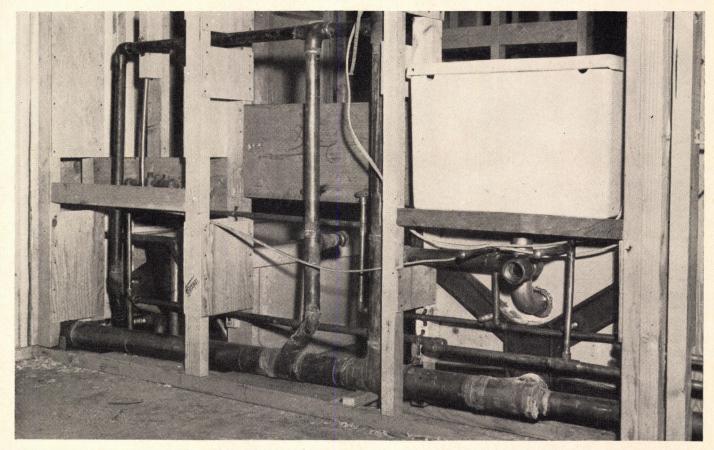
FORD TRUCKS COST LESS

- · LESS TO OWN
- LESS TO RUN
- LAST LONGER, TOO!

161

Finance the easy one-stop way! Ask about the new FORD FLEET TRUCK FINANCE PLAN!

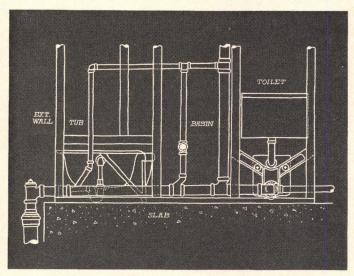
Technology



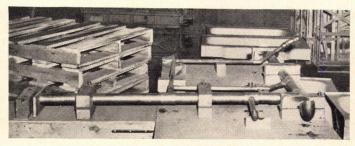
DOUBLE PLUMBING WALL, seen from kitchen, is moved into house with plumbing tree already built in. Flush tank of wall-hung toilet is recessed into wall at right. Bathtub, left, is raised so waste can be

trapped above slab before flowing into main waste line through Y at exterior wall. Kitchen-sink waste enters below flush tank. Extension of waste line at lower right picks up washing-machine waste in laundry.

Why does this rough-plumbing tree save \$100 a house?



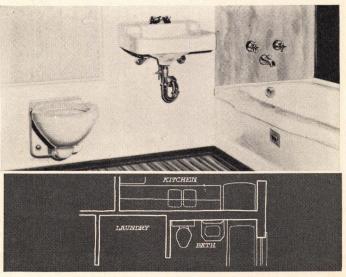
ROUGH-PLUMBING ELEVATION shows how waste is piped through outer wall, then drops through insulated box to septic tank or sewer.



BENCH JIG uses wood blocks—clamped with bolts and wing nuts—to hold copper tube in position for sweating plumbing tree.

Because all plumbing is above the floor, and can thus be assembled in jigs (see lower-left photo) at the plumbing contractor's shop.

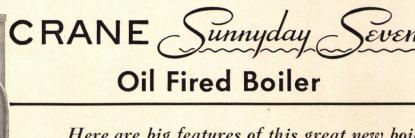
The contractor — who assembles plumbing for Midwest Houses, Mansfield, Ohio—figures it would take two men a full day at the site to rough out plumbing with conventional fixtures and below-floor waste pipes. Using the jig, one man assembles the rough plumbing in 66 minutes. Then the plumbing tree is set in a plumbing wall, which is installed as a unit in the house. The only time the plumber is on the site is when he comes in to hang and connect fixtures.



FINISHED BATH has clear, easy-to-clean floor. Flush tank is behind removable panel over toilet. Bath and laundry back up to kitchen sink.

continued on p 164

NOW-a boiler that's lighter in weight, easier to handle



Here are big features of this great new boiler that save money for you and the new owner

Lightweight—easy to handle. Dry-base construction. Special base insulation minimizes heat loss.

Completely wired and assembled. Just connect electric lines, fuel, smoke and water piping, and wire the thermostat. Comes wrapped in plastic for protection from dust, scratches, and weather.

Tankless water heater. Furnishes a full supply of hot water for household use. No storage heater or tank required.

20-year guarantee. Cast iron sections guaranteed 20 years!

New simplified control circuit. Reduces number of controls and wires, yet provides utmost in performance and appearance.

Designed for accessibility. All accessories easy to reach. Front access panel uncovers flue passages.

New cutaway shipping skid. Reduces installation time. Minimizes handling on job.

Available in 2 models: 104,000 and 157,000 Btu/hr gross output.

Get full details from your Crane Builder Representative

Sunnybase Type RC Baseboard. Finest quality cast iron. Provides radiant and convected heat. Perfect heating companion to the new Sunnyday Seven Boiler.

CRANE CO. 836 S. Michigan Ave., Chicago 5 . VALVES . FITTINGS . PIPE . PLUMBING . HEATING . KITCHENS . AIR CONDITIONING

New Sunnyday Seven in its handsome fully

insulated jacket.





Want to cut roofing time by one-third? Try this roof-loading system

The new system, used by Whitcomb Roofing, Artestia, Calif, lets one man apply 2,400 sq ft of finished roof in a day (old rate—1,600 sq ft). Here's how it works:

- 1. A lift-bed truck, at left in photo, is used to raise shingle packages and felt rolls to the height of the eaves on both sides of the roof.
 - 2. Most of the materials are lined up just below the ridge.
- 3. A fifth or sixth of the materials for each section are put at the upper righthand corner of the section for right-

handed roofers—at the upper left for lefthanders.

4. The rest of the materials are set in a horizontal line halfway between the ridge and eave.

Here's why the system works: 1) it puts shingles and felt close to where they're needed, thus minimizes wasteful materials handling by roofers; 2) it saves thousands of pounds of lifting (roofing for a 1,200 sq ft house with garage weighs about 2½ tons)—roofers simply slide materials down to where they want them.

New book tells how to design and build for year-round heating and cooling

"By 1960 it is likely that between 350,000 and 500,000 new houses (annually) will be built with year-round heating and cooling."

So says Groff Conklin, former builder and long-time writer on construction, in his new book, *The Weather Conditioned House* (Reinhold, NY, 1958). This book—for architects and builders—spells out solutions to heating and cooling problems in terms of design and construction.

Here is a sampling of the questions Conklin answers:

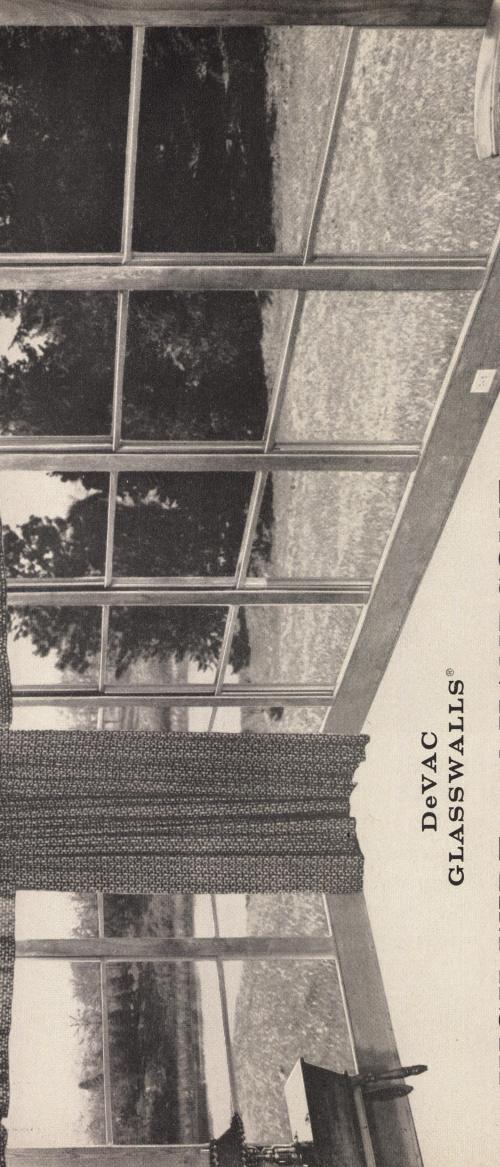
1. Can you design an overhang so a south window gets no sun from 8 AM to 6 PM on June 21, the year's longest day, but almost day-long sun on Dec 21, the shortest day? Conklin says you can—and shows tables for figuring overhangs in all US latitudes.

2. Do double roofs—two decks with the breeze blowing between them—make sense only in the deep south? They make sense—block the sun's radiation—almost anywhere in

the US, says Conklin. He points out that there's as much solar radiation in North Dakota in July as in southern Texas.

- 3. Does a wide grassy area next to outside walls help keep a house cool? It does, says Conklin, because grass won't re-radiate the sun's heat.
- 4. Should you consider roof color when designing a mechanically cooled house? No, says Conklin. Roof color affects heat transmission only on sunny days—means little on hot, humid, and cloudy days. For the record, Conklin rates surfaces as follows on their heat-blocking ability: white porcelain enamel, white paint, aluminum foil, gray paint, galvanized iron, colored shingles, black shingles.

Sums up Conklin: "We can afford to spend a few hundred dollars on structure, if it will cut cooling unit size . . . \$250 more for additional insulation will reduce the cost of the cooling equipment from around \$1,800 to \$1,000 by cutting the required size from 3 to 2 tons."



HIGH, WIDE and HANDSOME

Your new home and remodeling prospects will be sold on DeVAC GlassWalls at first sight. The clean, modern lines of these porch enclosures frame a wide-angle, floor-to-ceiling view of all outdoors. Weather-tight in winter, wideopen in summer, they provide the kind of versatile living space everyone wants today. The three sliding glass panels that raise and lower

independently are an exclusive, sales-clinching DeVAC feature.

DeVAC offers you a product with a proven appeal in both the new construction and remodeling markets, and backs your selling efforts with an all-out program of consumer advertising. Sell complete porches, or convert porches and breezeways. Every homeowner is a prospect!



DeVAC GlassWalls: Extruded from high-grade heavy-duty aluminum... precision engineered for trouble-free performance... full-length Fiberglas screens. Send coupon for complete specifications and application details.

DeVAC, Inc., Dept. HH8 5900 Wayzata Blvd. • Minneapolis, Minn. Please send me complete information on DeVAC GlassWalls.

|--|--|

ADDRESS

Selling Homes is

the Gas furnace cools



ARKLA-SERVEL SUN VALLEY* All Year® Gas Air-Conditioner now at new low cost for Builder and Buyer, too!

SHOW THEM how wonderful a Gas furnace can be! A simple dial setting—and presto—the compact Arkla-Servel Sun Valley* circulates gentle warm air to every room in the house. Gas is the cleanest fuel there is. And your prospects never have to worry about late fuel deliveries, either—dependable Gas is piped right into their homes.



*Trademark. Product of Arkla Air Conditioning Corp., Evansville, Ind., & Shreveport, La.

much easier when...

in summer, too!



SHOW THEM the most effective way to beat any heat spell. No more spot-cooling a couple of rooms... no more drafty fans. The Arkla-Servel Sun Valley* cools every room in the house from a single compact unit. With the Sun Valley*, you can offer your prospects a home heated in Winter, cooled in Summer—complete and convenient year-'round comfort—at the lowest possible cost.

SHOW THEM how a single and simple thermostat looks after them night and day. They merely set the thermostat to a desired temperature, and the Sun Valley* maintains that degree of heat or cooling with dehumidified air around the clock. They're safe from all kinds of weather . . . safe from maintenance difficulties, too—

protected by Arkla's five-year performance warranty. Available in two sizes: Model 500, three-and-a-half tons, Model 750, five tons.

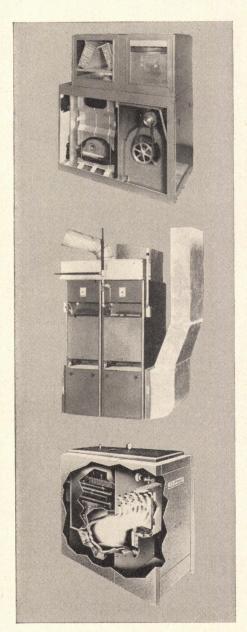
AMERICAN GAS ASSOCIATION

does so much more...for so much less!



FIRST PRECIPITRONS are installed in Steel City furnaces.

Here are 15 big and little heating units



York year-round unit—the Comfort Center—combines a gas-fired lowboy furnace, cooling coils mounted over the outgoing air vent, an electrostatic filter over the incoming air vent. The compact unit, which also acts as a humidifier and dehumidifier, takes 59" x 51" x 27" inside space. The air-cooled condensing unit for the conditioner is mounted outside the house. It is aimed at the middle price market.

York Corp, York, Pa.

For details, check No. 4 on coupon, p 196

Two-furnace zoning is American-Standard's answer for balanced heating at low cost. Two small furnaces, says A-S, cost only a little more than a single furnace of the same capacity, but need not burn at full input all the time. Summer air conditioning may be added as a single, double, or separate system depending on demand. For model homes, A-s is offering builders two small furnaces for the price of a large one. American Standard, New York City.

For details, check No. 5 on coupon, p 196

Four new boilers have been added to Portmar's Windsor boiler line. Now 16 sizes are available that can deliver net steam ratings of 320 to 5,800 sq ft and net forced-water ratings of 580 to 9,000 sq ft. In Btu per hr outputs they range from 77,000 to 1,200,000; 87,000 to 1,350,000. All are adaptable to oil or gas firing and can be supplied with tankless hot-water coils. Residential models have insulated flush or extended jackets.

Portmar Boiler Co, Brooklyn.

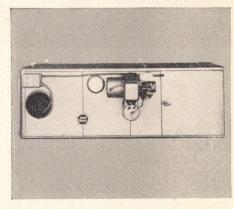
For details, check No. 6 on coupon, p 196

Precipitron filters, long standard for tough industrial air-cleaning jobs, are now being fitted to home furnaces by Steel City Furnace Co (above). In the Precipitron, dust-laden air passes through an electrostatic field, is charged, then drawn to oppositely charged collector plates. When dust gathers on the plates, it is automatically flushed away by a filter washer. New compact device can clean up to 2,180 cu ft per minute.

The cleaner will be housed in six gas furnaces with inputs of 105, 125, 145, 160, 180, and 200 thousand Btu per hour, five oil-fired models of .75, .90, 1.00, 1.20, and 1.35 gal per hr capacity. Builder prices: \$420 to \$625.

Steel City Furnace, Springdale, Pa.

For details, check No. 7 on coupon, p 196



Suspended warm-air furnaces with bonnet ratings of 84,000 and 112,000 Btu per hr are new units in John Wood's line. Units can be converted to highboy units by simply rotating blower motor and inspection door; or can be turned end for end to reverse air flow in suspended installations. Design is compact. Heat exchanger is a single unit, Duo-flow combustion chamber gets full benefit of heat exchange. ULapproved for use with small clearances. John Wood Co, Conshohoken, Pa.

For details, check No. 8 on coupon, p 196

Comet gas-fired furnace is Thatcher's bid for the low price market. The new furnace is 25" sq x 65" high. New single-port, upshot burner puts out 76,000 Btu per hr from a 95,000 Btu input. Cabinet has knockouts on either side for cold returns, filter is accessible from both sides. Direct drive blower is stock, belt drive optional. Furnace is ready wired with all controls, AGA approved for small clearances.

Thatcher Furnace Co, Garwood, NJ. For details, check No. 9 on coupon, p 196

Castiron boilers in three series have been added to Federal's up-to-now allsteel line. Four Oxford oil-fired hotwater systems, in knockdown and packaged styles, rate at 525 to 875 sq ft. Five Jupiter oil-fired steam or hotwater systems, knockdown only, rate at 305 to 705 sq ft of steam, 565 to 1,260 sq ft of water. Globe gas-fired hydronic system, knockdown or packaged, puts out 100,000 to 160,000 Btu per hr.

Federal Boiler Co, Midland Park NJ. For details, check No. 10 on coupon, p 196

First warm-air furnaces to be made by Peerless Heater Co, 50-year-old maker of castiron boilers, include four oil-fired models of 72,000 to 140,000 Btu per hr output and five gas-fired models with inputs of 70,000 to 150,000 Btu. Models of both types are available in most of the common styles: highboy, lowboy, suspended, and counterflow. The new units will be offered to all current Peerless distributors.

Peerless Heater Co, Boyertown, Pa. For details, check No. 11 on coupon, p 196

Ceramic-metal exchanger is the news in Bryant's gas-fired warm-air furnaces. New exchanger is especially resistant to corrosive flue gases, high temperatures, summer condensation; has 10-year guarantee from Bryant. New furnaces are rated by AGA at 75,000 to 200,000 Btu per hr input. Smallest unit is about 24" wide at floor, largest 20" wider; all are 57½" high, 28¾" deep. Units are AGA approved for close clearances.

Bryant Mfg Co, Indianapolis.

For details, check No. 12 on coupon, p 196

New Payne forced-air line — Series 10 Imperial has heat exchangers coated with corrosion-resistant ceramic metal, called Astrogard by Payne, developed by Solar Aircraft Co. Five upflow models range in capacity from 80,000 to 160,000 Btu, nine downflow models range from 75,000 to 200,000 Btu. Payne will use the new coating on all its heating products—forced-air furnaces, floor furnaces, duct furnaces and wall heaters.

Payne Co, La Puente, Calif.

For details, check No. 13 on coupon, p 196



Boilers for large homes are included in Burnham's no. 70 series of castiron boilers. Series has eight sizes with forced hot-water capacities of 600 to 2,700 sq ft, steam capacities of 325 to 1,580 sq ft. Copper tankless water heaters of 4 to 15 gpm capacity can be added to either type. Units comply with all principal codes—AGA, SUR, IBR, ASME—also AGA approved for use with manufactured, mixed, or natural gas.

Burnham Corp, Irvington, NY.

For details, check No. 14 on coupon, p 196

Need bathroom heat? Chromalox electrical resistance heaters come in three lengths and three wattages—30", 500 w; 60", 800 w; 100", 1,250 w—for 120-v or 220-v service. New streamlined cases are welded, finished in beige baked enamel, fit neatly under lavatory or in other limited spaces. Stock units are theromstat controlled. Units without thermostat have electric outlet usable for 120-v or 220-v air conditioning.

Chromalox Co, Bloomfield, NJ.

For details, check No. 15 on coupon, p 196

Vented wall heater is heating's parallel to a room air conditioner. These Vent-O-Magic units are built into the wall, fresh air is drawn in and waste gases vented through a small exterior opening. This vent adjusts to wall thickness, is screened against insects and drafts. Controls are automatic. Finishes: copper, beige enamel. Inputs: 25,000 and 35,000 Btu per hr. List prices: \$163.95 to \$237.90.

Ohio Foundry & Mfg, Stubenville. For details, check No. 16 on coupon, p 196

You can heat a house with two of these small Novent gas heaters. Units have inputs of 20,000, 35,000, and 45,000 Btu per hour, can be installed like an air conditioner in any wall or window. Space needed: 20" x 17". Rubber-mounted triple blower circulates heat to floor level and exhausts waste gases outside. Heat is well distributed and blower is very quiet, maker claims.

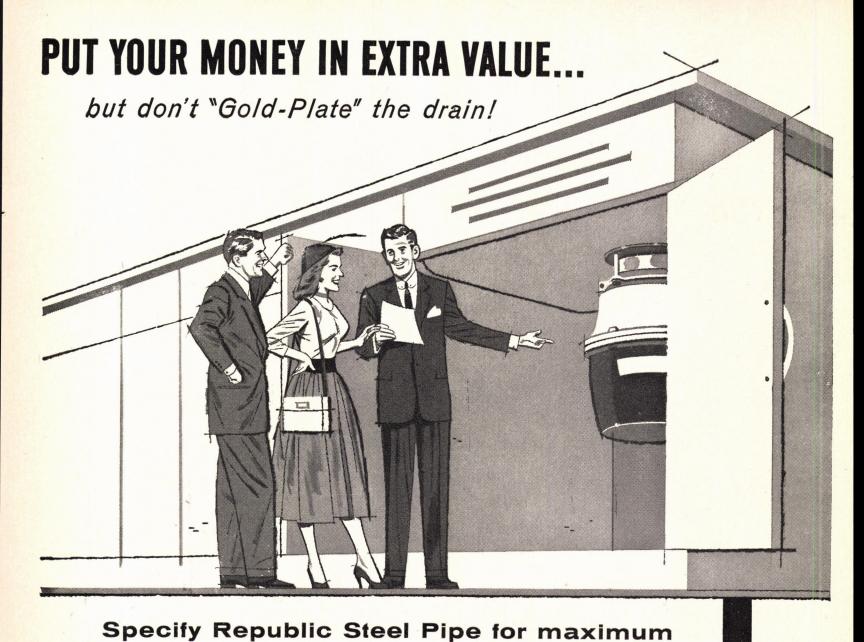
Suburban Appliance, Whippany, NJ. For details, check No. 17 on coupon, p 196

Room-size to house-size heaters are included among the gas and oil-fired Tropic-Aire units made by Coolerator. The maker specifies them for houses of one to six rooms in capacities, for gas, from 15,000 to 70,000 Btu per hr and, for oil, from 36,000 to 75,000. Both deliver forced warm air at floor levels, thermostat controlled in the larger oil units and all gas units. Larger gas units (right) have a Pyrex window in front to give fireplace effect.

Coolerator, Albion, Mich.

For details, check No. 18 on coupon, p 196





Selecting building materials for economy as well as reliability helps you gain a competitive edge in today's housing market. The more you save, the more you can invest in extra-value features with

economy in waste line service

This is the reason why it will pay you to specify Republic Steel Pipe for waste line service. It provides immediate savings for you plus a lifetime of trouble-free service for your buyer.

proved sales appeal.

Beyond initial low cost, however, steel pipe offers you relative stability in price and availability. As a result, profit robbing estimate variations and installation interruptions are eliminated. And since one grade of steel pipe meets all requirements, you encounter no costly problems caused by installing the wrong grade.

Finally, Republic Steel Pipe provides unexcelled workability. In the hands of any reputable plumbing contractor Republic Steel Pipe assures a fast, economical installation.

Now is the time to take full advantage of the extra-value potential of steel waste line piping. For complete information, contact your Republic Pipe Distributor or write Republic Steel Corporation, Dept. HH-5702, 1441 Republic Building, Cleveland 1, Ohio.

REPUBLIC STEEL

World's Widest Range of Standard Steels and Steel Products





New fabric doors from Modernfold are available in over 50 vinyl coated materials styled by Lois and William Katzenbach of Katzenbach & Warren. These fabrics are backed with Nucaseal, an aluminized vinyl coating which seals the cotton fibers in, pre-

vents them from shrinking or stretching. The new process also steps up mildew resistance, fire resistance, and opacity. The doors come in many solid colors or in two silkscreen prints.

New Castle Prod, New Castle, Ind. For details, check No. 19 on coupon, p 196



Shutter door panels are kiln dried, ready to paint or stain. Panels are 12½" x 80" at \$10 retail, 15" x 80" and 16" x 80" at \$11.50, Hardware for two panels, 79¢. Shipping prepaid.

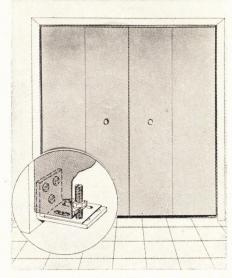
Paul Heinley, Santa Monica, Calif. For details, check No. 20 on coupon, p 196

Here's news in folding and louvered doors



Folding wood doors, used as privacy screen above, come in heights to 12', widths to 18', or up to 15' x 50' for commercial use. Space-Saver doors come in choice of woods or finishes. Full length hinges are vinyl, glider suspension system is nylon.

Wood Specialty Products, Tacoma. For details, check No. 21 on coupon, p 196



Steel folding doors need no floor attachment because of unique jambhung pivot bracket (inset). Pivots adjust at top and bottom, door rides on nylon guide. Solid, louvered, or semilouvered doors come in standard sizes, ready for installation by one man.

Linco Corp, Roseville, Mich. For details, check No. 22 on coupon, p 196



Mahogany slat doors are woven together with nylon-reinforced vinyl. Doors come in gray, beige, white, and natural tones. Stock sizes begin at 26" x 80", fold to 12% of rated width. Prices start at \$13.80 retail.

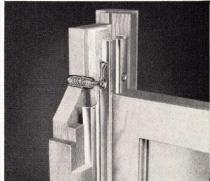
American Accordian-Fold Doors, Jamaica, LI.

For details, check No. 23 on coupon, p 196

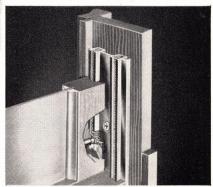
continued on p 174



a double-hung
wood window with
a completely new
precision balance
permitting instant
sash removal



LEFT JAME



DIGHT IAME

Check these amazing features you get with the MALT-A-MAGIC!

Extruded aluminum alloy jamb-weatherstrip in MALT-A-MAGIC windows will never rust or wear out.

Spring mounted sash guide on left jamb has adjusting screws to assure a snug, weathertight window.

Precision balance system contained in right jamb consists of nylon guide with plated, hardened steel fulcrum brake operating in channel track. Flocked steel coil balance springs concealed within the channel are attached to guides maintaining perfect sash balance and quiet operation.

Nylon plunger in sash automatically engages balancing mechanism guide on contact.

Precision milling from select Ponderosa Pine gives Malt-A-Magic quality appearance and assures trouble-free operation.

Chemical treatment provides lasting protection against decay, termite and water damage.

Removable jamb liner makes installation of MALT-A-MAGIC in walls 4% to 5% quick and easy.

" Jan March In Harp" pay / Jak

magic to every home you build with the NEW

T-A-MAGIC

STYLED RIGHT...PRICED RIGHT...and full of features to help you sell homes faster

It operates like magic . . . this new quality Malt-A-Magic double-hung window. Gone are bothersome balance weights, pulleys, cables, or other unsightly devices.

In the MALT-A-MAGIC window, a new type of concealed balance system permits sash to be raised or lowered quietly with finger-tip ease. Sash remove and replace in a jiffy . . . automatically disengaging and re-engaging the balance mechanism.

Malt-A-Magic's easy, foolproof operation is sure to please home buyers. And, you

can capitalize on the Malt-A-Magic exclusive features to add more appeal . . . more sell to homes you build.

You can work wonders, too, in creating attractive home styles with MALT-A-MAGIC windows because they adapt to either traditional or contemporary designs.

Ask to see this amazing new window at your lumber or millwork dealer. Write for complete information and MALT-A-MAGIC details.



EASY DOES IT... Perfectly balanced sash raise and lower with finger-tip ease...automatically stay in position when stopped.



INSTANT REMOVAL OF SASH is accomplished by simply moving sash slightly to left, depressing spring-mounted guide track and lifting sash out.



REPLACING SASH is easy, too. Insert sash in left guide, depressing enough to let sash enter right guide. Balance mechanism automatically re-engages.

MALTA wood windows make your homes more beautiful...more practical...more saleable!

Malt-A-Vista windows incorporate Malt-A-Vents below with stationary sash above. Malt-A-Vents are adaptable as hopper, casement or awning types.

Malt-A-Matics can be used singly or in multiples mounted side-by-side. Sash come in a variety of designs and lights.

Mult-A-Glides installed high on a wall add privacy to the interior, yet provide an abundance of light and air. Horizontally sliding sash operate smoothly and easily.

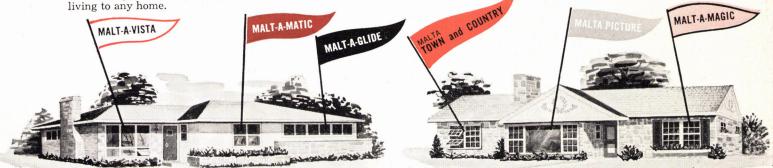
Malta Town and Country units are adaptable to any style of architecture. Double awning sash provide 100% ventilation.

Malta Picture units combine large stationary glass areas with Malta-Matic or Malta-Magic units.

Malt-A-Magic windows, in singles or multiples, add beauty and easy living to any home.



Supreme Quality Since 1901 Member Ponderosa Pine Woodwork Assn., and N.W.M.A.



MALTA'S full line of wood windows fit perfectly into both contemporary and traditional homes

Photos: Hedrich-Blessing

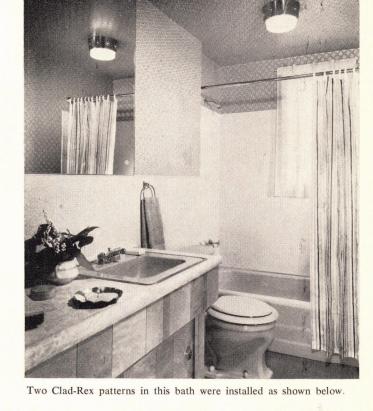
Here's a flexible waterproof wall

Clad-Rex is light-gauge aluminum to which waterproof vinyl fabrics have been bonded. It can be fitted like sheet metal, stuck in place with contact adhesive. The result: a seamless, waterproof wall that has the look of textured fabric and the durability of metal and plastic. The photos below show how the material is handled. The picture of the bathroom on the right shows how it can look in place

Clad-Rex is available in 4' x 8' and 4' x 10' sheets and in wide variety of colors and textures. In place cost: about \$1.25 per sq ft.

Clad-Rex Corp, Chicago.

For details, check No. 24 on coupon, p 196





You can cut Clad-Rex with linoleum knife . . .



easily break it free by hand.

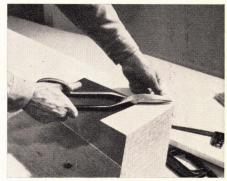


Rough edges are cleaned up with a plane.





To bend it, score metal with glass cutter . . . and bend over table edge at score mark.



You can cut a miter with tinsnips.



when shape is formed, coat with adhesive ...



position form on adhesive-coated wall, roll in place to get sure contact.





Vanity components from H J Scheirich make up into custom-looking cabinetry like that above. Vanity bases containing a top drawer and cabinet beneath come in 12", 15", and 18" widths; the vanity-bowl base, into

which the wash basin fits, is 24" wide. The vanity hamper, far right, is 18" wide, holds a tilting perforated-metal laundry bin. The cabinets are constructed like Sheirich's Bronzeglow kitchen cabinets and have the same natural

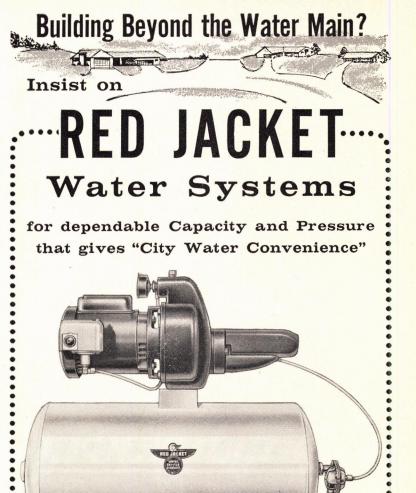
birch finish. (If you want color, the cabinets can be finished in alkyd enamels.) Centerguide drawers roll on a nylon roller in a steel track.

H J Scheirich, Louisville.

For details, check No. 25 on coupon, p 196

Four new products for your bathrooms





Off-center bowl is style feature of new vitreous china lavatory from American-Standard. Bowl and faucets are on the right leaving a flat ledge to the left, sloping rim at front and right. Overflow is concealed by front lip. Compact unit, 24" x 20", can include ice-water spout and soap dispenser to suit hotel and motel use. White and eight colors.

American-Standard, New York City.

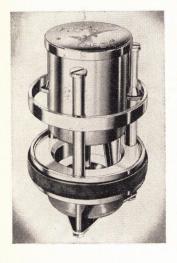
For details, check No. 29 on coupon, p 196

High-style toilet in one piece fills out the Regency Ensemble fixture group designed by Walter Dorwin Teague for A-s. Made of vitreous china, the freestanding unit has an integral bowl and tank, and a removable contour seat and cover. It extends 28" from the wall, and is 233/4" high. Bowl is 14" high, tank is 22" wide. White and eight colors.

American-Standard, New York City.

For details, check No. 30 on coupon, p 196





Flood-Check floor drain valve is designed to prevent sewage and ground water from backing up in basement drains. Unit can be placed in any 4" drainpipe; neoprene collar is then expanded to seal the unit in the pipe. When floor water rises in float chamber, a heavy stainless steel spring slams the neoprene-faced valve into its seat to close off any back-up water. List price: \$24.95.

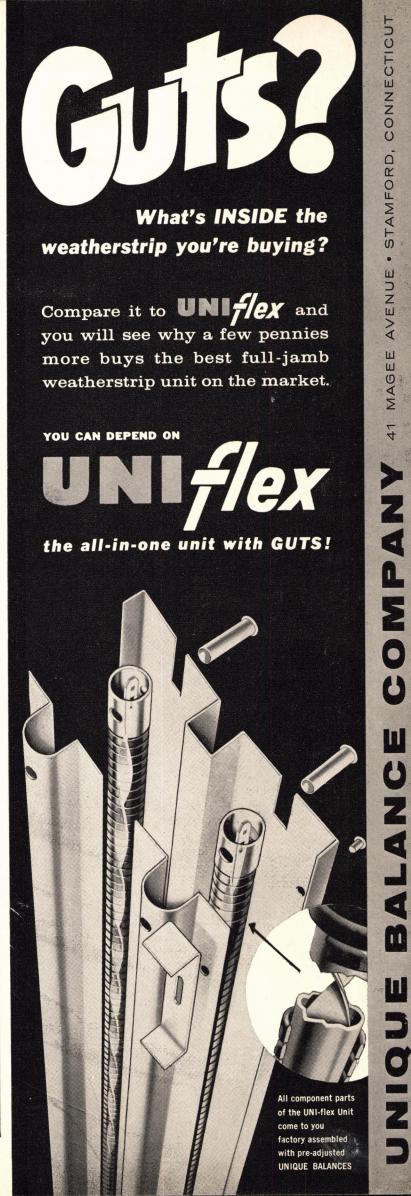
Hally Mfg, Racine, Wis. For details, check No. 31 on coupon, p 196

Copper T-Y fitting will stop cross-flow in back-to-back plumbing installations, its makers claim. Baffles are placed well below side openings and Y-arms are steeply pitched (see cutaway view). DWV fittings meet as Standard B16.23, are first for use in all-copper installation. Compact DWV fitting is also claimed to permit quicker, easier installation.

Mueller Brass Co, Port Huron, Mich.

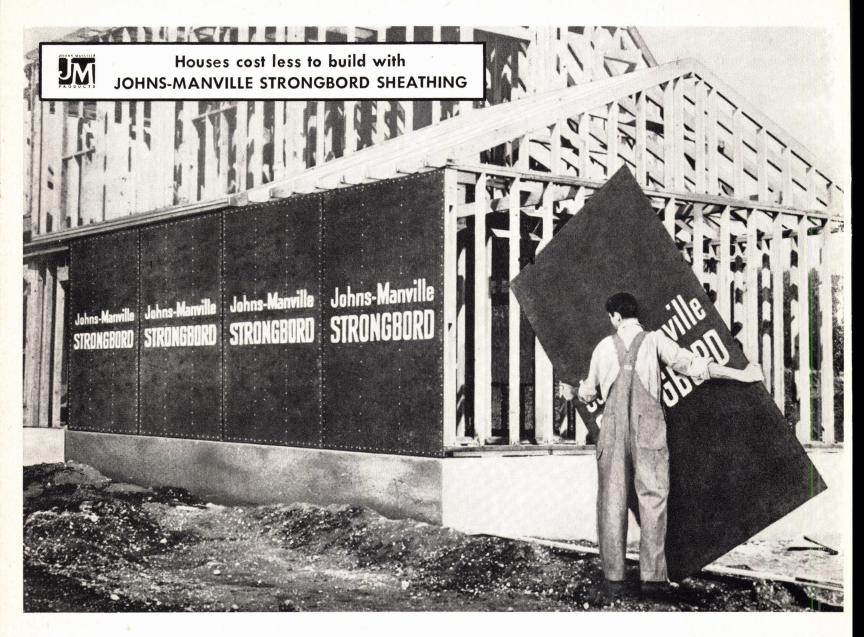
For details, check No. 32 on coupon, p 196





STAMFORD, CONNECTICUT

AVENUE



You get extra strength, when you build with Johns-Manville STRONGBORD Sheating

... and you cut construction costs, too!

Strongbord, a new multi-purpose sheathing and sidewall material developed by Johns-Manville, is made of selected wood fibers bonded together with special bituminous compounds. It forms a dense, rigid sheet ½" thick, of exceptional strength and high moisture resistance.

Check all these advantages of building with Strongbord

Strong. There is no stronger ½" insulation board sheathing on the market today. Nailed directly to the studding, Strongbord adds extra bracing strength to the building frame.

No corner bracing needed. Strongbord when used as a sheathing, and applied

according to J-M specifications, fully complies with F.H.A. requirements for use without corner bracing.

Shingles may be applied directly.

The smooth surface of Strongbord presents an unbroken surface for the application of finished sidings. Using nails of the ring barbed type, as recommended by Johns-Manville, asbestos or wood shingles can be attached directly to Strongbord.

Easy to apply. The large sheets, 4' x 8' and 9' long, reduce application time. One man can handle the sheets. Time and labor costs are cut.

Minimum waste. Because Strongbord sheets come in 4-foot modular widths,

there is very little cutting waste. Builders report less than 5 per cent waste on the job.

And . . . Strongbord insulates as it builds. The insulating qualities of Strongbord help retard the passage of heat and cold through the walls. This saves fuel costs for the homeowner and makes the house more comfortable the year 'round.

If you haven't yet checked into all the advantages of using Strongbord, why not find out, now, how it can help you build better houses and, at the same time, cut building costs. Write Johns-Manville, Box 111, New York 16, N. Y. In Canada: Port Credit, Ontario.



JOHNS-MANVILLE

THESE OTHER JOHNS-MANVILLE BUILDING MATERIALS INCREASE SALES AND PROFITS FOR YOU



Seal-O-Matic® Shingles, the only self-sealing shingle proved on over 300,000 homes. Resists wind, rain, hurricane. Saves costly roof repairs. Attractive colors and blends.

Pre-Primed Flexboard®

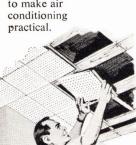
comes to job site ready to take any paint. Large-size building sheets ideal for board and batten construction. Fireproof and rotproof.





Terraflex® Vinyl Asbestos Floor Tile keeps its "first day" beauty. Easily kept spick and span, it has great appeal to homeowners.

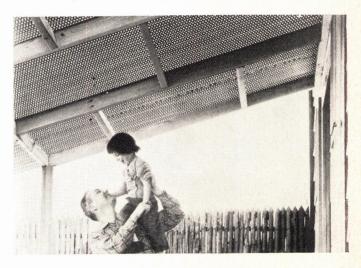
Spintex® Insulation saves the homeowner up to 30 cents on every heating dollar. Keeps rooms up to 15 degrees cooler in summer—a "must" to make air conditioning







Ask your J-M representative about the 7-Star advertising and merchandising plan to help you sell more homes.

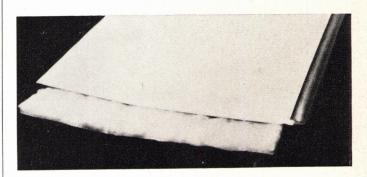


Perforated foil cuts glare and heat

Resolite Corp imbeds a sheet of perforated aluminum foil in translucent glass-reinforced plastic to make a patio roof that reflects up to 80% of the sun's heat and light. Green, blue, yellow, or coral panels are 26" and 40" wide; 8', 10', 12' long. 26" panel on 4' span will support 450-lb load. Weight: 6 oz per sq ft; price: \$1.25 per sq ft.

Resolite Corp, Zelienople, Pa.

For details, check No. 33 on coupon, p 196

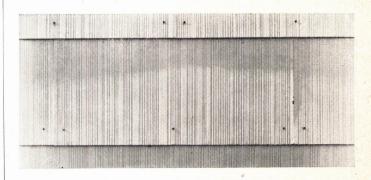


New siding has glass-fiber backing

Rexalum Imperial aluminum siding is claimed by its maker to cut the need for other insulation. Enameled aluminum panels are backed with a fiberglass blanket—equivalent to 1" insulation board—and reflective aluminum foil. Clapboard is 0.25" thick, 8" wide, 6'-3" and 12'-6" long; comes in seven colors; is guaranteed not to rust, rot, or warp.

Consolidated General Products, Houston.

For details, check No. 34 on coupon, p 196



Asbestos shake is "vat dyed"

Keasbey & Mattison's new shake siding is an asbestoscement panel 5/32" x 12" x 24", with a surface simulating the texture of a wooden shake. Five colors—white, yellow, gray, green, coral—are inorganic and stable, are incorporated in the slurry that forms final lamination. Panel is silicone treated to increase watershedding and cut down efflorescence. Keasbey & Mattison, Ambler, Pa.

For details, check No. 35 on coupon, p 196

Why all your concrete American Welded



needs

Wire Fabric Reinforcement



30% STRONGER. In concrete slabs—sidewalks, patios, streets, floors—proper reinforcement with USS American Welded Wire Fabric adds 30% to the strength of the concrete.

LONGER LIFE. The added 30% strength of reinforced concrete prevents destructive cracking... keeps the concrete attractive and serviceable for many years without maintenance.

HIGHER VALUE. For less than 10% of the cost of the concrete itself, you can add 30% to its durability by reinforcing it with American Welded Wire Fabric. The greater beauty and quality this adds to a home helps to raise property value and to *keep* it high.

REMEMBER: Only the builder can add the extra strength, life, and property value made possible by American Welded Wire Fabric Reinforcement. It can't be added later!

USS and American are registered trademarks



American Welded Wire Fabric

BUYERS WILL ASK

"is it Reinforced"

American Steel & Wire Division of United States Steel



Columbia-Geneva Steel Division, San Francisco, Pacific Coast Distributors
Tennessee Coal & Iron Division, Fairfield, Ala., Southern Distributors • United States Steel Export Company, Distributors Abroad

FREE MERCHANDISING KIT

American Steel & Wire Room 842, Rockefeller Building Cleveland 13, Ohio

Please rush me a free kit of merchandising materials that will help me cash in on the benefits of American Welded Wire Fabric in my homes.

Name____

Firm____

Address

City_____State_____

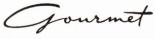
REVCO **Bilt-In Refrigeration**

Architect: Don Erickson, Des Plaines, Illinois

Leader by far in built-in sales!

The flexibility and classic beauty of Revco Bilt-Ins open new horizons in design. Distinctive finishes include stainless steel, copper-glo, 28 custom colors and matching wood panel doors. Standard 3-foot modular refrigerators and freezers may be built in almost anywhere . . . singly or in combination, over and under or side by side., In any arrangement, Revco units are the easiest built-ins to install! Leading kitchen manufacturers prefabricate cabinets for Revco Bilt-Ins, or cabinets may be custom built to specifications furnished. These are the reasons why Revco is the unquestioned leader in the built-in refrigeration field.

NOW! Years ahead





The new Revco Gourmet refrigerator achieves exclusive cooling efficiency. Chilled, purified air gently circulates throughout the entire food compartment. Constant temperature is maintained automatically and is precisely controlled at settings from 32 to 45 degrees, to preserve foods at their peak of flavor and freshness.

REVCO

Setting trends in refrigeration since 1938.

Send for your free copy of

"ARCHITECT'S INFORMATION FILE"





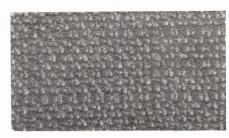
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Name	
Firm	
r III III	
Street	

New products



New Opalesq vinyl tile combines transparent and translucent vinyls with metallic highlights in tiles 9" x 9" to 36" x 36". Also shown in June, new Decorator Corlon inlays and strips, new lines of vinyl and Excelon insets, a new printed plastic wall covering, and a new rubber cove base. Armstrong has 49 new patterns in these materials or in linoleum or printed enamel rugs.

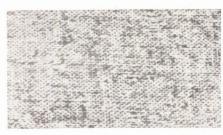
Armstrong Cork, Lancaster, Pa. For details, check No. 36 on coupon, p 196



Vinyl wall covering from US Plywood, trade-named Kalitex, is now available in three new textures and 12 new pastel colors. Above: burlap; also available, shantung and basketweave. Kalitex colors are fused behind a clear vinyl sheet, then backed with a suede-like finish which bonds firmly to the wall surface. Like most vinyls, Kalitex is virtually maintenance free.

US Plywood, New York City.

For details, check No. 37 on coupon, p 196



Linen-weave countertop is also all vinyl. It's new material from Goodyear Tire and Rubber. Countertopping is produced in 36" and 45" roll widths in gray, green, yellow, and tan. Also new from Goodyear: Cloisonne-a threedimensional vinyl tile in eleven pastel colors; NoScrub-a lowcost vinyl tile in new marbleized and cork patterns as well as terrazzo and wood grains.

Goodyear Tire & Rubber, Chicago. For details, check No. 38 on coupon, p 196

continued on p 188

See the exciting Signet Mobile Mirrors at these distributors across the U.S.

ALABAMA

Birmingham Alabama Glass Company Dothan
Dothan Glass Company
Mobile
Mobile Glass Company Mobile Prichard Glass Company

ARIZONA

Phoenix Southwestern Glass and Millwork Co. Tucson Romanoski Glass and Mirror Co. Tucson Southwestern Glass and Millwork Co. Tucson Tucson Glass and Mirror Co Yuma Southwestern Glass and Millwork Co.

ARKANSAS

Little Rock Dyke Brothers

CALIFORNIA

Fresno San Joaquin Glass Company Long Beach Seaboard Glass Corp. of California San Francisco Habenicht and Howlett San Francisco San Francisco Glass Company

COLORADO

Denver Clover Glass Company Denver Ron Kay Sales Company Englewood Glass Company

CONNECTICUT

Fairfield
Fairfield Lumber and Supply Co. Hartford State Glass Company

DELAWARE

Wilmington Hires Turner Glass Company FLORIDA

Daytona Beach Service Paint and Glass Company Miami Architectural Glass Products, Inc. GEORGIA

Atlanta General Glass Company Atlanta Warren Company, Incorporated

ILLINOIS Chicago American Glass Company Springfield Geo. Edw. Day Sons Co.

INDIANA

Mishawa ka Hartford Glass Company Terre Haute Stewart-Carey of Terre Haute, Inc.

KENTUCKY

Lexington Lexington Glass Company Louisville S & B Glass Company

LOUISIANA

New Orleans Karl Hansen Corporation

MARYLAND

Baltimore Art Plate Glass and Mirror Corp.

MASSACHUSETTS

Brighton Rubin Glass and Mirror Company Lawrence Plate Glass Company

MICHIGAN

Battle Creek
Battle Creek Glass Company
Dearborn
West Detroit Glass Company Detroit
Pheney Glass Company
Detroit
Standard Glass Company Ferndale Peterson-Detroit Company Willing Glass Company Willing biass vorman., Grand Rapids Grand Rapids Screen Company, Inc. Jackson Jackson Glass Works Jackson Pittsburgh Plate Glass Company Lansing Acme Glass Company

Pontiac West Detroit Glass of Pontiac Saginaw Saginaw Glass Company

MISSISSIPPI

Jackson Capital Paint and Glass Company

MISSOURI

Kansas City Cook Paint and Varnish Company St. Louis Schisler Glass Company

Billings J. J. Michotte and Sons, Inc.

NEBRASKA

Omaha Cook Paint and Varnish Company

NEW JERSEY

Atlantic City
Twin Glass Company
Englewood
Royal Glass and Millwork Corp.
Newark Pella Products of Northern N. J.

Trenton
Hires Turner Glass Company NEW MEXICO

Albuquerque Southwestern Glass and Millwork Co.

NEW YORK Binghamton C. Y. Cushman Company Brooklyn Walton Mirror Works, Inc. Elmira Hires Turner Glass Company Rochester Hires Turner Glass Company Syracuse Syracuse Glass Company

NORTH CAROLINA

Asheville Pritchard Paint and Glass Company Charlotte
Pritchard Paint and Glass Company
Durham
Pritchard Paint and Glass Company Fayetteville
Binswanger and Company, Inc. Goldsboro Ernest Glass Company

Greensboro
Binswanger and Company, Inc.
Hendersonville
Jennings Paint and Glass Company

Raleigh Pritchard Paint and Glass Company

оню

Cleveland
Modernfold Door Co. of Cleveland Cleveland Sterling Plate Glass Company Toledo
Toledo Mirror and Glass Company

OKLAHOMA

Tulsa Dyke Brothers OREGON

Portland Benson Glass Company

PENNSYLVANIA

entown enn Allen Glass Company, Inc. Alto Glass Company

Erie Window Glass Company Harrisburg Harrisburg Glass Company, Inc.

Johnstown Royal Plate Glass Company Philadelphia

Royal Plate Glass Company
Philadelphia
A. Waxman and Company
Philadelphia
Hires Turner Glass Company
Pittsburgh
Golomb Paint and Glass Company

Reynoldsville
A.T. McClure Glass Company Scranton Plate Glass Company

York Service Glass Works, Inc.

SOUTH CAROLINA

Charleston William M. Bird and Company Columbia Binswanger and Company, Inc.

Binswanger and Company, Inc.
Greenville
Binswanger and Company, Inc.
Spartanburg
Jennings Paint and Glass Company

TENNESSEE

Chattanooga Dyke Glass and Paint Company Kingsport W. B. Green Company, Inc.

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Nashville Craig-Morris Glass Company

Corpus Christi Safety Glass Company Parker Glass Company
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Southwestern Glass and Millwork Co.

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Richmond
Binswanger and Company, Inc.
Richmond
Sash Door and Glass Company
Roannke Binswanger and Company, Inc.

WASHINGTON, D.C.

Washington, D. C. David Max and Company Washington, D. C. Miles Glass Company, Inc.

WEST VIRGINIA

Charleston General Glass Company, Inc.

WISCONSIN

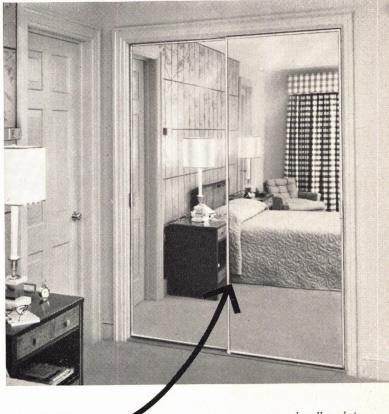
Green Bay Edward T. Ver Halen, Inc. Madison Edward T. Ver Halen, Inc. Milwaukee Edward T. Ver Halen, Inc.

HOUSE & HOME

to make an old house NEW...or a new house BETTER

SIGNET MOBILE MIRRORS by Carolina





Mobile Mirror two-panel by-pass

one-panel wall-pocket Mobile Mirror half-open

Stretch your floor space...and your BUILDING DOLLARS by installing the new Signet Mobile Mirror doors. The two-panel by-pass Mobile Mirror door is ideal for small bedrooms or foyers which need added light and spaciousness. Mirrors do both by giving an illusion of depth and by actually increasing the amount of light reflected.

If you are building a new group of buildings or a single dwelling, the Signet Mobile Mirror one-panel door not only gives a luxury touch but it gets rid of the costly waste space above a doorway... whether used for a closet installation or as a room divider.

Signet Mobile Mirrors are equipped with nylon wheels, ball-bearing hangers, and are available in standard widths from 2'6" to 8'. The width and size may vary according to the type of Signet Mobile Mirror used. The Libbey-Owens-Ford Parallel-O-Plate Mirror is framed in anodized aluminum of mat black, satin silver, or gold. Signet Mobile Mirrors arrive pre-packed, are completely assembled, ready to hang with track hang-

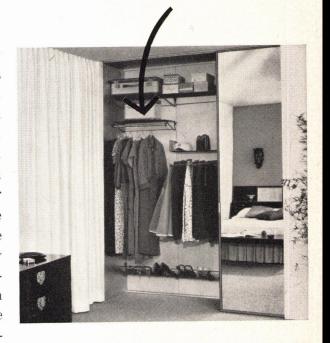
ing hardware and screws included. Install in a matter of minutes in standard overhead tracks.

See your Signet Mobile Mirror distributor listed on the opposite page for complete information or fill out the coupon.



*Trademark, Carolina Mirror Corp.

MOBILE MIRRORS*BY Carolina Mirror Corporation, North Wilkesboro, North Carolina



CAROLINA MIR	ROR CORPORATION	
Dept. 11		
North Wilkesboro,	North Carolina	
Please send me cor	mplete information on the	Signet Mobile Mirrors.
NAME	10 -0000 -000	
ADDRESS		
CITY	ZONE	STATE

Please attach coupon to your letterhead.







INCINERATORS

only

have all these exclusive features . . .

FULLY AUTOMATIC safety burner



EXCLUSIVE! Only Donley's No. 300
Safety Burner* burns all types of refuse safely and automatically at regular intervals. Adjustable timer provides
from 2 to 25-minute burning cycle
every half hour.

*patent applied for,

100% flame-failure protection

3 BLOWOUT-PROOF safety pilot



EXCLUSIVEI Special protected position of pilot makes it virtually blowout-proof. Economical safety pilot provides 100% flame-failure protection.

Exclusive DONLEY heat spreader



EXCLUSIVEI Donley incinerators have greater disposing capacity because the Heat Spreader conducts flame across combustion chamber to assure complete, rapid burning of refuse.

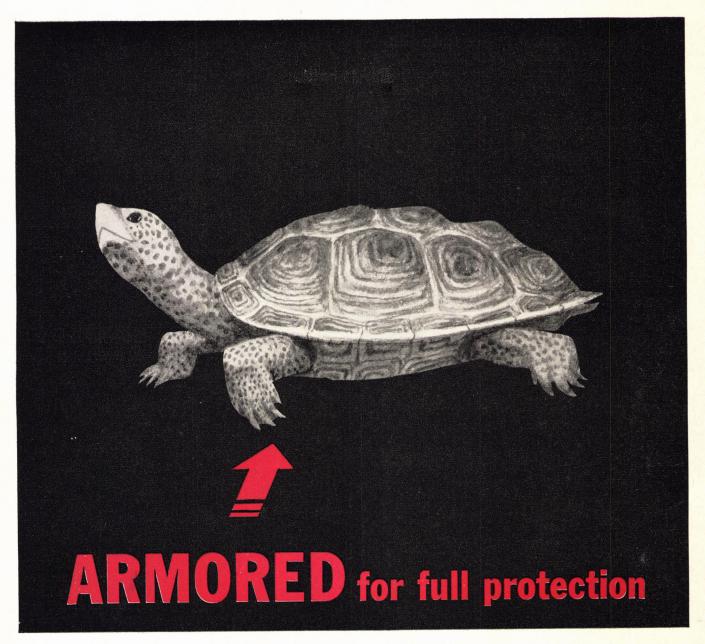
Cash in on the profitable incinerator market! Use Donley plans and parts to build safe, reliable incinerators quickly and easily. Donley's complete line includes semi-automatic and manually controlled safety burners, grates, all types of incinerator doors, as well as prefabricated steel units. Send today for complete information. MEMBER OF

THE INCINERATOR INSTITUTE OF AMERICA

BROTHERS COMPANY



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Please send me complete information about erators.	Donley	Incin-
Name		
Company		
Street		
CityZone	State	





Protect your building profits with Simpson Overlaid Plywood, the finest siding material ever developed. Cut installation costs with easy-to-handle 4' x 8' sheets that go up faster, reduce cutting and waste, and need less blocking and bracing. The tough and durable overlay is unaffected by weather changes, and its smooth, grain-free surface needs no preparation before painting. Two coats will do the work of three... and last years longer.

Speed up your building program . . . cut installation and painting costs . . . and sell with pride . . . when you use Simpson Overlaid Plywood siding.





Better results . . . Faster application . . . Less cost.



How to save 30% on installation and finishing costs, write: Simpson Logging Company, Plywood & Door Products, 2301 N. Columbia Boulevard, Room 803-H. Portland 17, Oregon: Regional Offices in New York, Cleveland, Minneapolis, Chicago, Denver, Memphis, Dallas, Los Angeles, Seattle, and Portland.

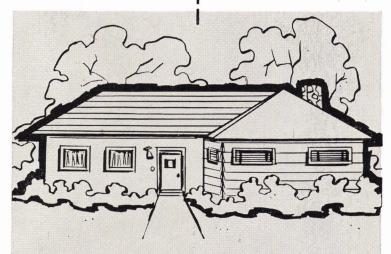
PD-84 B



If you sell only people who want the cheapest, you may sacrifice your profits

If you sell only people who want the fanciest, you may sacrifice your volume





The Mighty Middle

If you sell homes in the most popular price range, you can add to their appeal—without increasing costs—with Gerber Plumbing Fixtures.

Gerber specializes in quality fixtures for medium price homes. They are "luxurious", but without unnecessary frills that raise costs; they are inexpensive, but not "cheap" fixtures on which quality is sacrificed for price.

By specializing in fixtures for The Mighty Middle—the biggest home market—Gerber is able to keep prices reasonable and at the same time offer the deluxe features usually found only in fixtures costing much more. Gerber fixtures have smart modern styling and are available in six beautiful colors and white.

Gerber makes a complete line of vitreous china, steel enamelware, and brass plumbing fixtures. Write for folder 9-B of Gerber fixtures and complete "packaged" bathrooms.

SELL

GERBER Plumbing Fixtures

Gerber Plumbing Fixtures Corp., 232 N. Clark St., Chicago 1, III.



Dependable service from leading jobbers, or delivery direct to your job from any of 5 modern plants:

Kokomo, Ind.; Woodbridge, N. J.; Delphi, Ind.; Gadsden, Ala.; West Delphi, Ind. Export Division: Gerber International Corp., 500 Green St., Woodbridge, N. J.



New products



Extra capacity marks Frigidaire's big new dishwasher which, the maker claims, will hold 147 separate pieces in two roll-out racks. Full line includes five models: two front-loading built-ins, one free-standing, one sink-dishwasher, and one top-loading model.

Frigidaire, Detroit.

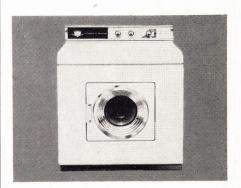
For details, check No. 39 on coupon, p 196



Undercounter dishwasher made by Chambers has an extra heating element which superheats the air as well as the wash water; dishes dry in a 200F atmosphere. Dishes can be added to the load in the midst of the 34-minute cycle without restarting or losing hot water.

Chambers Built-Ins, Chicago.

For details, check No. 40 on coupon, p 196

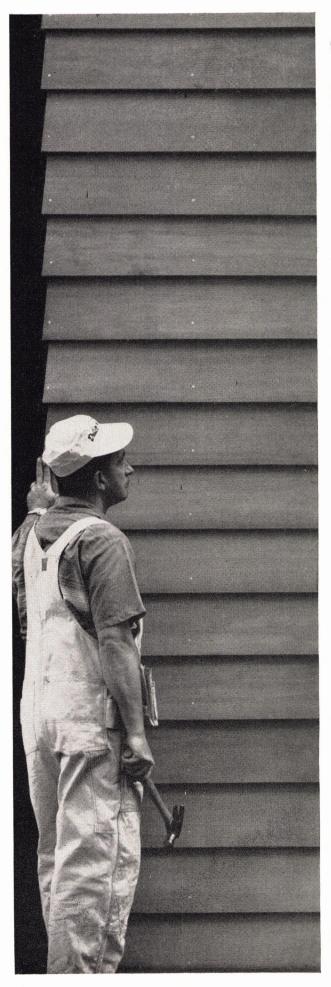


Slow-spin dryer is unique to O'Keefe & Merritt's new gas washer-dryer combination. The tumbling basket rotates steadily at 45 rpm during both washing and drying cycles. This reduces vibration, eliminates need to bolt it down. Unit is 42 1/16" x 36" x 27½".

O'Keefe & Merritt, Los Angeles.

For details, check No. 41 on coupon, p 196

continued on p 190



GREATER PROFITS

Through Faster Sales When you Use **Simpson** Redwood **Siding**





Cash in on the growing demand for Simpson Redwood Siding . . . "The wood with the most ability"

PAINTABILITY, WORKABILITY, DURABILITY and STABILITY

CALL YOUR SIMPSON DEALER TODAY ... or write to our nearest regional office for his name and address



SIMPSON REDWOOD COMPANY ARCATA, CALIFORNIA, P. O. BOX 127 NEW YORK CITY, N. Y., 500 Fifth Ave. CHICAGO, ILL., 728 Daily News Bldg.
CLEVELAND, OHIO, 610 Hanna Bldg
KANSAS CITY, MO., 406 W. 34th St.
DALLAS, TEXAS, 513 Meadows Bldg.
ATLANTA, GA., 2909 Buford Hwy., N. E. Member California Redwood Association

New products



Crystalite aggregate is a white marble roofing material that is 80% to 85% reflective. The material will not fade, discolor, crumble, or deteriorate, but by reflecting heat should reduce air conditioning costs. Stone weighs 90 lb per cu ft, is used at 350 to 400 lb per sq rate on 4½-in-12 pitch roofs. Crystalite is shipped in bulk or in 100-lb multiwall bags. In cost Crystalite competes with the cheapest aggregates.

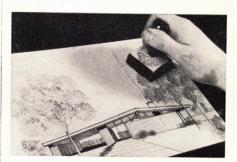
Black White Limestone, Irving, III. For details, check No. 42 on coupon, p 196



Models of your houses will be built for you by A & B Model Builders who already are working with some of the biggest home manufacturers. Models are also made for realtors and other sales agents, particularly of larger residential or commercial properties. Kits of model house parts in ½" and ½" scale and in six different designs are also available from A&B's catalog.

A & B Model Builders, Kansas City, Kans.

For details, check No. 43 on coupon, p 196



A neat timesaver for you in preparing drawings or renderings of your houses is the many detail stamps offered by this design house. Among the 200 or more details in their inventory: graphic symbols, geometric symbols, architectural symbols, furniture, direction signs, automobiles, leaf patterns, figures, titles, trees, shrubbery and ground cover. Scales: 1/4", 1/8", 1/16". Prices \$1.40 to \$1.60 per stamp to architects./END Design Specialties, Champaign, Ill.

For details, check No. 44 on coupon, p 196



Barclite reinforced fiber glass panels . . . designed with you in mind. Versatile . . . unlimited applications inside and out . . . in home, commercial and institutional use. Economical . . . costs so little, easy to install, easy to maintain. Beautiful . . . 13 decorator colors . . . 2 textures for any decor. Shatterproof . . . pound for pound stronger than steel. Translucent . . . keeps sun's glare out . . . diffuses light. Get the whole booming story on Barclite . . . it's the best buy in building! Write for samples and consultation services for your specific needs today!

BARCLITE CORPORATION OF AMERICA*







*an affiliate of Barclay Manufacturing Company, Inc.

Dept. HH-8, Barclay Building, N. Y. 51, N. Y.

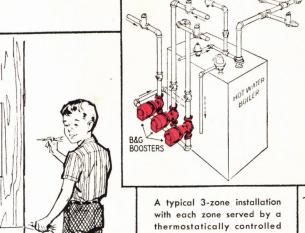
LOW-COST COMFORT ZONING ADDS SALES VALUE TO YOUR HOMES



A zoned B&G Hydro-Flo Heating System endows your homes with that touch of distinction which only a hydronic* forced hot water system can give.

Zoning a B&G Hydro-Flo System is the simple, low-cost way to have several different temperatures in the home. Only one boiler is needed to supply heat to as many zones as desired. For example, a sunny, draftless 72° in the living room—an invigorating 68° in the recreation room—and a cool 65° in the bedrooms.

The B&G Hydro-Flo System provides radiant heat, smoothly controlled to meet every variation in outdoor temperature. That's why this system uses so little fuel —none is wasted by over-heating. It also provides ample hot faucet water-winter and summer—heated by the same boiler that heats the house.



B&G Booster Pump.



THE B&G BOOSTER...heart of the system

This electric pump, under thermostatic control, circulates hot water from the boiler through the heating system. Quiet operation and longlived dependability are its outstanding characteristics. Nearly 3,000,000 have been installed to date!

The Booster and auxiliary B&G Hydro-Flo equipment can be installed on any hot water heating boiler. A majority of boiler manufacturers include Hydro-Flo units as standard equipment on their "package" boilers.



Hydro-Flo system Bell & Gossett

COMPANY Dept. FJ-10, Morton Grove, Illinois

Canadian Licensee: S. A. Armstrong, Ltd., 1400 O'Connor Drive, Toronto 16, Ontario

*Hydronics: The science of

water.

heating and cooling with

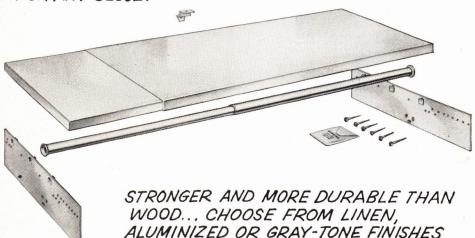
BUILDING TIP

from helpful Charlie the **hc** building idea man



INSTALL PRE-FABRICATED ALL-STEEL X-PANDA*SHELF, POLE AND HOOK STRIP SETS, SAVE 80% ON TOTAL LABOR. 10% TO 20% ON FINAL INSTALLED COSTS. NO PAINTING , CUTTING OR SQUARING NECESSARY

STANDARDIZE ON THE COMPLETE X-PANDA UNIT - PRE-FINISHED, PACKAGED, READY-TO-ASSEMBLE, AVAILABLE IN SIZES ADJUSTABLE FOR ANY CLOSET







INSTALL IN FIVE MINUTES-(CLOSET CAN BE PAINTED BEFORE INSTALLING)

X-PANDA SHELVES ARE ALSO AVAILABLE FOR LINEN CLOSET AND WALL SHELF INSTALLATION



*Trade Mark of Home Comfort Mfg. Co.

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1001033		
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Publications

How to get the house you plan

Newest house advice for consumers is The House of Your Dreams. Written by Prof W A Kirkpatrick, usc, it has 190 pages of sensible advice on land, financing, design, materials and equipment. It is aimed at people who want a custom house but all is applicable for studious buyers of old or new houses. Kirkpatrick praises better tract houses as "giving more floor space for less money." \$5.50.

McGraw-Hill Book Co, New York City. For copy, write direct to the publisher

"Westinghouse puts air to work"

This 32-page perforated booklet covers specifications for Westinghouse equipment for air conditioning and heating large and small installations, central heating and ventilating systems, and the Precipitron electric air cleaner. The booklet details approaches to various custom built systems, field assembled systems, and packaged units. It also describes compressors, condensers, chillers, dehumidifiers, humidifiers of many sizes and types. Westinghouse, Pittsburgh.

For copy, check No. 47 on coupon, p 196

Get color in concrete

Here's a 4-page brochure that tells how to use Colorcron to get long lasting color in concrete. Booklet tells how material is shaken on freshly floated concrete and troweled into surface, how it is finished, and how it's cured.

Master Builders Co, Cleveland. For copy, check No. 48 on coupon, p 196

Facts about resilient floors

Congoleum-Nairn has revised their 36page booklet on resilient flooring. Section 1 includes: which floor goes where, what factors to consider, how to prepare underfloors, products for walls and work surfaces, how to specify Gold Seal products, typical client questions and answers, specs for resilient floor installations. Section 2 shows colors and patterns of Gold Seal vinyl tile and sheet, countertops, vinyl asbestos tile, cork tile, rubber tile, asphalt tile, cove bases, inlaid linoleum, desk top linoleum, bulletin board cork.

Congoleum-Nairn, Kearny, NJ.

For copy, check No. 49 on coupon, p 196

Three new color guides from GE

Three new Textolite color folders, written for consumers and decorators, will help you in planning your kitchens and bathrooms. The colors are coordinated with GE appliances, Hotpoint kitchens, and American-Standard bathroom fixtures.

GE, Coshocton, Ohio.

For copy, check No. 50 on coupon, p 196

Design data on framing anchors

Teco has just issued "16 uses and design data for Trip-L-Grip framing anchors," an 8-page booklet giving all pertinent data on the use of Trip-L-Grips with 2" or larger lumber. It contains a guide to spec writing, tables of safe working values and maximum spans, and applications for joining 2 x 4s to 2 x 12s. Also shown, new uses in framing 2-4-1 plywood floors, concrete forms, and solid blocking to plate and gable overhang.

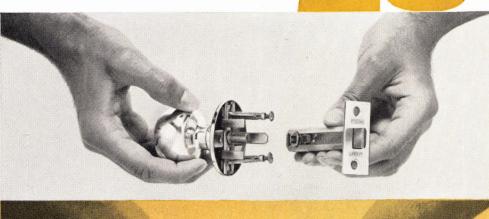
Timber Engineering Co, Washington,

For copy, check No. 51 on coupon, p 196

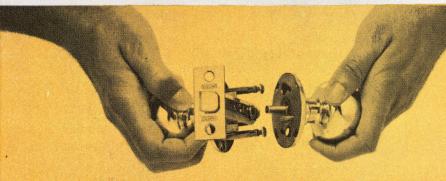
continued on p 194

IMPROVED

ALIGNALOCK LATCHSET assembles in seconds!



Outside knob fits into pre-grooved latch assembly. Through screws are nonloosening, pre-set...



Inside knob, rose and slotted backplate snaps-on to pre-set screws...



TWIST...and assembly is complete, alignment perfect. Time 25 seconds.

What could be easier...simpler...faster?

The improved AlignaLock assembly will save you time and dollars in lock installation. Fewer parts –just 3 factory-assembled units–make installation quick, alignment foolproof.

Ask your Sargent supplier to demonstrate the new AlignaLock assembly. Or write Sargent & Company, New Haven 9, Connecticut, for a FREE SAMPLE MOUNT.

SARGENT



can wxor carpeting sell a house?

Yes, builders all over the country are proving that houses with Luxor wall to wall carpeting look better, "feel" better and sell better. Nothing excites a prospect more than finding that carpeting comes with the house and at a price that is practically irresistible.

For more sales, more profit and more satisfied customers—write for full information on Luxor's "Direct To The Builder" carpet program.

A complete line of high-quality foam-backed carpeting.

Jacq—100% virgin nylon low-loop pile available in 5 decorator colors.

Magnolia—Solution dyed viscose rayon—deep pile in 4 tweed patterns.

Majestic—All wool textured pile in many patterns to fit any home decor.





LUXOR CARPET COMPANY

313 Boyle St., Akron 10, Ohio • SWandale 4-9988

Publications

Paint company surveys color

The Rockcote Paint Co has begun a running survey of consumer preferences in color in cooperation with users of their Tint-A-Matic color machine. First survey, published in June, reports on April and May sales. Future surveys are planned to report regional preferences.

Color Research Survey, Rockford, Ill. For copy, check No. 52 on coupon, p 196

Rules for lightning safety

A new fact booket from the Lightning Protection Institute tells how lightning happens, how often it is likely to strike in an area, how individuals as well as buildings can be protected. A special chapter on codes and inspections tells you how to insure against inferior equipment.

Lightning Protection Institute, Chicago. For copy, check No. 53 on coupon, p 196

"Turning swamps into dollars"

How to get money from land reclamation by hydraulic dredging is described in this 20-page, two-color bulletin. Comparison chart itemizes cost and proceeds from the "finger-and-fill" method as opposed to other methods. How to do it and where to do it information, illustrated by two Florida case histories, is also included.

Ellicott Machine Corp, Baltimore. For copy, check No. 54 on coupon, p 196

How to save on plumbing

Eight pages of plumbing layouts make up this new pamphlet from Ingersoll-Humphreys. The NAHB research house is featured. Designs include single, one-and-a-half, and double bathroom layouts in conventional and slab construction, side-by-side, back-to-back, and over-and-under. Special attention is given wall-hung closets and end-outlet tubs.

Ingersoll-Humphryes, Mansfield, Ohio. For copy, check No. 55 on coupon, p 196

New fixtures from Lightolier

A four-color, 16-page catalog shows eight new lines of fixtures. Aurora, Intermezzo, and Monticello lines are traditional metal and glass; Holiday line includes colored metal mesh strips; Lytecaster is the drop-light line; and Aerolyte is Japanese lantern styled. Capri suspended globes look like Murano glass and the Pacesetter line consists of new close-to-ceiling fixtures.

Lightolier, Jersey City.

For copy, check No. 56 on coupon, p 196

New wiring methods and supplies

Here's a 144-page catalog and wiring guide that covers all Wiremold's surface raceways and fittings, multi-outlet systems, fluorescent lighting equipment, and non-metallic flexible conduit. Twelve pages cover fastening methods, graphical symbols, and illustrations of various installations.

Wiremold, Hartford.

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"How to add sales appeal"

Johns-Manville has compiled a handbook of merchandising ideas for builders using the company's products. It discusses furnishing, community tie-ins, landscaping, interior and exterior decorating, how to set up your sales staff, and how to staff your model home. 16 pages.

Johns-Manville, New York City. For copy, check No. 58 on coupon, p 196

continued on p 196

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Saturday Evening Post

Time

House Beautiful's Building Manual House & Garden's Book of Building Home Modernizing New Homes Guide





THE WIREMOLD COMPANY Hartford 10, Connecticut

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GE, Waterford, NY.

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