

NOVEMBER 1960 SIX DOLLARS A YEAR—ONE DOLLAR A COPY

# House Home



61 good idea houses for '61

# What does it take to sell your houses...

*...under Today's Market Conditions?*



DAVE FOX



IKE JACOBS

*Let's Ask Fox & Jacobs of Dallas*

*What They Think About This...*

“ You have asked our opinion on what it takes to sell our homes under today's market conditions. Well — for one thing — it's taken for granted the house must be well built — with best possible materials for the price bracket of that house.

But above all else, we design our houses for “emotional appeal.” We have always believed the sale is often made or lost in those few precious moments when the prospects walk through for their “first look.” If we don't get them to go back for a “second look,” then we have lost them.

Frankly, we agree with your NuTone sales story that Glamour, Comfort and Family Fun make for a strong sales closer. As you know, we use NuTone Range Hoods and your Built-in Food Center in most of our kitchens — your Bathroom Heaters, also your Intercom and Built-In Stereo. In our 1961 houses, we'll also use your new Built-In Barbecue. ”

*NuTone suggests these  
"sales closers" for ...*  
**Glamour**  
*in the Kitchen*

You'll agree it's worth a few dollars per house to speed up your sales!

Use these two low-cost NuTone ways to prove it:

- 1 - Put an ordinary kitchen in the luxury class by using a NuTone Hood-Fan . . . the best name in the entire Industry.
- 2 - Win the women's vote with a NuTone Built-In Food Center — that operates 6 appliances with 1 concealed motor.



**NuTone**

*NuTone suggests these  
"sales closers" for ...*  
**Comfort**  
*in the Bathroom*

Here's another NuTone idea that adds value to your Bathrooms:

It's NuTone's new Heat-A-Vent — the combination Radiant Heater and Exhaust Fan. The Heater takes the bite out of chilly mornings — makes "off-season" weather behave . . . The quiet Exhaust Fan removes odors and steam. Your choice of wall or ceiling models — saves space and installation costs.



SEE NEXT PAGE →

# Why Not Follow the Lead of Fox & Jacobs ?

## *Include NuTone Built-In Barbecue and Built-In Stereo in Your 1961 Homes!*

NuTone's Built-In Barbecue is available in Electric and Charcoal models . . . with a rotisserie — Fits standard cabinets.

NuTone's Built-In Stereo Music system combined with Intercom-Record Changer and AM-FM Radio. Fits standard walls.

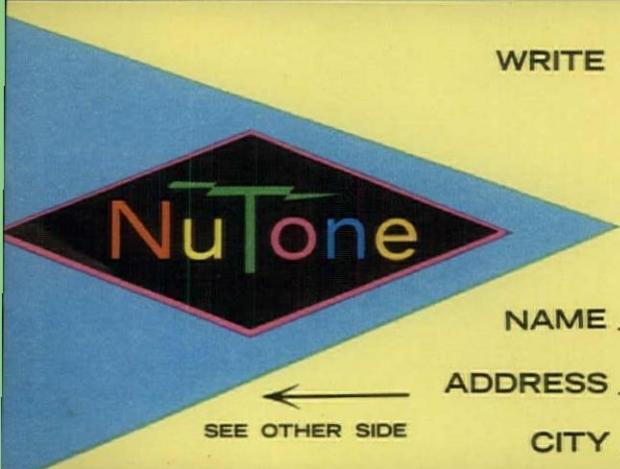


*Today's Market Conditions need these NuTone "sales closers"*

WRITE FOR COMPLETE CATALOGS AND INSTALLATION DATA . . .

NUTONE, INC. DEPT. HH-11, CINCINNATI 27, OHIO

- NUTONE RANGE-HOOD & FAN
- NUTONE HEATER & FAN
- NUTONE FOOD CENTER
- NUTONE BUILT-IN BARBECUE
- NUTONE BUILT-IN STEREO

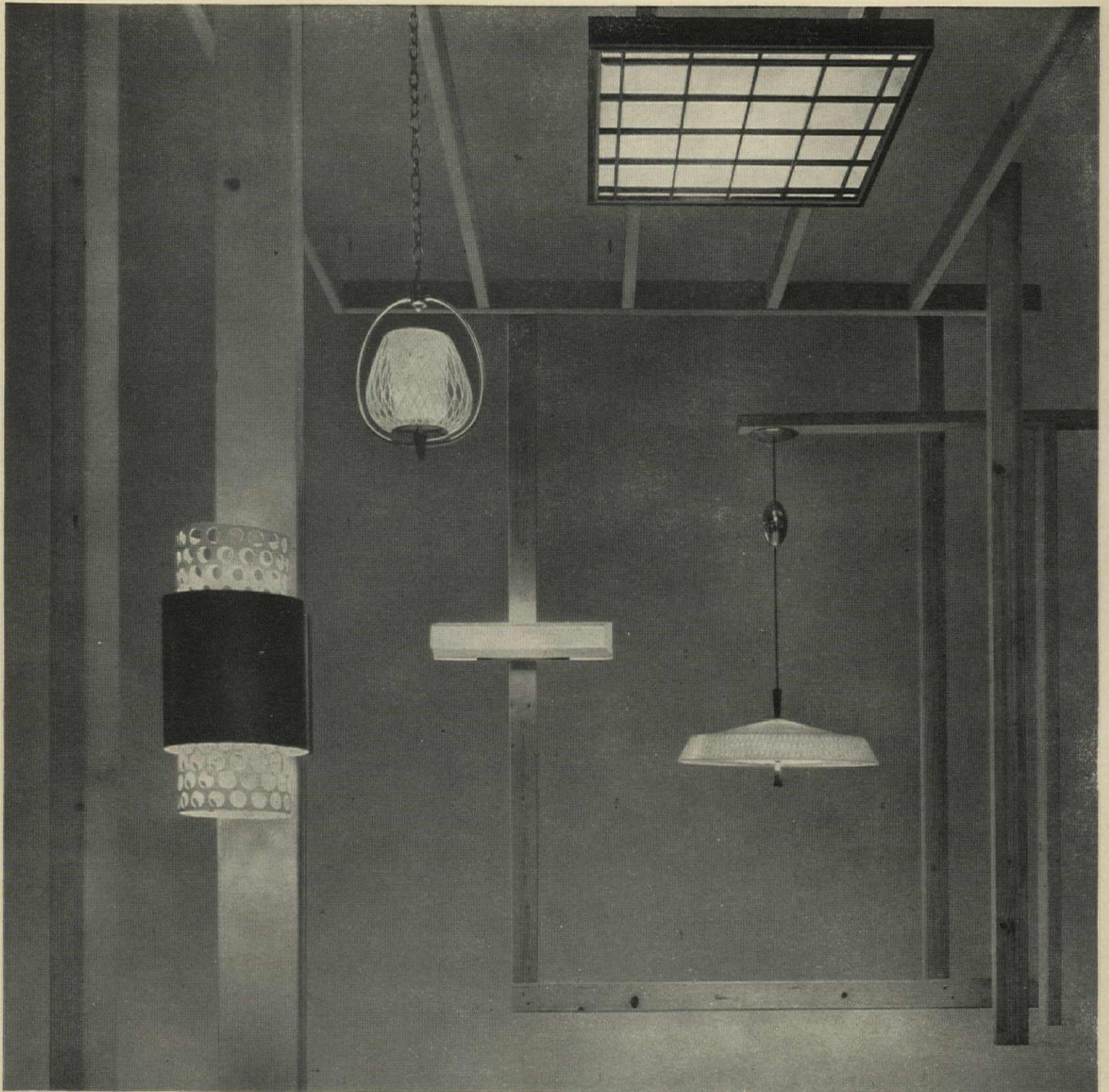


NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

SEE OTHER SIDE ←

CITY \_\_\_\_\_ STATE \_\_\_\_\_



## Jewels that sell the setting

This is visual impact merchandise... jewels in a setting...points of interest that captivate the eye. Each of these fixtures is expertly constructed, with careful attention to good lighting as well as good design. And each bears the most famous name in the world of lighting, *Lightolier*. These are the factors that help you sell: quality, design

and name. For a moment, consider the impression of warmth and welcome created by the entrance wall bracket above. Or the effect of the lavish wood-framed fluorescent fixture. Both are typically Lightolier, bright salesmen among a multitude of bright salesmen. To learn more about putting them to work for you, send this coupon now.

LIGHTOLIER, Dept. HH-11, Jersey City 5, N. J.

Send me your free catalog of lighting for builders, my Lightolier distributor's name, details of your builder merchandising plan.

NAME \_\_\_\_\_

TITLE \_\_\_\_\_

FIRM NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_

# LIGHTOLIER®

Showrooms • New York: 11 E. 36th St./Chicago: 1267 Merchandise Mart/Dallas: 1718 Hi Line Drive/Los Angeles: 2515 So. Broadway

# 10 REASONS WHY BUILDERS SHOULD USE REALTORS® TO MARKET THEIR HOUSES!

*More and more homebuilders all over the country are finding they can sell more houses faster—and at better prices—when they team up with a Realtor.*

*For example, Realtors will sell 90 percent of this year's new homes on Long Island, 95 percent in Seattle, and 80 percent in Orange County, California, near Los Angeles.*

**Why are homebuilders turning to Realtors in these boom areas? Here are 10 big reasons:**

1. Realtors are equipped to handle resales and trade-ins.
2. Temporary rental housing for buyers of unfinished houses can be supplied by Realtors.
3. Realtors' experience and know-how mean they find the families who want to buy houses.
4. Realtors can attract these prospective buyers into the builders' houses and save the builders' precious time.
5. Realtors' experience tells them how to qualify buyers and screen out the "lookers."
6. Realtors know the techniques and have the staff to follow up with prospects and close their sales.
7. In many areas, Realtors provide a multiple listing service for new as well as existing homes, and thus widen the market available to builders.
8. Realtors are working in their market every day and know the local selling conditions better than anyone else.
9. Realtors provide homebuilders with an alert, aggressive sales force who furnish and staff model homes, bearing the sales overhead.
10. Realtors enable the builders to use their time and talents in the field for which they are best equipped.

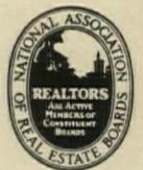
*Realtors are professionals in their part of the business—turning houses into money for homebuilders—just as homebuilders are in their phase of the business.*

*That's why it makes good sense to turn house sales problems over to Realtors, whose membership in the National Association of Real Estate Boards entitles them to the use of the exclusive term Realtor which is registered in the U. S. Patent Office. Not all brokers can identify themselves by this term.*

**"Nail the Sale with a Realtor"**

**NATIONAL ASSOCIATION OF REAL ESTATE BOARDS**

Chicago, Illinois—Washington, D.C.



**YOU SAID:**

**"Give us a larger rose!"**

KWIKSET made the new, larger 2 $\frac{5}{8}$ " rose. It's stronger, more rigid, and provides a neater installation in 2" or 2 $\frac{1}{8}$ " holes.

**YOU SAID:**

**"Give me a spindle that can't break!"**

KWIKSET now offers a new, unbreakable steel spindle and improved locking mechanism.

**YOU SAID:**

**"Give us a longer lasting finish!"**

KWIKSET developed a new, exclusive, protective plastic coating. Gives Kwikset finishes 5 times greater protection against weather, wear and scratches.

**YOU SAID:**

**"Make a lock that's easier to install!"**

KWIKSET offers the fabulous new Round Face Latch and Sok-It Strike that installs without mortising, chiseling or screws.

**YOU SAID:**

**"Give me tools for faster installation!"**

KWIKSET now offers the new bit jig with built-in, heavy-duty bits; the new Sok-It Strike Staking Pliers for on-the-job installation of Sok-It Strikes, and the new counter bore for use in Round Face Latch installations.

YOU SAID...and we listened. And we're still listening and improving on the best lockset value in the business.

If you have an idea, let us know. Your suggestions have helped Kwikset remain the largest selling residential lockset in America.



**kwikset**  **locksets**

**KWIKSET SALES AND SERVICE COMPANY**

A subsidiary of

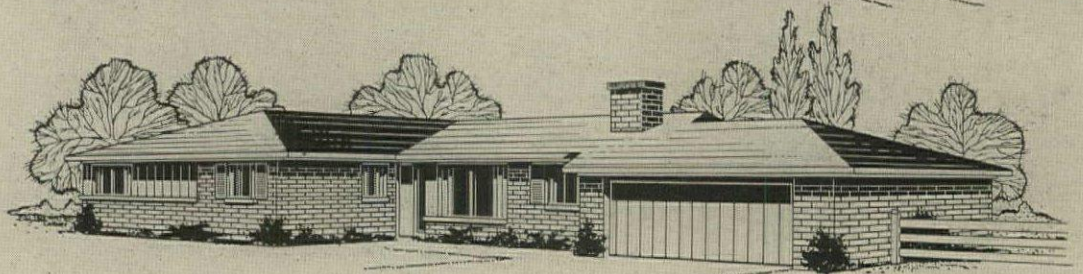
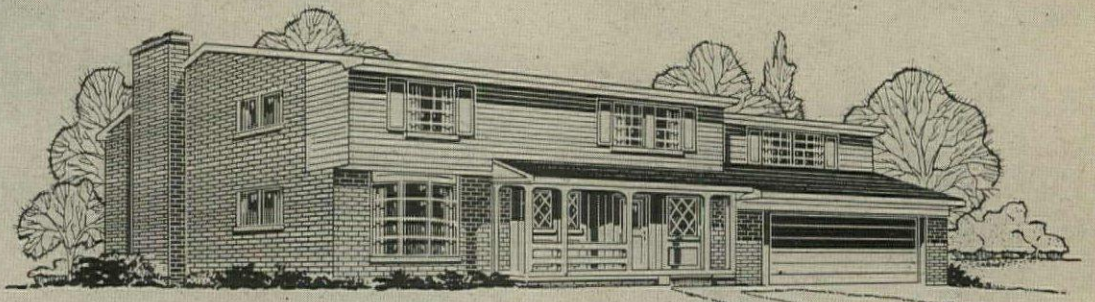
The American Hardware Corporation, Anaheim, California

# A good builder KNOWS A good thing - BIRD WIND SEAL SHINGLES



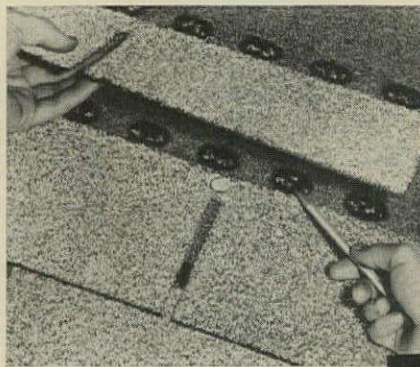
*President J. F. Slavik of Slavik Builders, Inc., builders of some of Michigan's finest custom and semi-custom homes.*

**"They give our customers excellent service and long life for a reasonable cost"...**



... THAT'S WHAT J. F. SLAVIK, PRESIDENT OF SLAVIK BUILDERS, INC., OAK PARK, MICHIGAN has to say of the mighty Bird Wind Seal Shingles. He continues his endorsement of this great shingle:

"When you are in the business of building custom and semi-custom homes as we are, you have to be assured of a quality product. However, to obtain this quality, you still must be price conscious. With Bird Wind Seal Shingles, we find both quality and economy."



- powerful seals spaced for drainage
- proved to hold in 125 MPH hurricanes
- lay fast in the usual way
- no pulling apart or turning
- long lasting double-surfaced construction
- advertised to your customers in *The Saturday Evening Post*

## BIRD Wind Seal SHINGLES

BIRD & SON, INC.

E. Walpole, Mass. • Chicago, Ill. • Shreveport, La. • Charleston, S. C.





# *Selling's easier when quality talks!*

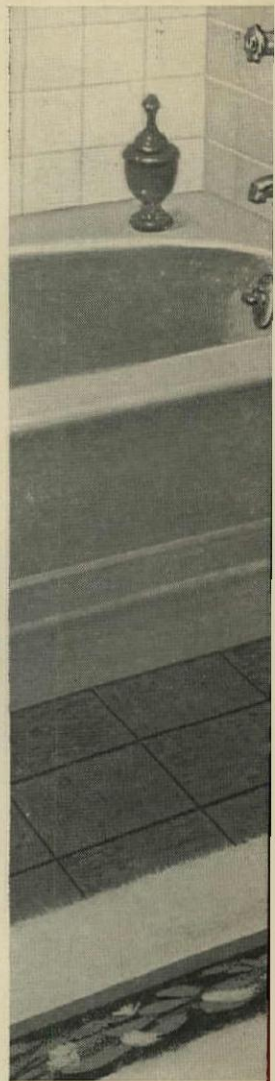
*Builders everywhere report that the swing is to quality houses. Prospects want better houses ... builders find that it is easier to sell better houses, especially when "quality talks." Quality talks through careful site planning ... good designing ... the intelligent use*

*of brand-name products with built-in features that the prospect can see and quickly appreciate ... that salesmen can point out.*

***Here's  
how to  
give your  
house quality  
that talks.....***

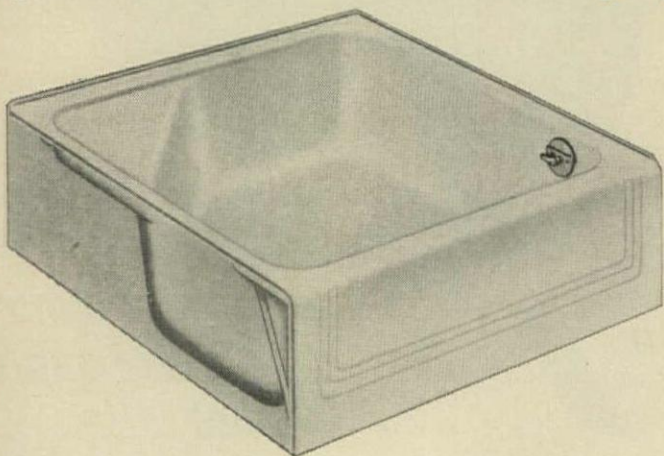
# Quality stops and sells prospects

*Use the quality products that give prospects the extra benefits which will stop them . . . make them remember your house, no matter how much they shop around. These benefits may be conveniences that can be seen . . . designs that keep their smart look . . . colors that are decorative . . . eye-stopping quality that is guaranteed for years of dependable service.*

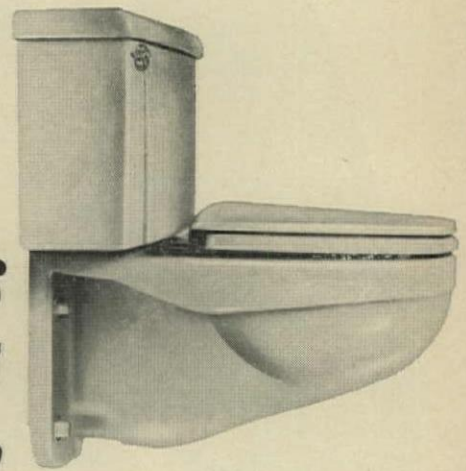


## Save on space —yet give a second bathroom

*A two-bathroom house is easier to sell these days! By installing the Restal bath-shower-receptor, which fits in a 39" x 38" space, you can feature a second bathroom or a children's bathroom in a minimum amount of space. And the Restal is only 12" high . . . low enough for children to step in and out safely, unaided. In white and decorator colors.*



*Here's  
extra  
value  
that's quickly seen*



*This new American-Standard off-the-floor toilet stops prospects every time! They can see its "new-for-years" design . . . its easy-cleaning convenience. Some builders feel that the Norwall toilet has turned "lookers" into "buyers," because its features are what home buyers want.*

## *This bathroom will make prospects stop, look, listen*

“ No woman will forget this bathroom! The big, roomy, off-center design of the Con-tour bathtub will catch her eye . . . so will the Norwall off-the-floor toilet . . . and the Gracelyn cabinet-lavatory. She will really go for that big, easy-to-keep-clean, one-piece china top and will want the cabinet with its handy storage space. Remember, colored fixtures are practically a competitive must in today's quality bathrooms. ”

## *Let them turn it on and off*



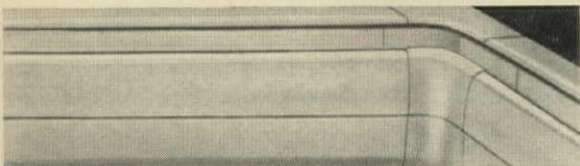
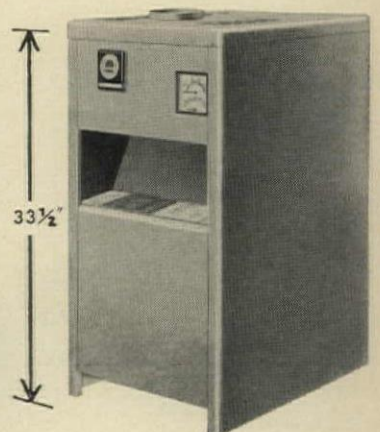
“ Let your prospects feel the quality in this American-Standard single lever fitting. When they feel the smooth finger-tip control . . . when they get a close-up look at the glamorous design . . . they'll know your house has the best. And remember, smartly designed, finest quality fittings, like this one, cost no more to install. ”

## *Now you can offer zoned heating with one boiler*

“ Everyone wants the comfort of hydronic heating\*. Now you can offer this quality heating plus the additional benefits of zoned heating . . . of selective temperatures in various parts of the home . . . and still use just *one* compact American-Standard boiler. And here's another money-saving quality feature! These boilers have a built-in water heater that saves you the cost and space of a separate water heater. **Baseboard Heating Panels** are installed instead of ordinary baseboards . . . deliver heat efficiently and economically . . . can be painted

any color . . . allow home owners to place furniture against walls . . . install carpeting wall to wall. ”

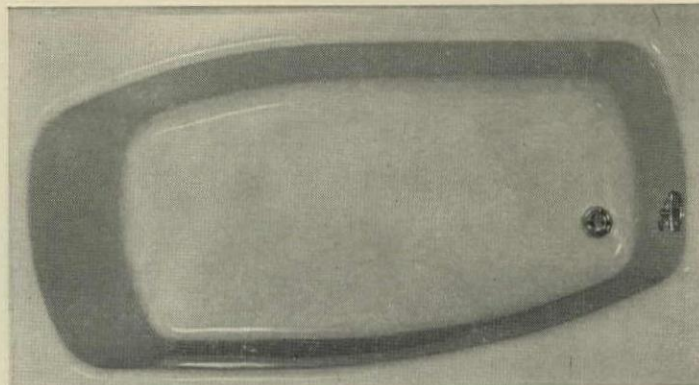
\*Hydronics—the science of cooling and/or heating with water.



# It's new...it's American-Standard

## New, 5 1/2' Recessed Contour

Here's another fixture that talks quality! Any prospect can see the luxury and comfort that this extra-long bathtub offers. The unique, off-center bathing area provides extra roominess plus two wide ledges . . . one is a comfortable seat, both are handy shelves for toiletries. Remember, you can offer all of these smart, new bathtub features at a competitive price!



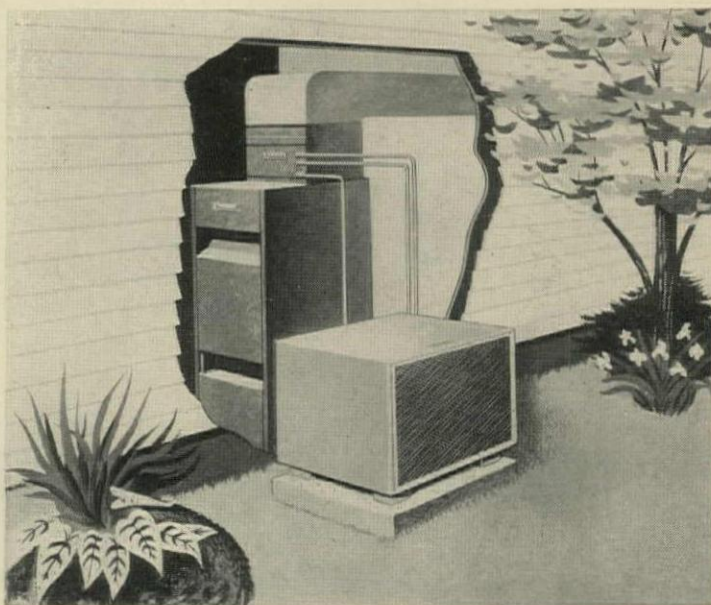
## New Provincial styling by Youngstown Kitchens

is the newest addition to the popular Wood-charm line. Cabinet doors and drawer fronts are in popular Honeywood, mar-resistant laminate finish . . . medium tone with excellent grain definition. Provincial styling is available in a complete range of Youngstown Kitchens base- and wall-cabinet sizes to meet every building plan and budget.



## New gas furnace designed for heavy cooling load

This new gas-fired furnace is designed to handle the extra volume of air required for air conditioning in warmer climates. A real space saver, it fits in an alcove, closet, under stairs—almost any place. The typical basement installation shown has a cooling coil on top of the furnace connected to an American-Standard condensing unit outdoors. The furnace arrives assembled, wired and tested, ready to hook up and start up. All at a price below many units with fewer features.



## Seat and cover snap off

Both cover and seat are easily removed without detaching hinge posts from bowl. The No. 300, a smart, modern design with streamlined cover, is of high-impact plastic. In white and decorator colors.

### For more information write to:

AIR CONDITIONING DIVISION, 40 West 40th Street, New York 18, N.Y.

C. F. CHURCH DIVISION, Montgomery Street, Willimansett, Mass.

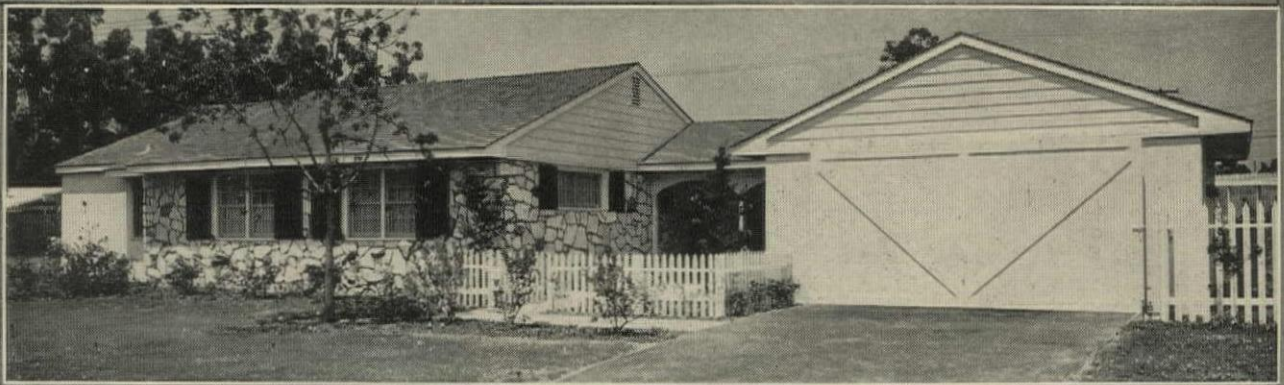
PLUMBING AND HEATING DIVISION, 40 West 40th Street, New York 18, N.Y.

YOUNGSTOWN KITCHENS DIVISION, University Street, N. E., Warren, Ohio

AMERICAN-Standard and Standard® are trademarks of American Radiator & Standard Sanitary Corporation



# AMERICAN-Standard



**"I'm sold on concealed telephone wiring. It's a definite sales advantage"**

SAYS S. ALAN SCHWARTZ

OF SAVOY DEVELOPMENT CO., BEVERLY HILLS, CALIF.

"I've been using concealed telephone wiring in my homes for the past eight years, so obviously I'm sold on it," says builder Alan Schwartz. "It's a good investment . . . a real sales advantage."

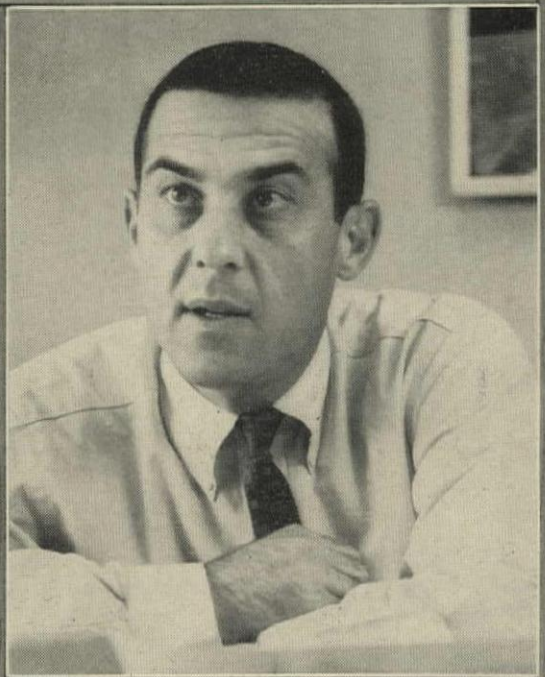
Mr. Schwartz builds custom homes ranging from \$28,500 to \$48,500. Every one of them has provision for several telephone extensions. "The cost is nominal," says Mr. Schwartz. "And customers are impressed with the amount of planning that goes into the house—the attention to detail."

"Concealed telephone wiring and extra outlets aren't just added luxuries," says Mr. Schwartz. "We do a lot of slab work here in California. That gives us no crawl space. And with so much open-beam living in addition, built-in telephone wiring becomes a *must*. The less expensive the house, the less opportunity to work in concealed wiring *after* construction."

\* \* \*

*Your local Telephone Business Office will gladly help you telephone-plan your homes. For details on home telephone installations, see Sweet's Light Construction File, 11c/BE. For commercial installations, Sweet's Architectural File, 34a/Be.*

**BELL TELEPHONE SYSTEM**



California homes such as this Schwartz model in San Fernando Valley stress outdoor living. Note circled patio outlet for convenient portable phone with plug-in jack.

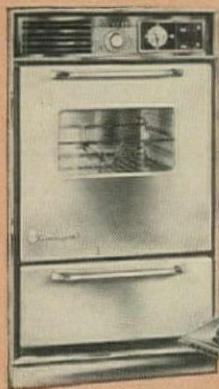


# "To the ladies, the kitchen is the and that's why we install RCA

*All over America, quality builders are banking on RCA WHIRLPOOL appliances, because they shout quality!*

Builders in all sections of the country know from experience, and thorough testing, that the RCA WHIRLPOOL label on the appliances they install give their homes a big sales boost. The reputation WHIRLPOOL has earned bespeaks the quality planning of the builder. Each

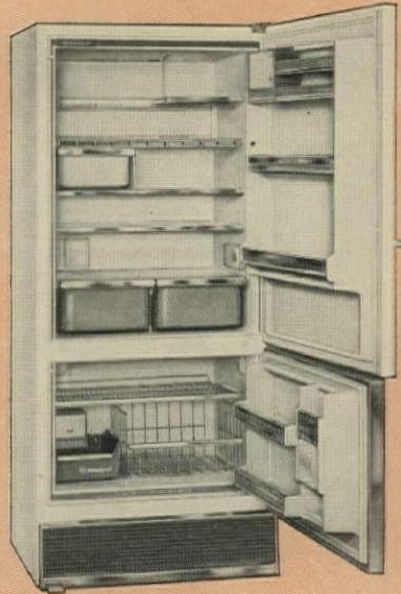
appliance is engineered for fast, easy, economical installation. And all are available from one supplier. The delivery is fast and the prices are right. Bank on RCA WHIRLPOOL appliances for your next job. You'll soon learn it was a smart move.



**New gas or electric built-in ovens and surface units—easy to install.** A big selection with new architectural styling, up-to-the-minute features and the last word in convenience and performance. Available in pink, yellow, copper porcelain enamel finish or brushed chrome.



**Automatic washers with matching gas or electric dryers in decorator colors.** Also combination washer-dryers that wash and dry in one continuous operation.



**Gas or electric No-Frost refrigerators** with the slim, trim, flush fit, built-in look. There's a complete selection of models and sizes to meet most every requirement of the builder or buyer.

**Gas and electric from one source.**



**Automatic dishwashers** that hold 14 place settings and disposers in batch or continuous-feed models bring the utmost in convenience to your homes.

*Get a package deal at a package price!*

*It's easier to sell*

# most important room in the house— WHIRLPOOL appliances”



...says Jules Duc, Jr.,  
president of Duc and Elliot  
Development Co. of  
San Jose, California!



*Jules Duc, Jr. and Wm. H. Elliot  
progressive west coast builders.*

*A typical Duc and Elliot project  
with RCA WHIRLPOOL equipment—  
Bonnie Brae, near San Jose.*

Well known subdividers and land developers, Duc and Elliot's plans for next year call for approximately 700 homes to be built in San Jose and Santa Clara. In explaining why they install RCA WHIRLPOOL kitchens, they say that women find them designed for beauty and easy to use—and to the man of the house, the well known RCA WHIRLPOOL name guarantees years of dependable service with a minimum of maintenance costs.

With economy as their watchword, Duc and Elliot specialize in providing the most modern conveniences in the homes they build. All their homes have the air of distinction, the quality and the graciousness of homes located in more secluded areas.

## MAIL COUPON FOR FULL DETAILS

Contract Sales Division  
Whirlpool Corporation, St. Joseph, Michigan

HH-11-0

I'm interested in knowing more about RCA WHIRLPOOL appliances for builders.

Name \_\_\_\_\_ Title \_\_\_\_\_

Firm Name \_\_\_\_\_

Firm Address \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_

County \_\_\_\_\_ State \_\_\_\_\_



Your family will love our family of home appliances

**RCA Whirlpool**

Products of WHIRLPOOL CORPORATION St. Joseph, Michigan

Use of trademarks and RCA authorized by trademark owner Radio Corporation of America

**RCA WHIRLPOOL equipped homes!**



# ONE R SPOTSTAPLER

## nails lath faster than 5 men can cut and fit!

**NEW GUN OFFERS 8 ADVANTAGES OVER ANY OTHER METHODS OF APPLYING LATH**

**The R eliminates hours wasted on tedious hand nailing.** Ends slow downs caused by worker fatigue. Permits you to compete with other wall surfaces by cutting applied cost of plaster.

**The R is the only lathing tool which snugs the fastener exactly right every time** even when hitting a hard or soft spot in the stud. Won't over drive perforating paper and permitting pull-through. Eliminates under-drive which lets the lath flex cracking the plaster. Spotnails uniform drive is essential for consistent quality in plastering. No other staple gun, no hand nailer can match the consistent drive of the **R**.

**The R is up to 1/3 lighter than any other gun.** Permits faster, easier movement, minimizes fatigue.

**The R uses up to 50% less air.** You cut costs by using a smaller, less expensive compressor, or operate more tools on the same compressor.

**The R has exclusive self-cleaning action** with twin jets of air that keep gypsum dust out of the gun. Minimizes abrasion, wear, jamming, sticking. Your guns operate faster, longer with less down time.

**The R holds up to 50% more staples.** Saves loading time, speeds the work.

**The R drives up to 200 staples per minute.** Compare this with hand nailing or any other tool and figure your savings.

**The R can be used for many other nailing jobs** on the jobsite and in the shop.

Your local Spotnails man will show how the **R** can increase your profits the first day you use it.

WIRE, PHONE or WRITE TODAY

# SPOTNAILS, INC.

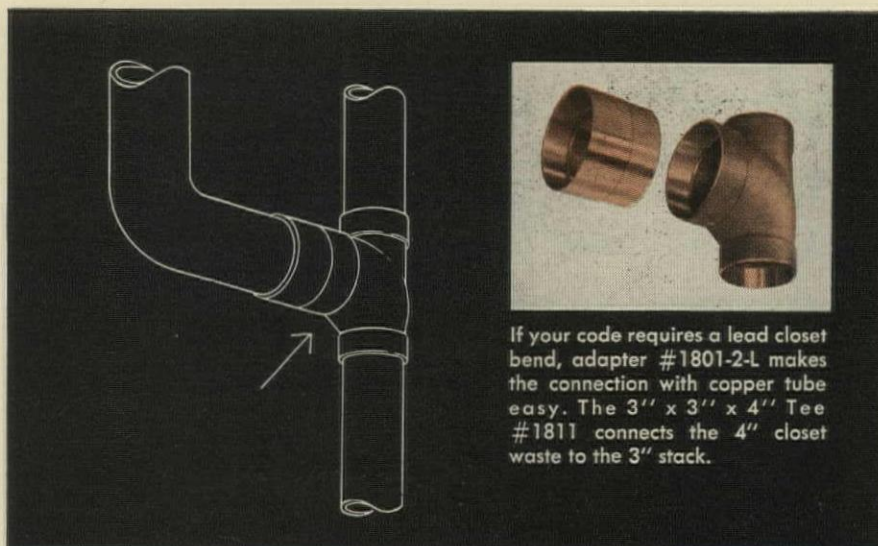
UNiversity 4-2711

1527 Lyons St., Evanston 11, Illinois

BRANCH PLANTS: CLARK, N. J. • LOS ANGELES, CALIF.

SALES REPRESENTATIVES IN PRINCIPAL CITIES

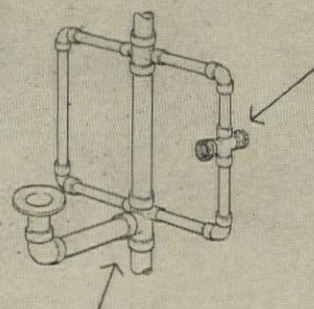




If your code requires a lead closet bend, adapter #1801-2-L makes the connection with copper tube easy. The 3" x 3" x 4" Tee #1811 connects the 4" closet waste to the 3" stack.



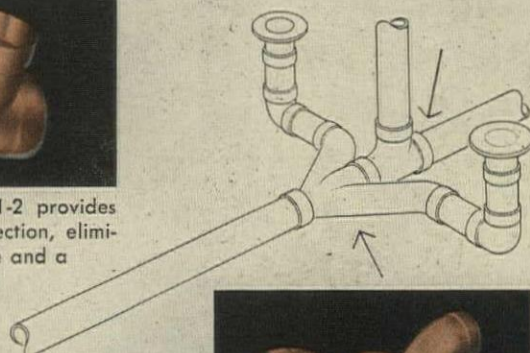
For back-to-back waste lines, fitting #1835-3-3 lets you install threaded nipples prior to plastering.



Here's new time-saver—required by some codes — #1870. Note center line of side inlets is above center line of the main 3" inlet.



Sanitary Tee #1811-2 provides fitting-to-fitting connection, eliminating a short nipple and a soldering operation.



Double long turn T-Y #1836 eliminates the double Y-branch and 45° elbows combination.



A FEW TYPICAL EXAMPLES OF TIME-SAVING ANACONDA FITTINGS.

**THERE IS A "RIGHT" ANACONDA FITTING FOR EVERY CONNECTION.** With solder-joint fittings, a copper tube drainage system is roughed in quickly and easily—even when the work is overhead or in tight quarters. And there are many Anaconda fittings that save you still more time, effort and cost because they eliminate the need to assemble several fittings or a combination of fittings and short nipples. Do you have our *Catalog C-12* "Anaconda Copper Tube Fittings and Valves"? Every size (from  $\frac{3}{16}$ " through 12") and type you need for general plumbing, heating, air conditioning and refrigeration is listed for ready reference. Write: Anaconda American Brass Co., Waterbury 20, Conn. In Canada: Anaconda American Brass Ltd., New Toronto, Ont. 6009 L

**ANACONDA® COPPER TUBE AND FITTINGS for soil, waste and vent lines**  
Available through plumbing wholesalers. Anaconda American Brass Company



Longer Lengths—Fewer Joints



Preassembly—Saves Time



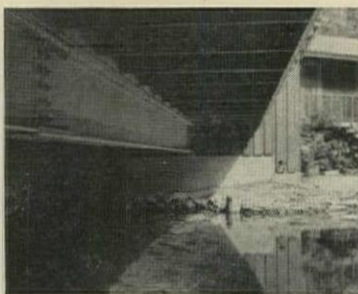
Lightweight Copper—Easier Installation



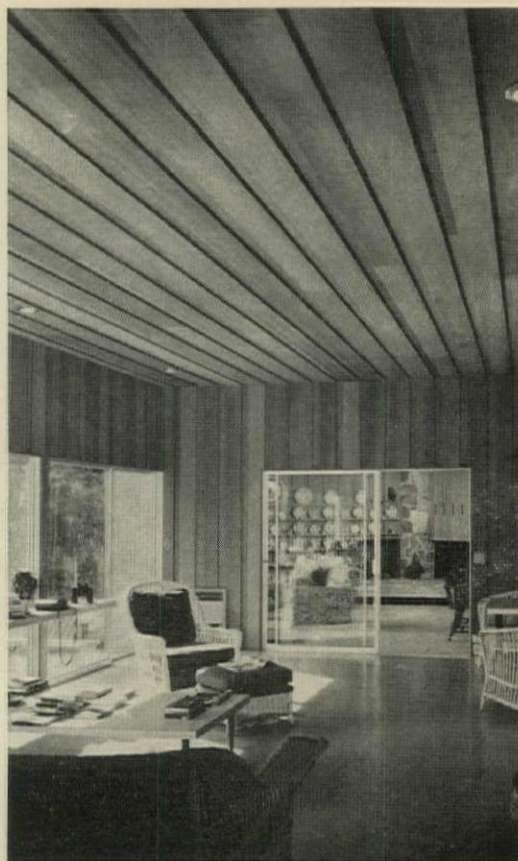
Compact Connections—Save Space



*TWO STEEL I-BEAMS extend between river banks to support the weight of the structure. Incidentally, the dam below the house is opened each Fall to avoid damage during heavy Spring run-offs.*



*SAW-TEXTURED REDWOOD was specified for siding as being particularly appropriate for the heavily wooded setting. It was left unfinished, except for a simple water-repellent treatment, to weather naturally and beautifully.*



*THE INTERIOR is also of saw-textured redwood. The 1 x 8 board on board pattern is similar in appearance to the new Santa Rosa pattern of CRA mills.*



*Spectacular setting . . . brilliant design . . . perfect use of redwood*

Here in the historic Mother Lode country of Northern California is dramatic evidence of redwood's natural affinity to the living forest. Everywhere you look, inside and outside, there is redwood. And there is a warm, natural beauty that creates any other building

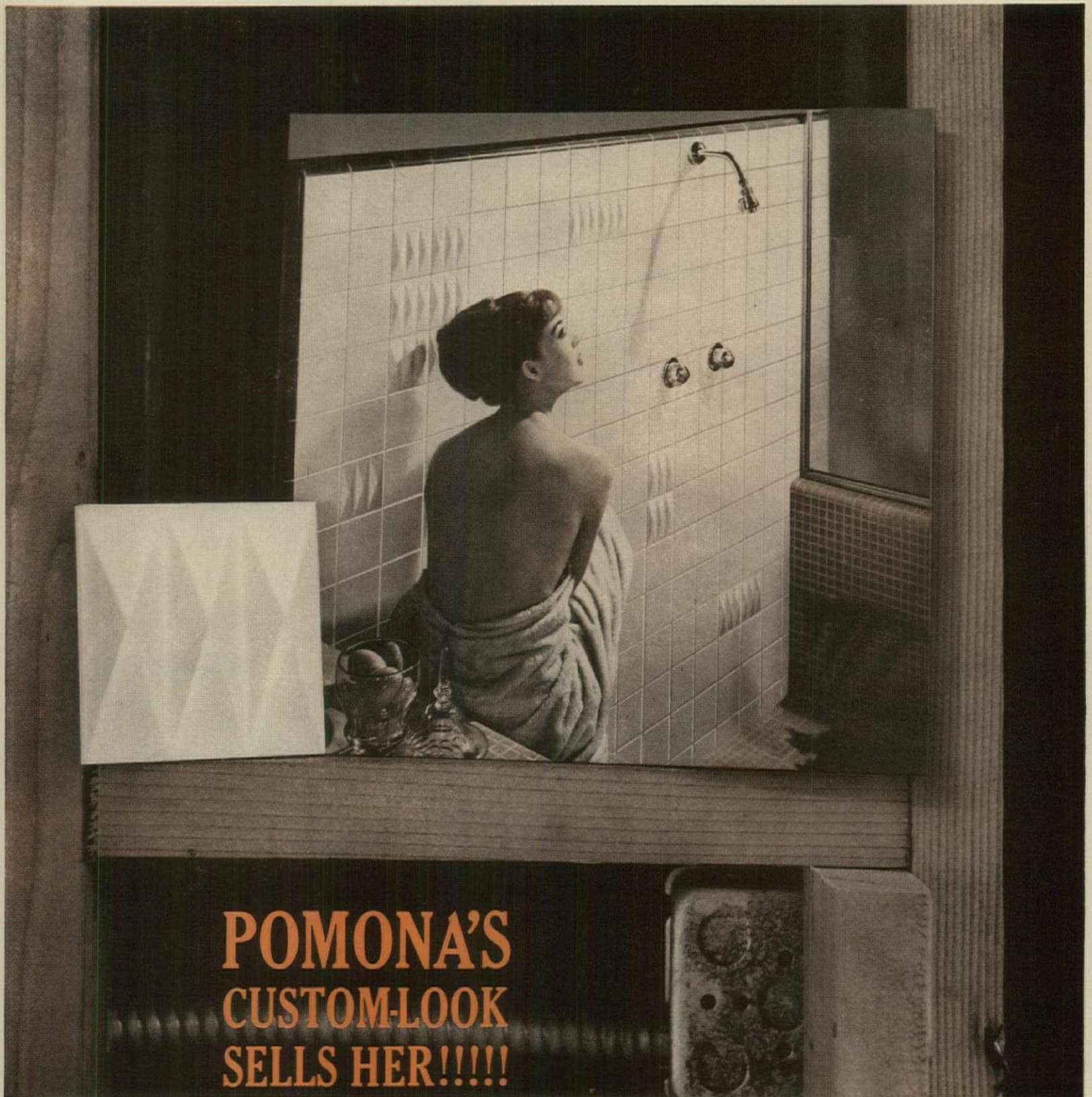


a feeling of restful harmony between home and surroundings. It's hard to imagine material that could have contributed so much to the architect's basic design.

*All the wonderful warmth of wood . . . lastingly yours in redwood.*

**CALIFORNIA REDWOOD ASSOCIATION • 576 SACRAMENTO STREET • SAN FRANCISCO • CRA-CERTIFIED KILN DRIED REDWOOD**





# POMONA'S CUSTOM-LOOK SELLS HER!!!!

## FOR ONLY A FEW DOLLARS MORE

her home different... helps to sell her faster, easier. You can have this "custom-look" for only a few dollars more... here's how... Simply include a few of Pomona's new Sculptured or Designer Tiles (usually seen only in more expensive homes) in a field of economical standard tiles as seen above. Because Pomona has the most extensive selection of designs and colors, this custom-look can be achieved in large tracts with no two installations alike. A new illustrated Idea Booklet for the Builder outlines the Custom-look Program and other Pomona Sales Aids in detail. Ask your Pomona representative for a copy or mail the coupon below today.

**POMONA TILE** MANUFACTURING CO.

"Diamond," Distinguished Designer tile by Saul Bass.

...And with the "lady of the house" Pomona's new "custom-look" in ceramic tile adds the fresh, unique appeal that makes

Please send your illustrated brochure on the "Custom Look in Tile" (No. HH-1)  
 Please have a representative call on me with full information

NAME \_\_\_\_\_  
 FIRM \_\_\_\_\_  
 ADDRESS \_\_\_\_\_  
 CITY \_\_\_\_\_ STATE \_\_\_\_\_



**YOUR  
SAVINGS  
START  
WITH THE  
INSTALLATION  
OF QUALITY**

**ALUMINUM  
PANELS**

*ADVANCE DESIGN*

**Rigid**

**BAK-R-FOAM**

**PANELS**

*GO RIGHT OVER  
THE STUDS!*





Carefree floors  
of Oak appeal to  
every home buyer

**T**here's no doubt about buyer acceptance when you use Oak Floors. Both husband and wife are familiar with the advantages of Oak. They know it's a flooring that can take the wear-and-tear of raising a family, give them carefree enjoyment, and stay beautiful through the years. No other floor material offers this combination of advantages. That's why, year after year, more Oak is used in new homes than all other flooring products combined.

You know you're right when you specify **OAK FLOORS**

National Oak Flooring Manufacturers' Association, 814 Sterick Building, Memphis 3, Tenn.



Today's style trend  
favors Oak Floors

Exposed wood has popular appeal in today's new homes. Wood-paneled walls, wood cabinets and built-ins and, of course, wood floors are high on home buyers' lists of most-wanted features. In floors, the trend is away from fixed wall-to-wall coverings toward room-size, area or accent rugs against a background of gleaming hardwood.

Today, when you install Oak Floors you can be sure the style is right . . . sure of immediate buyer acceptance. Surveys and building records show the overwhelming preference for Oak Floors . . . in homes of all styles and price ranges.



NATIONAL OAK FLOORING  
MANUFACTURERS' ASSOCIATION  
814 Sterick Building—Memphis 3, Tenn.

# OAK FLOORS

The most popular, most practical of all floors





James Crabb Associates, Wilmette, Illinois, checked costs of two homes like this, found copper tube plumbing made appreciable savings over other metals.

# SAVED \$72.22

## WITH CHASE COPPER TUBE PLUMBING

Copper saves money... and we've proved it again! The evidence came from two identical, side-by-side houses built by James Crabb Associates, Wilmette, Illinois. The builder asked the plumbing contractor to keep accurate cost records, to determine which was *really* less expensive: copper or the so-called "cheaper" rustable metal. In one house, Chase Copper Tube was installed for hot and cold water lines, and Chase DWV Copper for waste lines. In the other house, all plumbing was of the other metal. The plumbing contractor compared the costs, turned his records over to the builder. Result? Copper saved money! \$72.22 to be exact! See for yourself. Actual costs are shown below.

In the next home you build, insist that your plumbing contractor installs Chase® Copper Tube plumbing throughout... for hot and cold water and DWV lines. See for yourself how copper can save you costs. And lets you feature quality, too!

**SEE HOW  
AND WHERE  
COPPER  
SAVES MONEY!**

Rustable materials cost . . . . .	\$358.08
Labor time, hours . . . . .	109.5
days . . . . .	13.68
Chase Copper materials cost . . . . .	\$397.86
Labor time, hours . . . . .	91.5
days . . . . .	11.4
Chase Copper saved 2.28 days or \$112.00	
Copper materials cost \$39.78 more	

NET SAVING WITH CHASE COPPER TUBE . . . . \$72.22



**BRASS & COPPER CO.** WATERBURY 20, CONN.  
Subsidiary of **Kennecott Copper Corporation**



Builder James Crabb and Contractor V.J. Killian inspect Chase Copper Tube installation, made in one of two identical homes.

Note how copper is joined by quick, easily-made solder joints, needs no added construction to fit inside standard 2x4 framing.

THE NATION'S HEADQUARTERS FOR ALUMINUM • BRASS  
BRONZE • COPPER • STAINLESS STEEL AND FORGINGS  
Atlanta Baltimore Boston Charlotte Chicago Cincinnati Cleveland  
Dallas Denver Detroit Grand Rapids Houston Indianapolis  
Kansas City, Mo. Los Angeles Milwaukee Minneapolis  
New Orleans New York-Newark Philadelphia Pittsburgh  
Providence Rochester St. Louis San Francisco Seattle Waterbury

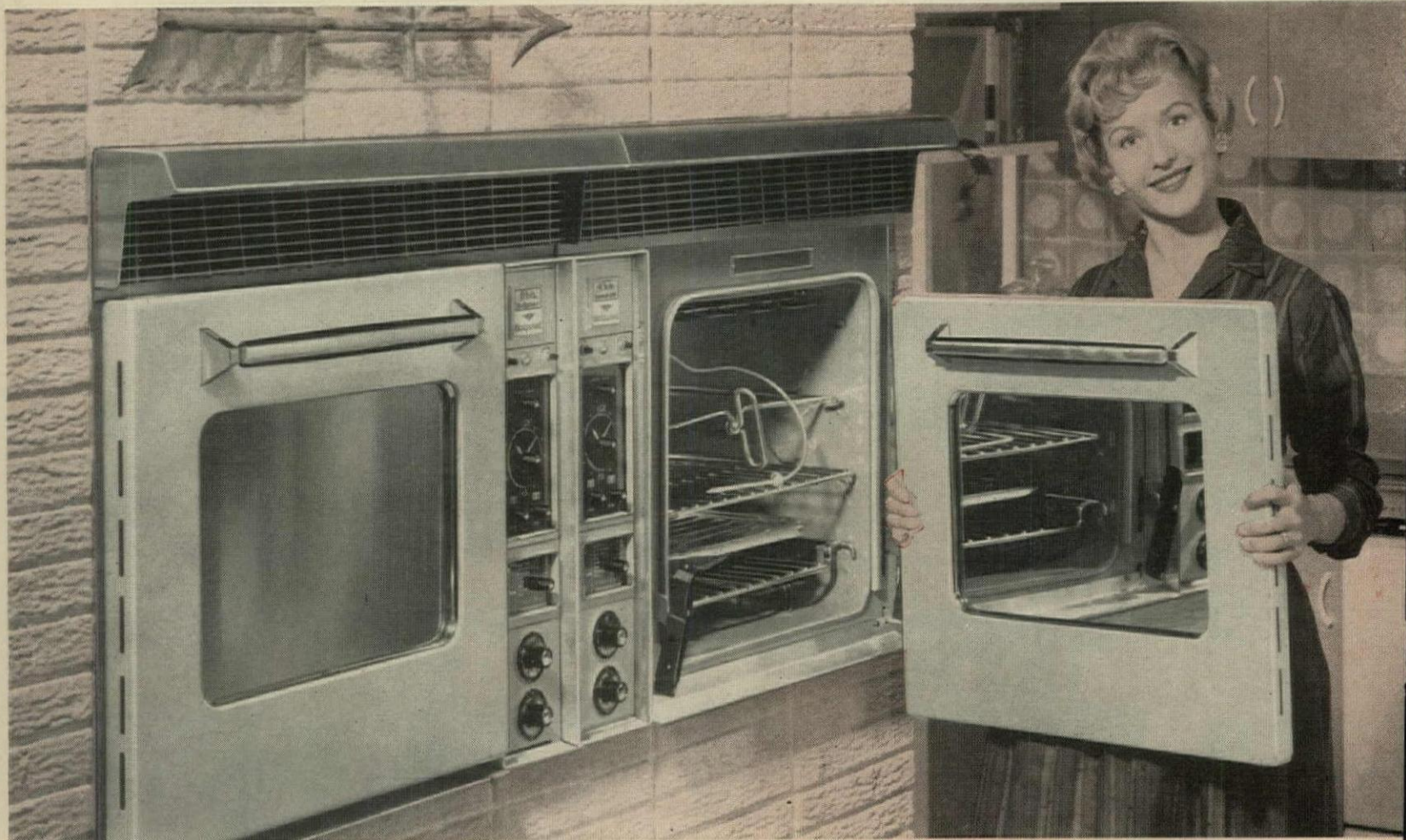
**CHASE BRASS & COPPER CO.**  
DEPT. HH-11, WATERBURY 20, CONN.

Please send me the following booklets:

- Copper Tube Plumbing Catalog  Fittings Book  
 DWV Catalog  More information on cost savings

NAME \_\_\_\_\_  
FIRM \_\_\_\_\_  
STREET ADDRESS \_\_\_\_\_  
CITY \_\_\_\_\_ ZONE \_\_\_\_\_ STATE \_\_\_\_\_

# Only **Hotpoint** gives you so



Model RJ76-A right-hand control panel

Model RJ77-A left-hand control panel

## Only Hotpoint **Custom CREST** Ovens give you all of 1960's newest, most exciting features

**NEW** hood-fan automatically removes cooking odors during broiling and barbecuing.

**NEW** control panel comes mounted on side that fits your kitchen plan best.

**NEW** ventilation system circulates more even heat over every inch of each shelf for better baking.

**NEW** mirrored window gives a clear view inside when oven lights are on, but with them off the window acts as a mirror, hiding the oven interior.

**NEW** full-width door lifts off; new chrome floor liner, oven units and broiler spatter guards remove for faster, easier oven cleaning.

**PLUS**—Rota-Grill for recipe-perfect barbecues, Roast-Right Meat thermometer for just-right roasts.

Model RU75-A



## New Hotpoint **Custom CREST** Surface Section with Cook Book Controls and Calrod® Recipe Heat Units

Now you can offer your prospects an end to cooking guesswork and an aid to recipe-perfect meals every time. One glance at Hotpoint's simple Cook Book instructions on the control panel shows how to enjoy the easiest cooking ever. One touch of a button lets your customers cook with Recipe Heat . . . heat as accurately measured as the ingredients of any recipe. And with the temperature-controlled Supermatic unit any pot becomes an automatic cooking utensil.

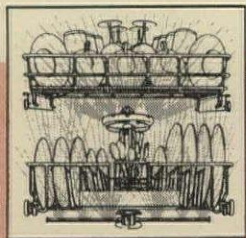
# much MORE TO SHOW

# MORE TO SELL

## in the showplace of your home

Selling homes is really a "show" business and Hotpoint's business is to give you more to show and more to sell. That's why 1960 Hotpoint built-ins have more exciting, sales-boosting features than ever before. Features that say quality and better living the minute your prospects see them. Features that put new beauty and convenience in the showplace of your homes—the kitchen.

Never before has Hotpoint offered you so many models to choose from—all competitively-priced so you can build famous Hotpoint quality and convenience into even your moderately priced homes. And Hotpoint built-ins are available in four colors, classic white, stainless and brushed-chrome finish. Put the extra salespower of 1960 Hotpoint built-ins in your home today.



**New Hotpoint Automatic Dishwasher with exclusive Double-Deck Washing Action**

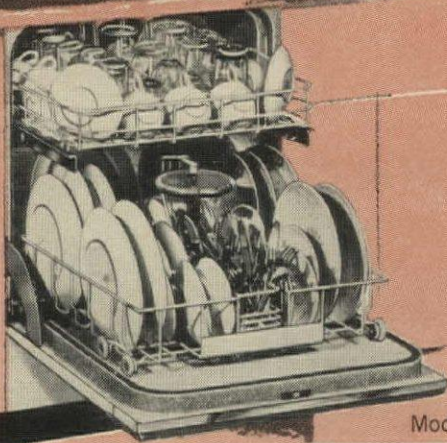
Only Hotpoint offers your customers a separate spray for each rack to wash dishes spotlessly clean. Top spray (1) washes glasses, dishes in upper rack, lower spray (2) scrubs away dirt from plates, utensils in bottom rack. Big front-loading Roll-R-Racks hold complete dinner service for 12. And Hotpoint's up-front connections mean faster, easier installation for you.



**New Hotpoint Disposall® is easier to install because plumbers helped design it**

Model MB65-A

The Hotpoint Disposall food waste disposer installs fast—and it pulverizes and disposes of food waste quickly because of its super-hard cutting teeth and "jam-free" design.



Model DE-1

**When you build in Hotpoint you build in Public Preference**

# Hotpoint

**LOOK FOR THAT DIFFERENCE!**

*A Division of General Electric Company, Chicago 44, Illinois*



**ELECTRIC RANGES • REFRIGERATORS • AUTOMATIC WASHERS • CLOTHES DRYERS • CUSTOMLINE® DISHWASHERS • DISPOSALLS® • WATER HEATERS • FOOD FREEZERS • AIR CONDITIONERS**



**"sh-h-h-h-  
don't wake Mom and Dad"**

**quiet as a mouse-  
HAR·VEY\* hardware**

\*Another great Homeshield product and it's permanent too! You can even bury it in the wall with confidence . . . and forget it. Har-Vey's P-38 Pocket Door Frame can be installed by one man in less time than any other pocket on the market. It's the only Pocket Door Frame that offers an adjustable wood header with pre-mounted aluminum tracks and jamb brackets. Unit actually stretches to fit any size opening . . . goes up as one piece.

**Builder and Dealer alike** can save money . . . minimize inventory because one Har-Vey P-38 HanJi-Pak contains everything needed for a pocket installation regardless of door size. With Har-Vey you handle only one set.



**pre-mounted jamb brackets and track header fully adjusts to accommodate doors from 2' to 3' wide**  
Remember . . . for your Pocket, Slide-A-Fold or By-Passing installations, look to Har-Vey Hardware—another great Homeshield product.

**Write** for Bulletins 25, 26, 27 and 18



©1960 by **AMERICAN SCREEN PRODUCTS COMPANY • CHATSWORTH, ILLINOIS**

# LOOK WHAT GAS IS BUILDING-IN NOW!



## ROPER built-ins with **Gold Star** features



**Burner-with-a-Brain\***—Roper built-ins offer the famous Burner-with-a-Brain. Food can't over-cook, burn, or boil over because the Gas burner regulates cooking temperatures all by itself, keeps temperatures where you set them.



**Radiant-heat Rotis-O-Grill**—This Roper built-in feature works four ways: first, as rotisserie with meat thermometer for center spit; second, as vertical broiler; third, as spatter-free griddle; and fourth, as work surface.



**Clean, smokeless broiling**—On a Roper built-in broiling is done with the door closed—because this is gas! No heat or time is wasted and meat stays juicy. Smoke is consumed in the gas flame.

This Gold Star shows  
you know appliances

A.G.A. awards the Gold Star to only the finest ranges. Each must be more automatic, more modern, better designed in every one of at least 28 exacting specifications. It means they cook faster, cooler, cleaner than ever, automatically.




The details mean just as much to home buyers as the overall impression of a whole house itself. Sometimes more! When you build in Gas appliances as well-known as Roper, with the Gold Star featured, you help build a reputation for quality. People want the economy, convenience and dependability of Gas, too. Proof: Gas is selected to heat 8 out of 10 new homes. Make sure you build in more sales power with Gas appliances!

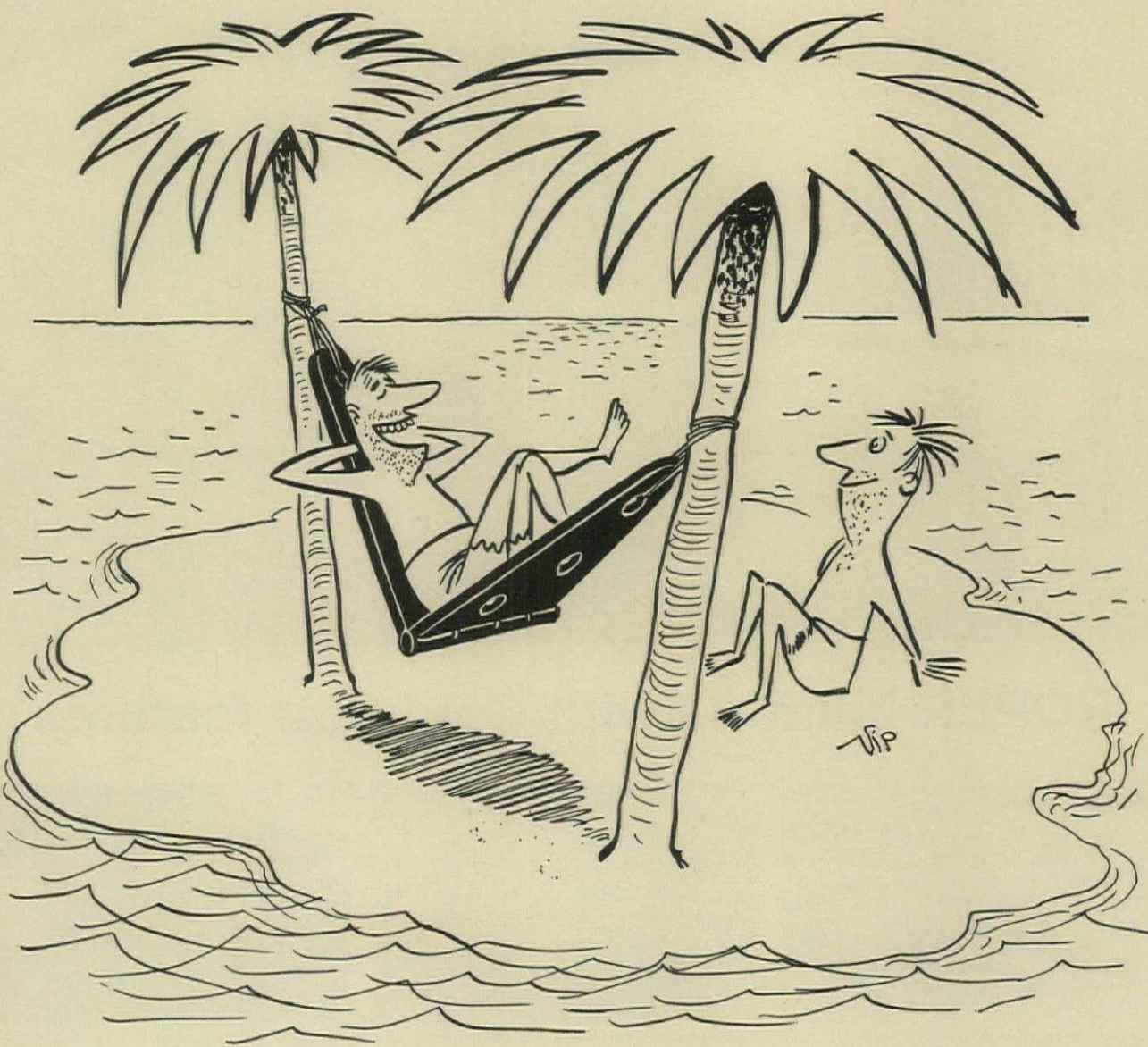
AMERICAN GAS ASSOCIATION



No wonder...

today more people than ever are cooking with  **GAS!**

\*A.G.A. Mark ©Am. Gas Assoc., Inc.



**"EVERYTHING HINGES ON HAGER!"**

C. Hager & Sons Hinge Mfg. Co. • St. Louis 4, Mo.  
In Canada, Hager Hinge Canada Limited • Kitchener, Ontario

Founded 1849—Every Hager Hinge Swings on 100 Years of Experience



The **ONLY** paneling  
protected with the

**BRUCE  
patented  
finish**

**U**SE Bruce-PlyWelsh hardwood paneling for walls that look their beautiful best when buyers visit your homes. Because it was originally developed for use on hardwood flooring, the PlyWelsh finish has maximum durability . . . is without peer in the paneling field. Scratch, mar and chip resistance are achieved with pressure impregnation and infra-red baking. This process makes the finish part of the wood itself, enhancing the natural beauty of grain and color for walls that look new for a lifetime.

**Prefinished moldings to match**

Matching moldings, panel stretchers, putty sticks and stains simplify installation and reduce your costs. Get the facts today from your local PlyWelsh distributor or write for literature. Welsh Plywood Corporation, Subsidiary of E. L. Bruce Co., 1680 Thomas St., Memphis 1, Tenn.

 **PLYWELSH**  
prefinished  
**Hardwood  
Paneling**



*The finish won't chip off!*

Bruce-PlyWelsh Antique Birch

# STANLEY *Building* NEWS

No. 5

A Series On Residential Hardware For Builders Of America's Homes

1960

## NEW No. 2995 Multiple Folding-Door Hardware Combines Beauty, Utility, and Easy, Low-Cost Installation

Now—with the exclusive features of Stanley Multiple Folding-Door Hardware—builders can provide folding doors of four or more panels that will fold to one side of the opening. When completely closed, doors form a *rigid wall surface*. Such doors make ideal room dividers for living, dining and family rooms. They make extremely practical doors for large closets and garage or car port storage walls.

With the new Stanley No. 2995 Multiple Folding-Door Hardware, hangers are self-locating and *vertically self-adjusting*. Aluminum track is anodized for a long lasting natural finish or for painting. All hardware is concealed.

Here is an opportunity to divide areas economically with wood panel effect, and also provide extra sales appeal for your homes by offering additional utility, versatility and convenience.

No. 2995 Multiple Folding-Door Hardware is designed for panels weighing up to 35 pounds each, up to 24 inches in width, and from 1 inch to 1 3/4

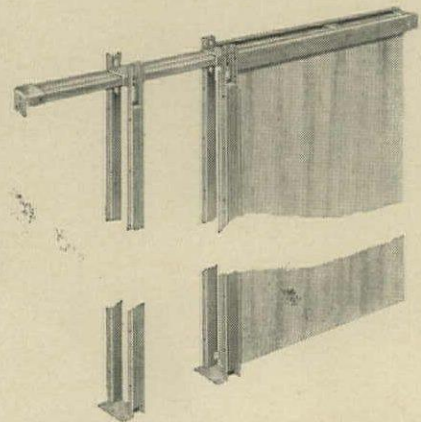


inches in thickness. For full descriptive literature, write to Stanley Hardware, Division of The Stanley Works, Dept. K, 80 Lake Street, New Britain, Conn.

### Free Handy Reference Book Now Available For Your Permanent File!

Hardware that's right for the job will help you reduce installation time and costs, eliminate call-backs, and build your reputation through satisfied customers. To make it easy for you to select and order the best hardware for all your jobs, Stanley has published the "Residential Hardware Reference Book," and is offering it to all builders. For your free copy, write to Stanley Hardware, Division of The Stanley Works, Dept. K, 80 Lake Street, New Britain, Conn.

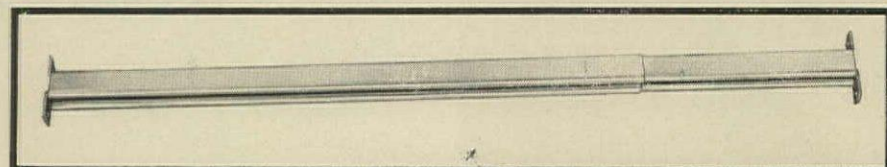
**A House Moves on Its Hardware!**



### This Most Rigid Steel Wall Pocket Sliding Door Set Fits All Door Openings!

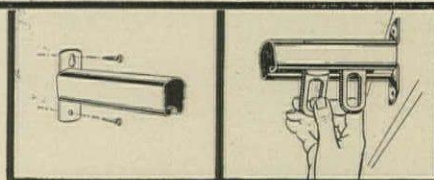
Adjustable for all sizes of door openings from 2' to 3' wide and from 6' 6" to 6' 8" high, this steel wall pocket frame is right for all your jobs... eliminates errors in ordering and in framing! Equally important, it's quickly and economically installed, because the unique end bracket design makes it easy for one man to handle. You can be sure of solid, high-grade construction too, because it is the most rigid steel wall pocket frame on the market. Hangers are adjustable at any time... without removing the finish trim. Once adjusted, doors are held in correct position by the positive lock-in feature.

Once again, Stanley offers you the opportunity to build better... and easier. For detailed information, write today for Form DS156.



### Both Builders and Homeowners like the No. 7035 Adjustable Closet Bar

Instantly adjustable, with four sizes to fit all closets up to 120" in width, the economically priced No. 7035 Closet Bar is quickly and easily installed. Simply spot the two top screws, slip bar over, and then finish the job by driving in the upper and lower screws. Homeowners like the clean modern appearance and extra rigidity that pre-



vents sags. (The longest bar includes center support.) We also furnish nylon hanger glides that prevent hanger tangle. Glides are simply snapped into place after the bar is installed. Give your homes this added sales feature. You'll find complete information and ordering data in Form No. H-163. Write now for your copy.

Address requests to Stanley Hardware, Division of The Stanley Works, Dept. K, 80 Lake Street, New Britain, Conn.

**STANLEY**

REG. U. S. PAT. OFF.

AMERICA BUILDS BETTER AND LIVES BETTER WITH STANLEY

This famous trademark distinguishes over 20,000 quality products of The Stanley Works, New Britain, Conn.—hand tools • electric tools • builders hardware • industrial hardware • drapery hardware • automatic door controls • aluminum windows • stampings • springs • coatings • strip steel • steel strapping—made in 24 plants in the United States, Canada, England and Germany.

CANADIAN PLANTS: HAMILTON, ONTARIO AND ROXTON POND, P.Q.



**CANOLECTRIC®**

**BUILT-IN  
ELECTRIC  
CAN OPENER  
BY**



*Trade-Wind*

**MORE SALES APPEAL...MORE SALES**

Completely automatic with just a press of the button . . . and completely out-of-the-way flush mounted in a convenient wall or cabinet location. These are two of the major reasons behind the success of Trade-Wind's *built-in* Canoelectric® Can Opener.

Canoelectric has every feature housewives ask for—convenient . . . foolproof . . . and safe!

And the built-in feature gives the kitchen a new and potent sales appeal.

Available in stainless steel or antique copper. Write us today for complete information.

**Builders**

Write us for details on our  
Special Model Home Offer

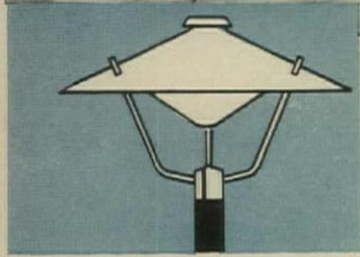
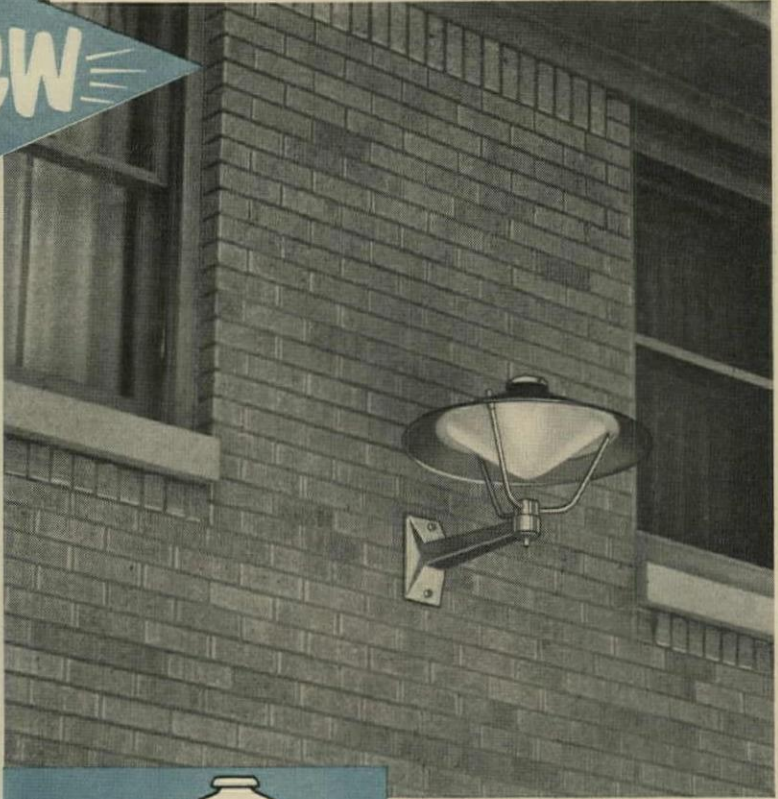
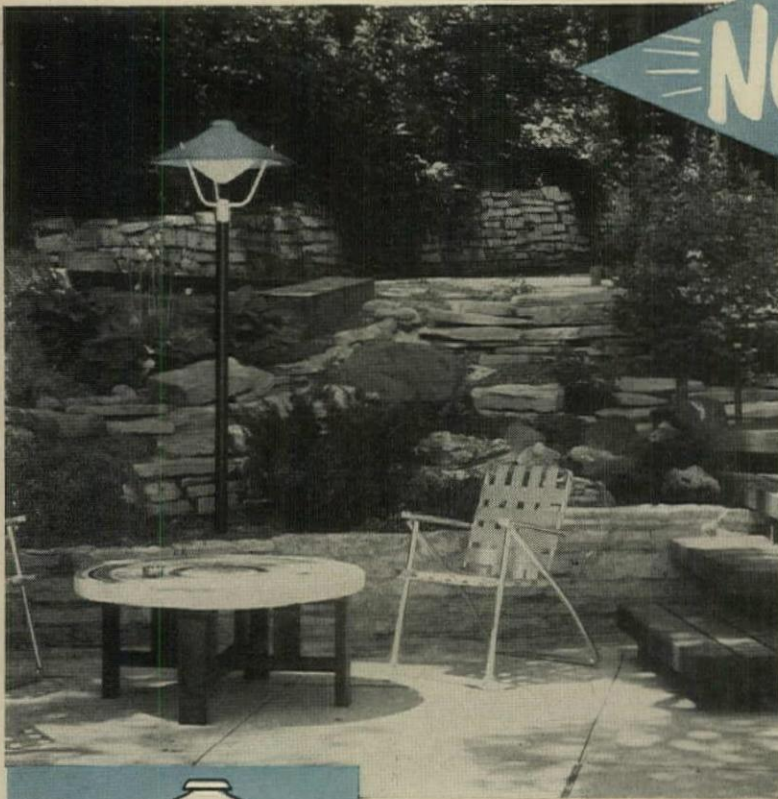
*Trade-Wind*

DIVISION OF ROBBINS & MYERS, INC.

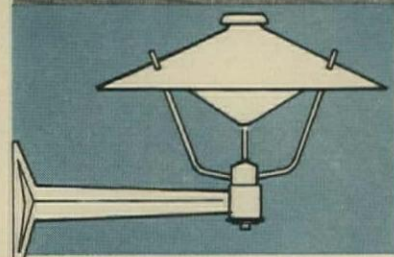
7755 Paramount Place, Pico Rivera, California DEPT. HH

# L-M Lawn-Glo Lights Add Quality, Salability To Your Model Homes

**New**



One of L-M's newest Lawn-Glo lights, the Style C, provides soft, even light for this enchanting patio. Choice of six decorator colors and natural brushed aluminum.



Another new Lawn-Glo, the Style B, is this wall mounted unit. Lamp socket is an integral part of reflector and simply disconnects from the lighting fixture. Lawn-Glos accommodate standard lamps to 150 watts.

Charming, modern soft lighting will do wonders for patios, pools, grounds in your new homes. These Lawn-Glo lights are high quality, in contemporary designs, and are available in brushed aluminum or choice of six pastel colors, for fine daytime appearance.

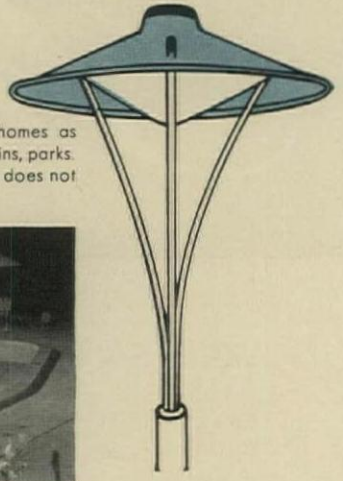
**High Quality, Weatherproof**

Lawn-Glo units are completely weatherproof, of aluminum and non-corrosive construction. Lamp socket is integral part of reflector, easily removed for washing. Takes standard household lamps up to 150 watts. Covered utility outlet in base of light. For post-top models there is a choice of black or redwood pole as an accessory. Automatic photocontrol available, provides automatic dawn-to-dusk lighting. Made by Line Material, leading manufacturer of outdoor lighting and other electrical products.

**For Commercial Applications**

Lawn-Glos are also excellent for drive-ins, motel pools, landscaped areas—wherever soft, controlled lighting is desired. Sold only through Authorized L-M Distributors. Ask your wholesaler, or mail the coupon.

Lawn-Glo Style A luminaires shown at right provide lighting for this swimming pool. These Lawn-Glo lights are ideal for homes as well as motels, restaurants, drive-ins, parks. All the light is directed down—it does not escape to annoy neighbors.



495 "Lawn-Glo" is a Line Material trademark.

**MAIL THIS COUPON**

Line Material Industries, Lighting Division,  
Milwaukee 1, Wisconsin **HH-110**

Please send me information on Lawn-Glo lights for home builders.

I build about \_\_\_\_\_ homes per year.

Name \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

**LM** **LINE MATERIAL**<sup>®</sup>  
**Industries**

McGraw-Edison Company

**Quality Outdoor Lighting** 

DISTRIBUTION TRANSFORMERS · RECLOSERS, SECTIONALIZERS AND OIL SWITCHES  
FUSE CUTOUTS AND FUSE LINKS · LIGHTNING ARRESTERS · POWER SWITCHING EQUIPMENT  
PACKAGED SUBSTATIONS · CAPACITORS · REGULATORS · OUTDOOR LIGHTING  
LINE CONSTRUCTION MATERIALS · PORCELAIN INSULATORS · FIBRE PIPE AND CONDUIT

ANOTHER REASON WHY L-M PERMALINE FIBRE PIPE CAN BE

# Guaranteed for 50 Years!

## L-M'S 50-YEAR GUARANTEE

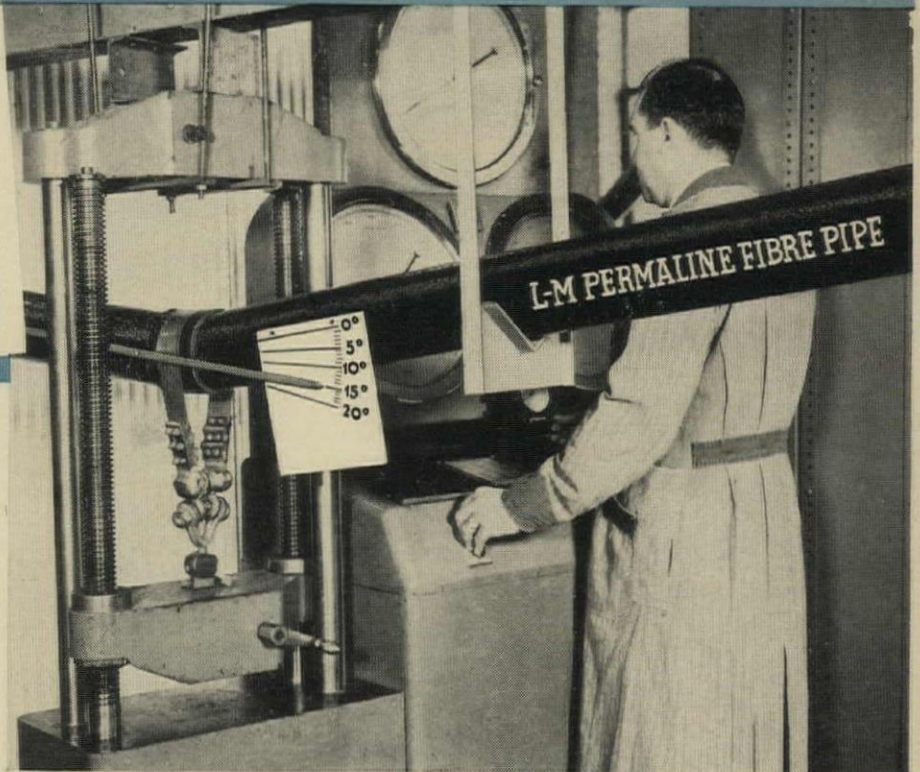
Provides a written guarantee to the home-owner of product quality and performance.

If at any time within 50 years of installation the pipe should fail, Line Material will make full payment of material and labor costs incurred in the repair of a legitimate claim.

Requirements for the guarantee are simple. At the time of installation, the contractor or builder must fill out a guarantee application form indicating the location and to whom the guarantee is to be issued.

The installation must be made by competent craftsmen, in a workmanlike manner, in accordance with the installation recommendations of the ASA Plumbing Code A40.8-1955, and must be approved by the plumbing inspector as conforming to the local code.

For complete details contact your L-M Fibre Pipe Wholesaler or Line Material Industries, Milwaukee 1, Wisconsin.



L-M's Flexion-Test machine shows that the taper-tite couplings of L-M Permaline fibre pipe permit a deflection of up to 15 degrees without causing the joint to leak. The advantage: ground settling and frost heaving won't start joints leaking. Therefore joints don't attract roots, and remain root-proof even under these extreme conditions.

## Deflected 15° . . . no leaks! L-M Permaline Fibre Pipe and Joints Are Leak-Proof . . . Root-Proof!

Years of experience with millions of feet of fibre pipe in thousands of house-to-street sewers proves that when properly installed, with factory-machined tapers and couplings, the friction-welded joints of L-M Permaline Fibre Pipe won't leak, won't attract roots.

Plumbing contractors, builders and home owners all benefit by installing L-M Permaline in house-to-street sewers.

The plumber knows that he will have a job that is easy to install, and is guaranteed for 50 years.

The builder gets an economical installation that he can assure the home-owner will be of the same high quality as the other features of his house.

The home-owner knows that the house-to-street sewer will be the least of his worries, since he has the 50-year guarantee on materials *and* labor, backed by the 50-year reputation of Line Material and the vast resources of the McGraw-Edison Company. This guarantee is possible because of the excellent quality of Permaline Pipe, and the good workmanship of the plumbers in making proper installations.

See the L-M Permaline Wholesaler, or MAIL THIS COUPON

 **LINE MATERIAL**<sup>®</sup>  
**Industries**  
McGRAW-EDISON COMPANY  
**Permaline Fibre Pipe**



DISTRIBUTION TRANSFORMERS • RECLOSERS, SECTIONALIZERS AND OIL SWITCHES  
FUSE CUTOUPS AND FUSE LINKS • LIGHTNING ARRESTERS • POWER SWITCHING EQUIPMENT  
PACKAGED SUBSTATIONS • CAPACITORS • REGULATORS • OUTDOOR LIGHTING  
LINE CONSTRUCTION MATERIALS • PORCELAIN INSULATORS • FIBRE PIPE AND CONDUIT

**LINE MATERIAL INDUSTRIES**  
**Milwaukee 1, Wisconsin**

473

HH-110

Please send information on L-M Permaline Fibre Pipe and the 50-year Guarantee.

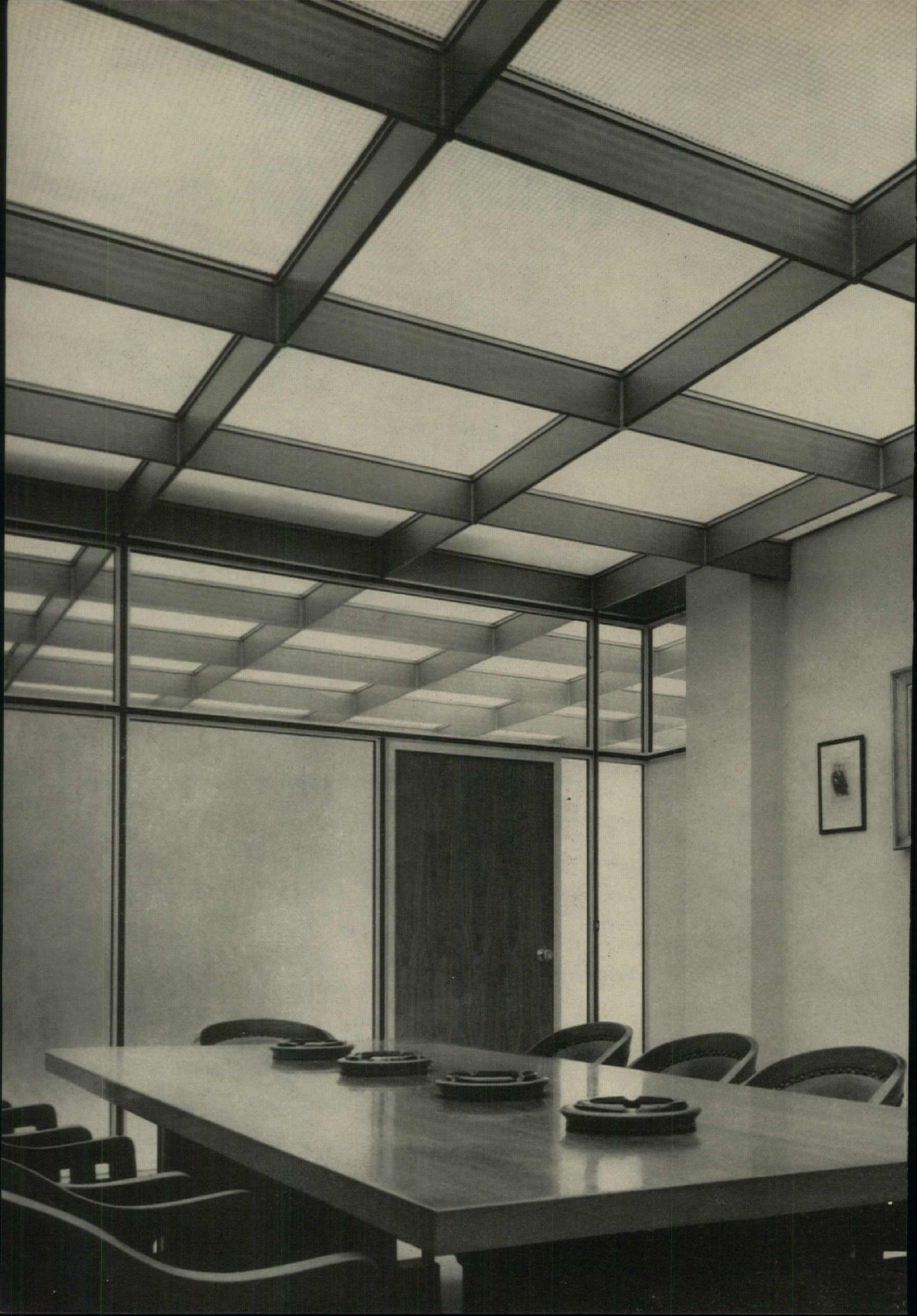
Name \_\_\_\_\_

Title \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_



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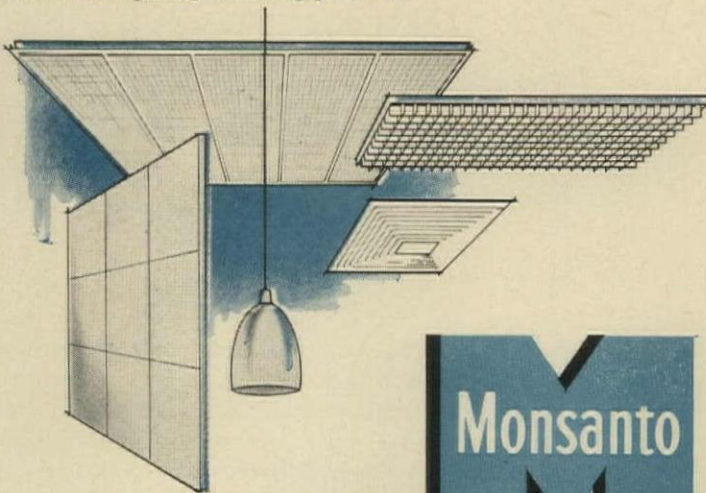
*the luminous beauty  
of Styrene lighting*

Styrene luminous ceilings, luminaires, louvers, refractors, diffusers and modules are adding unique beauty and comfort to hundreds of new buildings of all types.

Molded of Lustrex® perma tone, a specially developed Monsanto styrene, these installations deliver low surface brightness and high illuminating values. Perma tone fixtures are dimensionally stable, yet light in weight for easy handling, installation, and maintenance.

Exceeding IES-NEMA joint specifications for ultra violet light stabilized styrene, perma tone fixtures can be the whitest of whites—or one of a wide range of molded-in permanent colors. Lustrex perma tone, impact grade, has also been developed—for extra toughness and flexibility in snap-fitting to metal parts, and high resistance to abnormal abuse.

Send coupon below for free technical report on both regular and impact Lustrex perma tone, including accelerated aging test results, and other valuable data on styrene in lighting fixtures. We will send you names of leading manufacturers of lighting fixtures molded of perma tone. Monsanto also supplies the plastics used by leading manufacturers to produce vinyl flooring, melamine laminated plastics surfacing materials, molded drawers, exterior latex paints, and other quality building products.



**MONSANTO** DESIGNER IN **PLASTICS**

Vulcan Building, Cleveland, Ohio  
Architect: Hubbell-Ben-Ross  
Contractor: McDowell Co., Inc.

MONSANTO CHEMICAL COMPANY, Plastics Division  
Room 791, Springfield 2, Mass.

Please send me free technical data on styrene in lighting. Also list of manufacturers of lighting fixtures molded of Lustrex perma tone Styrene.

Name \_\_\_\_\_ Title \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_



## The little house that

IT WAS A LOVELY LITTLE HOME, just right for a young couple. And a very young, newly-married couple was going through it with Mr. Johnson, the builder. After they had finished the inside tour, Mr. Johnson took them outside to see the landscaping, the patio and the driveway.

"Look, Jim," said the bride, "isn't this a nice patio? We could do a lot of entertaining outside next summer if we bought this place. Do you like it?"

"Yes, Ginny, I like a patio a lot. In fact, that was one of the things I especially liked about the house we saw in Pine Trees yesterday. Remember, the house that was just a little bit more money than we had planned to spend."

"I remember and I was so disappointed," she sighed. "But," brightening, "I like this place just as well and it's not so expensive."

The builder interrupted with, "Well, I try to give my customers as much home for their money as possible. I don't

waste time, work and money on a lot of unimportant extras. I find that I can undersell many other builders."

"Glad to hear it," says Jim. "By the way, this concrete patio is pretty big. What about the danger of cracking from frost heave. Is it reinforced with welded wire fabric to guard against breaking?"

"Well," said Mr. Johnson, "that's a pretty heavy, well-laid piece of concrete. I don't think you need to worry about it breaking."

"But is it reinforced," persisted Jim.

"No it isn't," replied the builder. "I found that I could save a few dollars by not using welded wire fabric for concrete reinforcement. This is one of the ways I told you I saved you money—by eliminating unnecessary extras."

"I don't consider Welded Wire Fabric Reinforcement an unnecessary extra. It'll cost me a lot to replace the concrete later if it breaks. Maybe that builder over in Pine Trees had a good reason for asking a little more for his home. I think we'll go look at that house again. Its concrete was



## was almost sold

reinforced with USS American Welded Wire Fabric. Thanks a lot for showing us your home, Mr. Johnson."

Like this young couple, more and more homeowners are asking is it reinforced and are deciding that maybe the little extra welded wire fabric cost is well worth it. The use of USS American Welded Wire Fabric will add 30% to the strength of concrete, and it gives you a strong selling point. Use USS American Welded Wire Fabric in the homes you build. Tell your prospects that it insures the protection and appearance of concrete for only about a penny a day on the mortgage life; and that it will add years of service to drives, walks, patios and basement slabs. Tell them that even after the mortgage is paid, the concrete areas will be in good condition.

USS American Welded Wire Fabric is made of cold drawn, extra strong steel wire, and it's prefabricated

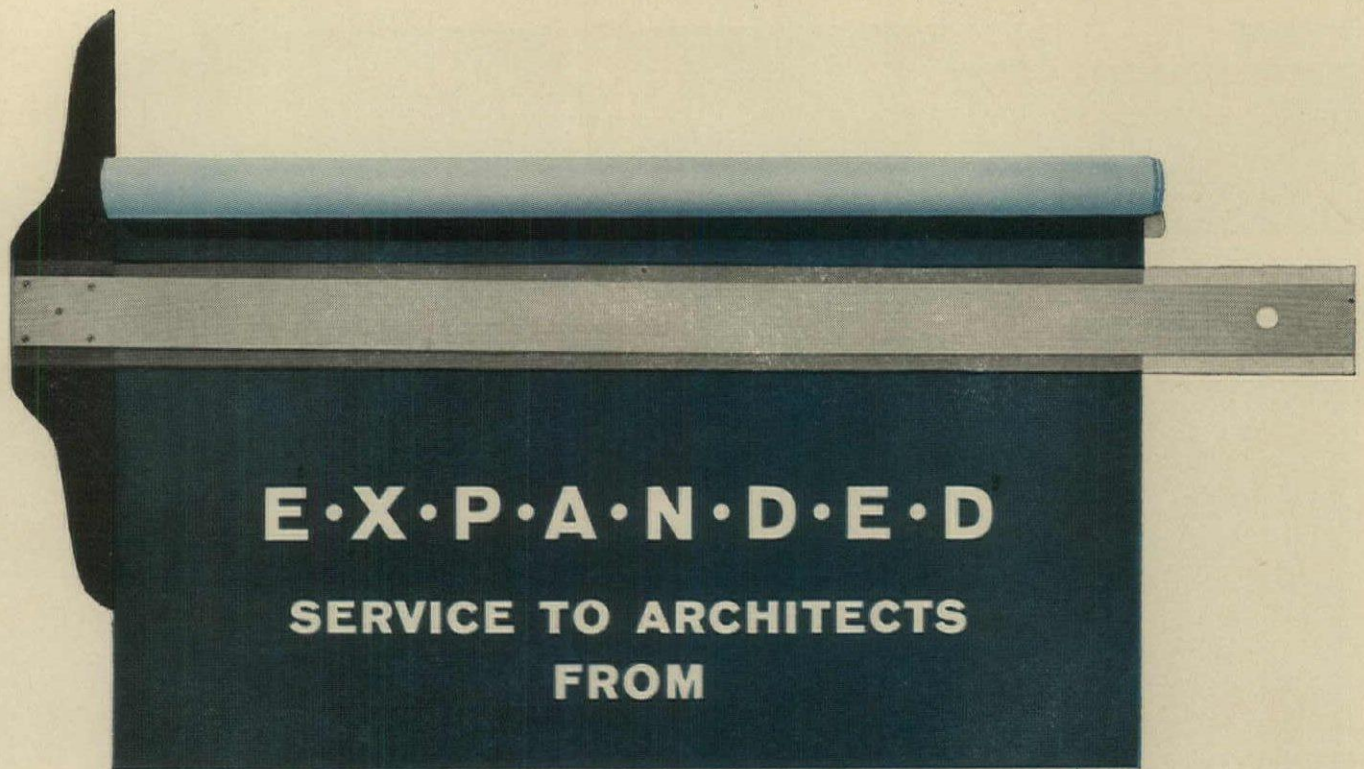
for quick, easy installation. American Welded Wire Fabric is available in a wide variety of styles and sizes. For more information, see your building supply dealer, or write American Steel & Wire, Dept. 0425, 614 Superior Avenue, N. W., Cleveland 13, Ohio.

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### The 1960 housing market: a new kind of animal?

Judged against the economic laws of the Fifties, this year's housing picture grows more and more paradoxical. Mortgage money used to govern the pace of new housing. When it tightened, housing slowed; when it eased, housing spurted. On top of that, builders could usually persuade Congress to ease terms some more. Now, FHA and VA discounts (*see p 51*) have dropped between 1½ and 2 points from their winter peaks; in some cities conventional mortgage loans are down twice as much. Talk grows of a par-market for 5¾% FHAs by the second quarter of 1960 (provided the interest rate stays at 5¾%).

Yet starts have been dropping since May (if you ignore a few bumps in the month-to-month figures). The statistics themselves are subject to a few questions (*see p 42*). But it is now becoming clear that an entirely new kind of housing market is emerging. The cheap money was gone about six years ago. Now the shelter market is gone. Most people are pretty well housed. Apartment vacancies (7.6%) are at a postwar high. Even so, some builders are enjoying record sales this year while others go out of business, or go to work for other builders (*see p 43*).

### Key to more sales: more value, not easier money

Government moves to keep interest rates low won't work any more to stimulate housing. An impressive collection of industry leaders have been sounding off on this note lately. Says Vice President Walter Hoadley of Armstrong Cork (a former Federal Reserve economist): "The route to higher volume in new homebuilding is to be found in better values and more effective market-price-financing mechanisms, not in further federal subsidy or control. So long as easy money is deemed to be the answer to the nation's expanding housing needs, prospects for finding more basic answers to the needs for more attractive values and prices will remain limited because incentives are seriously lessened." Says outgoing President Oscar R. Krutz of the Natl League for Insured Savings Assns (*see p 56 for a report on its convention*): "From here on out, industry ingenuity will play a far greater role in making housing markets than easier credit by the government." Add Executive Vice President Norman Strunk and Economist Leon T. Kendall of the rival US Savings & Loan League—in what looks like a needle at organized builders: "Those interested in keeping home building at a pace comparable to the record in the postwar years may now have to find ways other than financing techniques to energize their market. Perhaps more attention will be given to construction costs and home design." "Housing lags," says Big Builder Bill Levitt, "because the public is value starved." He adds: "I don't want a damn thing more from the government."

All this flies in the face of plans by Democratic housing leaders in Congress to start a big push in January for a massive new injection of federal credit subsidies to build "middle-income housing."

**MARKET MURMURS:** California mortgage men expect a wave of mergers among mortgage bankers. Some may involve public stock issues. Among the reasons: competition is stiff, some companies need more coverage of investors and mergers seem the quickest way to get it; a larger servicing volume can produce more efficiency; mergers offer a chance to build up capital and provide for more orderly succession of management when key executives die or retire; wider geographical coverage grows more important as lenders emphasize immediate purchases (if a mortgage banker doesn't have loans from the city a lender wants, the lender goes to another originator) . . . Some New York City realtors say they are renting about 10% of their units to families coming back from the suburbs. The trend is increasing slowly . . . Developers in Santa Barbara County, Calif. are upset because planners have forced two subdividers to build expensive 6' masonry walls to seal off adjoining orchards and watermelon patches.

The last private golf course in New York City has been sold for realty development. The 133-acre North Hills Club brought \$5,250,000—\$39,474 an acre. In adjacent Westchester County, where residents value green space, officials have vowed that "never shall another private golf course go into 'development,'" says Planner Hugh Pomeroy. . . FHA's Miami office has acted to crack down

on builders making phony credit reports. From now on, verifications of employment and bank balances must come to FHA directly from mortgage companies. Builders and realty men can't send them in direct.

Look for a major upswing in row housing, high rise and cooperatives. In a market like Los Angeles, for instance, if a family sells its old house to buy a new one, it must go about 20 miles further out of town. Buyers are balking at the idea of such a move because it means that much more travel over congested freeways.

**WASHINGTON INSIDE:** The government has decided not to cut FHA's 5¾% interest rate as long as discounts stay near their present levels. . . . FHA Commissioner Julian Zimmerman, in one of his last major moves, cracked down on his own technical division. He forbade the division headed by Asst Commissioner Beverly Mason from issuing its own directives. Zimmerman's office will do it. Effect is to wipe out the independent suzerainty of the appraisal and mortgage risk division and the architectural standards division. Now, they can only advise local FHA directors, or the assistant commissioner for field operations, on how FHA rules apply to specific cases. *NEWS continued on p 42*

## Erratic starts puzzle trend-analysts; more value seen as key to upturn

Private starts have fallen to their lowest rate since mid-1958. But economists caution that the Census Bureau's new way of counting starts has produced such erratic month-to-month changes all year that the low mark in September may not reflect the long-range trend the way starts used to.

September private starts (*see graph, below*) fell to a seasonally adjusted annual rate of 1,054,000, says Census. This is 17% below the August pace and 28% under the September 1959 level. It brings private starts for the year so far to 973,200—down 19% from the first nine months of 1959.

The statistical overhaul of starts figures in May makes it hard to trace comparable data back earlier than January 1959. Since then, Census has reported no lower annual rate than September's. But officials estimate the September pace is the lowest since mid-1958.

The new series, say statisticians, is more sensitive to actual conditions than the old BLS' starts series. But it shows hard-to-explain swings—a drop from June to July, a brisk rise from July to August, and now a relapse. Cautions Econo-

mist Miles Colean: "Such short-term variations, in the absence of some special condition like unseasonable weather or a widespread strike, just do not seem to be in character with observed conditions in the housing industry."

Permit figures themselves show no such violent fluctuations. Census, therefore, is rechecking to see whether its permit sample used to compute lag and lapse (permits that become starts later and permits that never become starts at all) needs rejiggering.

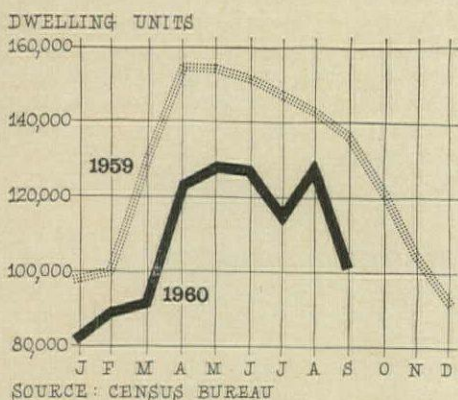
Many a builder, interviewed by HOUSE & HOME correspondents across the US last month, mentioned "election jitters" or worry over the overall US economy as reasons buyers are postponing action. HHF Administrator Norman Mason blamed "Democratic political aspirants" who are "dangling pie-in-the-sky promises before home buyers." He cited "direct government loans and subsidized interest rates."

**The key to an upturn in housing sales and starts, more and more industry leaders agree, is better value to woo choosy buyers who insist on quality—at a price builders can only offer by tight cost control, hard selling.**

Big Builder Bill Levitt opened his new Belair, Md. community (between Washington and Baltimore) Oct 8—and found sales so good he told Associated Press he was "flabbergasted." In seven days, 302 buyers put down \$100 deposits on homes still to be built that will cost them an average of \$17,000. Levitt's models probably have more built-in equipment (refrigerator, washer, dryer, range and central air-conditioning at \$14,990) than has ever been offered in the price range.

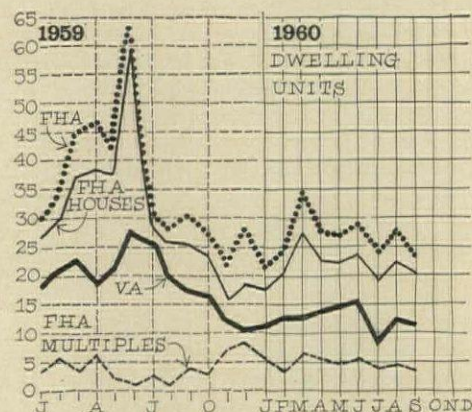
Said FHA Commissioner Julian Zimmerman: "Demand for shelter has been largely satisfied. We're going to have to create a desire other than a need for shelter. I suggest that a good builder, who produces a good product and does a good job of merchandising it may well take sales away from his competitors. The even better builders may not only take sales away from their competitors. They will make sales that otherwise wouldn't be made. This is the market."

Agreeing that housing now shows "a broad balance in supply and demand," Vice President Walt Hoadley of Armstrong Cork, an economist, believes the "entire housing market" (old and new structures) is "facing adjustments likely to continue for at least two years." He predicts a 5% upturn for new housing next year.



**HOUSING STARTS** fell to 101,300 in September (97,700 private, 5,600 public)—a 12 year low for the month. The seasonally adjusted annual rate for private starts was 1,054,000, 28% below the rate for September 1959.

For the first nine months, starts totaled 985,700—19% behind the total for the first nine months of last year. Average annual private rate for these months was 1,238,000, down 19% from the same period in 1959.



**FHA APPLICATIONS** on new units declined 14.8% in September to 23,403, a drop of 28.1% from September 1959. New home applications were 20,113, down 12.2% from August and down 21% from the previous September. Applications for projects fell 27.6% to 3,290, down 14.4% from September 1959.

**VA appraisal requests** in September of 11,599, were down 6.2% from August and down 32.1% from September of a year ago.

## Military housing builders rap Pentagon for too much inspection, spec changes

Builders of military housing are accusing the Pentagon of blundering mismanagement of the Capehart military housing program.

They have formed a new Military Housing Assn to demand "sweeping reforms and the establishment of fair procedures which could save millions of dollars for taxpayers as well as builders."

Specifically, they charge that the armed forces have: 1) stalled contested payments so long some contractors are in a financial jam, 2) hiked specifications, and 3) indulged in costly screwball inspections.

At present there is a logjam of \$150-200 million in unsettled claims against the government by contractors who have finished their work but can't seem to collect, says MHA.

Chameleon-like specification changes ire Spangler Construction Co at Warner-Robbins AFB in Macon, Ga. Says Spangler: "We bid on No 2 common pine and the established tolerances it carries." An Air Force second lieutenant said he didn't care about specs or regulations, he wanted the walls absolutely straight. "That meant redwood or cypress. We whittled and straightened and before we passed inspection it had cost us thousands."

On the same job, Spangler has been threatened with a US lawsuit on air conditioning. "The Air Force writes its own specifications and they had an air-conditioning arrangement that the air-conditioning people themselves said wouldn't work," protested Spangler.

Instead of two experienced FHA inspectors, builders cry, they must cope with swarms of suspicious second lieutenants who know little about housing but are adroit with tape measures. Jim Wells, president of Southeastern Inc, a Tulsa firm that built 700 units at the Altus, Okla. SAC base, was forced to rip out electric receptacles 18½" off the floor rather than 18", and to plant shrubs that would not grow in southern Oklahoma. The job was also hung up three months when architects and military couldn't decide on foundation specs. Washington finally decided but a local SAC official countermanded the order. Wells had to keep a full crew of key personnel on all the while, so salary payments, as well as interest amounting to tens of thousands of dollars, piled up.

MHA president Henry E. Williams Jr, whose Dallas firm, William & Dunlap, has built nearly 3,000 military housing units, contends the Pentagon has been building too many Capeharts, also. At Killeen, near Fort Hood, Tex., 500 went up. "When the program began we (W & E) had 115 vacancies in our more than 300 units. When the project was finished the town had over 400. Our complaints were ignored in Washington and as a result the \$2 million project we own in Killeen may be lost."

In El Paso, property owners have sued to enjoin further Capehart construction (510 units to cost \$10 million) at Ft. Bliss, contending that the need for more units is "fatuuous" because there is a 15-20% vacancy rate in existing housing. The project, if allowed, could force present landlords into bankruptcy, they cry.

Builders would like to exchange the military inspectors for FHA professionals, but in 1955 the military agreed with FHA to underwrite or guarantee all mortgage payments, in return for which FHA gave up underwriting safeguards, including compli-

*continued on p 73*



**DESPITE FALLING SALES** in the San Francisco area (12% behind last year), Volk-McLain has sold 315 houses in its new San Ramon Valley subdivision (left) in 17 days. Pace setter is four bedroom house at \$15,495. Explains Sales Manager George Prussell: "That house is filling a void in the market. It's more house with more features for the money." The price includes wall-to-wall carpeting or hardwood floors, built-in range and refrigerator, two baths, two-car garage.

## Buyers still queue up—but only for a few builders

Despite the slow market, people can be sold.  
Here's how builders find ways to do it.

*"This is a critical market. It is definitely a buyer's market. A builder has to be priced right. Unless you give good value you can't stay in business."*

This is how Builder Irving Goldstein of Philadelphia sums up the No. 1 problem facing the housing industry, with private starts down 19% from last year and no dramatic upturn of sales even after mortgage money has become both cheaper and easier to get. But despite the sticky and sharply competitive market, some builders in almost every area are equalling last year's output. Some are doing even better than in 1959.

How? A HOUSE & HOME survey of 14 key cities shows the successful builders stress merchandising, promotion, aggressive selling, market analysis. But in particular they stress being "priced right." Today's buyer wants something for his money, whether he's buying an inexpensive or an expensive home. In a word: value.

"In custom building," says Sales Manager Ronald Darrow of Phoenix's Alfred Anderson Jr., "you want to give the best for the money. In a tract, it is the most for the money." Phoenix is one of the few big cities where homebuilding is about equal to last year. But, the Anderson Company has boosted its output of \$25,000 to \$50,000 homes from 24 in 1959 to 37 this year.

Buyers are not necessarily looking for cheap houses, more and more builders note. Middle- and higher-priced houses are among the best sellers. Reason: the big postwar demand for just shelter is over. The bulk of today's market, say builders, is second- or third-time buyers—people who already own a house who want to upgrade to a bigger and better house, if they can find what they want. But second-timers, often under no pressure to move, shop around till they get a good deal.

**Plenty to look at.** "The second-time buyer is a terrific market," says Mark Moore, suburban Boston builder. "I could sell more than I build." Moore puts up about 20 homes a year in the \$35,000 to \$50,000 bracket. "Today's buyer knows value and I give it to him," he adds.

Home construction in the Boston area has dipped around 10%, but Campanelli Bros, New England's largest builders, report their sales this year will be around 1,200 compared to last year's 1,134. Fastest seller is \$14,000. The company credits good sales to good

value at a low price, attractive developments, good locations, choice to customers of variations on basic plans.

Philadelphia area homebuilding has dropped 18% this year. But the Welsh Grant Construction Co is running 100 houses ahead of last year's 438 total. Says President Solomon Bronstein: "The public has plenty to look at today. They know values. If you're going to

### UNEMPLOYED BUILDERS?

Is the housing business at last undergoing the shakeout that has been so long predicted?

Yes, says Builder Bruce Blietz of Chicago. He tells this story: "Two years ago, we needed an assistant for a construction manager. A want-ad yielded six applications, but none of the men had the qualifications. I tried feelers all around town and got another six names—also no good. Finally we gave up.

"Recently, the need arose again. We ran a want-ad that said 'call Bruce Blietz for a personal interview.' I had 109 replies. Close to 60% of the men said they had been in homebuilding themselves. Why did they want a job with us? They said: 'We can't seem to move our houses. So we thought we better get with a builder who can.'"

Adds Blietz: "Comparing 1951, '52, or '53 with 1961 or '62, the contrast in what we have to do to sell homes is almost unbelievable." Talking to the Producers' Council in Chicago, he predicted: "The coming years are going to be very rough. We have developed a tremendously educated—and lethargic—buyer. This is forcing a Herculean effort by the builder—in design, construction, financing, selling. So I'm going to be just as demanding on you [materials' makers] as the buyer is on me."

build volume you've got to give value." Irving Goldstein, of David Warren Construction Co, sold 58 houses last year. In two months this year, with a new model, he has already sold 50. Both builders report the same experience: last year they were selling twin houses in the \$15,000 class; this year they switched to detached homes in the \$15,000 to \$18,000 bracket, found buyers were more than willing to pay the higher tag for the better house.

In Minneapolis, housing is down 30%. Yet Robert M. Mason, who builds in the \$22,000 to \$28,000 bracket, has boosted his output from 18 last year to 26 this year. And E. Harold Johnson, whose houses cost \$25,000 to \$59,000 reports gross earnings 35% above last year. Says Mason: "If people are pulling in their horns, you'd think they'd be going for the cheaper homes." But instead many tract builders are reported to be having their troubles. An exception: Marvin Anderson, who has built 400 houses this year vs. 310 at the same time last year. Anderson, whose houses range from \$14,000 to \$20,000, credits sales upturn to new models which offer center halls, private living rooms, family rooms.

**What homebuyers want.** Consensus of successful builders: space, attractive design, landscaping, well planned developments, quality, good location, reasonable price.

"Successful builders consult professionals in architecture, design, decoration, landscaping and so on in the earliest stages and end up with a product that meets the customer's demands," says Executive Vice President Bob McPeck of the Greater Boston HBA.

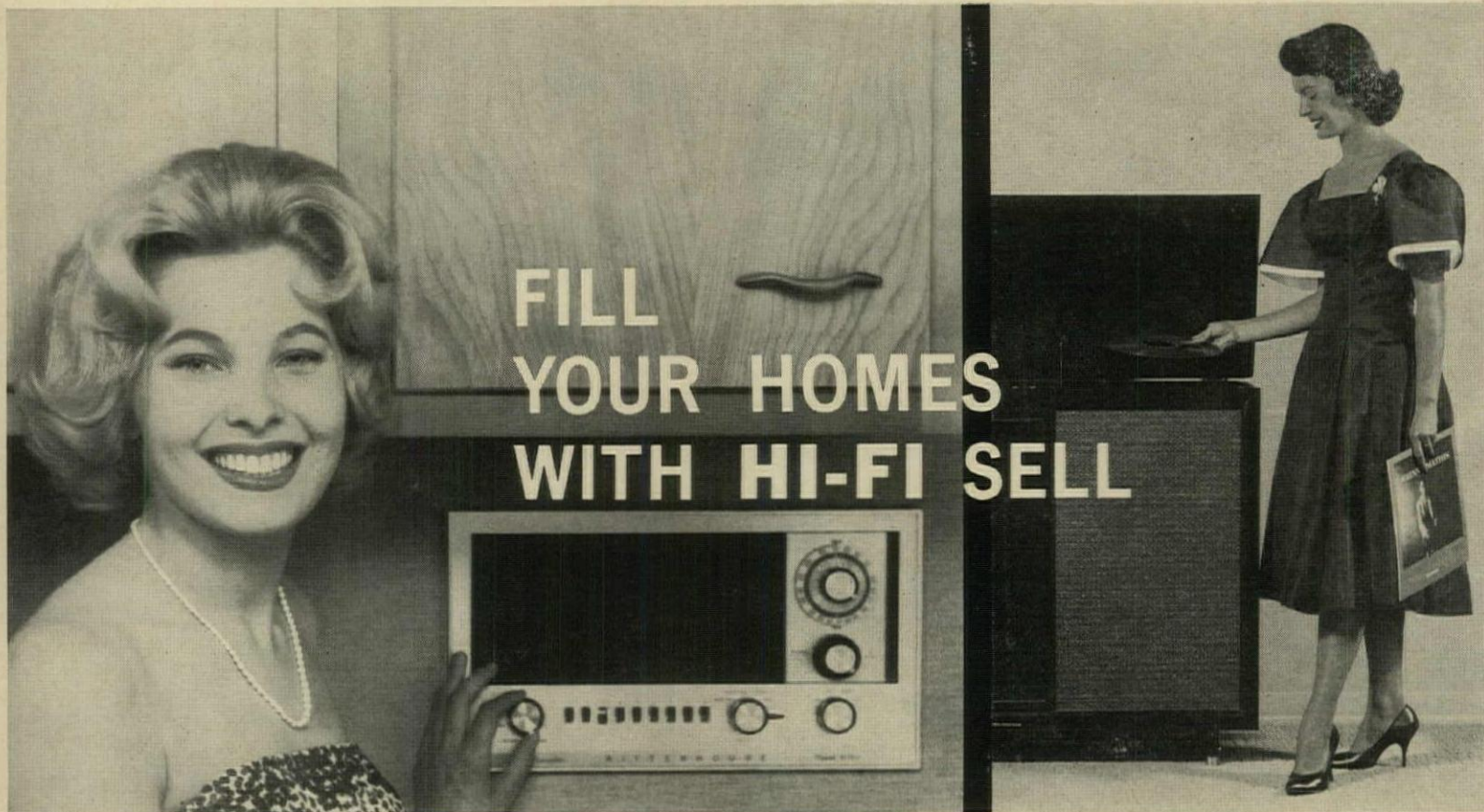
Milwaukee builders, faced with a 7% decline in sales, have increased the size of their houses, switched to new and better quality materials, added "luxury" items like novel lighting effects, luminous dropped ceilings, panelled walls, compartmentalized bathrooms—without boosting prices.

Space is the biggest thing that sells buyers, in the opinion of James Nichols, head of Nichols Construction Co. "People are more interested in square footage than anything else," he says. "They expect a certain standard of quality but beyond that they want space rather than more quality or special appointments."

Robert J. Singer, young (32) president of Tomsinger Construction Inc., agrees that the amount of usable living space for the money is what sways buyers. Last year the company

*continued on p 45*

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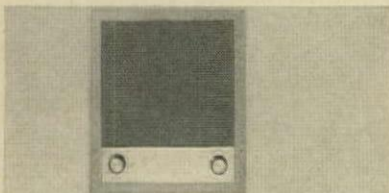
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## Value is key to selling houses, builders report

continued from p 43

built 187 homes, expects to hit 225 this year. Says Singer: "We stress quality in our advertising. But we have to fight the price battle, too. Get \$1,000 out of line and all the quality in the world won't do any good. We have to convince our buyers that they're getting the best deal in town." Adds Singer: "We do a more solid job of merchandising. We landscape a lot better than we used to. That makes the whole place look a lot sharper."

In *Detroit*, where starts are off 29%, builders are scarce who are doing better than last year. But Thompson-Brown Co, land developers and brokers for some 15 builders in four subdivisions, have grabbed a bigger slice of what market there is. How? Says Sales Manager Ross S. Campbell Jr: "We offer a lot of space for the money [\$22,000 to \$30,000]. In the basic house we don't include such items as vinyl floor tile and face brick. These are extras. The basic house appeals to buyers as a bargain, and they dress it up the way they want it. Our buyers order an average of \$2,500 in extras per house."

Recognizing buyer pressure for bigger and better housing, National Homes, the country's No. 1 prefabricator, has trimmed its line of small models to one (at one time, the company offered 20). National's new Corvette series stresses space and quality. Says President James R. Price: "We had an awful time getting our dealers turned around so that they were ready to sell better quality prefabs instead of cheap ones. Builders resist selling larger houses. They're a more complex deal." National encourages its builder-dealers to spend \$100 to \$150 a house for community swimming pools and tennis courts to help lure today's potential second-time buyer out of his less attractive but adequate present house. Emphasizes Price: "Eighty per cent of today's buyers are second-time buyers."

In *Indianapolis*, where house sales are trailing last year by 24%, two National dealers sold 300 houses in three weekends. The dealers, Eugene B. Glick and Robert V. Welch, say swimming pools and other neighborhood recreational facilities turned the trick.

*Denver* sales are off almost 12% from 1959, but Perl-Mack Construction Co is clicking with its big Northglenn development (\$11,900 to \$20,500). The company sold 400 houses in the last six months in 1959, has sold 600 in the first eight months of 1960. Says President Sam Primack: "Our success . . . boils down to good land planning. We are offering house values—plus the development of the entire area—so the value of the houses really increases each year."

**Value of location.** The key to the *Los Angeles* market, where sales are expected to be off 10% to 18% by the end of the year, is location, in the practically unanimous opinion of builders surveyed. Developments near freeways or near industrial areas where jobs are have a big advantage. High land costs force shelter seekers (\$14,000 and under) to go far out. Many shun the long drive, prefer to stay in apartments until they can afford to buy higher-priced houses in more convenient locations. Notes Builder Ray Watt, who recently abandoned the shelter market and now builds in the \$14,000 to \$20,000 bracket: "Sales in close-in areas are holding up with just about any type of financing."

But Watt, whose volume is up 30% over last year, adds significantly: "We give the buyer more dollar value. We survey each area we go into. If a competitor has 1¾ baths, we give two full baths and then try to sell it for less. We do as good a job of merchandising as we can and we try to achieve better design and better quality construction. We have also been paying more to get GI financing; we think it really helps sell houses."

**How to flop.** Why have many builders had a poor year? Answer builders themselves: failure to analyze their market, poor choice of location, costly and outmoded construction methods, too costly a house on a substandard lot, bypassing professional architectural and planning help, poor sales methods, failure to keep up with design changes, inferior site and development planning—and too high prices.

Belden Morgan, chief underwriter of the FHA's *Los Angeles* office, says price itself is not a major item in sales. Usually, trouble involves an area that already has an oversupply of houses or is not ripe for development. Says Morgan: "In their eagerness to get cheap land, many builders have gone out into areas

that have no marketability. Cheap land is never a bargain. Buying it is the most expensive thing a builder can do."

Says Dr James Gillies, assistant dean of the school of business administration at the University of California at *Los Angeles*: "Never has it been so necessary to analyze the market. A builder can't make any mistakes and sell."

**Squeeze on the little man?** Many industry figures say the soft market is putting the biggest squeeze on the small-volume builder. Says Secretary-Treasurer David Ganis of Southwest S&L, *Phoenix*: "We're going through a period where a lot of small builders are being eliminated." J. Murray Sutter, chief of the *Phoenix* FHA office, feels that the necessity of developing better neighborhoods to meet competition is hurting the small builder. "It has to be a mass builder to build a good neighborhood," he says. "The small builder hasn't the resources to do it." Adds a *Milwaukee* S&L executive: "Too many shoe-string builders have been riding on Easy Street for so long they don't know how to go out and compete. The automobile dealers learned how to survive tough competition long ago. I think it's high time the builders learned too."

## LAND:

### Do speculators face drop in prices?

Are land prices falling at last? Evidence is too spotty for sweeping judgments, but you can find the first indications of what may become a trend. Whether this presages a major drop in the value of speculatively held acreage across the nation, it is too soon to say. Items:

- Predicted NAHB President Martin Bartling last month before an audience of more than 1,000 mortgage bankers in Chicago: "The land bubble is either about to burst or has. In my town [Knoxville], there are enough subdivisions developed by doctors and lawyers so if no more land is developed at all, we have a six-year supply of land for housing—at 1,800 units a year. Realization of this will come through fairly soon."

- Reports Builder-Land Developer Albert Balch of Seattle: the price of suburban raw acreage crested more than a year ago in the Pacific Northwest, has been sliding since. (At the Home Manufacturers Assn meeting in Miami Beach, several prefabbers said land inflation seems to have stopped at the end of 1958 in many parts of the Midwest and Southwest.)

- The Agriculture Dept says the boom in farm land prices has lost its steam. Prices are falling for the first time since 1952. The drop so far is slight (a decline of \$300 million from the peak of \$129.1 billion in total market value of farm real estate reached March 1).

- HHFA Administrator Norman Mason told prefabbers at their annual meeting that "the US is at the top of the land cycle now." He called for action "to do something about the land speculation problem," and went on, "the Australian answer—a higher tax on unused land which discourages speculation—could work for us. As it is, our tax policies in many areas are encouraging blight in valuable property and have been encouraging costly speculation in others. It is certainly time for a change."

**Q.** How much inflation in land prices arises out of speculative land buying by get-rich-

quick syndicates, whose primary aim is not to use or develop land but merely to resell it to someone else at a profit which will be taxed only at mild (26%) capital gains rates instead of at much higher ordinary income tax rates?

**A.** A great deal of it, contends Real Estate Editor Henry Fuller of *The Arizona Republic*. Taking *Phoenix's* 18,000-acre Deer Valley as an example, Fuller notes: "Today practically all the land is held by three types of ownership. First are the vegetable growers. They make no distress sales of land. They have made good incomes from it.

"Second are the subdividers [Allied Construction Co, Ralph Staggs, Steves Bros] who have acquired land on which they are building or plan to build.

"Third are the speculative syndicates that have pushed prices to artificial heights. This is the land that will have to seek a lower and more rational price level if deflation comes. . . ." Recent high prices in Deer Valley approach the point where subdividers will turn to other areas for land.\* The market for the first syndicate then becomes still another syndicate intent upon making a profit.

"Optimistic as all speculators are, this cannot go on forever. When a couple of the syndicates are closed out at a loss, the downhill slide will begin."

NEWS continued on p 48

\*Thirteen years ago, vegetable growers bought most of the Deer Valley desert for less than \$100 an acre, drilled 650' wells and pump-lifted water 250' (now its 325'). Realty men were skeptical in 1950 when grower Denny Isabell advertised 1,000 acres of his land for \$1 million. But in 1957, Deer Valley land was bringing \$2,500 an acre. In 1958 it was \$3,400; in 1959, \$3,750; and this year 1,000 acres was sold for \$4,000 each.



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*says Ralph Staggs.*



extras such as  
mirror doors give us a big selling edge,”

Phoenix, Arizona is having its own population explosion. In 11 years it has grown from 100,000 to more than half a million, with nearly 1,000 new citizens moving in every week. There's a tremendous market for new homes, one of the most competitive in the country. And one of the most successful home builders in burgeoning Phoenix is 38-year-old Ralph Staggs, President, Staggs-Bilt Homes.



“In Phoenix, extras sell homes,” he says. “One of our most popular extras, especially with the women, is the sliding mirror closet door.” In his homes, Mr. Staggs installs two PPG HIGH-FIDELITY Mirrors in the closet opening, mounted in metal frames to slide on a recessed track. When both doors are closed, the two HIGH-FIDELITY Mirrors form the equivalent of several full-length door mirrors. “Details like these dress up a bedroom, impress buyers, and make homes easier to sell,” says Mr. Staggs.

PPG HIGH-FIDELITY Mirrors are available in a wide variety of sizes and shapes. For further information on how they can help *you* sell more homes, write Pittsburgh Plate Glass Company, Room 0196, 632 Fort Duquesne Blvd., Pittsburgh 22, Pennsylvania.



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STOCK MARKET:

# Sampson-Miller, Pittsburgh builders, bid to sell public a third of company

Sampson-Miller, Pittsburgh's biggest homebuilder, is going public. It has asked SEC to approve a 150,000-share issue of common stock (at a price still to be set). In effect, this means the Sampson brothers—Stanley and Harold, and Russell P. Miller will give up one third of their now 100% control.

One indication of that the company (assets \$10.2 million) hopes to raise at least \$1.5 million from the issue is that it has also registered 18,250 warrants entitling the underwriters (Moore, Leonard & Lynch) to buy a like amount of stock at \$11 a share until 1967.



H. SAMPSON

Sampson - Miller, which has built more than 5,000 homes since 1947, plans to use the money this way: a net \$300,000 to retire bank debt, \$500,000 to develop land, \$200,000 to finance sales contracts

on its homes, and anything left to buy more land.

The company credits its installment sales plan with reversing a spring slump in sales this year. From April through July, S-M sold only 76 houses, compared to 142 in the same four months of 1959. But August brought 37 sales, equal to the 1959 mark, and September sales topped the year-earlier level, 36 to 28. Of the 113 sales from April through August, 67 were on contract. The contracts call for no (or a small) down payment, with the balance in level monthly installments for 30 years. The company mortgages the house, keeps title itself. When the unpaid balance of the sales contract equals the unpaid balance of the mortgage, S-M can require the buyer to take title and assume the mortgage. This takes a maximum of eight years. Based on two years experience with sales contracts, S-M says most buyers will find their own mortgage loan and pay off the sales contract much sooner than that.

Sampson-Miller began in 1939 as a partnership of two brothers, Glenn A. and Orin D. Sampson. In 1946, brothers Harold and Stanley joined them. They incorporated in 1948. Glenn and Orin retired several years ago.

Home building (\$14,000-\$19,000 bracket) accounts for 41% of Sampson-Miller's gross income. The company also sells lumber and building materials (43%), develops and sells land (14%), rents earth-moving and hauling equipment and places insurance and mortgages (2%).

For the fiscal year ended March 31, S-M earned \$440,724 after taxes on sales of \$13 million—or \$1.45 per share. This was off slightly from the year before, when S-M netted \$457,365 on sales of only \$10.5 million—for \$1.51 a share.

The three owners—Stanley Sampson, president; Harold Sampson, vice president, secretary and treasurer; and Russell Miller, vice president—now pay themselves \$48,000 a year, according to the prospectus.

Some other new and proposed issues:

• Florida's celebrated Mackle brothers are seeking SEC permission to sell fully furnished vacation homes through securities dealers

under a plan whereby a new Mackle subsidiary will manage and try to rent the homes when the buyer is away.

The idea is that the investor-buyer will just about break even if his house is rented 26 to 28 weeks a year. Every six months, he will get a statement telling him whether he owes General Development Investment Plans money or has a profit coming.

The plan company, a wholly owned subsidiary of General Development Corp (Frank E. Mackle Jr, president), is offering 1,285 homes in four models priced from \$12,625 to \$18,300 (up to \$1,450 more for view lots) on 720 acres at Port St. Lucie, 140 mi north of Miami on Florida's east coast. The furnishings will cost an extra \$1,800 to \$2,700.

Investor-buyers will make 20% down payments under FHA, or 33% on a conventional mortgage, plus closing costs and a maintenance deposit of \$425 to \$625. Furnishings are to be financed on a one-third down loan for four years at 6%.

The company will have exclusive rights to rent and manage the homes, for which it will charge 10% of rentals the first year, with the right to boost the commission by 1% a year up to 15%. Rents, depending on the house and season, will range from \$75 to \$175 a week. Maintenance (record-keeping, lawn mowing, repairs—even linen service on an

## STOCK PRICES SLIP AGAIN

Prices of housing stocks, after registering a slight improvement in September, slumped last month.

HOUSE & HOME's housing stock index showed a 4.4 point dip from September, leaving it 2 points below August. Hardest hit were land development stocks which plummeted 8.6 points from September, and prefab stocks were down 5.3 points from September and 11 points from August.

Despite the general decline, the average of building stocks was still at the same level as in August (5.31). Realty stocks were still above their August average (8.66 vs 8.28) as were shell house stocks (20.25 vs 19.63).

The Dow-Jones industrial average last month was 2.1 points below September and 3.4 points below August. The National Quotation Bureau's average of 35 industrial over-the-counter stocks went down 5 points from September (from 105 to 99.80), more than offsetting a 1.7 boost the previous month.

Here are HOUSE & HOME's averages, combining closing prices for listed stocks with bid prices for over-the-counter issues:

	Aug 10	Sept 12	Oct 14
Building .....	\$5.31	\$5.60	\$5.31
Land .....	6.90	7.21	6.59
Finance .....	17.63	17.27	16.50
Realty .....	8.28	8.94	8.66
Prefab .....	8.39	7.89	7.47
Shell houses ....	19.63	20.88	20.25
TOTAL .....	\$11.02	\$11.30	\$10.80

optional basis) will be charged partly on a fixed schedule, partly at cost-plus-10%.

If a buyer-investor wants to sell, the company has the exclusive agency for three months at 8½% commission, at the owner's price. Price of the houses includes a sales expense ranging from 8 to 10%.

• The New Haven Clock & Watch Co, an electronics manufacturer, is acquiring the big Ohio homebuilding company Hubbard Estates Inc in a \$4 million stock transaction, will make housing its chief business.

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## HOUSING'S STOCK PRICES

Company	Offering Price	Aug 10 Bid	Aug 10 Ask	Sept 12 Bid	Sept 12 Ask	Oct 14 Bid	Oct 14 Ask
<b>BUILDING</b>							
Eiehler Homes e	5%	6 1/4	6 3/4	6 1/4	6 3/4	5 1/4	6 1/4
First Natl Rlty & Const (nfd) . 8	9%	9 1/4	9 3/4	8 3/4	8 3/4	9	9 1/4
First Natl Rlty & Const (com) . 2	2 1/2	2 1/2	2 1/2	2 1/2	2 1/2	2 1/2	2 1/2
General Bldrs . . e	4 1/2	4 1/2	4 1/2	4 1/2	4 1/2	4	4 1/4
Hawaiian Pac Ind 10	"	"	"	"	"	11 1/2	12
Kavanagh-Smith 5	6 1/2	7 1/2	7	7 1/2	6 3/4	6 1/2	6 3/4
Levitt . . . . . 10	5	5 1/2	5	5 1/2	4 1/2	5	5 1/2
US Home & Dev. e	2	3	2 1/2	3 1/4	2 1/2	3 1/4	3 1/2
Wenwood . . . . e	2 1/2	2 1/2	2 1/2	3	2 1/2	3 1/2	3 1/2
Wise Homes . . . e	10	11 1/2	11 1/2	12 1/2	10 1/2	10 1/2	10 1/2
<b>LAND DEVELOPMENT</b>							
All-State Prop . . e	4 1/2 <sup>b</sup>		6 3/4 <sup>b</sup>		5 <sup>b</sup>		
Arvida . . . . . e	9 1/4	9 1/2	8 1/2	8 1/2	10 1/2	10 1/2	
Cons Dev (Fla) . . 5	5 1/2	6	5 1/4	6	5 1/2	6	
Coral Ridge Prop. e	2 1/16	2 1/4	2	2 1/4	1 3/4	2 1/4	
Fla Palm-Aire . . . e	2	2 1/2	2	2 1/2	1 1/2	2 1/4	
Forest City Ent. . 10	11 1/4	12 1/4	13 1/4	14 1/4	11 1/4 <sup>b</sup>		
Garden Land . . . 6 1/4	6 3/4	6 3/4	6 1/4	6 1/4	5	5 1/2	
Gen Dev . . . . . e	12 3/4 <sup>b</sup>		14 3/4 <sup>b</sup>		13 3/4 <sup>b</sup>		
Grt Southwest . . 18	12 1/2	13 1/2	12	12 1/2	10 1/2	11 1/2	
Laguna Niguel . . e	10 1/2	11 1/2	10 1/2	11 1/4	9 1/2	10 1/2	
Lefcourt . . . . . e	3 3/4 <sup>b</sup>		3 3/4 <sup>b</sup>		2 7/8 <sup>b</sup>		
Major Rlty . . . . e	2	2 1/2	2	2 1/2	2	2 1/4	
Pac Cst Prop . . . 10	8	8 1/2	7 1/2	8 1/4	7 1/2	8	
United Imp & Inv e	5 1/2 <sup>b</sup>		5 1/2 <sup>b</sup>		4 3/4 <sup>b</sup>		
<b>FINANCE</b>							
Calif Fin . . . . . e	18 1/2	19 1/4	20	20 1/2	21	21 1/2	
Emp Fin . . . . . e	10	10 1/2	10	10 1/2	8 3/4	9 1/4	
Fin Fed . . . . . e	50 1/2	51 1/2	54 1/2	56	51	52 1/2	
First Chtr Fin. . . e	25 1/2 <sup>c</sup>		25 1/2 <sup>c</sup>		23 1/2 <sup>c</sup>		
First Fin West . . e	9 1/2	10 1/4	9 1/2	10 1/4	9 1/2	10 1/4	
Gibraltar Fin . . . e	21 1/2	22	21	21 1/2	22	22 1/2	
Grt Wstrn Fin . . . e	33 <sup>c</sup>		29 3/4 <sup>c</sup>		27 <sup>c</sup>		
Hawthorne Fin . . e	8 1/4	9 1/4	8	8 1/2	7 1/2	7 1/2	
Lytton Fin . . . . e	14	14 1/2	12 1/2	13	11 1/2	12	

Midwstrn Fin . . 8%	7 1/4	7 1/2	7	7 1/4	7	7 1/4	
Palomar Mtg . . . e	7 1/4	7 1/4	7 1/4	7 1/4	7	7 1/4	
San Diego Imp. e	7 1/4 <sup>c</sup>		7 1/4 <sup>c</sup>		7 1/4 <sup>c</sup>		
Trans Cst Inv . 15	"	"	13 1/2	14	13 1/2	13 1/2	
Trans World Fin. 8 1/2	8 1/2	9	8 1/2	8 1/2	8 1/2	8 1/2	
Union Fin . . . . 15	18 1/2	19	13 1/2	14 1/2	13 1/2	14	
United Fin of Cal . . . . . 10	18 1/2	19	19 1/2	20	19 1/4	19 1/4	
Wesco Fin . . . . e	22 1/2	23 1/4	22	22 1/2	19 1/2	19 1/2	
<b>REALTY INVESTMENT</b>							
Gt Amer Rlty . . . e	7 1/2	1 1/2	7 1/2	11/16	3/4	1	
Kratter A . . . . . e	21 <sup>b</sup>		21 1/2 <sup>b</sup>		21 1/2 <sup>b</sup>		
Rlty Equities . . 5 1/4	5 1/4	5 1/4	5 1/4	5 1/4	5 1/4 <sup>b</sup>		
Wallace Prop . . 6	6	7 1/2	7 1/4	8 1/4	7 1/2	8 1/4	
<b>PREFABRICATION</b>							
Admiral Homes . e	2 1/2	2 1/2	2 1/2	2 1/2	2 1/2	2 1/2	
Crawford . . . . . 13	11	11 1/2	10	10 1/2	9 1/4	9 1/4	
Harnischfeger . . e	26	26 1/2	24 1/2 <sup>b</sup>		23 <sup>b</sup>		
Inland Homes . . e	8 1/4	8 1/2	8 1/4	8 1/4	8 1/4	8 1/4	
Natl Homes A . . . e	11	11 1/2	10 1/4	10 1/4	10	10 1/2	
Natl Homes B . . . e	10 1/2	11 1/2	9 1/2	10 1/4	9 1/2	10	
Richmond Homes. e	1 1/2	1 1/2	1 1/2	2	1 1/4	1 1/2	
Scholz Homes . . . e	4	4 1/2	3 1/2	4 1/2	3	3 1/2	
Techbilt Homes . . e	3	3	3	3	1 1/2	3 1/2	
<b>SHELL HOMES</b>							
Bevis . . . . . d	3 1/4	3 1/2	3 1/4	3 1/2	3	3 1/2	
Jim Walter . . . . e	36	36 1/2	38 1/2	39 1/4	37 1/2	38 1/4	

<sup>a</sup> stock not yet marketed  
<sup>b</sup> closing price (American)  
<sup>c</sup> closing price (New York)  
<sup>d</sup> issued in units, each consisting of five 50¢ par common shares, one \$8 par 0% subordinated sinking fund debenture, due Feb 1, 1985, and warrants for purchase of one common share and one \$8 debenture at \$9.50 per unit, expiring Dec 31, 1962 and 1964, respectively, at \$15.50 per unit. Prices quoted are for common stock.  
<sup>e</sup> stock issued before Jan 1, 1960  
 Sources: New York Hanseatic Corp; American Stock Exchange; New York Stock Exchange.



## MORTGAGE MONEY:

## Easing interest rates prompt experts to see chance for par FHA prices

Will discounts on FHA mortgages vanish by next spring? It could happen, predict some mortgage men and economists. The business downswing, the general decline in interest rates, the drop in residential construction, and the demand for mortgage paper point toward more easing of discounts and loan rates, mortgage men agree. How soon could FHAs jump to par? Perhaps within six months, says Dr James O'Leary, economic research director for the Life Insurance Assn of America. The level of conventional loan rates may drop  $\frac{1}{4}$ %, he predicts.

Says Prof Robert Turner of the University of Indiana, one-time economic adviser to ex-President Truman: "Money is getting easier and will continue to. I expect discounts to disappear completely on FHA  $5\frac{3}{4}$ % mortgages." MBA President Bob Tharpe agrees this is a possibility.

Executive Vice President Charles Wellman of Glendale (Calif.) Federal S&L observes that S&Ls are borrowing less from regional Home Loan Banks. "This is the traditional precursor of lowering of mortgage rates by S&Ls," he says. But he adds: "I don't expect we'll see in six or eight months the same frantic search for mortgages as when (Stanley) Baughman was selling mortgages (out of Fanny May's portfolio) hand over fist in 1958."

Concludes one trust officer: "If our pension fund doesn't get off the dime and buy mortgages now, it will soon be buying  $5\frac{3}{4}$ % loans at par."

The experts are not unanimous. Dr Marcus Nadler, professor of finance at New York University, says that a "moderate improvement" in business is in sight and hence the interest rate decline may be nearing bottom. Adds Vice President Robert M. Morgan of Boston Five Cents Savings Bank: "If the building market improves—and there is some indication in a number of cases that it is—we will have a supply of loans at around the present level. If so, I don't look for much change in discounts."

### Discounts are continuing to shrink slowly, House & Home's monthly across-the-country survey shows.

Many mortgage bankers are surprised that the price improvement has been so slow, says Vice President C. A. Bacon of Denver's Mortgage Investment Co: "It's a cautious situation on the part of investors. There is more money available but a reluctance to break prices."

FHA minimum down immediates went up in October: in Denver, from 96-97½ to 96½-98; in Los Angeles, from 96½-97 to 97-97½; in Newark, from 97½ to 98-98½; in San Francisco, from 96½-97 to 97-97½. In St. Louis, the top edge moved from 97 to 97½.

VA no-down immediates showed these gains: in Houston, from 93 to 93-93½; in Los Angeles, from 92½-93 to 93-93½; in Oklahoma City, from 92½ to 92½-93; in San Francisco, from 92½-93 to 93-93½. Newark, which has had no quotable VA activity now has limited sales at 92-93.

In money-rich Boston, a couple of savings banks have dropped local conventional loan rates on prime housing from  $5\frac{1}{2}$ % to  $5\frac{1}{4}$ %. Says Bob Morgan: "This is the first break in this rate. We're waiting to see what it means." In San Francisco, commercial banks and insurance companies have eased from  $6\frac{1}{4}$ % to  $6-6\frac{1}{4}$ % and S&Ls now lend at  $6\frac{1}{2}$ % instead of the previous  $6\frac{1}{4}-7.2$ %. President Ray Lapin of Bankers Mortgage Co, San Francisco, notes that since the high discount days of last winter, FHA discounts have dwindled 2 points for immediates and VA's, 3, while conventional rates have gone down  $\frac{1}{2}$ %—equal to 4 points. Concludes Lapin: "This is a portent of change to come in discounts."

### Stepped up buying by mutual savings banks bolstered with big deposit increases is giving the mortgage market a big shot in the arm.

Deposit gains are continuing to run ahead of last year. In September, MSB deposit increases reached \$260 million, compared to \$186 million a year ago. In the 12-months ending Sept 30 New York state savings banks show a record savings increase of \$414 million, compared to \$385 million for the year earlier.

Flush with money, mutuals are finding it hard to find enough immediate loans, are returning to future commitments which they have been shunning since the Magic 5 deposit losses last fall.

S&Ls also report big boosts in their share accounts—a net gain of more than \$5 billion for the first nine months of the year, 9% ahead of 1959's nine-month figure.

## MORTGAGE BRIEFS

### FNMA standbys for used homes

Fanny May has acted to needle the new house market by agreeing to issue standby advance commitments to buy mortgages on existing homes.

The program, authorized by a hitherto unused provision of the 1959 Housing Act, has been started on a trial basis, says FNMA President J. Stanley Baughman.

The Natl Assn of Real Estate Boards has long been urging the move. One reason for the slump in new house sales, say realty men, has been the difficulty in selling existing homes which keeps potential buyers "locked in."

While FNMA has regularly bought mortgages on both new and existing houses over-the-counter, realty men say they have never been sure what Fanny May will take. Now, with commitments, they will be sure. So trade-ins for new homes should get a shot-in-the-arm. Mortgages covered by the new commitments may also be offered for over-the-counter purchase.

The commitments will be good for six months (vs a year for new construction). FNMA will stick to its policy of buying only mortgages it considers "marketable." To get advance commitments, sellers will have to pay the usual 1% commitment fee and subscribe to  $\frac{1}{2}$  of 1% of the outstanding mortgage principal in FNMA stock. If the mortgage is finally sold to the agency, sellers must subscribe to an additional  $1\frac{1}{2}$ % in stock.

Commitment prices have been set at 93 for  $5\frac{3}{4}$ % mortgages and 90 for  $5\frac{1}{4}$ % paper, well under FNMA's over-the-counter prices of 98-100 and 94-96 respectively. FNMA's secondary market operations are limited by law to a maximum mortgage of \$20,000.

### 'Greedy lenders' (cont'd)

President Bob Tharpe of the Mortgage Bankers' Assn jolted a builder-prefabber powwow in Washington, D.C. with a demand that NAHB President Martin Bartling Jr apologize for an attack on "bankers and other mortgage lenders" whom he accused of "greed."

Bartling refused to apologize, but offered Tharpe space in NAHB's monthly magazine to reply. This was where Bartling aired his charges (NEWS, Oct) calling FHA and VA discounts "a sort of under-the-counter payola" to lenders. He warned that government intervention may follow unless "lenders put aside avarice. . . ."

Tharpe protested that such language "destroys confidence in the homebuilding industry."

Said the normally easy-going Atlanta mortgage man: "If a mortgage banker came out with an article and said that every builder in the country was irresponsible and every manufacturer was a gyp artist. I think the industry sitting around the table here would resent it. I think this 'live and let live' business is a real big question and, Martin, I have been sitting here burning, I don't mind telling you.

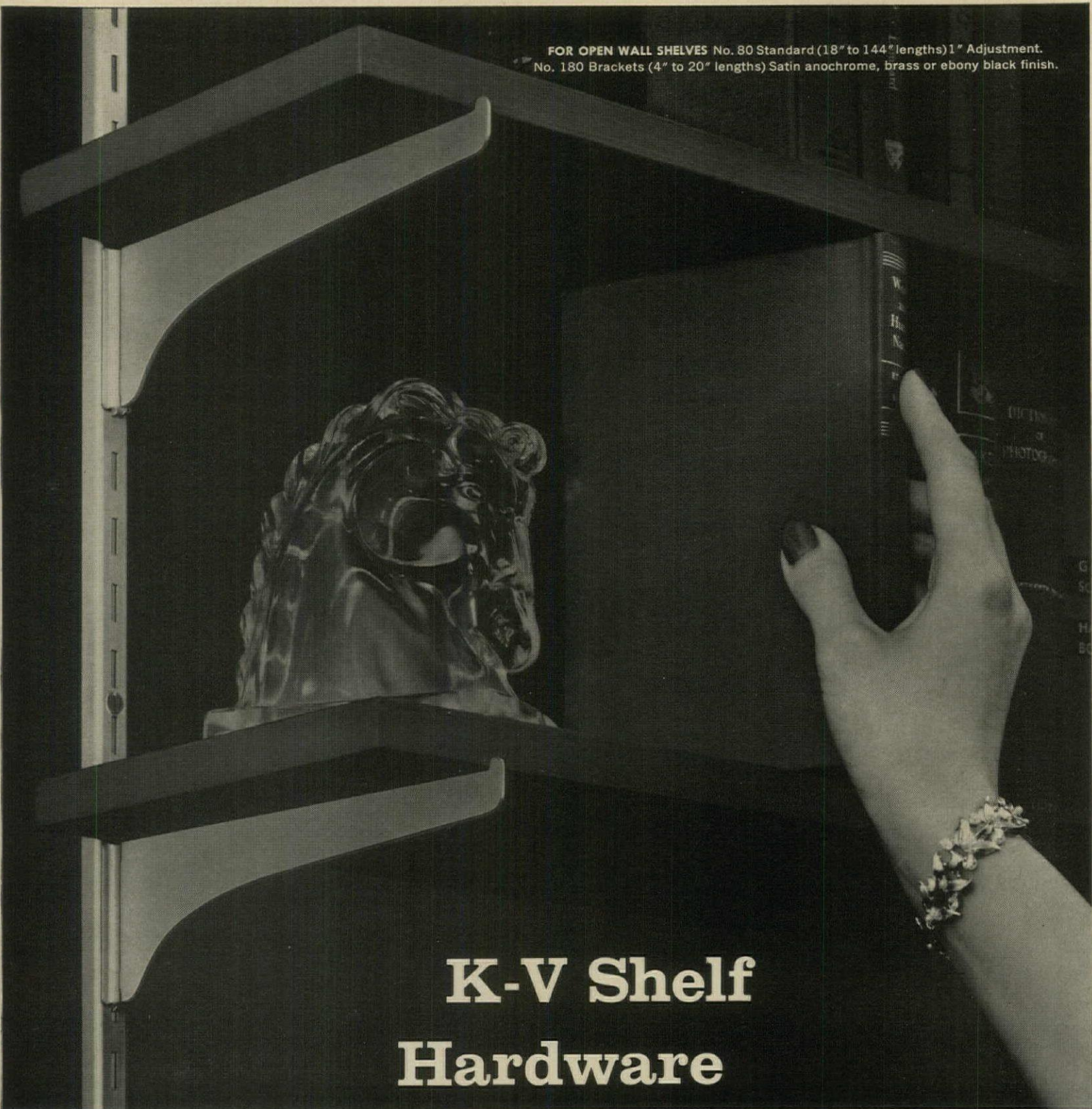
"I think to describe our industry as an industry of greed is a pretty unfair statement . . . I call upon you to apologize to the industry promptly."

Replied Bartling: "Well, Bob, I had not planned to get into this today."

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### HLBB proposes new rules

The Federal Home Loan Bank Board, continuing its campaign to drive down S&L dividend rates (and hence, the board hopes, mortgage interest rates), has proposed two new regulations for insured associations. These would:

1. Let S&Ls sell 50% participations in mortgage loans to pension funds, mutual banks, credit unions, fraternal groups and other income-tax exempt organizations.
2. Force S&Ls to revise their accounting methods for costs and income in connection with their loan purchases.

The first regulation is intended to broaden the market for participations and thus attract more home-financing money into the S&L system. Sales may be made to any organization exempt under Sec 501 of the Internal Revenue Code but it is aimed primarily at pension funds.

The regulation on loan purchase fees and costs aims at cutting the amount of money available to an S&L for dividend payments. It is a revised version of a regulation that the board scheduled for Jan 1 but withdrew "for further study" in the face of stiff objections

voiced by members of the industry.

The new version would require S&Ls to 1) charge all finder's fees, commissions and similar costs in buying loans to expenses for the accounting period when the costs occur, but 2) amortize discounts, fees and other considerations (except interest) received by the S&L in buying a loan over the life of the loan or a period not less than the average life of the S&L's installment mortgage loans (five to seven years).

The earlier version, which was scuttled, would have required S&Ls to amortize income from fees and discounts on mortgage loans. S&L men attacked it on the grounds that it would give an unfair competitive advantage to S&Ls big enough to withstand a crimp in their earnings.

### Servicing fees get reprieve

The shortage of immediate mortgages has taken the steam out of the push by investors for reductions in servicing fees. Insurance companies and mutual banks that were actively pressing to slice the fees from 1/2% to 3/8% are letting up now, mortgage bankers report. Vice President William Haas of Newark's Franklin Capital Corp notes that two insurance companies that slashed fees to 3/8%

have now gone back up to 1/2%. Says Haas: "If anything, the trend has been reversed."

Says Vice President George Dickerson of Jacksonville's Stockton, Whatley, Davin & Co: "MSB's need the loans badly. It's bad timing for them to ask for cuts in fees."

### Builders want bigger loans

California builders, unhappy with state-backed plans to control second mortgages, are getting ready to ask the Legislature to: 1) boost the loan-to-value ceiling for first trust deeds from 80% to 95% for state-chartered banks and S&Ls for one- to four-family units, 2) let private mortgage insurers protect lenders on risks above 80% of appraised value, and 3) let "authorized lenders" sell home mortgage bonds to the public, private trusts and institutional investors to raise more money.

The plan was hatched by the state Home Builders Council under Martin J. Jaska, mortgage finance chairman. Says HBC: "It is clear that until permissible loan-to-value ratios for primary [conventional] loans are adjusted upward, fuzzy schemes will continue to plague the lending and building industries and impose hardships upon home buyers and investors."

NEWS continued on page 56

## MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee who retains servicing.) As reported to HOUSE & HOME the week ending Oct. 21, '60.

FHA 5 3/4s (Sec 203) (b)						VA 5 1/4s						Conventional Loans		
FNMA Scdry Mkt <sup>xy</sup>	New Construction Only				Existing <sup>z</sup> Min Down 25 year Immed	City	FNMA Scdry Mkt <sup>xy</sup>	New Construction Only				Comm. banks, Insurance Cos.	Savings banks, S & Ls	Construction loans <sup>w</sup> Interest + fee
	Minimum Down* 30 year Immed	Fut	10% or more down 20-25 year Immed	Fut				No down 30 year Immed	Fut	5% or more down 20-25 year Immed	Fut			
97	97-97 1/2	97-97 1/2	98	98	97-97 1/2	Atlanta	93	93-93 1/2	93-93 1/2	"	"	5 3/4-6	6-6 1/2	6-6 1/2 + 2 1/2
98	par-101	par-101	par-101	par-101	par-101	Boston local	94	98	98	98	98	5 1/2-5 3/4	5 3/4-6	5 1/2-6
—	96 1/2-97	96 1/2-97	96 1/2-97	96 1/2-97	—	out-of-st.	—	92 1/2-93	92 1/2-93	92 1/2-93	92 1/2-93	—	—	—
97	97-98	96-97 1/2	97 1/2-98	96-98	97-98	Chicago	93	91 1/2-92 1/2	91 1/2-92 1/2	91 1/2-93	91 1/2-92 1/2	5 1/2-6	5 1/2-6 1/4	6-6 1/4 + 1 1/2-2 1/2
97	97	97 1/2	98	97 1/2	97 1/2	Cleveland	93	93	92 1/2	93	92 1/2	5 3/4-6	6-6 1/4	6 + 1-1 1/2
96 1/2	96 1/2-98	96-97 1/2	97-98 1/2	97-98 1/2	96 1/2-98	Denver	92 1/2	92-93 1/2	92-93 1/2	92-93 1/2	92-93 1/2	6-6 1/2	6-6 3/4	6 1/2 + 1-2 1/2
96 1/2	97-97 1/2	97	97 1/2-98	97 1/2	96 1/2-97	Detroit	92 1/2	93-93 1/2	93	93 1/2	93	5 3/4-6	5 3/4-6	6 + 1/2
96 1/2	95-96 1/2	95-95 1/2	96-97	95-97	96-96 1/2	Honolulu	92 1/2	92 1/2 <sup>b</sup>	"	"	"	6 1/2-7 1/2	6 1/2-7 1/2	6 1/2 + 1 1/2
97	97-97 1/2	97	98-98 1/2	98-98 1/2	97	Houston	93	93-93 1/2	93	"	"	6 <sup>e</sup>	6-6 1/4	6-6 1/2 + 1 1/2
97	96 1/2-97	96 1/2-97	97-97 1/2	97-97 1/2	96-97	Jacksonville	93	92 1/2-93	92 1/2-93	93 <sup>b</sup>	"	6	5 3/4-6	5 3/4 + 1 1/2
96 1/2	97-97 1/2	96 1/2-97	97 1/2-98	97	96 1/2-97	Los Angeles	92 1/2	93-93 1/2	92 1/2-93	"	"	6 1/4-6 1/2	6 1/2-7	6 + 1 1/2 <sup>e</sup>
97 1/2	98-98 1/2	98	98 1/2-99	98	98	Newark	93 1/2	92-93 <sup>b</sup>	"	93-94 <sup>b</sup>	"	6 <sup>f</sup>	6 <sup>f</sup>	6 + 1
98	98	98	98	98	98	New York	94	94	94	94	94	6	6	6 + 1
96 1/2	97	96 1/2-97	97 1/2-98 <sup>b</sup>	"	96-97	Okla. City	92 1/2	92 1/2-93	92-92 1/2	93	"	6-6 1/4	6-6 1/2	6 1/2 + 1-2
97 1/2	99	99	99	99	98 1/2-99	Philadelphia	93 1/2	"	"	"	"	5 3/4-6	5 3/4-6	6 + 1
96 1/2	97-97 1/2 <sup>e</sup>	97	97-97 1/2 <sup>b</sup>	"	96	San. Fran.	92 1/2	93-93 1/2	93	"	"	6-6 1/4	6 1/2	6-6 1/2 + 1 1/2-3
97	94 1/2-97 1/2	94-97 1/2	95-98	95-97 1/2	95-97	St. Louis	93	"	"	"	"	5 3/4-6 1/2	6-6 1/2	6-6 1/2 + 1-2 1/2
97 1/2	97 1/2	97 1/2	98	97 1/2	97 1/2	Wash., D.C.	93 1/2	93 1/2	93 1/2	94	93 1/2	6	6	6 + 1 1/2-2

\* 3% down of first \$13,500; 10% of next \$4,600; 30% of balance.

SOURCES: Atlanta, Robert Tharpe, pres, Tharpe & Brooks Inc; Boston, Robert M. Morgan, vice pres, Boston Five Cents Savings Bank; Chicago, Murray Wolbach, Jr, vice pres, Draper & Kramer Inc; Cleveland, David O'Neill, vice pres, Jay F. Zook Inc; Denver, C. A. Bacon, vice pres, Mortgage Investment Co; Detroit, Stanley M. Earp, pres, Citizens Mortgage Corp; Honolulu, David L. Austin, vice pres, Bank of Hawaii; Houston, Everett Mattson, vice pres, T. J. Bettes Co; Jacksonville, George Dickerson, vice pres, Stockton, Whatley, Davin & Co; Los Angeles, Robert E. Morgan, exec 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, Robert S. Irving, exec vice pres, W. A. Clarke Mortgage Co; St. Louis, Sidney L. Aubrey, vice pres, Mercantile Mortgage Co; San Francisco, Raymond H. Lapin, pres, Bankers Mortgage Co of Calif; Washington, D.C., Hector Hollister, exec vice pres, Frederick W. Berens Inc.

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

▶ Quotations refer to houses of typical average local quality with respect to higher in surrounding towns or rural zones.

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

Footnotes: a—no activity, b—very limited activity, c—commercial banks do little mortgage lending in Texas, e—S&Ls charging 6-6 1/2 plus 2 1/2-3 1/2 point fees, f—occasional loans available at 5 3/4%, g—may be anticipations, j—shortage of loans available, n—some banks quoting 5 1/4% for 70% prime residential loans, w—six-month construction loans unless otherwise noted, x—FNMA pays 1/2 point more for loans with 10% or more down, y—FNMA net price after 1/2 point purchase and marketing fee plus 2% stock purchase figured at sale for 50¢ on the \$1, z—on houses no more than 30 years old of average quality in a good neighborhood.

## NEW YORK WHOLESALE MORTGAGE MARKET

### FHA 5 3/4s

Immediates: 96 1/2-97 1/2  
Futures: 96-97

### VA 5 1/4s

Immediates: 92-93 1/2  
Futures: 92-93

### FHA 5 3/4 spot loans

(On homes of varying age and condition)  
Immediates: 93-95

Prices for out-of-state loans, as reported the week ending Oct 21 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 serving agencies.

## FNMA STOCK

	Sept 13	Oct 18	low	high
Bid .....	64	63	62	64
Asked .....	66	65	64	66

Quotations supplied by C. F. Childs & Co.

# “My construction costs average \$500 less per unit with electric house heating.”

**Morris Liechty, Fort Wayne, Indiana, builder and developer, reveals how modern, flameless electric house heating cuts construction costs, helps move his 1400-2500 square foot houses faster.**

In Morris Liechty's opinion, the big swing to electric house heating has hard-headed reasoning behind it.

Says Liechty, “Most of my houses are in the 17 to 30 thousand dollar bracket. Electric house heating costs me less to install because my own men can do the work, and I don't have to wait on subcontractors. Then, too, I can schedule insulation work so as to wind up ahead in terms of time and money.”

Buyer acceptance, according to Liechty, is excellent in the Fort Wayne area. This he attributes mainly to the fact that electric house heating is so clean and requires no maintenance.

“The fact is,” Liechty says, “that when I explain the benefits of electric house heating to buyers, I usually find that it's the thing that tips the scales in favor of selling the house.”

As Liechty's experience demonstrates, there's a big swing to electric house heating all over the nation. Today there are more than 850,000 U.S. homes equipped with electric house heating. For this reason every serious builder or developer owes it to himself to learn all he can about electric house heating.

For complete information why not contact your local electric utility company first chance you get.

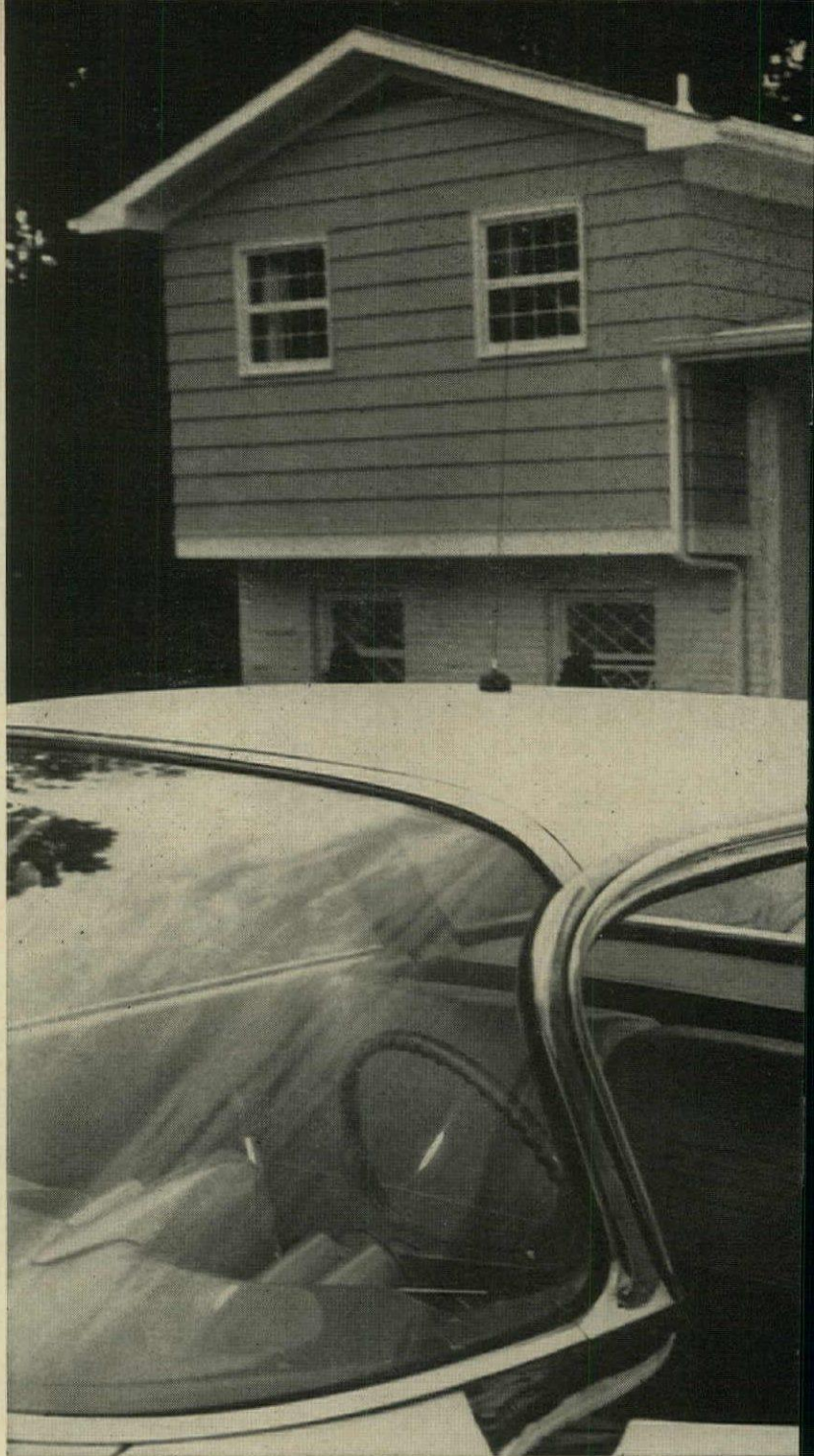
**Be sure to visit the National Association of Home Builders convention in Chicago, January 29 through February 2, 1961.**



*With clean, comfortable Electric House Heating*

**YOU LIVE BETTER ELECTRICALLY**

*Sponsored by Edison Electric Institute*



**INSULATION IS THE HEART** of efficient electric house heating. Properly scheduled it can save builders both time and money. Here Morris Liechty checks on insulation and siding work.



**ELECTRIC HOUSE HEATING** is the best deal for building yet, in Morris Liechty's opinion. "Personally, I'm sold on it," he says. "Here in Fort Wayne it costs me considerably less to install. And

I'm building 100% with electric house heating. Buyers are enthusiastic when you explain how a home properly insulated for electric house heating also keeps them cool in hot weather."



"**BUYERS ARE ATTRACTED** to homes with electric house heating," Liechty maintains, "because they're sold on its safety, cleanliness and economical installation cost."



**A SATISFIED BUYER**, Joseph Sherron, testifies to builder Liechty's confidence in electric house heating. "We've never been so comfortable," he says, "and there's no flame to worry about."

## Split-level dividend rates coming soon, Natl S&L League is told

Can split-level dividends solve the savings & loan industry's dilemma of how to climb down from high dividend rates without losing share accounts? S&L men may soon find out. At the 17th annual convention of the Natl League of Insured Savings Assns in Montreal last month, the word was that variable—or bonus—dividends may become permissible by January.

The Home Loan Bank Board, which has long been cool to variable rates, has indicated it will go along with a plan backed by both the Natl League and the US S&L League. The plan provides for bonuses of up to ½% a year on long term accounts\*. The convention voted approval of the plan.

**Should dividends be cut?** Hesitant old Albert Robertson, chairman of the HLBB who has been under fire for months for advocating dividend cuts by subterfuge, hesitated no longer. He came right out and told some 230 delegates S&L dividends *should* be cut—especially in 4½% areas. "High yield mortgages on which these dividends were based are becoming harder to find and less desirable as assets," he noted.

Most delegates agreed that the dipping price of money will force S&L dividends down early next year. But S&L men, especially from associations which have just raised rates, still worry about losing deposits.

Said Past League President James Bent: "Variable dividends would furnish a 'ladder' by which associations could cut back dividends on the volatile 'in-and-out' money while offering an incentive for long-term money to stay."

Said Executive Vice President D. William Overton of First Federal, St. Petersburg, Fla: "Variable rates are not a cure-all, but they may help." President William K. Divers of the Savings & Loan Foundation said that a planned national advertising campaign for the industry could soften the blow of dividend reductions.

Robertson added this caution: there is some opinion that bonus dividends may not reduce the rate paid on ordinary shares, as backers claim, but will merely become a "higher rate superimposed on an already too high level." His advice: "The way to find out is to try."

When will lower dividends come? West Coast S&Ls (mostly at 4½%) show no inclination to cut now. Observed League President Oscar Kreutz: "I don't see any change until the 4½%ers come down to 4%."

**Should HLBB be overhauled?** Curbing the Home Loan Bank Board's powers was much discussed. The board came in for criticism for its seizure of Long Beach (Calif.) Federal S&L (NEWS June), a strong minority argued that the board erred chiefly by not acting sooner. Rep George M. Wallhauser (R, N.J.), a member of the House subcommittee investigating the Long Beach seizure, cautioned the League not to seek changes that "will destroy the system" or impair public

\* On installment accounts of six, seven or eight years, S&Ls would have the option of paying ¼% a year bonus after half term, ½% if left to full term. On lump sum, or investment, accounts, bonuses of up to ½% a year would be permissible after three years and ½% each year thereafter. In comparison, New York state mutual banks have a ceiling of 3½% interest but can pay ¼% more on money on deposit over two years. In a majority of states, MSBs have no rate ceiling. Some (Connecticut and New Hampshire) pay 4%. Some others have incentive plans.

Photos: B & I Photographers



KREUTZ



VANDER ENDE

confidence. He urged the League to go carefully in considering stripping the board of its judicial powers and giving them to a federal court. Courts involve long delays and publicity, he noted, moreover, a judge might not be competent to handle complicated S&L matters. Instead, Wallhauser suggested "tinkering and adjustments" to present laws so as to require the board to use 1) more formal procedures, 2) more stop-orders to errant

## New homes too costly, says president

On Jan 1, Gerrit Vander Ende will mark another milestone in a distinguished career when he takes over as president of the Natl League of Insured Savings Assns.

President-elect Vander Ende, head of the Pacific First Federal S&L of Tacoma, is succeeding Oscar Kreutz, president of First Federal S&L, St. Petersburg. Moving in to replace Vander Ende as vice president of the 450-member league is Floyd Cramer, president of Washington Heights Federal S&L, New York City.

Vander Ende (nickname, Van) is a trimly built (5' 10½", 168 lbs) man of 59 with long, straight grey hair, a firm jaw and a pleasant trace of Dutch in his speech—he came to the US from Rotterdam at the age of 14. He went to high school for three years, but after his family came to California young Vander Ende had to go to work. He got a job as a messenger for the Oakland Bank of Savings. In his spare time he took correspondence courses in law, banking, and accounting. He worked up to teller and then to a job in the bank's real estate loan & trust department. In 1926, he switched to S&Ls, taking a job as assistant secretary of a Berkeley, Calif. association. He moved up to the top spot, also served as Berkeley city manager (1943-1946) and as a director of the Home Loan Bank Board of San Francisco. In 1948, he was offered the presidency of Pacific First Federal. He has built up its assets from \$42 million to \$255 million.

But he has also been a man of many other parts. He's a director of the International Union of Building Societies and Savings & Loan Assns, chairman of the Tacoma Housing Authority, trustee of Puget Sound University, a director of Puget Sound National Bank and the Northwest Drug Co. and a member of the Governor's Advisory Commission for

### WHAT THEY SAID

"The 4½% dividend rate will stay for some time. The S&Ls need the yield. I would like to see it come down to 4¼%."—**J. E. Hoeft**, Glendale (Calif) Federal.

"Dividend rates will stay up for at least a year. State chartered S&Ls in California keep trying to lure money with high dividend rates."—**Harry Pierson**, First Federal, Chicago.

"The slow homebuilding market is not due to high mortgage interest rates. The pure shelter market has been taken care of. People are now reluctant to buy, they don't have the compulsion to buy. There is no threat of a skyrocketing price structure so they are taking their time."—**Outgoing League President Oscar Kreutz**.

"Many S&Ls are having problems getting their money out."—**Incoming President Gerrit Vander Ende**.

"I am alarmed at the complacency of the [S&L] industry as commercial banks expand their in-plant banking service."—**Jay H. Smith**, Philadelphia.

"I am concerned about the reduction of mortgage interest rates. How will we handle existing loans that ask for the new lower rate and how will we handle dividends?"—**James Bent**, Hartford.

associations, 3) a "cooling off" period (a la Taft Hartley) during which an S&L would be investigated but could still pursue normal business.

the state of Washington. Last month he and Cramer went to South America for the State Dept to analyze housing in Ecuador.

Vander Ende's favorite hobby is mountaineering in the Sierra. "I love to get above timberline," he explains. He is married and has a son who is a commercial banker and a daughter who is married to one.

"When we get together we try to avoid discussing the touchy issues between commercial banks and S&Ls," he adds, smiling.

The homebuilding industry's problem is not high money rates, says Vander Ende (he looks for interest rates to continue softening at least until early next year)—it's houses priced too high. "There is a substantial market of people who want to move to bigger houses," he says, "but they often turn to older houses because they offer more space. People don't feel they get value for their money in new houses. Costs have priced the new houses out of the market."

He favors "in principle" the bill to create federal mutual savings banks but not in its present form. "Savings banks should join the home loan bank board system," he explains. He predicts that eventually, perhaps by evolution, S&Ls and mutuals will draw so close together that there will really be two thrift systems in the US—commercial banks and mutual banks.

He favors expanding the HLBB to five men—"it will add prestige to the industry and it will furnish better administration." If the American Bankers Assn succeeds in its drive for "punitive" taxation of S&L reserves, he says, S&Ls should have the opportunity to move into some commercial banking activities, chiefly personal and consumer credit loans. "Things of a family nature," he adds. "I don't think many commercial bank privileges will be of much advantage to S&Ls."

Photos: H&amp;H Staff



**OUTGOING PRESIDENT BASS**  
In his year: pension breakthrough



**INCOMING PRESIDENT THARPE**  
In his year: more mortgage money?



**LABOR EXPERT PETRO**  
Is housing's slump union's fault?



**ECONOMIST WALLIS**  
Rx for growth: stability

## Mortgage bankers air tomorrow's housing problems

A foretaste of next year's housing issues—many of them likely to be fought out in Congress—was served up to the Mortgage Bankers' Assn by speakers at its 47th annual convention in Chicago last month. For instance:

*Should the government set a "national housing goal" of so many units each year—and use its vast powers to force it to reality?*

Said former Public Housing Commissioner Phil Klutznick, now a Chicago builder: "We are going to have to find an answer for housing people who are not an effective part of housing demand now . . . If we don't find a pattern, some one else will . . . We've got to get to 2 million starts a year by the mid-60's."

Replied Charlie Wellman, executive vice-president of Glendale (Calif.) Federal S&L: If the nation built even 1.7 million units a year now, it would only produce sales "indigestion." He added: "The real problem is bringing more families to a position of effective demand [ie raising their incomes] and persuading them to spend more of their income for housing."

*Will there be enough money to finance housing in the Sixties?*

Very likely, most of the 12 panelists discussing "Housing America's Exploding Population" agreed. "Pension funds will be driven into the mortgage market," predicted Dr. James J. O'Leary, research director of the Life Insurance Assn, because (among other things) more and more corporate expansion will be financed internally and so the relative amount of corporate borrowing will drop. (As outgoing MBA President B. B. Bass saw it, that change "has come" now. "Pension funds are going into the mortgage market in an important way.")

*Should the VA home loan program be allowed to lapse for World War 2 veterans?*

Yes, said VA's Phil Brownstein, director of the loan guaranty service. There is "no more need" for it; moreover, "it's unworkable as it is" (ie, with interest pegged by Congress at 5¼% when most markets demand 6).

*Should FHA insure loans for land and land development?*

"Long overdue," said NAHB President Martin Bartling. FHA Commissioner Julian Zimmerman disagreed. "There's a great danger this would increase the speculative pressure on land prices. Speculators would welcome this kind of opportunity," he noted.

Other convention highlights:

• Dr Sylvester Petro, professor of law at New York University, drew the 3,000 delegates' loudest applause with a talk in which,

among other things, he called AFL-CIO plans to invest funds in mortgages a "crowning irony" because trade unions are "primarily responsible for the rise in the cost of homes" which is shrinking the market for them. Petro accused trade unions—which are now joining in the cry to pump up the nation's economic growth—of being primarily responsible for retarding it. How? By pressing "for government measures which result in confiscatory

taxation" and by "advancing and imposing on the economy methods which waste labor."

• W. Allen Wallis, dean of the University of Chicago Business School, asserted: "In an open society, the government cannot impose or regulate growth by massive spending or massive intervention into private economy."

• Robert H. Tharpe, president of Tharpe & Brooks, Atlanta, took office as MBA president succeeding Bass.



## Mock trial 'convicts' leaders of neglecting cities

"It's a tough row to hoe to get businessmen interested in urban renewal. But more doors open all the time."

That is Mortgage Banker James W. Rouse of Baltimore speaking—a man as energetic and dedicated at trying to get businessmen into renewal as any in the nation. At MBA's Chicago session, Rouse (who is also president of Action Inc) unveiled a vivid new way of dramatizing the problem and some of its solutions: a mock trial (photo above).

The "judge": Jim Rouse. The "jury": an all-star cast of mortgage men including former FHA Commissioner Guy Hollyday, who tried so hard to get FHA hitched to the renewal cause. The "prosecutor": MBA General Counsel Sam Neel, whose opening statement deserves broadcasting the length and breadth of the US. Excerpts:

"The future of our civilization depends on the future of our cities" where, by 1980, 80% of our people will live. "The powerful tools have been forged to reshape our cities into efficient, beautiful, human communities . . . But nowhere in America are these tools being put to work on the scale and with the vigor required to make American cities fulfill the aspirations of our people. Instead, there are

only timid, tentative, piecemeal thrusts at crisis conditions." His charge: cities are "criminally negligent."

The star "witness": Julian H. Levi, executive director of the South East Chicago Commission and the major force behind the Hyde Park-Kenwood renewal efforts in Chicago's south lakeside area (NEWS, Jan '59). Levi called charged cities 1) "indifferent and careless housekeepers," 2) "wastrels" that have not planned for the future, 3) negligent in enforcing laws, and 4) indifferent to zoning, housing, and building violations that hasten the spread of slums. "The American city is a coward," said he.

URA General Counsel S. Leigh Curry, agreed: "The charges against the city are correct." More than \$2 billion of US tax money has been authorized or committed to renewal, he noted, "but it is merely a supplement to local efforts [which are] the final key to success."

The verdict (by Jury Foreman Bill Clarke): "We agree there is criminal negligence. But cities are not guilty. It's people. We find the leaders—MBA and all others—guilty of criminal negligence in not facing up to the problems." *NEWS cont'd on p 58*

## DESIGN:

Photos: John Senning



**BUILDER EICHLER**  
*A problem of attitude*



**ARCHITECT FICKETT**  
*College students could do better*



**ADMAN SAN JULE**  
*Buyers want better design*



**ARCHITECT KILLINGSWORTH**  
*Zoning rules prevent it*

## Builders hear what architects think of their product

'Most builders know nothing about building,' design men complain. Builders retort: 'We know what sells.'

*"Builders don't know the difference between a good house and a bad house. This is the real problem."*

This indictment comes from a builder, not an architect. Joseph Eichler of San Mateo, who has one of the country's most celebrated builder-architect tie-ups, told the West Coast Design Clinic at Stanford University:

"Builders are followers. They go with the breeze. They build what's selling. They know many of their houses have no real lasting value. As long as they think this way what need do they have for an architect?"

Yet the audience Eichler spoke to included 80 builders, spending three days in Palo Alto under AIA-NAHB sponsorship to find out how an architect might help them. They were joined by only eight architects and designers. Forty had been expected.

On the surface, the meeting thus seemed to yield only a little progress in fostering builder-architect relations. Yet the beginning of togetherness is understanding. And progress usually comes by inches. Not many years ago, nobody was even having such sessions.

The hair-down session did bring out time after time that there is still a wide gap between builders—whose main interest is admittedly to sell houses—and architects, who speak with alarm of suburban slums. Indeed, the builders sat meekly for the most part while the architects and landscape architects spoke critically. Samples:

Said Architect Ed Fickett, AIA, of Los Angeles: "Most builders are not really builders at all. They know nothing about building. They are promoters and brokers . . . I could take a group of college students and get a lot better homes than most of the ones I see in builders' tracts"

Said Architect Robert Anshen of San Francisco: "We are just building suburban slums. We can blame the codes and the federal government which, through FHA, encourages builders to build postage stamp houses in the middle of a lot. The real solution is to build high-rise apartments, each with its own huge patio, perhaps 20'x20'. Instead builders continue putting up these gimcrack concatenations of God knows what, these little breeding huts that clutter up the orchards."

Said Garrett Eckbo, Los Angeles landscape architect: "All of your planning, subdividing, and merchandising goes on without much

thought to what it will all look like when you're through. It frankly might look better if you had never been there. The result is a chaotic landscape. It seems to me that in the name of economics we are producing the ugliest urban and suburban areas the world has ever known."

Architect Ed Killingsworth of Long Beach remonstrated: "Land is scarce and what we are doing to it is scandalous. If it weren't for the trees we'd be in trouble."

Merchandising Expert George Stiller kept on the heat: "Builders have a lot of contempt for the buying public. If you didn't have contempt you wouldn't do what you're doing—buying blueprints from draftsmen or photographing your competitors' houses and having them copied."

**'It sells.'** Builders made little effort to defend their product. Their view was summed up one evening as a panel of five architects rendered their scorching critique of a gingerbread laden home—one of a group of slides shown to the whole group. In the dark of the Stanford geology auditorium the voice of the builder came through: "We sold 80 of those houses in two weekends."

Will houses like that continue to sell so fast. Many a speaker said no. Advertising Executive Jim San Jule (a onetime homebuilder) summed up: "There has been a real revolution in design and it permeates all of society. It is the single most important thing in selling a product today. The three most important ingredients of a home are livability, value, and beauty. The homebuilding industry falls far short of offering all of these qualities. You will soon find that many families will not buy 'til they see the 'improved model'—something better than the outmoded model they now see."

**Rebuttal.** Builders had one good chance to talk back. Slides of prize-winning architect-designed homes were screened for criticism by a panel of builders. They had little to say of the plans but they did have some complaints about architects:

Said Norman V. Cole: "We know what the public wants. The architect doesn't. And if we make a mistake we suffer for it. When a builder sells a house it is more because of good merchandising and less because of the effect his design has on the public."

Said a voice in the crowd: "The working

classes don't appreciate good design. They aren't sure of it. They want something their grandparents had. In the \$13,000 area the poor design can outsell the good design."

One builder admitted frankly: "The reason I don't use an architect is the cost." (Architects said their fees ranged from \$1,500 to \$2,000 for a single house plan plus \$10 to \$200 for each re-use—the amount varying with the number of times used.)

Another builder suggested that architects agree to work on a consulting basis for such jobs as "prettying up a plan I have."

Builder George E. Eckel of La Mesa drew a chorus of support for his complaint that "architects don't know costs." Said he: "A lot of architects are artists and they never bring a job in within a budget."

Retorted Fickett: "There are a lot of lousy architects just as there are lousy builders. We have 700 members in the southern California chapter of AIA and a lot of them ought to be defrocked. They have no business being architects. Anyone who picks an architect blindly without checking on what he's done is inviting trouble."

Asked to indicate with a raised hand if they designed their own houses without an architect, half of the 80 builders thrust up their arms. Remarked Builder M. Douglass Couch of Palo Alto, NAHB regional vice president and clinic host: "You can't argue with success."

**Over-zoning.** Builders and architects agreed on one important item: zoning laws need drastic change to allow smaller lots with smaller side and front setbacks. Said Anshen: "Planning commissions and zoning codes are 40 to 50 years behind the times. They insist on having a castle in the middle of a steadily smaller lot."

Warned Landscape Architect Dan J. Rolfs, a Stanford associate planner: "You are seeing rural slums created because people cannot afford to maintain these 5,000 or 8,000 sq ft lots. Size is not equated with quality. You could have a beautiful subdivision, beautifully landscaped with each lot not more than 2,500 sq ft."

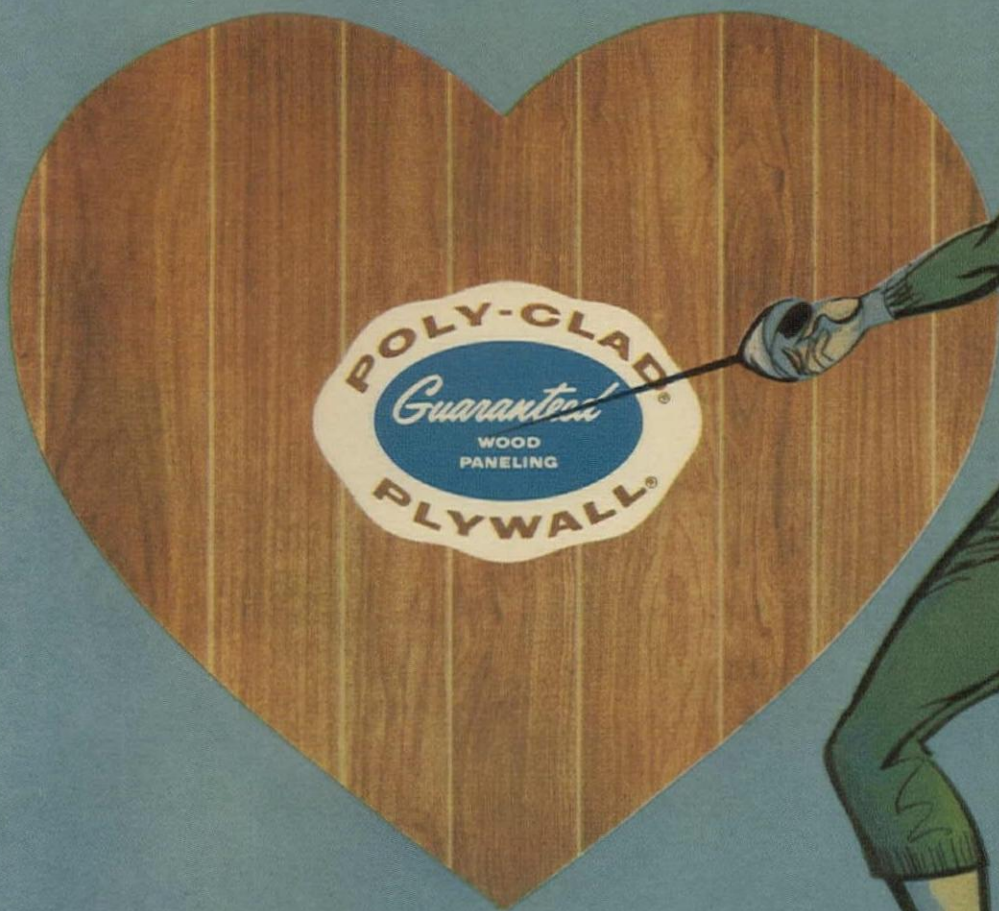
Said Architect Killingsworth: "Present zoning ordinances tie us down. We cannot do what they do in France or Spain. If it were possible to develop a community with walls and entry courts it would be wonderful."

Could a community of homes on small, walled lots sell? Enthused Stiller: "It would sell terrifically. Our experience has been that houses with enclosed patios now sell the fastest."—JOHN SENNING.

NEWS continued on p 65



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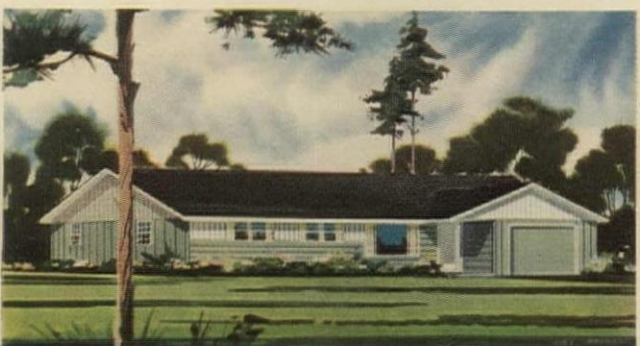
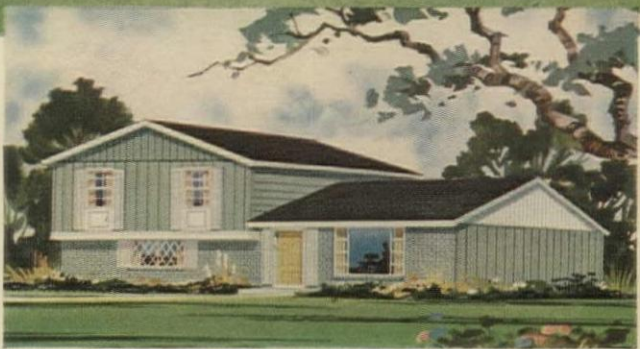


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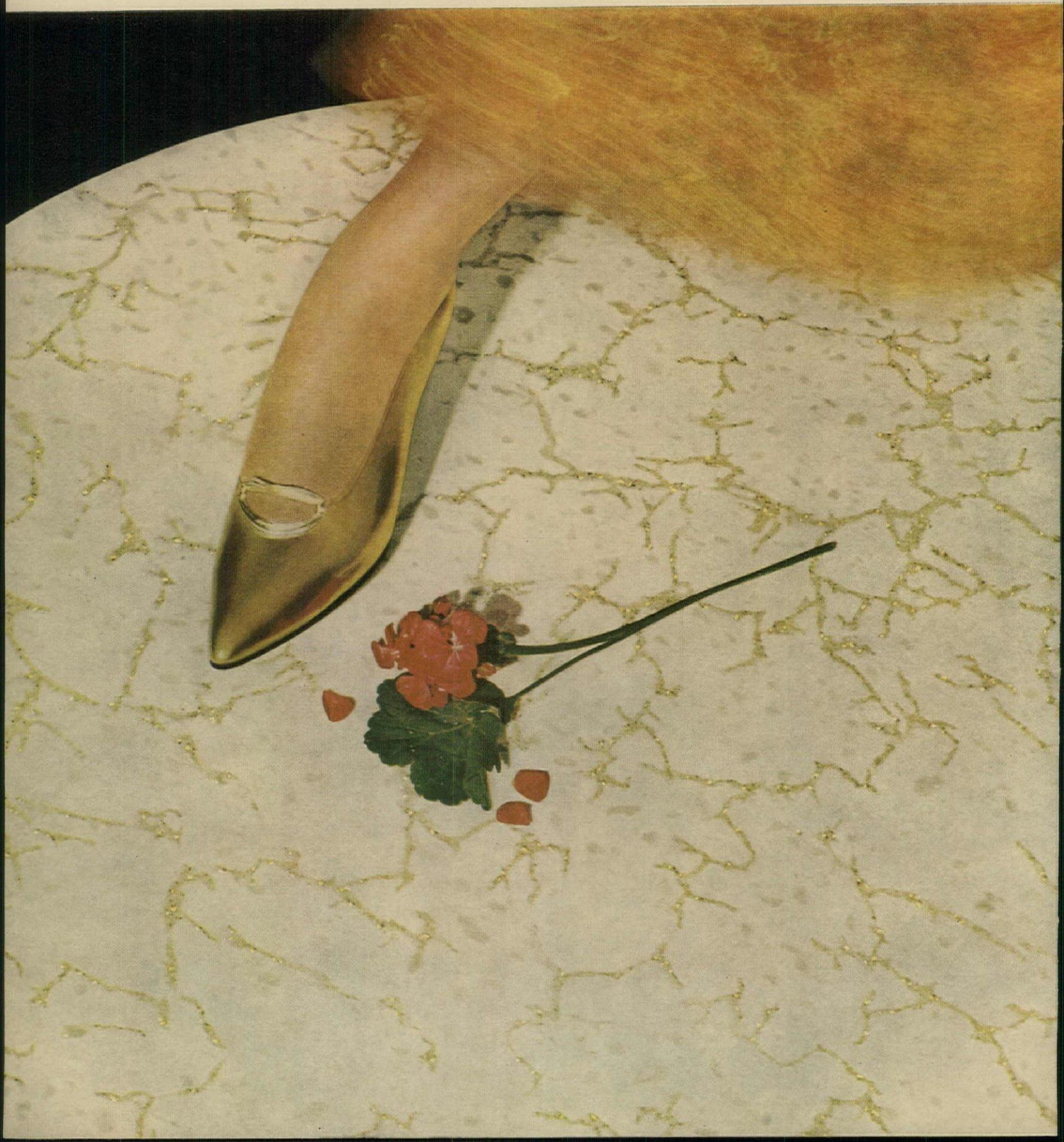
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Illustrated to the right and on the opposite page are photographs from typical full-color ads for Armstrong Palatial Corlon—now featured in the major magazines that influence your prospects: *Life*, *The Saturday Evening Post*, *Reader's Digest*, *Better Homes and Gardens*, *American Home*, *Good Housekeeping*, *House Beautiful*, *House & Garden*, *Sunset*, *Ladies' Home Journal*, *Town & Country*, and *Living for Young Homemakers*.

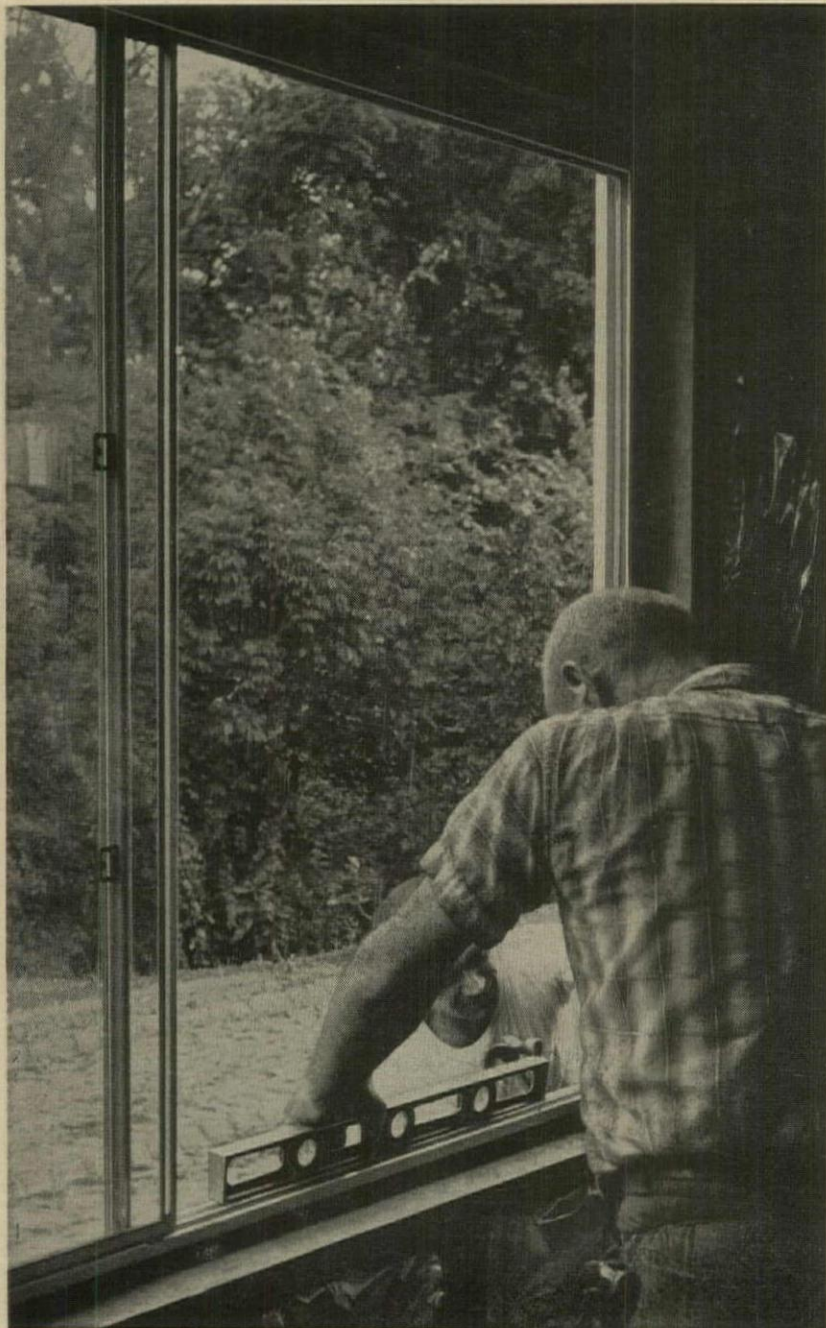


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**DISTRIBUTION STUDY** by Producers' Council is led by (l to r) Prof Reavis Cox, Committee Chairman Robert Lear of American-Standard, Prof Franklin Root and Prof Charles Goodman.

## MATERIALS & PRICES:

# No trend to direct buying by builders, distribution experts tell producers

Only the first returns are in, but already the Producers' Council study of distribution problems in building materials is turning up some surprising news.

No. 1 surprise, to the three economists making the \$42,000 study, is that there seems to be no trend toward builders buying materials direct from manufacturers, bypassing distribution middlemen who add a layer of profit.

No. 2 surprise is that not only builders, but also their subcontractors in many areas, are growing "much more management-oriented and are behaving and thinking more like businessmen and less like journeymen."

Profs Reavis Cox (who is also president of the American Marketing Assn), Charles Goodman, and Franklin Root of the Wharton school of finance and commerce, University of Pennsylvania, gave a two-hour report on their "preliminary, tentative" findings to the 39th annual meeting of the Producers' Council last month in Chicago. These are based on interviews with 49 builders (all but two built more than 100 houses last year) and 19 general contractors. As the three-year study continues, the professors will also talk to smaller builders, subcontractors, and distributors.

**How it started.** Since the end of World War 2, building materials makers have been grumbling over the high cost of distributing and selling building products. Two years ago, one inquiry found that typical building materials' producers have a 9% selling cost vs an all-industry average of only 4%. A year ago, after hearing Economists Cox and Goodman report on how unhappy most manufacturers are with their distribution channels (News, Nov '59), the Producers' Council decided to do something about distribution problems.

The \$42,800 raised so far is only a little over half what the council's distribution committee, headed by Robert W. Lear of American-Standard, thinks the job ought to take. The aim: \$75,000, via voluntary contributions from council members.

"There is no real clamor to buy direct," says Goodman, "—no groundswell in this direction." Instead, he finds "any number of cases" where builders have got out of the supply business because they found a supplier who would give them the kind of service they want [for instance, packaging all the lumber for each house in a separate bundle delivered to the house-site with the pieces piled in the order they will be needed]. Builders would prefer to use their capital for building. "If you find a builder who doesn't have good cost-accounting, he may think he's saving money by buying direct." But usually he isn't. "The builders who are proudest of their costing systems—builders are doing much more cost accounting than eight or nine years ago—

are the ones who are getting rid of subsidiaries [like supply yards]."

In some areas, builders may feel forced to go into distribution themselves because suppliers won't accommodate their special needs. "We got complaints in Pennsylvania because suppliers won't do what suppliers in California and Arizona do as a matter of course," says Goodman.

**How builders are changing.** "Both builders and subs are becoming more mature, more management-oriented," says Goodman, "—much less carpenters with expanded viewpoints. But builders tend to be thin at the management level. This is a strong reason for subcontracting. There's a substantial trend in the larger met areas to more use of subs. You may get much better supervision from a sub with a financial stake in the product than from the bottom of your own supervisory manpower barrel. Builders and subs are almost in a joint venture. It's in the sub's interest as well as the builder's to make the house strong competitively. They have a community of interest. So both have an interest in new materials."

Builders tend to be "more interested in new products and processes" than general contractors in non-residential work, says Root, "because generals are buying from specifications." But many builders complain that they "are asked to use their customers as guinea pigs" for new materials that may still have bugs, notes Cox. One big volume builder told him: "We've been burned so often we have a policy of not putting any new product in our houses unless it's been tested three years in the market by other builders." Adds Goodman: "The failure by manufacturers seems to be not of testing the product in a technical sense, but in terms of operational consequences to builders, like the side effects on a production line."

Adds Cox: "I suspect many new materials have to be introduced through architect-client houses. Builders we talk to want products that are established."

Among the trio's other findings:

*On-time delivery of materials is builders' (and generals') prime need.* Says Goodman: "It used

to make not much difference if a part was late. But now, with production line methods, if a part due at 9:47 isn't there until 10:47 there's as much trouble as in an auto assembly plant. If this performance isn't achieved by suppliers, the builder is likely to take it into his own hands."

*The multiplicity of building codes leads builders to spurn new materials in many areas.* In New Jersey, notes Root, to build on a large scale forces a builder to deal with hundreds of different codes. One builder solves this dilemma by having a partnership with 40 other builders, each putting up 40 to 50 homes a year in different places.

*How much stress a builder puts on brand-names depends on his volume as well as his sales philosophy.* "At 2,000 houses a year, if the builder can't sell on his own reputation, brand names won't sell his houses either," contends Goodman. "For everybody else, brand names may be important or not, depending on what the builder is trying to sell. Builders tell us they'd have difficulty promoting Joe Doakes' electric range, but they seem to feel there's no difference (in terms of sales appeal) between GE and Westinghouse . . . But to the builder without a reputation himself, brand names mean more."

The council's new president, Elmer A. Lundberg, plans to stress "the pursuit of excellence" in building

H&H staff



LUNDBERG

products — "not only quality products of good design, but well thought out, well researched products." Demand is growing for excellence in products which play a part in home living and design, he says. "Tastes are rising. Standards are getting higher."

Lundberg, 51, director of architectural services for Pittsburgh

Plate Glass, is the first architect to head the 143-member Producers' Council. (He succeeds H. Dorn Stewart, president of the Barrett Division of Allied Chemical.) Lundberg expects to devote half his time to council work, plans to visit all 45 chapters.

## MATERIALS BRIEFS

### Amer-Std quits antitrust suit

After battling a federal antitrust suit 4½ years, American Radiator & Standard Sanitary Corp has surprised the experts by giving up without a trial.

The giant (1959 sales: \$517 million) maker of bathtubs, sinks, and plumbing fittings, has signed a consent decree agreeing to sell its Youngstown Kitchens division.

American-Standard makes some 30% of the nation's bathtubs. Before it bought Youngstown in 1956 for \$35 million of stock, Youngstown (then called Mullins Mfg Corp) ranked as the largest maker of steel kitchen sinks and cabinets. Mullins did not make a single bathtub.

But Washington trust busters, charging a violation of Sec 7 of the Clayton Act, insisted the acquisition "eliminated potential competition in bathtubs." If the Justice Dept had forged this into a court victory, complete with judicial findings, it could have thrown up a giant hurdle to many a merger. American-Standard's decision not to fight leaves this intriguing idea in the shadows of theory.

*continued on p 66*

## URBAN RENEWAL:

# Housing officials agree they need new tools, new approach to slums

*"What really matters is not where we have been but where we are going."*

This theme cropped up again and again at the 27th annual conference of the Natl Assn of Housing & Redevelopment officials Oct 2-5 at Detroit's Statler-Hilton. It was stressed from the opening speech by President Walter P. Reuther of the United Automobile Workers to the closing address by Philip M. Klutznick, onetime (1944-46) public housing commissioner who has become a leading private builder and is now board chairman of American Community Builders of Chicago.

Altogether, it was made clear that NAHRO realizes it stands on the threshold of change, that it needs new tools and a new approach to cope with growing urbanization and city decay during the 1960s.

This was indicated, among other things, by its choice of Dr Karl L. Falk, Fresno (Calif.) housing official and educator, as president to succeed Charles Farris, executive director of the St. Louis Housing Authority & Land Clearance for Redevelopment Authority.

Falk, who is also president of First Federal Savings & Loan Assn of Fresno, believes in an overall approach to fight blight.

He strongly supports the view expressed in this year's NAHRO policy statement of the need "to relate the public housing program to the total housing market" and of the importance of "tying together the basic parts of the total urban renewal program" such as conservation of existing housing, strengthening of housing codes, and broad redevelopment patterns that serve a city-wide purpose.

"Adequate code enforcement would be one place where NAHRO can put more emphasis," he has said.

**Common cause.** Moreover, Falk favors more cooperation with private industry groups that share NAHRO's concern over the plight of the cities. In his acceptance remarks he made this significant statement:

"I hope to bring the trade associations interested in the same matters—real estate, home building, savings and loan, etc.—closer together by concentrating on the things we can agree about rather than those we think we disagree about."

On this subject, Falk has noted: "The lack of adequate and accurate information on housing on a continuous basis is, in my opinion, one of the reasons there is so much heat generated by opponents and proponents of government action. I never cease to be amazed how little real information and statistics we have in this field as contrasted to other fields."

Another NAHRO policy plank that Falk emphasizes calls for more use of local tax powers to take the bootleg profit out of slums so slum clearance will require much less subsidy.

"I hope that this resolution will not be overlooked," he said. "It would direct us to examine the possibility of eliminating slums by using the tax powers to penalize the slum ownership and improper land usage. Also it seeks to use these same powers to reward people for improving their homes and making use of their properties in the best interests of the community."

In writing, Falk has gone even further on this score: "A great deal can be done to take the profit out of slum ownership with its attendant social and economic problems by putting a penalty by way of taxation on slum properties or unduly speculative land-holding. The means should be further explored of revising our local property tax structures to



**NAHRO PRESIDENTS FALK, FARRIS**  
Rx: more cooperation with industry

incorporate some of the features found in Europe where tax remissions are granted for home improvements and upkeep. People should be rewarded, not penalized, for wanting to own a good home."

**Reorganization.** Besides these signs and portents that NAHRO is entering a new era was a major revision of its organization, voted a year ago but carried out in Detroit.

Now, NAHRO operations will be divided into three co-equal divisions—housing, urban renewal, and code enforcement, each headed by a vice president. The three new vice presidents:

Rt Rev Msgr Leo A. Geary, vice-chairman of the Buffalo (N.Y.) Municipal Housing Authority, to head the [public] housing division.

Albert J. Harmon, executive director of the Kansas City (Mo.) Housing & Land Clearance Authority, to direct the renewal division.

D. E. Macklemann, commissioner of the Community Conservation Board of Chicago, to preside over the codes division.

Other NAHRO developments:

- *The Public Housing Administration is shaping up plans to revamp the nation's public housing program.* Commissioner Bruce Savage disclosed. "We hope to have it ready for submission to Congress next year," he said. He promised enthusiastic delegates that it would end "the hodgepodge in relations between PHA and local authorities" and give localities even "more autonomy" than they won a year ago. He also wants to boost federal subsidies to public housing for the elderly by about \$120 per year per unit.

Savage, a former Dayton, Ohio realtor, is

President Joseph A. Grazier, a lawyer himself, says American-Standard quit litigating because it was costing too much money and executive time to fight. Moreover, other company sources say, Youngstown was not a money maker. Last year, it wound up \$350,000 in the red. But Glazier emphasizes that his company intends "to remain in the steel plumbing fixtures business." After the merger, American-Standard used the Mullins facilities to make steel bathtubs; now, a quarter of the company's bathtub output is steel.

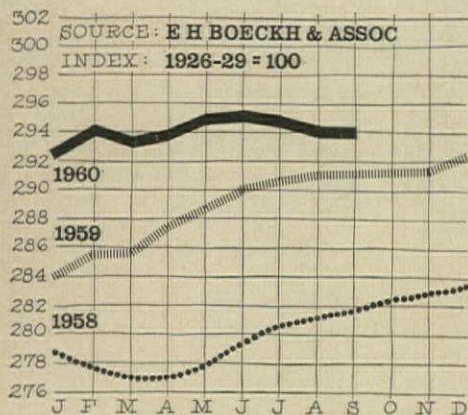
If American-Standard cannot find a buyer for Youngstown by June, it can go back to federal court in Pittsburgh and ask to have the decree modified.

## Lumber prices dip more

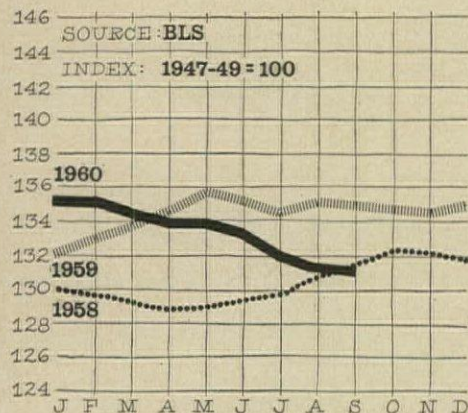
The \$68 price on 1/4" AD sanded fir plywood is still holding, on the basis of production generally cut back 20% to 30%. Sheathing dropped \$2 to \$4 in the first half of October, to \$90-92 for the 5/8" CD index grade.

Mills apparently have their backs up on holding the price line at what they consider their break-even point and would rather close than let plywood fall to the lower levels. The sheathing drop actually was in line with the normal seasonal drop as construction progresses beyond the sheathing stage.

Lumber prices have continued to be very soggy. Much of the commodity's volume is sold on the basis of negotiated prices that often are below list.



**RESIDENTIAL CONSTRUCTION COSTS** were exactly the same in September as in August on Boeckh's index: 294. There were a few labor rate increases during the month, but Col E. H. Boeckh says sinking materials prices offset them. Biggest materials decline: lumber, which has reached its lowest price since 1956.



**MATERIALS PRICES** fell a slight 0.1 point in September to 131.3. BLS' index shows lumber costs down 0.8 point, millwork down 0.6 and wholesale plywood prices up 1.2 points. Building paper and board, heating equipment, and window glass showed slight increases.



proving as popular with public housers as his predecessor, Charles E. Slusser, was unpopular. "You bring in the bacon," he confided to one session attended by some 500 housers, "and we'll fry it for you."

• *The Urban Renewal Administration is trying to choose what they ought to do anyway to upgrade blighted (or partly blighted) neighborhoods.* It has adopted new regulations (Part 12) for a program it calls "re-conditioning." This applies to areas too far gone to be fixed up, but where complete clearance is not immediately possible, explained Director Leonard J. Czarniecki of URA's conservation branch. The idea is to keep such neighborhoods from getting any worse for at least ten years by rigorous code enforcement and other weapons in the cities' arsenal against slumlords.

"How can we expect property owners to fix up their buildings if they know everything is going to be demolished in ten years?" asked a listener. "And even if they wanted to, wouldn't lenders balk?" Replied Czarniecki patiently: "All property owners are being asked to do is what local codes require. We should expect them to do that anyway."

• *FHA local directors—many of them—are not "wedded to the 220 job" (ie are shirking their obligation to help fight slums),* conceded C. Franklin Daniels, FHA's special assistant for renewal. But he added that many localities are equally at fault. In Oakland, Calif., for instance, one of the places where he admitted FHA has come in for criticism, "not a single [220] application has been filed." Cleveland's rehabilitation director, Henry E. Price, agreed: "If we do our part of the work, we won't have any problem with FHA or lenders."

## New NAHRO president is professor, S&L executive

Dr. Karl L. Falk, NAHRO's new president, is so different from the usual-style NAHRO head man—both in background and ideas—that the housing world is in for a surprise when it gets to know him.

No builder of housing empires, Falk has actually suggested that his unpaid job as chairman of the Fresno (Calif.) Housing Authority be wiped out by merging the housing authority into the city's redevelopment authority. And he thinks Fresno's 1,000 public housing units are quite enough for now—at least until 1960 Census statistics on housing are compiled and an impartial community council can thereupon reappraise the need for more.

But Falk, a 49-year-old native son, is far more than a genial—and deceptively easygoing—citizen-leader in public housing. He is:

1. A professor of economics and head of the social science division of Fresno State College (enrollment: 6,000). This means he supervises a faculty of 30 teachers of anthropology, sociology, political science, history, economics, and criminology plus programs in public administration and social welfare. Falk himself teaches an upper division class in comparative economic systems (ie Capitalism vs. Communism) and sometimes one in elementary economics. On the side, he teaches figure skating to the college's ice skaters.

2. President (since its founding in 1957) of First Federal S&L of Fresno (assets: \$14½ million), which specializes in construction loans to on-your-lot builders and goes heavily into small towns on the west side of the farm-

rich San Joaquin Valley where there are big minority concentrations. First Federal shuns FHA and VA mortgages entirely, currently charges 6½% to 7% interest for conventional and construction loans plus a 1 to 3 point fee. But First Federal imposes no prepayment penalty.

3. A German linguist and scholar who has lived eight years in Europe before and after World War 2. In 1954-55, he was Fulbright guest professor at the technical University of Stuttgart. Last summer, he made his third

lecture tour in Austria and Germany under State Dept auspices. Subject: US housing and redevelopment problems.

Berkeley-born, Falk graduated from Stanford University, took a Ph.D at the University of Berlin, where he met his wife, Doris. Before World War 2, he contributed articles to McGraw Hill magazines on European economic and technical topics. In 1957-59 he was a member of the US National Commission for UNESCO. He has been a public housing commissioner in Fresno since 1950, chairman since 1954.

## Renewal award spurns \$2 million more cash for design city wants

After a seesaw battle between beauty and money, San Francisco has picked beauty and handed its \$60 million Golden Gateway job, one of the biggest and keenest urban renewal design contests ever, to a combine headed by Boston contractor Lou Perini (owner of the Milwaukee Braves baseball team).

The decision ends a sometimes stormy elimination of eight also-rans (one quit), including Builder Joseph Eichler. By far the hardest to get rid of was the Kern County Land Co-Del Webb combine which tempted the city to forget design by offering \$2 million more for the land than the \$8.5 million fair reuse value established by the city.

Mayor George Christopher summed up the judges' sentiments by wistfully dismissing Kern-Webb after a long second look—on the basis of Perini's lower rents, handsomer design, negotiated extra amenities and the probability he will be able to build sooner and so add to the city's realty tax income sooner.

A seven man panel of judges praised the design as "remarkably sensitive with an intimate, yet urban, character." Architects: Wurster, Bernardi and Emmons in association with De Mars and Reay, with consultation by Pietro Belluschi and Milton Schwartz, and

landscape architects Sasaki, Walker & Assoc.

The Perini plan latches on to San Francisco sophistication by picking up lines from nearby Russian and Nob Hill towers in three 22-story slab apartments, five "point" towers, and a 25-story office building. The city's distinctive row house finds its counterpart in groups of two-story maisonette town houses set in rows on a pedestrian plaza atop a two-level parking structure. Rents (steep for San Francisco): efficiency, \$110-140; one bedroom, \$140-210; two-bedroom, \$200-290.

The 19.7 acre site (16.3 residential and 3.4 for offices and garages), lies on filled land bordering San Francisco Bay and only 5 min walk from the heart of the financial district. Old lofts and warehouses, plus the city's traffic-choking produce market now cover much of it. Fifty land parcels (70% of the area), all being contested, must go the long route of court condemnation suits before construction can begin. Estimated construction time: 3½ years. One remaining problem: can a ramp to the ugly, elevated Embarcadero freeway on the edge of the project be eliminated from the plans without imperiling the profit-potential of the garage?

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Harry Redl



**WINNER** in the giant competition set up by San Francisco's Redevelopment Agency to turn 20 of an eventual 44 acres of bayside industrial slums into 2,174 apartments in eight 22-story towers and 106 town houses. The town houses will rise from a plaza which is the roof of two-story garages, themselves above grade, providing vertical separation between autos and people.

1200 SQ. FT.—3 or 4 BDR'S—2 BATHS...

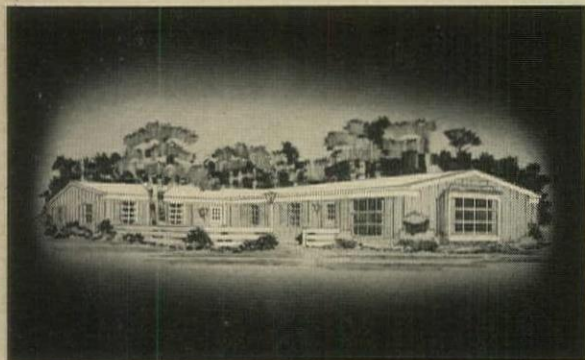
By 20th Century Homes for...



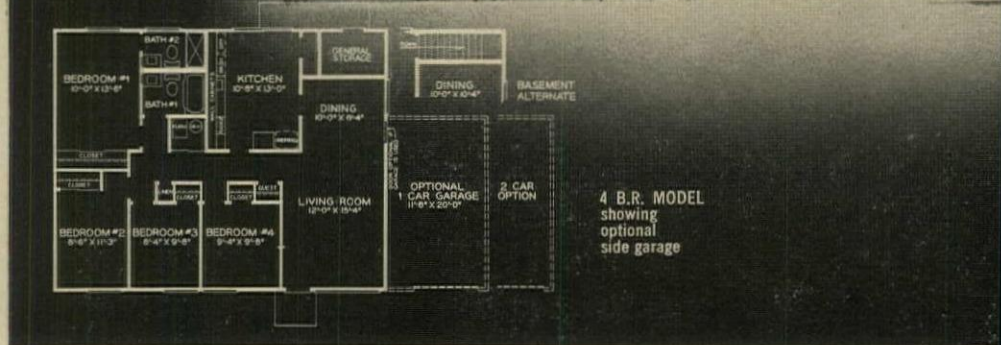
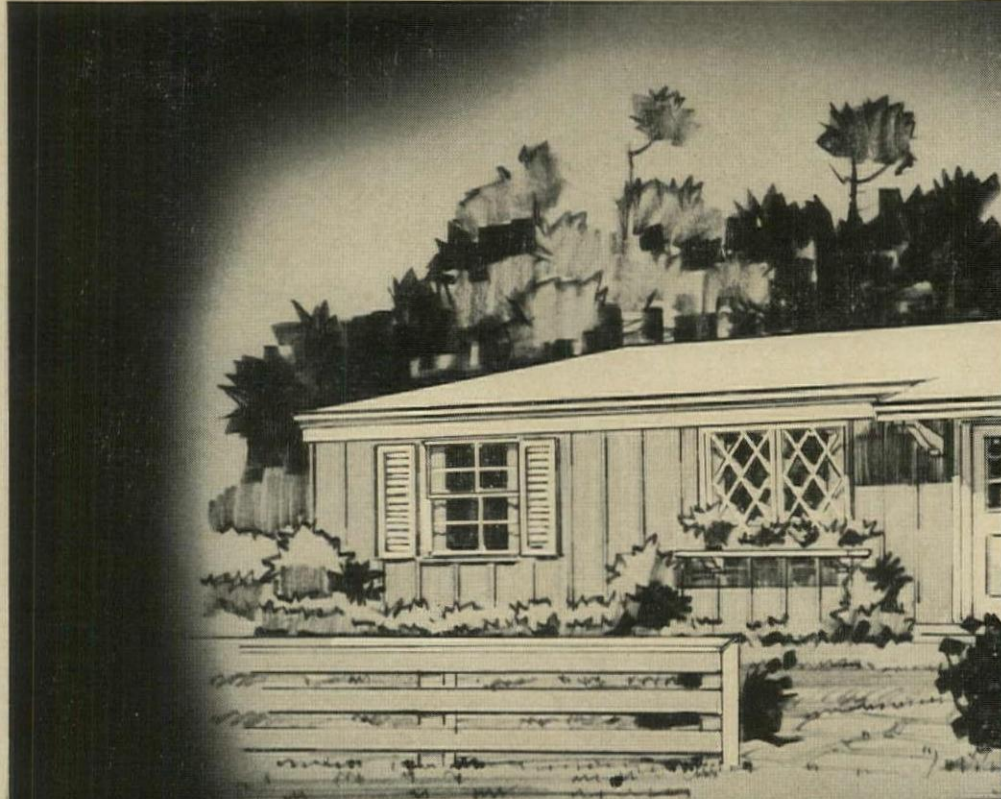
THE CLASSIC • shown with optional garage



THE RANCH COLONIAL



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4 B.R. MODEL showing optional side garage

## Housing's Great Breakthrough of the 20th Century

Delivered in three finished sections, they are erected complete . . . ready for occupancy . . . in one day on the builder's foundation . . . at a firm finished price by 20th Century Homes' own erection organization. Gone for all time are cost uncertainties . . . production delays, and a finished cost \$1500—\$2000 under comparable houses in most markets.

And yet . . . all of this in strikingly beautiful houses—that speak of quality in every facet . . . incorporating an architectural variety capable of creating a community development of which the most discriminating builder can well be proud.

Developed by the Scholz organization which first brought design, quality and elegance to the manufactured house field, the specifications incorporate luxury appeal throughout . . . beam ceilings . . . large family room-kitchen with mosaic ceramic tile counters, pure vinyl floors, built-in range and oven, and beautiful light walnut finish cabinets and doors with clear long lasting protective finish . . . separate dining room . . . sliding aluminum patio doors . . . indirect lighting . . . quality clear ponderosa pine colonial windows and exterior doors . . . insulating sheathing . . . long lasting acrylic exterior finishes . . . mosaic ceramic tile baths . . . optional 100% DuPont nylon wall-to-wall carpet with 5 year warranty.

Added to all of the obvious cost savings which the controlled assembly line manufacturing techniques make possible, the remarkable erection time eliminates the need for construction loan financing (cost disbursements being made directly out of closings) results in substantial cost savings as well as eliminating requirements for large amounts of working capital tied up in homes in process.

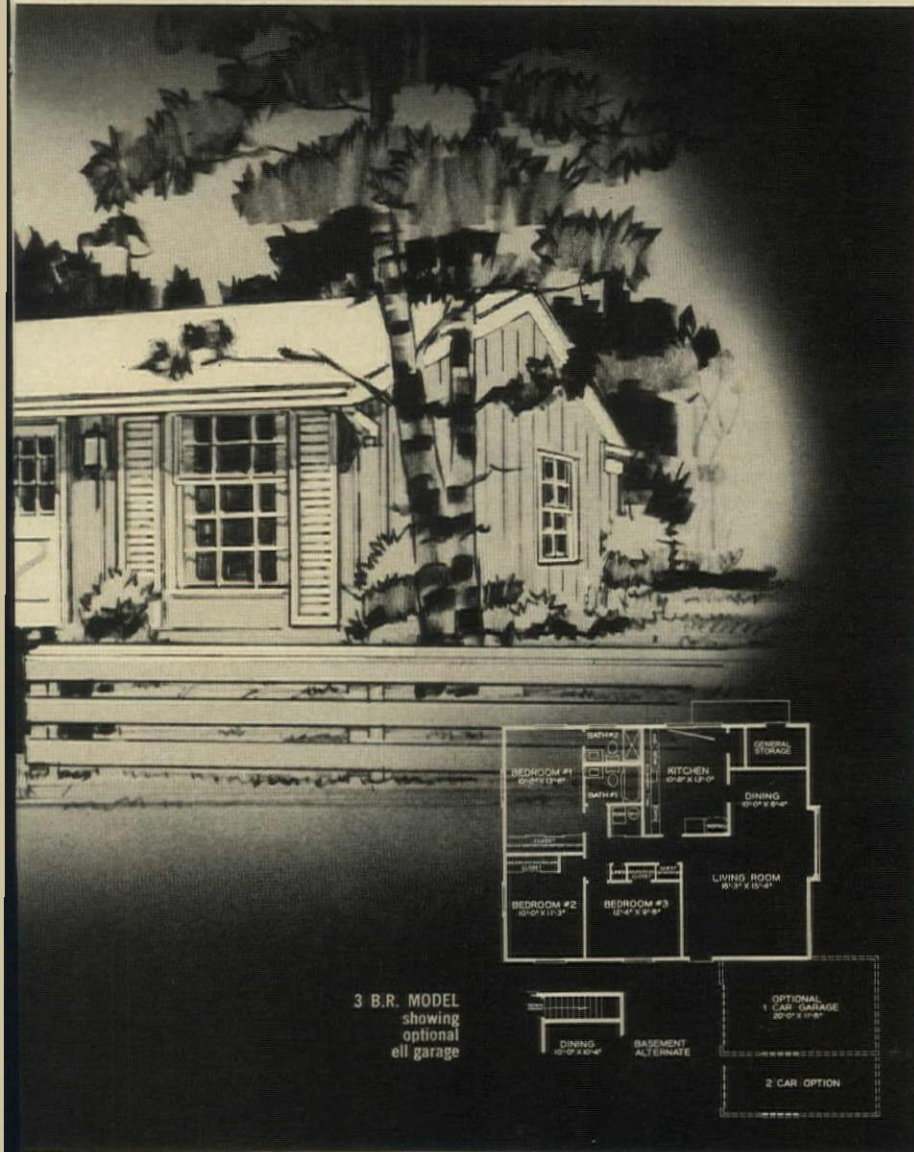
To insure the successful pre-selling of these houses which the price and luxury design of this house make possible, 20th Century provides a complete display model sales program including display model furniture package which accompanies builder's first house, and a remarkable new 90% conventional financing program in most areas in which buyer need not make first payment for six months from occupancy. Where builder will take his profit in a second mortgage, house can be sold on a no money down basis.

20th Century homes are available anywhere east of the Mississippi and north of the Mason-Dixon line.

The number of builders who can be franchised to build in any area must of necessity be limited. Your early investigation is advised. Call or send coupon provided.

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THE NEW ENGLANDER • with optional garage



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THE NEW ENGLANDER • for narrow lots (40')

## 20th Century Highlights

- Completely erected in one day ready for occupancy on builder's foundation.
- By 20th Century's own erection organization at firm price to builder—\$8950\*.
- Finished cost \$1500—\$2000 under comparable houses in most markets.
- 90% conventional mortgage financing plan for purchasers in most areas—no money down sales program if builder takes profit in second mortgage. Buyer's payments start 6 months from occupancy.
- Complete sales and promotional program including advertising and display model furniture.
- No cash invested in houses in process—all payments disbursed from closings on pre-sold program.
- Crawl space or basement models.
- Wide architectural variety in colonial styling. \*Plus State Sales Tax where applicable
- Quality ponderosa pine colonial windows, doors and millwork.
- Long lasting DuPont acrylic exteriors.
- Large family room-kitchens . . . separate dining rooms.
- Luxurious beam ceiling living rooms.
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I have been building \_\_\_\_\_ homes per year in the \$ \_\_\_\_\_ price range.

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## PUBLIC HOUSING:

## PHA stymies plan to build housing cheaper, faster

An experiment by Philadelphia Builder Joseph Singer to prove that public housing can be put up cheaper, faster and better than it now is (NEWS, Dec) has been squashed.

Confronted with the threat of a long taxpayers' suit Singer reluctantly abandoned his plans when he found that the Public Housing Administration would give him no support.

Singer bought six acres from the city's Housing Authority for \$129,000. Under an unwritten agreement with the authority, Singer was to build 98 row houses privately, then sell the property back to the Authority for \$1,119,503. Each unit, built to both PHA and FHA standards, would have cost the authority only around \$11,800 instead of the \$17,000 it has been paying.

But the deal was challenged in a suit by a civic association on the ground that it violated a state law which forbids the Housing

Authority to sell any property it needs.

The authority and Singer were upheld by common pleas court in Philadelphia. The association appealed. Meanwhile, Singer and Philadelphia's development co-ordinator, William Rafsky, a prime mover in the experiment, went to Washington to get the purchase approved by PHA.

"Bruce Savage (PHA commissioner) admitted that what public housing needs is a daring, pioneering program," snaps Singer. "But he said he couldn't do anything about our plan unless it was approved by his counsel, Lawrence Davern."

"I pointed out to Davern that our plan would produce faster and less expensive public housing and also wouldn't look like a run-of-the-mill public housing project. Davern sneered at the idea and called me a 'bleeding heart.'"

Singer says PHA offered to approve the project only if 1) it was advertised and the winning bid was approved by city council and the planning commission, 2) Singer abided by

the Davis-Bacon Act, and 3) Singer put up a bond equal to 20% of the sales price of each house in order to guarantee that he would buy each house back if the lawsuit ultimately went against the Philadelphia Housing Authority.

"The first two conditions would have taken a lot more time and added expense and red tape," says Singer, "but it was the third condition that did it. They wanted me to take all the risks. They wanted me to put my head on an economic chopping block. They weren't willing to share any of the responsibility."

So Singer threw in the sponge. To date he has completed 17 houses which he has offered for sale to the public for \$11,990 ("I'll be lucky to break even on them because of attorney's fees and the fact that the houses stood around for nine months"). He plans to develop the rest of the six acres for himself.

Cries Singer: "I guess the idea in Washington is if you don't do anything you can't get hurt."

## CANADA:

## Government overhauls law to spur housing

The government has just made what Works Minister David Walker calls "sweeping changes in the Nat'l Housing Act designed to inject new life into the lagging housebuilding industry." Most builders call the moves too little, too late to affect 1960 starts. The changes:

- Home improvement loans are extended to cover rental as well as homeowner properties (HI loans, under which chartered banks lend fixup money at 6% for ten years up to \$4,000 maximum, are off 45% this year from '59 (10,941 loans for \$136 million).
- Family income limits are abolished on direct government loans (they started at little over \$5,000 last year, were upped to over \$7,000 this year for larger families).
- Future direct loans made by CMHC will be amortized over 30 years. This has been allowed in the past, but in practice the loans have been for 25 years. Private lenders may also lend on 30-year terms but are expected to continue their present practice of favoring 25- or even 20-year amortization.
- Two direct loans will be made immediately available to each "bonafide" builder for model home construction. This isn't much use now, suggests President Campbell Holmes of NHBA. "It is already snowing on the Prairies."
- There will be more limited dividend loans—on easier terms—for low-rent housing.

## Needed: quality homes

President Stewart Bates of Central Mortgage & Housing Corp says housing's pace is now set by markets, not mortgage money.

Says Bates: "To a degree, fall off in starts from 1959 to 1960 has been attributable to the reduced supply of mortgage funds . . . But demand has not been as strong; the number of conventional loans has been lower . . ."

Bates' prescription: "Demand must arise from the superiority of the new unit over the existing unit, and the price at which the builder can offer this superiority. The future of housebuilding depends on improvements in the quality of new housing."

## HOUSING ABROAD:

## France eyes adopting FHA setup

"We'll try to adopt the American system. It's better."

This is French Minister Pierre Sudreau talking—in an exclusive interview with HOUSE & HOME.

The US system of government aid to housing that Gen Charles DeGaulle's housing chief has in mind is the FHA-centered method of

government backing for high loan-to-value ratio mortgage loans made by private lenders.

As it is now in France, most of capital to build new homes and apartments comes directly or indirectly from the national treasury. And the national investment has been creeping up, year by year, as Sudreau struggles to overcome the worst housing deficit in Western Europe—product of 46 years of rent control which crippled the country's housebuilding industry.

"It's the whole financial system of French housing that needs to be changed," says Sudreau. Acting on his beliefs, he sent a ten-man team of French experts to the US last April to study how FHA and the US mortgage finance system works.

The first step in such a revolutionary overhaul of French housing finance, Sudreau says, must be to "create a new and bigger source of private mortgage money in France." Credit Foncier, the 108-year old mortgage bank which now finances perhaps 41% of new homes and apartments in France, gets a hefty part of its annual new investment funds from the Treasury. Only a small percentage comes from deposits by French families who want to buy homes—with 25% to 40% down payments. And over half the nation's housing output is still the equivalent of US public housing.

"We must also create capitalist enterprisers who can build and sell houses," avers the suavely handsome Sudreau. He figures this will take another five years. "For us, the problem is to transform the French construction industry—to give them the same enterprising spirit as the American industry has," Sudreau explains. For 20 years from 1919 to

H&amp;H Staff



HOUSING MINISTER SUDREAU

"We must create capitalist enterprisers. . ."

1939, France had almost no homebuilding (an average of only 90,000 units a year). When you add the wars that prevented building entirely on to both ends of this drought, France shows up with a 35-year gap in house production (1914-1949).

In the two years he has held the office, Sudreau has also managed to stop the 12% per-year climb in French construction costs, which had prevailed since 1954. Of course, he could not have done it until DeGaulle stabilized the purchasing power of the franc. But since the beginning of 1959, French construction costs have been stabilized. In June, they showed a 2% drop. "We just want stability—we are not trying to depress prices," Sudreau adds.

Meantime, his efforts to raise productivity by adopting more US-type mechanization and better organization of job management and scheduling have yielded a sensational drop in the average number of manhours per housing unit. Sudreau's figures show that it took 3,000 manhours to build a French house five years ago. Today, he says the same house gets built in 700 manhours.

As a result of the increased productivity and stable costs, the price of completed homes has remained stable in France for the last two years, despite soaring land costs.

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## PREFABRICATION:

# Manufactured homes keep sales up despite slow market, HMA reports

Continued from p 70

Even with its continuing shortage of housing, France has become the only nation in western Europe to take definite steps to raise the quality of housing built with government aid. For instance, it has upped the minimum square meter size of a three room apartment built under the low-rent housing program from 51 to 57 square meters. Says Sudreau: "It's absurd in a country making a big effort to raise the standard of living for its people to build new apartments [most new housing in France is apartments] which are small, not comfortable and which will be slums in ten years. We want lodgements to be a means of social advancement."

Visiting the USSR, says Sudreau, he was shocked by the tiny size of housing the Soviet Government builds for its workers. "Two Soviet apartments would equal about one French apartment," he avers. He says he told Premier Khrushchev: "I don't understand you Communists. You say you have a state for the workers, but you build them such poor living quarters. . . ." In setting standards for social lodging (French equivalent of US public housing), Sudreau says he wants apartments built big enough so they will still be considered adequate housing 50 years from now—after you project how much living standards may rise in that span of time.

DeGaulle's government is helping to undermine Communist influence in France by deliberately giving workers in Communist-dominated districts in Paris housing "like New York's Fifth Avenue." As a result, workers "who were Communist are Communist no longer" after they move in, says Sudreau.

Some two years ago, the DeGaulle government granted landlords blanket permission to begin boosting long-frozen rents, so they would stop neglecting maintenance of France's (and especially Paris') ancient stone buildings. (Paris is probably western Europe's most dilapidated capital.) Now, the DeGaulle government has agreed on new steps to encourage landlords to maintain buildings and improve them: an apartment in a good building may have a rent increase of "5% to 20%, or 25%." But in a badly kept building, rent will be cut. "This will solve the perennial problems between tenants and owners," says Sudreau.

How will buildings qualify as "good"? According to whether such items as elevators, inside bathrooms, modern kitchens are installed.

## Are millions wasted on military housing?

Continued from p 42

ance inspections. FHA still has the final say, but it won't rule.

To charges of unjust inspection, Col Guy H. Goddard, the USAF's housing division chief, retorts: "Every time you try to get what you buy, you get this old cry of over-inspection." FHA agrees.

On the matter of over-programming, FHA's special assistant for military housing, James E. Armstrong, says the waiting list for Capeharts averages three times the number of units available. Furthermore, on-post family construction is limited to 45% of needs, leaving 55% for existing housing unless the base is, say, in a desert. There is only \$400-500 million left in the Capehart kitty, says Armstrong. Only 8 projects (4,000 units), are scheduled for the fiscal year beginning next July 1. He sees nothing really useful in the formation of the MHA. "Too much sniping away could cause Congress to ditch the whole thing."

"Home manufacturers are having a lot better year than conventional builders: across the nation housing is down about 20% while our members' business has dropped less than 10%."

So said Clarence Wilson, Wilson Homes, president of the Home Manufacturers Association, at HMA's 17th annual meeting last month at Miami Beach. His confidence seemed to be shared by most prefabricators and their staffs at the conference. Some of the bigger home manufacturers have actually increased their production: Inland Homes, Piqua, Ohio, is up 8% and Richmond Homes, Richmond, Ind. 10% on number of houses shipped over the last year.

Why are prefabbers doing better? Says Al Hildebrand, president of Kingsberry Homes: "When building drops off, home manufacturers can add on new builder-dealers because builders can use our help more than ever." (Earlier this year Hildebrand added 105 new dealers in 100 days and his production of houses is up 28% for the year.) The big lure for new dealers is lower operating costs and overhead.

**Vacation-house market.** HHF Administrator Norman Mason predicted a big prefab market for vacation housing. Said he: "Bureau of Census figures show that we have gained 12.4 million houses since 1950 and lost about 3.1 million. So 15.5 million houses have been built in the last 10 years in a period when we only had 5.7 million new family units for them. A big chunk of the discrepancy may be the second-home market. We do know that the second home is going to be a big factor in the future when all Americans have more leisure time."

Canadian home manufacturers already find vacation housing a huge part of their market. Colonial Homes of Toronto produces twice as many vacation cottages as regular houses—1200 vs. 600 per year. Said Colonial's President Walter Lindal: "I believe that something like 60% of Canadian homeowners also have vacation cottages."

A big new market for the elderly was outlined by Neil E. Bahr, general sales manager of General Development Corp of Miami (the Mackle Bros). Said Bahr: "There are 16 million people over 65 years of age today and in five years there will be eight million more. This retirement market is the basis of our business. We sell a way of life—a community with plenty of recreational facilities—more than we sell our houses. Mackle is in the business of prefabricating lots, not houses." Home manufacturers believe that in low-priced housing for the elderly they could easily have a competitive edge over conventional builders.

**New land financing.** Attorney Charles Netter of Miami and Washington, who helped write the Small Business Investment Act of 1958, spelled out how prefabbers can use it to help dealers finance land. (NEWS, April) If a home manufacturer endorses a builder dealer's note, the dealer can get land development loans from small business investment companies. To qualify, the builder has to have less than \$2½ million net worth and have made less than \$150,000 net profit in the prior year. When the builder's land is platted, the small investment company can supply

enough money to pay for sewage and water installation. Under the Small Business Investment Act, says Netter, there is now \$150 million waiting for the right borrowers.

HMA's first research house project, scheduled for June '61, will be aimed at building up public acceptance of manufactured homes. Plans call for about six houses across the country, each one in a different regional style. Said Jim Pease, head of the project and president of Pease Woodwork: "We hope to use present materials in some new dimensions. We are not going to design the houses to fit codes or FHA's MPS. We will design the houses from the basic materials available and we are going to use parts as big as we can. We will do as much prefinishing of the houses as possible and make the package as complete as possible, that is, with prefabricated plumbing and electrical lines. The house will be about 1200 sq ft with 1½ baths and designed for a 60' lot. We intend to use NAHB and NLMA as consultants. Ten active home manufacturers all want to build one of the houses using a selected dealer."

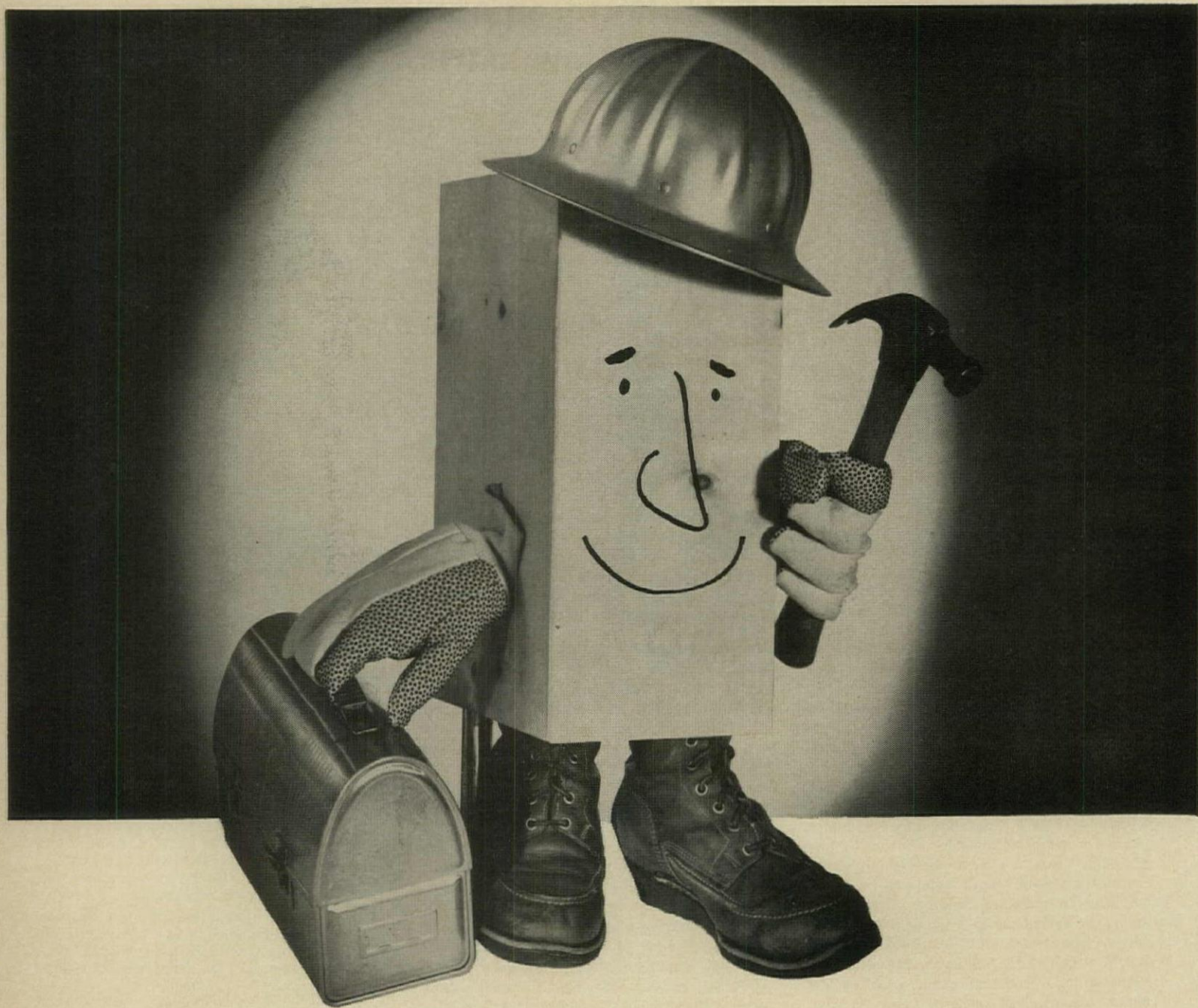
**Money from the US.** How much prefabricators have relied on FNMA for mortgage financing was disclosed by FNMA President J. Stanley Baughman:

- Since 1954, FNMA has bought 23,245 prefab housing mortgages with an unpaid principal balance of some \$278 million. One of every 13 mortgages FNMA buys involves prefab housing.
- Average unpaid principal amount of the prefab housing mortgages is \$11,970 vs. \$11,647 for conventional houses.
- 110 different manufacturers or brand names of housing are represented by the mortgages.
- Properties lie in 41 different states and were sold to FNMA by 446 organizations.
- Up to the end of August, FNMA had sold mortgages totaling \$485 million from its secondary market operation portfolio and of these sales, \$33 million, or 7% were prefab mortgages.

Past HMA President Eugene Kurtz, as he has before, harped on the importance of the low-priced market to the prefab industry. His Inland Homes has sold 95% of its output this year (up 10% from 1959) in houses retailing for less than \$11,000 with lot. But Kurtz added: "In the higher priced classes we are doing little to impress the home buyer. 1960 is the first real buyer's market we have had in 15 years and too often the merchandising and sales programs the housing industry uses are outdated and stereotyped."

Southern and middle western home manufacturers, working with dealers selling houses on a "sweat equity" basis find that some of them will give buyers credit for work not done at loan closing time or they will inflate the dollar value of the work the owner can do. The buyers' work equity is the down payment. Cleveland and Columbus FHA offices limit the amount of this equity, no matter what the homeowners' trade may be, to one month's net income of \$300. Before the loan is closed, the builder must vouch that the homeowner, whether he be painter, electrician or plumber doing his own piece of work, has completed his job. "The trouble is," say home manufacturers who find the abuses in their own backyard, "that this practice reflects on our houses. We have to crack down on dealers that are abusing it."

NEWS continued on p 75



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## PEOPLE:

## HHFA's Mason takes FHA helm, too, as Zimmerman joins Texas lumbermen

Julian H. (for Harris) Zimmerman, Kansas lawyer and onetime weekly newspaper publisher, left a thoroughly shaken-up FHA behind him last month when he resigned after 21 months as commissioner.

Zimmerman left—a little ahead of his original schedule—to become president of Lumbermen's Investment Corp, five-year-old mortgage banking concern owned by some 700 Texas lumbermen which is planning to expand into a nationwide operation. President Eisenhower named HHFA administrator Norman Mason to take over Zimmerman's post on an



FHA'S MASON & ZIMMERMAN

In 21 months: the biggest shakeup

acting basis in addition to his HHFA job. Mason, who was FHA commissioner for the five years before Zimmerman, may continue to hold both jobs for the rest of the Eisenhower administration. He will get only his \$21,000 HHFA salary.

Neither Zimmerman's friends nor his critics (he made a host of the former and several of the latter) deny that he caused more upheaval in FHA than any of the eight commissioners who preceded him. Zimmerman—as one might expect from a young (43) and athletic man with no long background in housing—needed, prodded, and, when he had to, pounded on his staff to carry out a long list of changes to adjust FHA to today's housing needs instead of 1932's housing needs. Other FHA commissioners moved, but gently. Zimmerman hurried to give FHA a long-needed housecleaning.

Most elements of the building industry applaud the imprint he leaves on FHA. Such organizations as the National Association of Real Estate Boards, National Retail Lumber Dealers Association and the Mortgage Bankers Association regard his departure with real regret. The only industry group that apparently is not sorry to see him leave is the National Association of Home Builders. NAHB's high command had begun to look on FHA as a captive agency, felt it could get the commissioner to do almost anything it wanted if it brought enough pressure to bear. Zimmerman not only resisted NAHB's highest pressured efforts, but said publicly what he thought of such tactics.

Among the top hierarchy of FHA careerists, few tears are being shed either. Zimmerman fought some of his toughest battles against the old pros in his own organization. Among the rank and file of FHA's 7,000 employees, however, the feeling is different. Many applaud him for the very reason the old guard

was apprehensive: because he got things done.

Almost the first thing he got done involved him in friction with organized builders. They demanded he postpone the July 1, 1959 effective date of the new minimum property standards FHA had struggled three years to produce. Zimmerman stuck by his deadline, even though builders went over his head to Congress. Again last April, Zimmerman stuck by his deadline for grade marking of lumber throughout the nation despite builder demands that he delay or abandon the order.

"Too many government-agency heads," Zimmerman once philosophized, "start out to assure their longevity in office by placating every possible critic and mending every fence. Too often decisions are made by carefully weighing every influence and pressure and choosing the course that will make the water least hot. As far as I'm concerned, that's wrong."

Zimmerman's actions suited his words. In retrospect, his major accomplishments include these:

- He ordered FHA credit examiners to require less income instead of more from buyers to buy a more expensive house, provided that the higher cost was due to the use of better materials and equipment which would cut the maintenance and operating cost so much that the house would actually be cheaper to live in.

- He issued regulations broadening use of the trade-in tools in the 1959 Housing Act far beyond what original sponsors of the idea figured would be possible. (Trading hasn't picked up much momentum yet because of tight mortgage money, but as it eases, trading should show a sizable increase.)

- He revamped FHA's laughably obsolete system of counting rooms in rental housing so as to encourage quality apartments and discourage pint-sized rooms (NEWS, Sept).

- He revised a 27-year-old regulation to let individual investors buy FHA mortgages in the hope that this would tap a forgotten source of mortgage money. As recently as the mid-1920s, Zimmerman has noted, individuals provided 40% of home mortgage funds without the assistance of savings institutions.

One of Zimmerman's last actions could turn out to be one of his most important—if Mason doesn't rescind it. He cracked down on the independent empires of such FHA staffers as the head of the technical division and the chief underwriters with a directive ordering them to give advice only and not to make decisions for the assistant commissioner for field operations or for local directors.

Zimmerman's running fight with the old pros inside FHA produced some complaints that he was upsetting morale in the agency by the ruthlessness with which he set about carrying out its policies whether they liked it or not. Some career men, long used to running things as they saw fit no matter who was commissioner, did not like to have the commissioner telling them what to do and how to do it. They contend Zimmerman interfered too much in complicated matters he didn't fully understand.

Zimmerman, on the other hand, has said: "I got fed up with going round and round the mulberry bush and not going ahead on an agreed-on policy." For instance, he had to put up with endless delays and bickering before he hammered through the new room count order

for rental housing. The old guard also resisted a little-noticed—but probably significant—order easing FHA's policy on Sec 207 rental projects close to downtown. Zimmerman contended FHA should agree to insure loans on such developments—in good neighborhoods—even if the sections were not well suited for families with children (NEWS, Aug).

Neal MacGiehan has resigned as vice president of Colonial Mortgage Co to become president of Royal Homes Inc, New Fort Wayne, Ind., prefab company. Royal will market colonials and contemporaries (\$10,000-up) in Indiana, Ohio, Michigan and Illinois. Lawyer MacGiehan was a production credit specialist in HHFA's housing finance branch.

### Bill Scheick to succeed Purves as AIA staff head

Executive Director Edmund Randolph Purves, 63, has resigned as staff chief of the American Institute of Architects, effective Dec 31. His successor: William H. Scheick, 55, president of Timber Engineering Co and former executive director of the Building Research Institute, National Academy of Sciences.

Ned Purves, after 30 years of AIA service, the last 11 as head man, will serve as ambassador and advisor during 1961. When he joined the AIA headquarters staff in 1941, membership stood at 3,000. Today the rolls list 14,000 members in 131 chapters and 12 state societies. Though inclined to be conservative, Purves was well acquainted where it counted; he worked quietly but effectively to help both architects and architecture. He seemed at his best with energetic presidents like Ralph Walker, (1951).

Philadelphia-born Purves served first the French, then the AEF in World War I, winning the Croix de Guerre with Silver Star and



AIA'S SCHEICK & PURVES

New head man for The Octagon

other decorations. He finished his BA in architecture in 1920. From 1936 to 1938 he was president of the Pennsylvania Society of Architects, becoming Washington representative of the AIA in 1941. After a wartime stint with the Air Force, during which he was named a Fellow of the AIA, he returned to Washington in 1945 and became executive director in 1949.

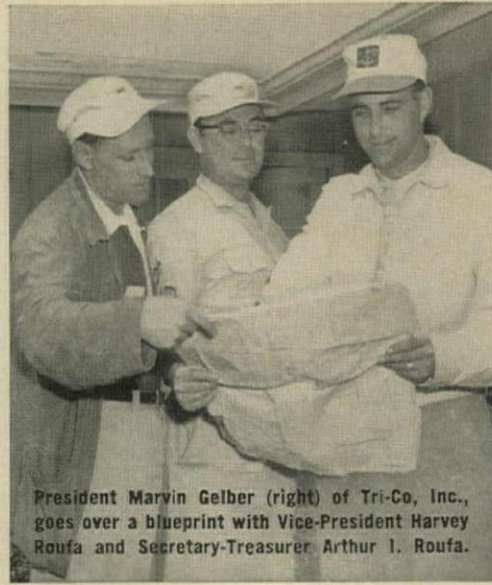
Bill Scheick, who takes over the reins Jan 1, was born in Uniontown, Pa., took a bachelor of architecture degree from Carnegie Institute of Technology in 1928 and a master's degree in 1937 at Illinois University. He was assistant professor of architecture at Oklahoma A & M in 1929-30, moved to Illinois and taught as an associate professor.

Scheick became director of the celebrated Small Homes Council and a full professor at Illinois in 1944. In 1949 he became executive director of the Building Research Advisory

continued on p 77

St. Louis Builder says . . .

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President Marvin Gelber (right) of Tri-Co, Inc., goes over a blueprint with Vice-President Harvey Roufa and Secretary-Treasurer Arthur I. Roufa.

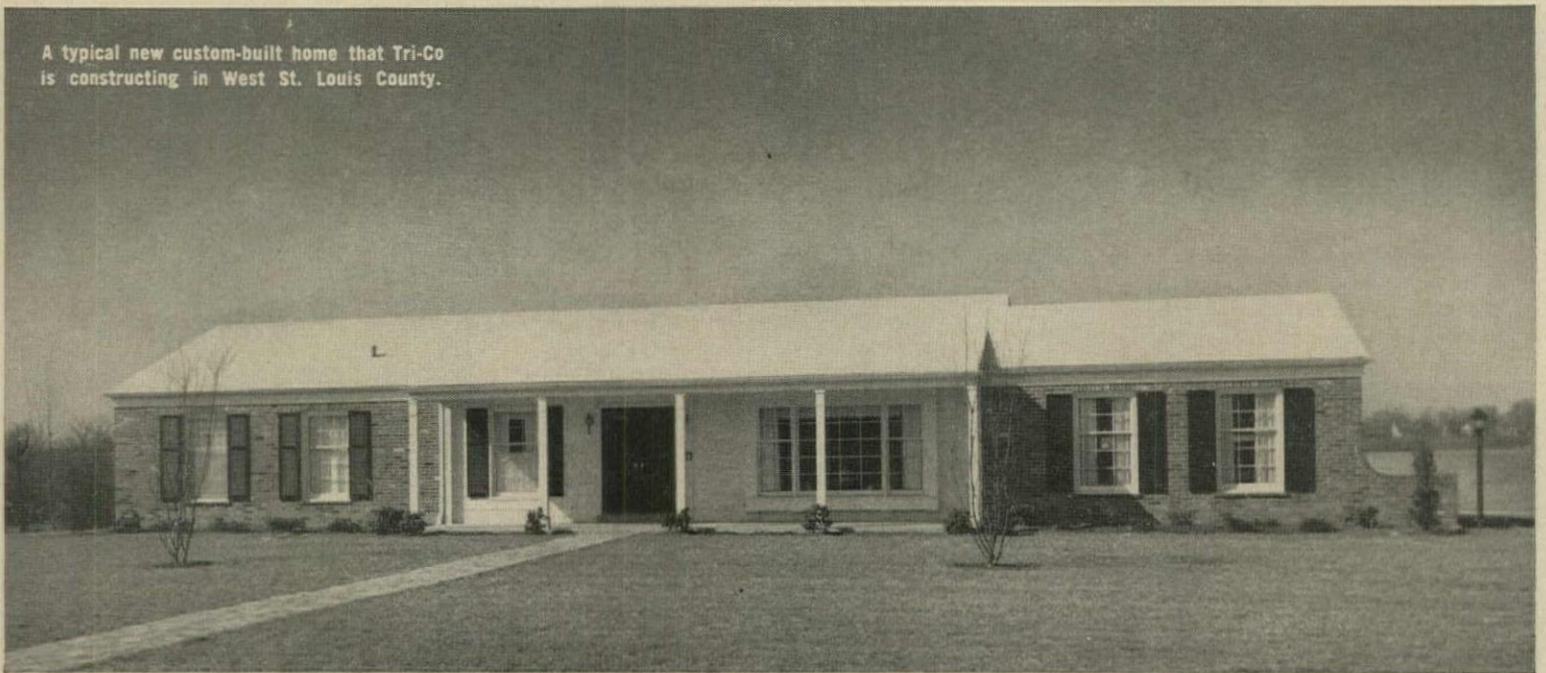
"In the past two years we have built over 50 de luxe homes in West St. Louis County," says Marvin Gelber, president of Tri-Co, Inc., builders and developers. "One of the most important

features in our homes is the General Electric Central Heating and Air Conditioning system. Since our homes are of custom-built quality construction, in the \$32,000 and up range, we feel that the finest equipment should be made part of them.

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HH-6

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Board, and in 1951 the first executive director of the Building Research Institute. He has been with Timber Engineering Co the last two years. His appointment suggests a shift toward research and managerial ideas in AIA administration.

Five years after founding the Society of American Registered Architects in protest over what he termed the unduly restrictive membership policies of the American Institute of Architects, **Wilfred J. Gregson** of Atlanta has stepped down as the ARA's first and only president. Succeeding him: **Matt E. Howard** of Houston, Texas.

Other officers elected at the ARA's second annual convention at Dallas were **Carroll Hutchens** of Kansas City, Mo., vice president; **Thurston Munson** of Springfield, Mass., recorder, and **M. O. Foss**, of Moorhead, Minn., treasurer. The maverick architectural society reported that membership now has reached 1,500 (compared to AIA's 14,000).

### Knapp, Dye nominated to head US Savings & Loan League

**C.** (for **Charles**) **Elwood Knapp**, 57, whose nomination virtually assures his election as president of the US Savings & Loan League this month, grew up in the S&L business and admits "my main hobby is business."

His father was secretary of three building and loan associations in Pittsburgh back in the days when they were fraternal and social organizations and collections were made in saloons and at meetings. In 1920, the elder Knapp established one of the first S&Ls in

Charles Stuebgen



KNAPP



DYE

Pittsburgh, and Elwood worked in the office while going to high school and while studying nights at the University of Pittsburgh. After graduation, he went into the business. When three small S&Ls merged in 1939 to form Friendship Federal, Knapp became executive vice president. He has been president since 1950. Friendship now has \$46 million in assets, is the fourth largest in the city.

He will succeed **Wallace O.** (for **Odell**) **DuVall**, president of Atlanta Federal S&L. Nominated to succeed Knapp as first vice president (and hence next in line for the league presidency): **M. L.** (for **Melvin Lewis**) **Dye**, 53, president of First Federal S&L, Salt Lake City, Utah.

Knapp, who was noted in his youth for his talents on the piano and organ, says that someday he hopes to get back to at least "Chopsticks on the organ." He enjoys gardening and travel. He is a Methodist, Mason, member of the Lions Club, and hard-working committee member of Action-Housing Inc. Pittsburgh's civic agency coordinating urban renewal in housing. Knapp was a prime mover in pushing through the scheduled \$46 million program to redevelop East Liberty, Pittsburgh's second largest business district. One feature, a pet of Knapp's, will be converting two streets

to pedestrian malls. He is a former (1948) president of the Pennsylvania S&L League and former (1958) vice chairman of the board of directors of Federal Home Loan Bank of Pittsburgh. Knapp is married, has a son in the housing business, and a daughter.

Dye, who picked up the nickname "Met" in high school although he can't recall how, is a short, softspoken, easy-mannered man who, as an associate puts it, "is aggressive without ever appearing to be so."

Born in Ogden, he went to work in Los Angeles as a bank clerk after graduating from high school, but returned soon to his native Utah to join his father's building and loan business. He struck out on his own in the midst of the depression, became president of First Federal when it obtained its federal charter in 1937. The depression impressed Dye with "the value of home ownership—at the most reasonable rates possible," he says. He regards the current slump in homebuilding as a "healthy sign." With balance returning to housing supply and demand, "builders are being challenged to operate more efficiently—to give the buyer more for his money," he says. He sees ample opportunity for both builders and lenders in privately financed urban renewal. Dye relaxes hunting, fishing, and golfing. He's married and has one daughter.

### Bimson, new ABA president, pushes bank mortgage loans

*"The real reason for the slump in homebuilding hasn't been a lack of money, it's a lack of demand for new houses."*

This opinion on the state of the homebuilding industry comes from a man who should know—**Carl A.** (for **Alfred**) **Bimson**, 60, new president of the American Bankers Assn. Arizonan Bimson, president of Valley Natl Bank, Phoenix, succeeds **John W. Remington**, president of Lincoln Rochester (N.Y.) Trust Co.

Among his colleagues, tall, powerful\*, craggy-faced Carl Bimson is a rare item: a commercial banker who regards residential mortgage lending as an essential function. Valley National is one of the nation's most aggressive banks in home financing with \$79.8 million—almost 15% of its \$639 million assets—in mortgages. The bank last year originated around \$33.5 million in mortgages. The bank's servicing portfolio for itself and other investors totals \$148.7 million.

Unlike many commercial bankers, Bimson shuns conventional loans in favor of FHAs (he currently pays 94-96½%) and some VAs. Reason: the government-backed paper is easier to resell. Last year, Valley National rolled over mortgages at a net loss of \$400,000 to get funds to put into new loans. Explains Bimson: "I think it's extremely important to boost homebuilding."

An articulate speaker with a trace of twang and the blunt, informal manner of a lifelong westerner, Bimson graduated from Colorado A&M in 1924, drifted into banking in 1933 at the suggestion of his older brother, Walter, who was then president of Valley National. Bimson started out handling the bank's property improvement loans. A year later, he was loaned to the newly created FHA.

Bimson helped organize FHA's Title I fixup loan program in Arizona. Valley National

\*Son of a Berthoud, Colo., blacksmith, Bimson grew up dedicated to physical fitness, amazed college and business associates by bending a horseshoe and driving a nail through a board with his bare hands.

took the state lead in making mortgage loans under the infant FHA program, and Bimson was instrumental in convincing out-of-state lenders to buy Arizona mortgages. He credits the bank's home loan policy with contributing much to building Valley National from a small institution to the largest in the Rocky Mountain states.



BIMSON

housing to anyone who can pass any sort of credit formula."

But, adds Bimson, demand is an elastic thing. There are many families who would like—and could use—bigger homes. Why won't they buy? For one thing, says Bimson, the steep discounts spawned by frozen FHA interest rates have led to inflated appraisals and a down-grading of quality as builders have tried to make up for discounts by shrinking room and lot sizes. Inflated land and construction costs have shoved up the price of houses. Upshot: buyers don't think they're getting value for their money. "Take my own case," says Bimson. "My house in Phoenix was built on an acre of ground in 1941. On resale now I might get \$30,000. But to duplicate it in a new house I'd have to pay \$70,000 or more. I won't pay that. Instead, I'll put another coat of paint on my house and stay where I am. A lot of people feel that way."

**DIED:** Builder **John A. Jacobson**, 39, of Sacramento, when his private plane crashed into a hillside in a dense fog Oct 29 near Monterey. Killed with him was Mrs. **Frances Loyeda Dunn**, who trained his horses at his Tennessee walking-horse stable. Her just-divorced husband said the two planned to marry. Jacobson's wife, in the process of divorcing him, had committed suicide two weeks earlier.

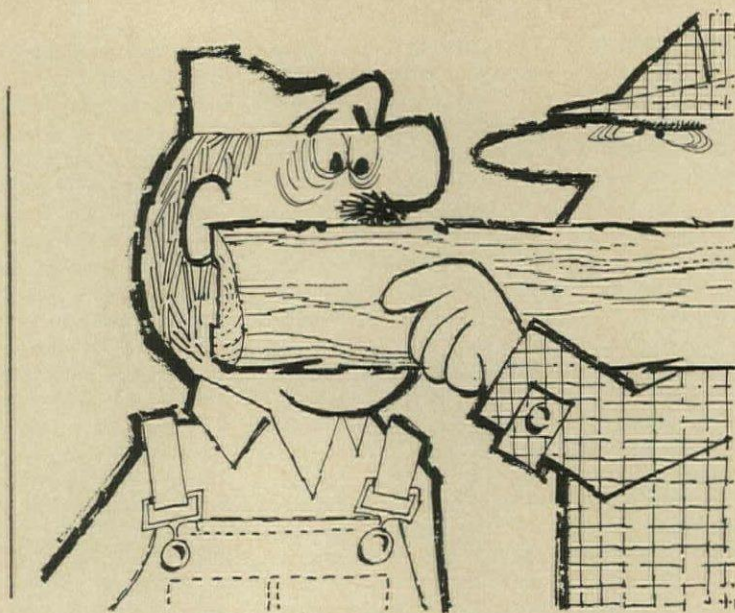
In the last nine years, Jacobson built some 2,000 homes worth close to \$30 million and another \$2½ million worth of commercial structures. Rancho Cordova, his satellite town near the 15,000-employee Aerojet General Corp and Mather Air Force Base was largely built of components turned out on the site in a home-designed prefab-like factory (H & H March '58).

**DIED:** **Edgar M. Cohn**, 48, principal of D & E Corp in Southern California, one of the nation's biggest building and development firms in the US, Sept 29, at Los Angeles. Cohn, and his brother, **Daniel**, have built more than 10,000 subdivision houses in the Los Angeles area.

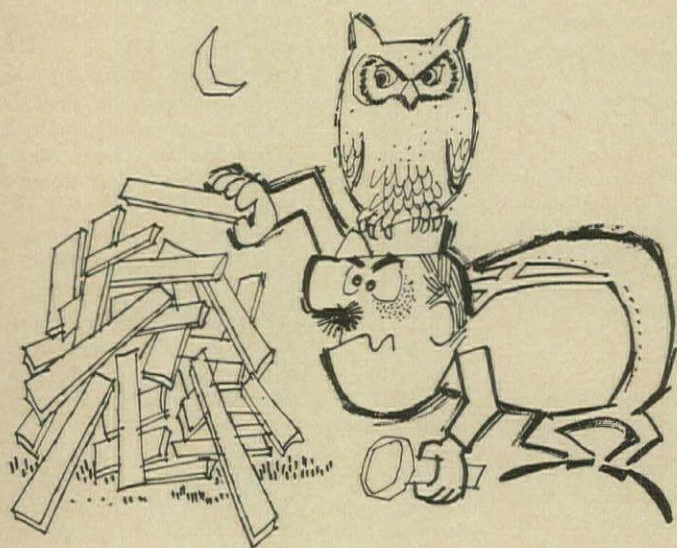
**OTHER DEATHS:** **Phillip H. W. Creden**, 57, director of advertising and public relations for the Edward Hines Lumber Co since 1938, four times chairman of NRLDA's annual exposition, and a founder of NAHB's home builders' show, Oct 6 in Golf, Ill; **Thomas Shallcross Jr**, 85, retired realtor, past president of NAREB (1914) and former president of the old Philadelphia Co for Guaranteeing Mortgages, Oct 13 in Philadelphia.



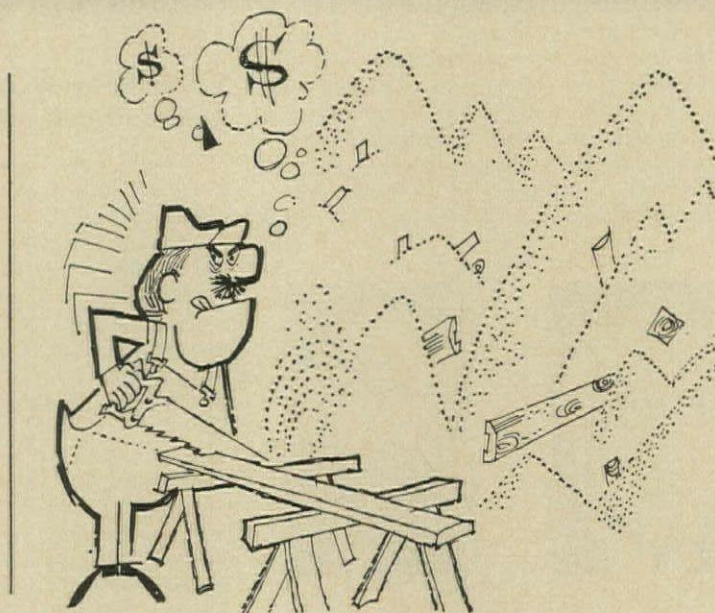
1. "I WAS LOSING MY SHIRT on linear trim because of labor costs and waste."



2. "And customers would complain about dirt and nicks."



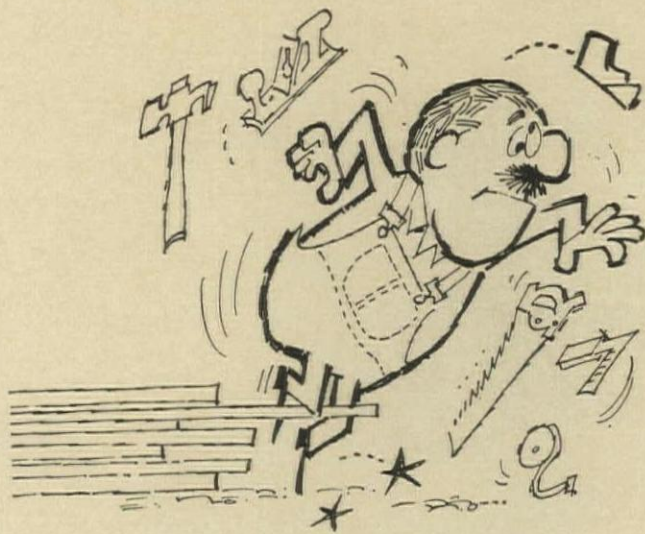
5. "I lost plenty of valuable time sorting through the pile trying to find the right pieces for economical cuts."



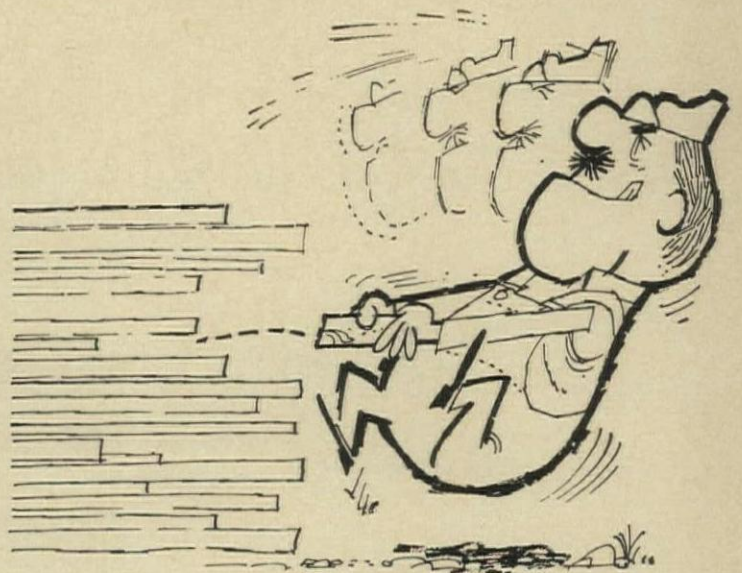
6. "I lost more time and material trimming out knots and defects."

# HINES

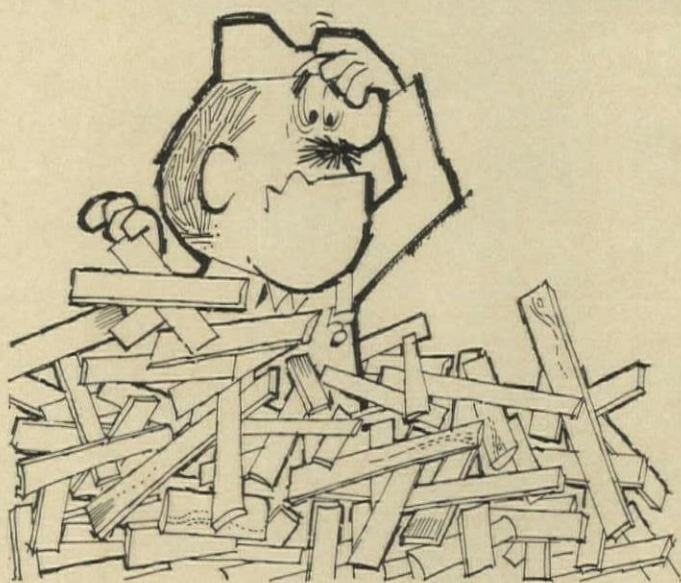
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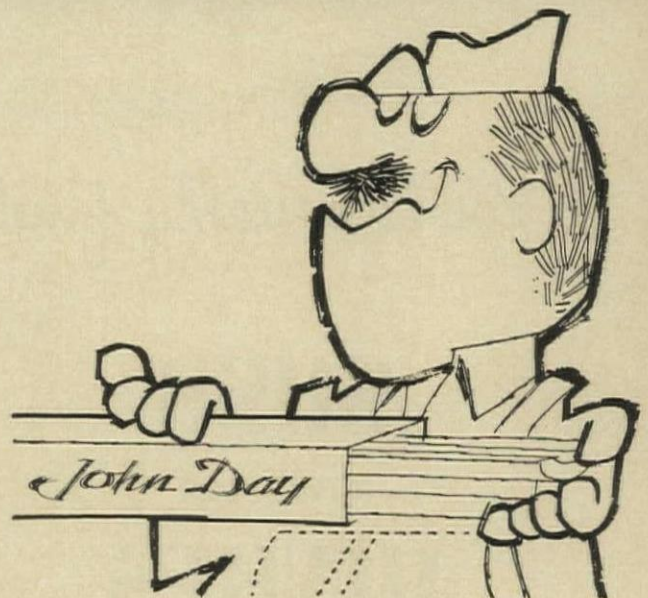
3. "Pieces were either too long..."



4. "...or too short to fit the window I was trimming."



7. "No matter what I did, I always finished up to my neck in shorts."



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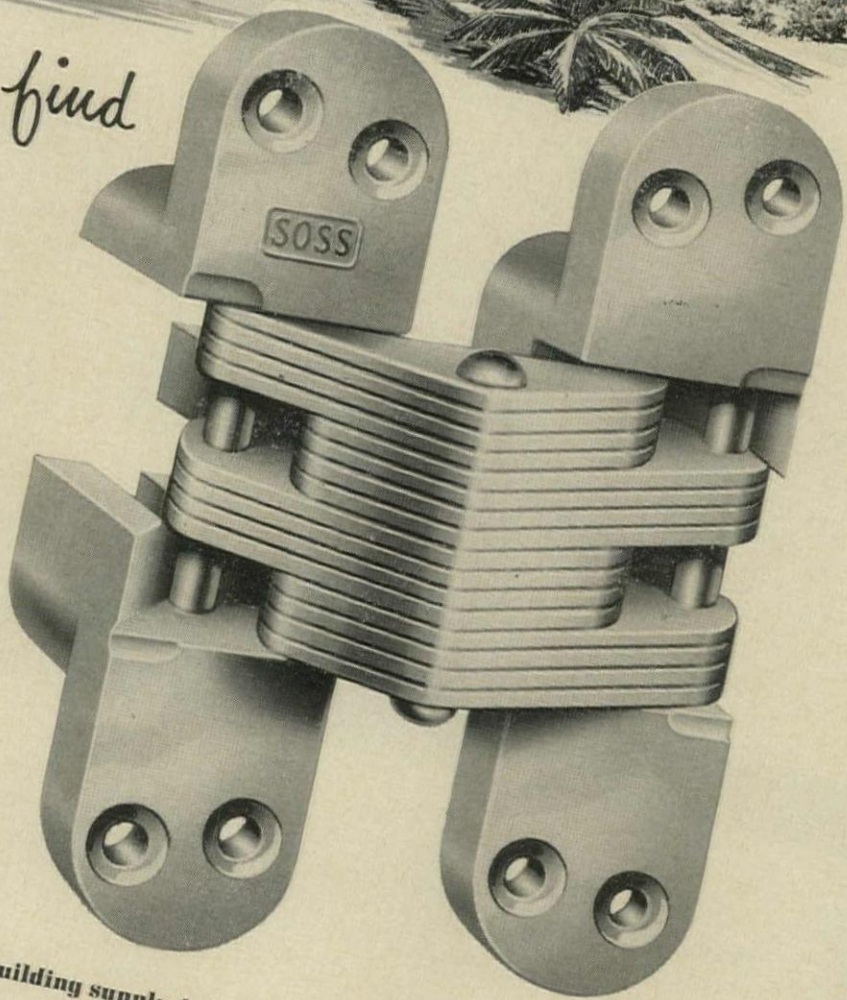
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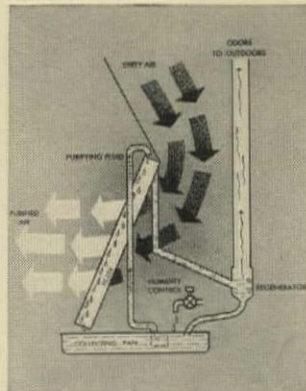
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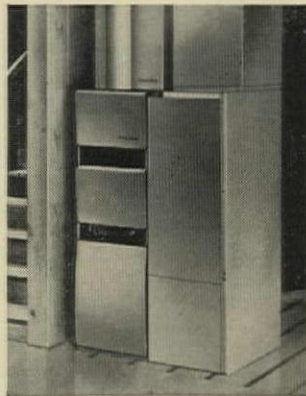
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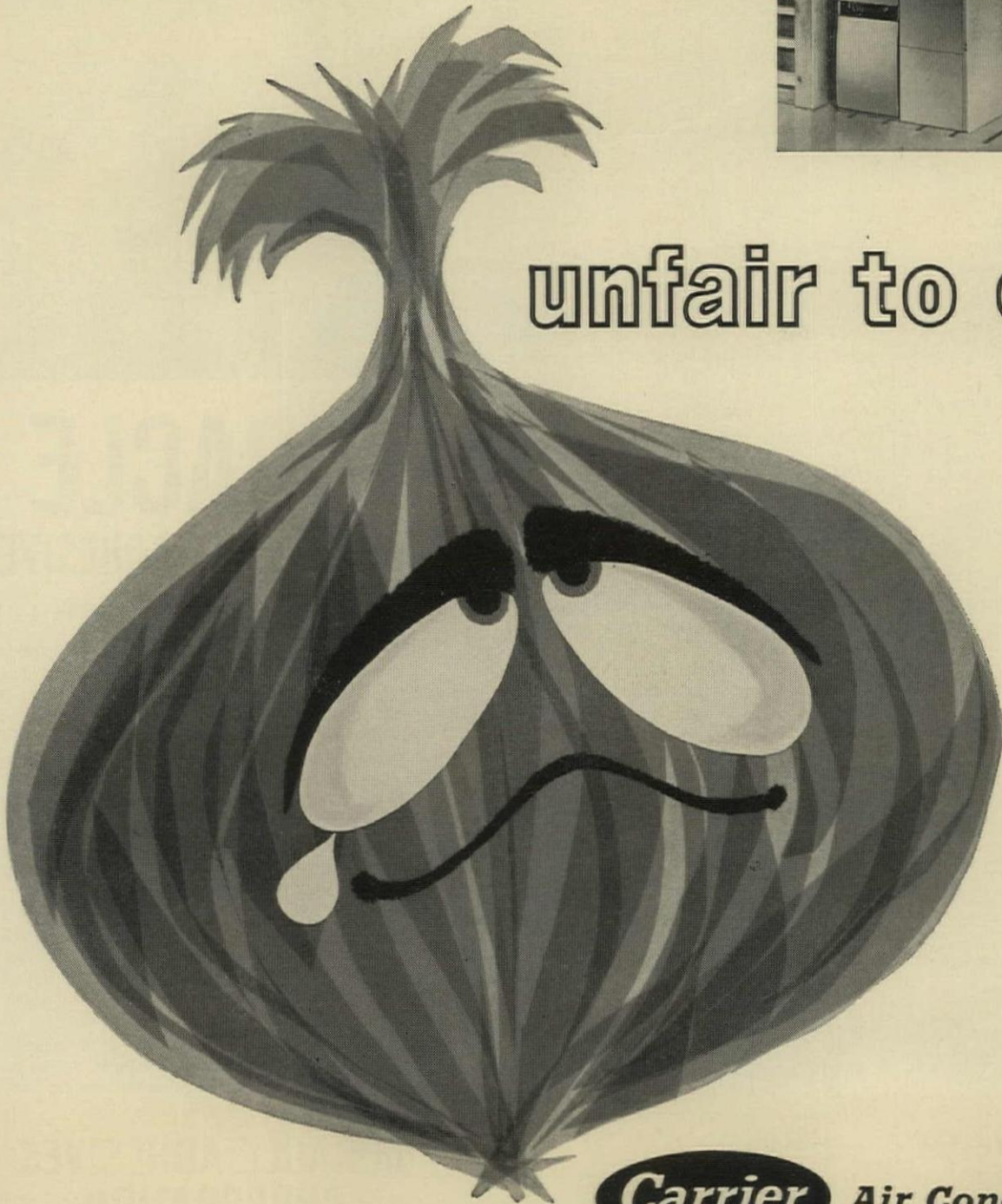


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## Letters

### The land problem

Your August land issue is a first-class example of creative and constructive professional journalism.

By clarifying and relating the best thinking on urban land problems you have produced a reference work which will be most helpful to architects, planners, and builders in their daily work. At the same time you have made a research study which can be broadly understood by other key professionals and businessmen.

This issue should be placed before all the country's zoning and planning officials. It should be read by all its town and city executives. Since land development patterns are at the bottom of modern traffic problems, traffic engineers should be acquainted with its arguments and conclusions. It should be of great interest to sociologists and economists in universities where urban problems are receiving more and more attention.

I hope steps are being taken to distribute this issue more widely than usual.

HENRY D. WHITNEY, AIA  
New Canaan, Conn.

More than 7,000 reprints of the Land issue have been distributed to date. A limited number are still available at cost, 65¢ each, and may be obtained by writing to the editors.—Ed.

Your August issue is one of truly momentous importance.

ROBERT M. DETCALF JR., vice-president  
Guaranty Mortgage & Trust Co  
Memphis

Could you supply a copy of the land issue to every Representative and Senator? If it started even one or two thinking objectively, it would be a great service to the country. Thanks for a realistic, objective approach to a national problem.

RAY M. HARMON, JR., engineer  
consultant  
Harmon & Beckett  
Denver

The individual responsible for your August land issue should be respected by everyone who believes in freedom and democracy. Not since the days of our founding fathers has such editorial courage been shown.

The pet argument of the proponents of land reform has always been that land monopolists control all media of advertising, publicity, and public relations and that they would never permit an expose of land speculation and land monopoly.

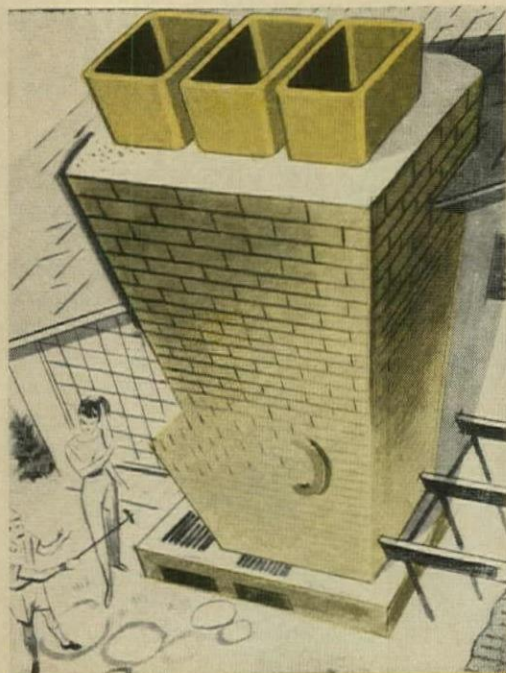
This issue has done America one of the greatest services any publisher has attempted in our era. This honest reporting may be a voice in the wilderness but you have set an example and I hope my long-time favorites, the economists who write for the *Wall Street Journal*, will follow your courageous start. Thank you for your efforts in behalf of free enterprise and not monopolistic capitalism.

B. M. RODMAN, president  
Claymore Homes Inc  
Ticonderoga, N.Y.

May I compliment your magazine on the excellent reporting, research, and depth study of the utilization of land in our American urban areas. Can we get reprints to distribute to our plan commission members and other appropriate individuals.

CALVIN S. HAMILTON, executive-director  
Metropolitan Planning Dept  
Marion County, Ind.

Letters continued on p 92



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Only Clay Flue Lining is adaptable to all fuels—coal, oil, gas and wood. With Clay Flue Lining, conversion to any new heating system, no matter what fuel it burns, is safe. Multiple purpose flues of Clay Flue Lining are safe for fireplaces, grills, incinerators. Clay Flue Lining is 100% fireproof... won't melt under heat. Chemically inert, it's unaffected by chemicals and gases... does not rust, rot or corrode. Specify and install Clay Flue Lining with confidence... it never wears out!

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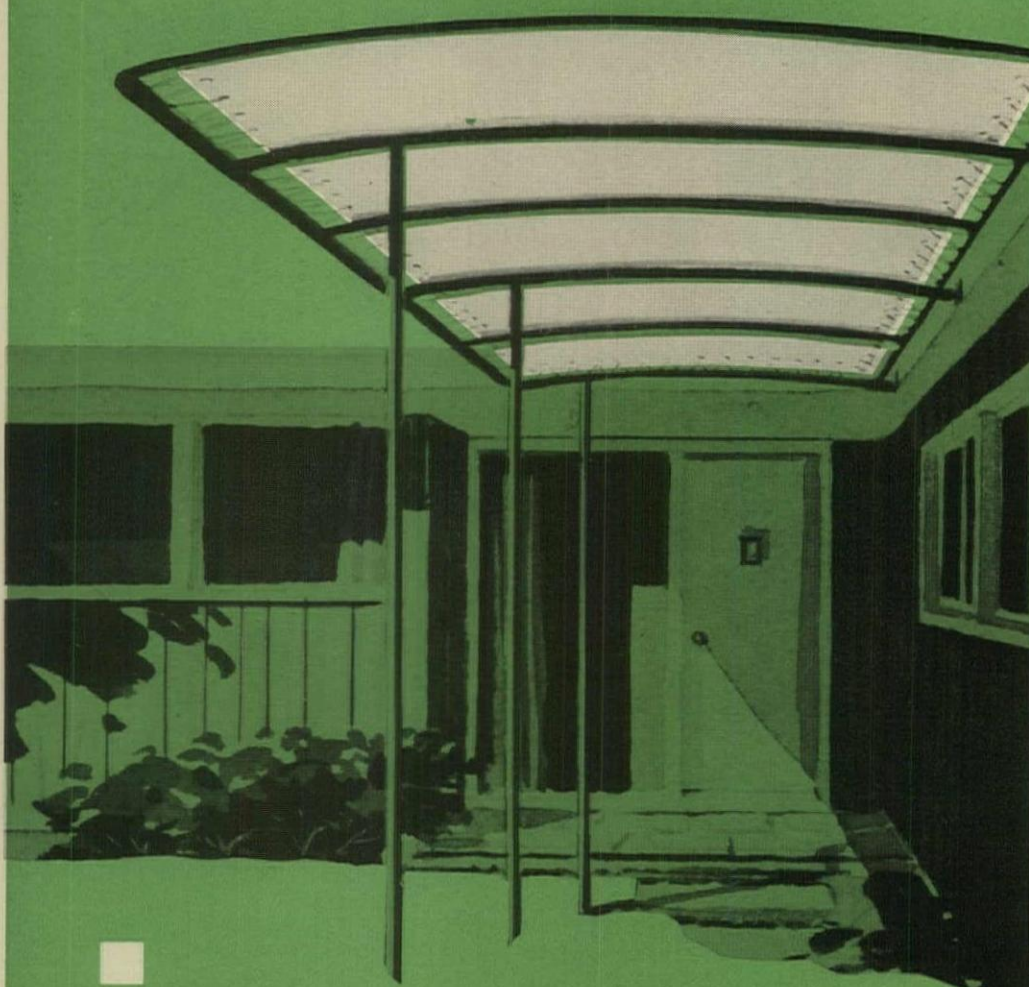
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What's more, with the remarkable new finishes for this sturdy fabric, you can expect years and years of rugged service and rich, colorful beauty. Ask your local canvas products manufacturer about the acrylic paints, vinyl-plastic coatings, and improved dyes that now make canvas sunshades and canopies a better-than-ever feature to attract prospective home-buyers.

See our catalog 19e|Ca in Sweet's Architectural Catalog or write for a free copy. It contains original and practical ideas plus helpful information for specifying canvas.



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**Land continued**

Your August issue on land has afforded me extreme gratification. Seldom do I come across a publication deserving such unqualified praise.

ERNEST J. FARMER  
Toronto, Ont.

Your pungent comment and penetrating diagnosis of the tax and legal maladies afflicting modern land use are the best presentation of the subject to come under one cover for years. The examples of wise siting of homes on small lots should be required reading for planners who moan about suburban sprawl in one breath and in the next spout regulations fueling the monster's growth and swathing any innovation in subdivision design.

KENNETH D. CAMPBELL, *director of research & information*  
Development Committee for Greater Columbus (Ohio).

Your August issue was excellent. The portion on taxes and slums would be ideal to send to the "political powers" in this area.

FRANCIS J. GASQUET  
Natchez, Miss.

This subject is of extreme interest and importance. Is possible to obtain about 25 reprints for distribution to our 15 Council members and other city officials directly concerned with planning.

FOWLER D. JONES, *chief legislative analyst*  
City Council of Los Angeles

While I don't agree 100% with all the conclusions reached, I believed that this issue has done an excellent job of presenting a controversial problem and has performed a real service. I am interested in obtaining copies for use in classes and seminars in land economics.

ROBERT M. REESER, *instructor*  
College of Agriculture & Home Economics  
Ohio State University

**Co-ops from public housing**

The presentation of our Dante Place conversion (NEWS, Sept) is an excellent job . . . As you undoubtedly realize, this is a complicated move, without precedent and difficult to describe in a few meaningful paragraphs. But then, this is your job and it is indeed well done.

We have now relocated more than a third of the existing public housing tenants without a hitch and are on a routine schedule of six to ten a day with November as a target date for complete evacuation. The first building vacated has all the rehabilitation work completed and the first tenants under the cooperative moved in Sept 1. Contracts have been let for the balance of the rehabilitation work and contractors are moving into each building as the last tenant moves out. We are getting surprising results with an expenditure of about \$600 per apartment (shower and ceramic tile in baths, new doors on closets and kitchen cupboards, new tile on kitchen floors, complete redecoration including public halls and elevators, new modern entrances for each building). Merchants cooperated by furnishing demonstration units.

I am very optimistic about the whole venture.

ROBERT D. SPIRELL, *executive director*  
Buffalo Municipal Housing Authority

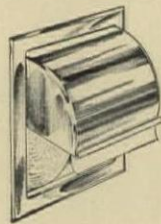


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Blending easily with any decor and styled for every budget, these quality, gleaming accessories spell customer satisfaction. The bath you design, sell, or install today — in modest abode or palatial setting — will always have the best when you specify HALL-MACK Accessories.

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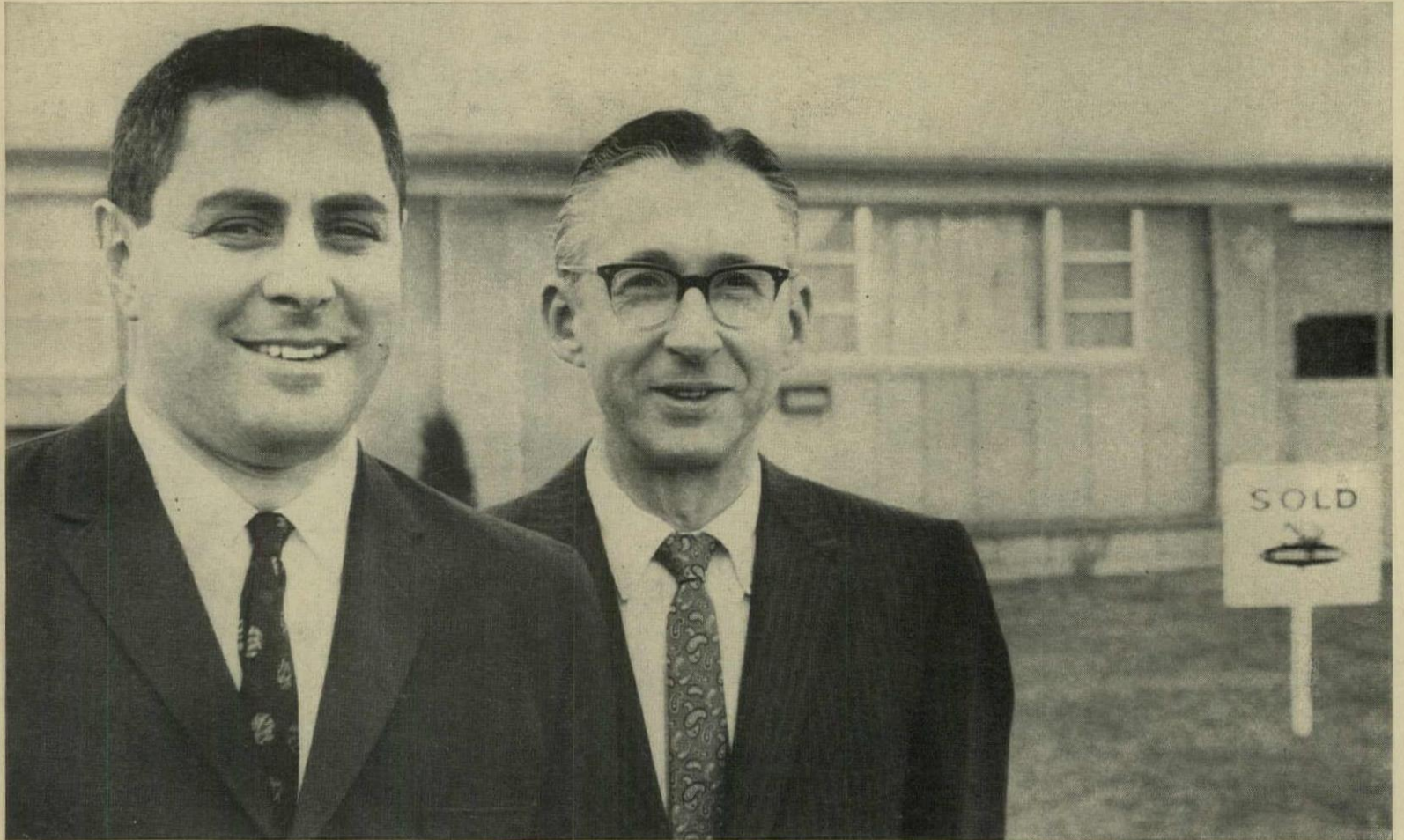
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# OHIO BUILDERS SAY:



## “Air conditioning was a key factor in selling our \$13,750 to \$15,250 homes in Columbus, Ohio”

Julius Cohen (left) and Sam Sherman, President and Secretary-Treasurer, Jewel Builders

“Most of the home buyers we were interested in wanted two features above all: brick construction and central air conditioning,” continues Mr. Cohen. “Our Homestead tract offered both in the \$15,000 price range.

“We promoted the fact all 300 homes were air conditioned in radio, TV and billboard advertising,” adds Mr. Sherman. “Results were wonderful. We sold all the homes—and more than 50% of the buyers cited air conditioning as the key advantage that influenced them. We’ve made every non-air conditioned home of comparable size and price obsolete in our area.”

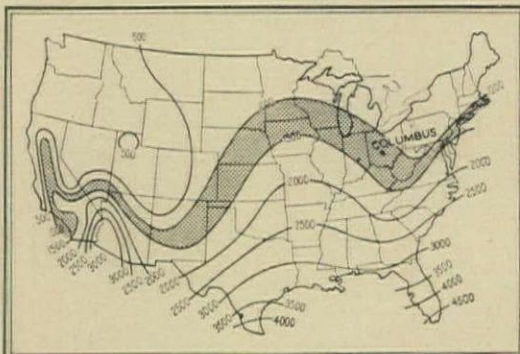
Columbus, like many other northern cities, has summers with maximum temperatures ranging from 80° to 100° and an

average relative humidity of 70%.

Mr. Cohen concludes: “Year-round comfort and filtered air are big sales points. In fact, all the nearly 1,600 homes we plan for 1960 will be air conditioned. They’ll be erected in Columbus, Youngstown and Pittsburgh areas and will be priced from \$13,750 to \$17,000.”

THERE'S YOUR PROOF that air conditioning can help you sell in northern as well as southern tracts! Remember, most top-quality air conditioning units are charged with dependable Du Pont Freon\* refrigerants. Call your equipment manufacturer today for details about the sales power of air conditioning.

### DOES YOUR TRACT FALL IN A CLIMATE SIMILAR TO COLUMBUS, OHIO?



If so, air conditioning can help you sell, just as it did for Jewel Builders. Look at the shaded area on map to left. It includes Columbus and hundreds of communities across the country with the same climatic conditions. Is your tract in this area?

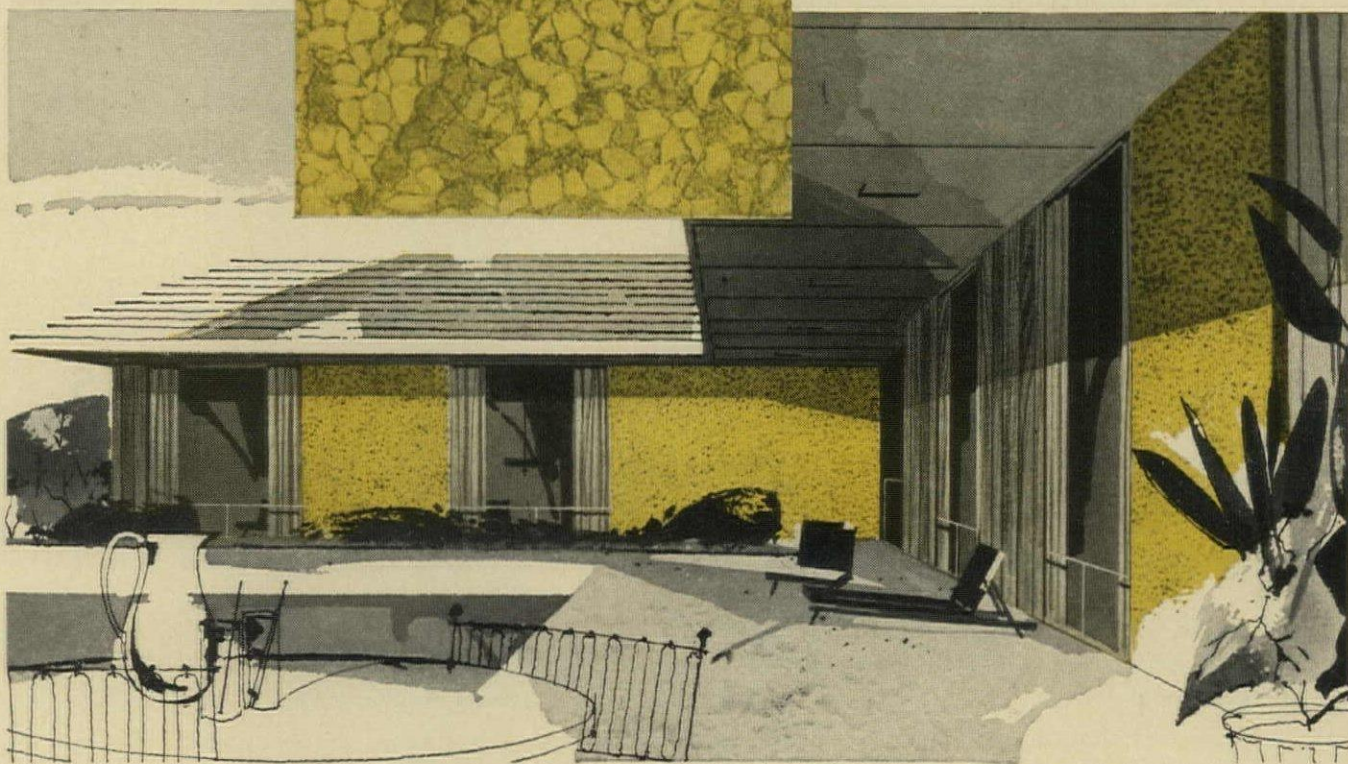
*\*Freon is Du Pont's registered trademark for its fluorocarbon refrigerants.*

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*For the newest in homes . . .*

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**PORTLAND CEMENT ASSOCIATION**

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**River Oaks** garden apartments and Craig Smith of Sullivan-Smith, Inc. builders. All apartments in this development have at least one Built-In Air Conditioner; some have two.



This **decorator baffle**, painted right above the night stand, to match the wall. The baffle also can be papered or panelled, or hidden by a picture or mirror.

"I like the name, the design and the low price"

## Builder looks at all national brands, chooses General Electric Built-In Air Conditioners

"**W**E wanted the best air conditioner we could get," says Craig Smith, Vice President of Sullivan-Smith, Inc. "... quality that will give years of dependable service. We've got it with General Electric Built-In Room units."

Mr. Smith's company installed 160 Built-In Air Conditioners in its recently completed River Oaks Apartments in Dearborn, Michigan. Cases were installed as part of the wall during construction. Units were slipped into place when the building was finished.

"Built-In units are neat and trim," adds Mr. Smith. "Tenants think they're great. They also appreciate the interior baffle that's so easy to decorate."

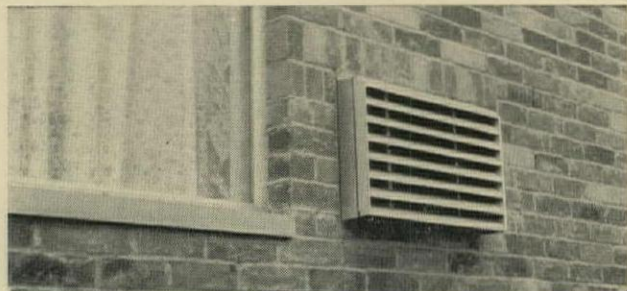
The only true built-in room air conditioner with the decorator baffle is the General Electric Built-In.

**The Golden Value Line of the 60's** includes 18 other room air conditioner models ... ranging from 5,300 to 16,000 BTU's.\* There's a General Electric

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See your General Electric representative for full details. General Electric Company, Room Air Conditioner Department, Appliance Park, Louisville 1, Ky.

\*Standard measure of cooling capacity, tested and rated in compliance with NEMA Standard CN 1-1958.



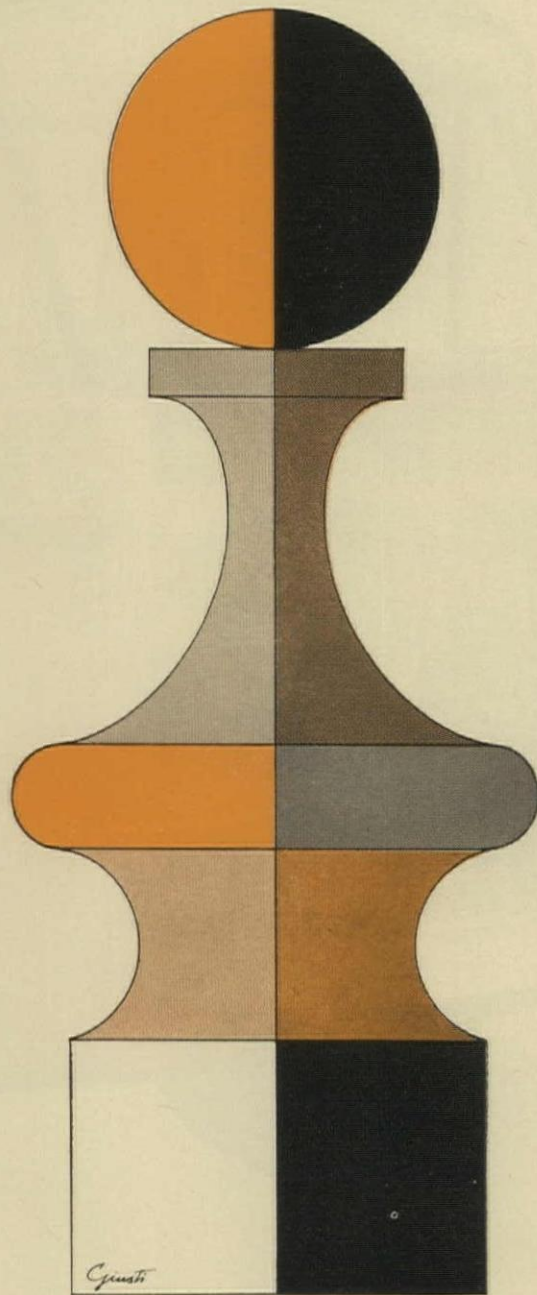
The **outside grilles** of all General Electric Room Air Conditioners are of aluminum. They never rust, but stay like new.

*Progress Is Our Most Important Product*

**GENERAL**  **ELECTRIC**



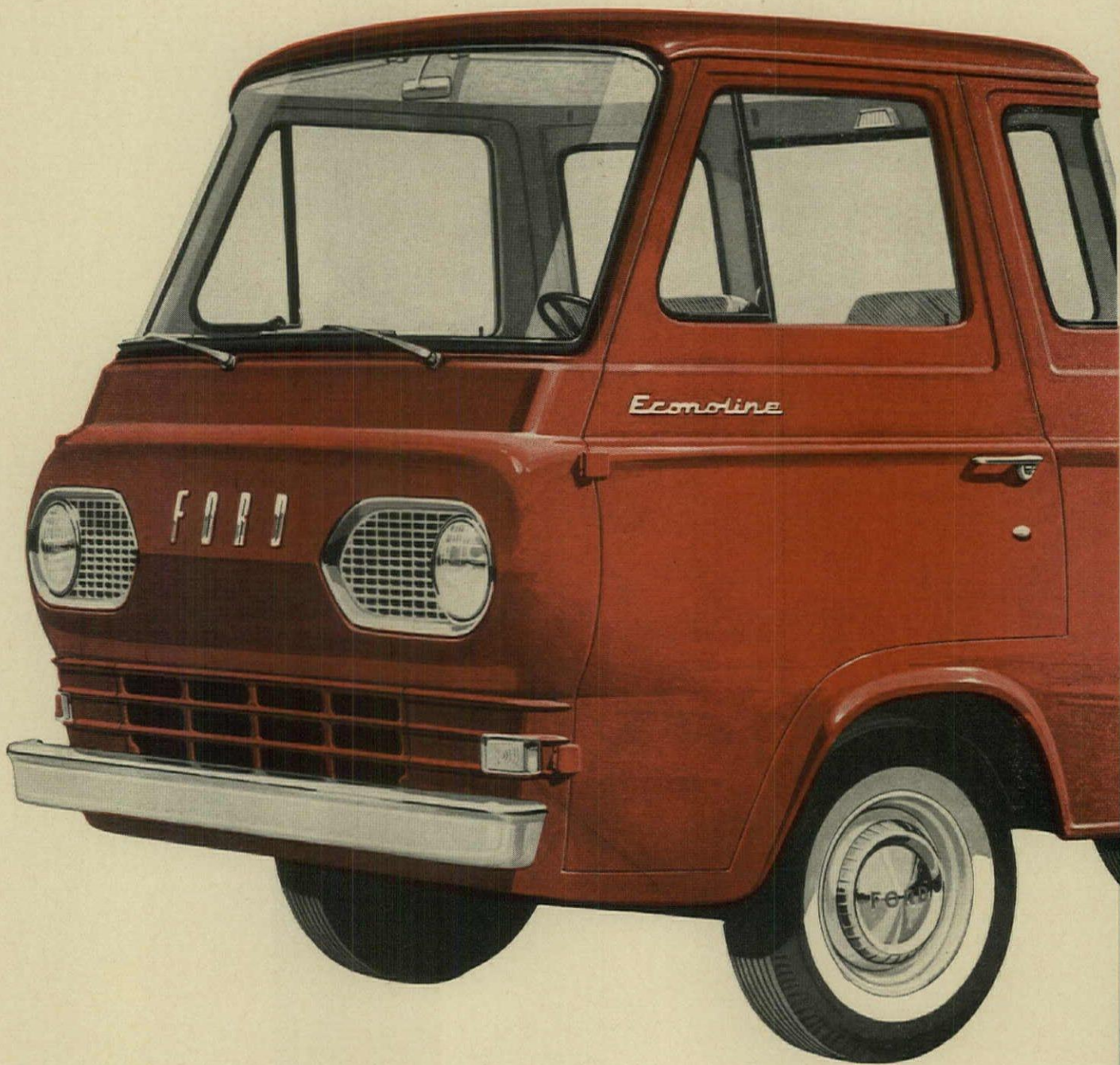
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 **Western BRASS**

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\*Based on a comparison of latest available manufacturers' suggested retail delivered prices.

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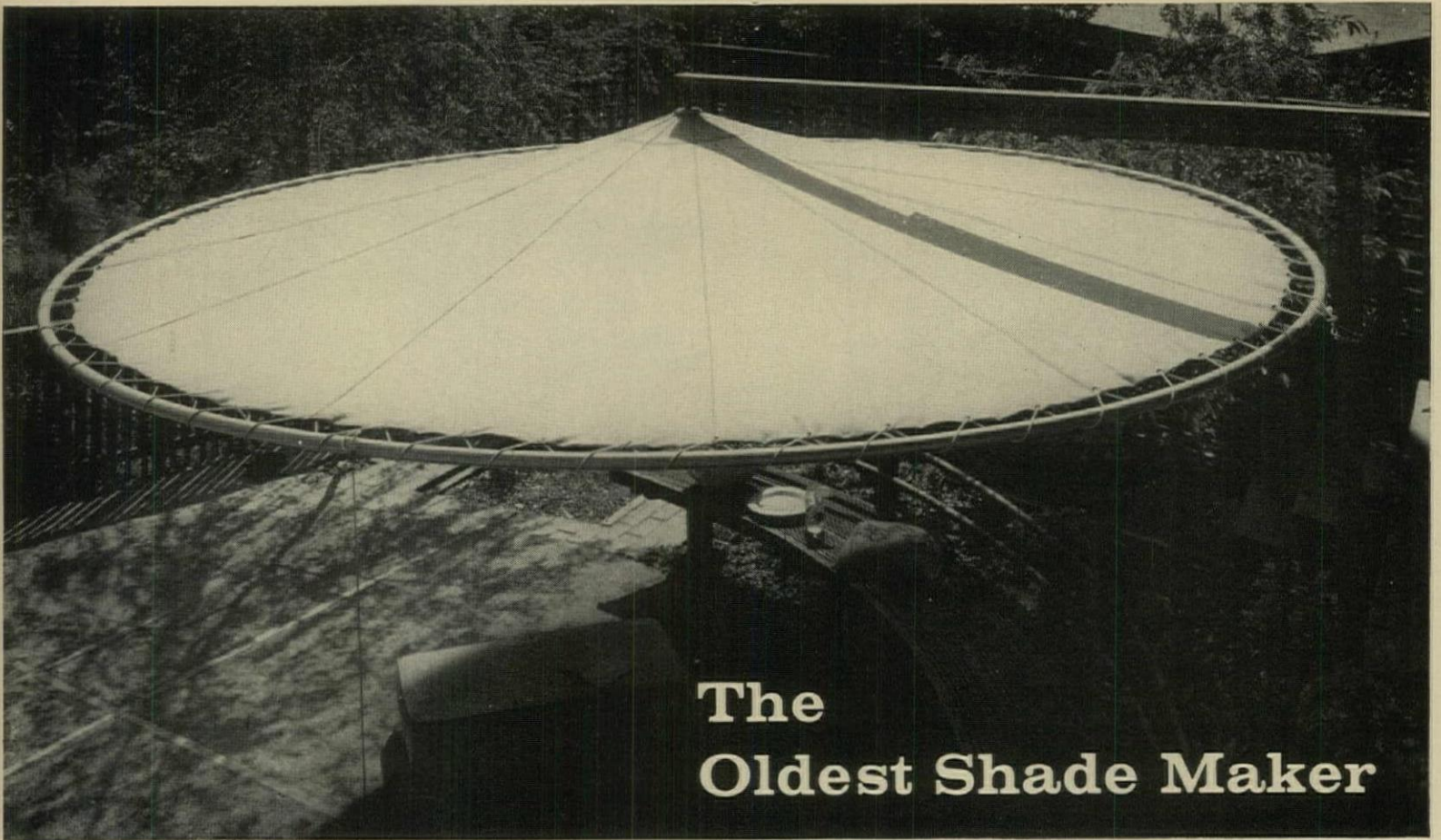
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Better Homes & Gardens	559	1,042	1,098
House & Garden	482	902	806
Living	406	814	709
American Home	256	563	575

# House Beautiful

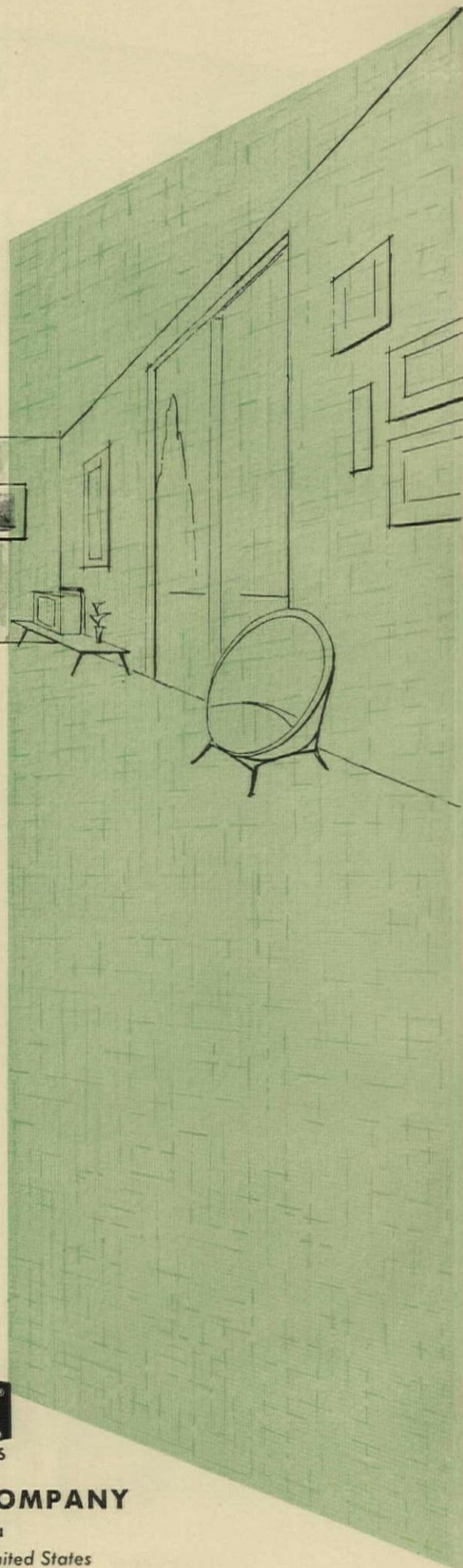
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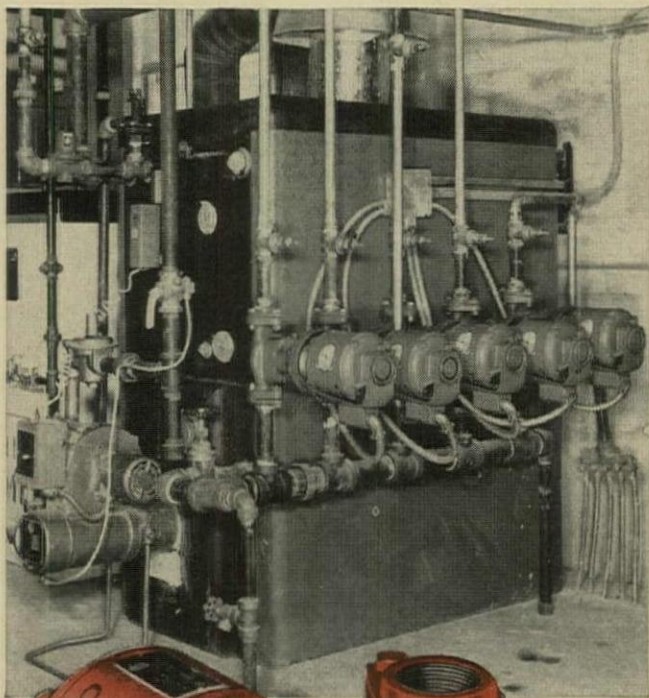
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**BELL & GOSSETT**  
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NOVEMBER 1960

# House & Home

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# 61

## GOOD IDEA HOUSES



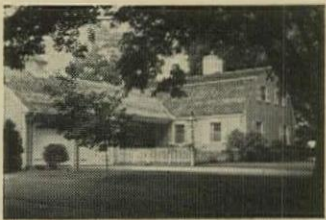
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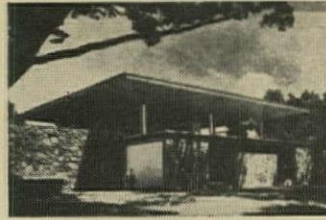
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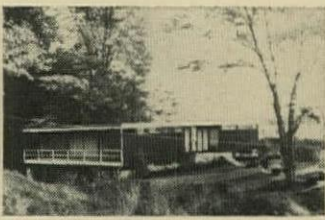
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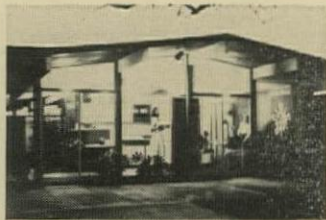
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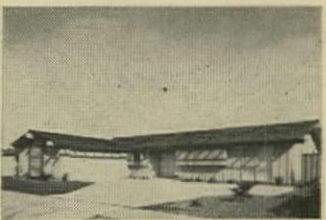
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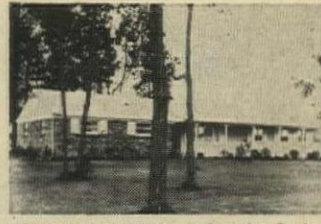
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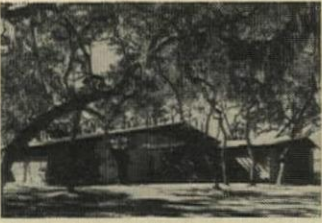
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# Good ideas in multi-level planning

The comeback of the multi-level house continues to be one of today's strongest trends in housing.

One reason is simply a turning of the cycle—reaction to a decade of ranch houses. But that is only part of the explanation. The multi-level houses you will see on the next 12 pages reflect one or more economic reasons for the trend:

1. Many homebuyers need more space for a bigger family and it generally costs less to build a big house on two levels than to sprawl the same space over ground level.
2. A two-level is more compact than a single-story, so it fits a smaller lot or leaves more room for outdoor living.
3. In a multi-level house it is easy to zone quiet areas from noisy areas and to shut off the children's clutter.
4. Many builders are turning to bypassed hillside sites where a multi-level house is a natural solution.

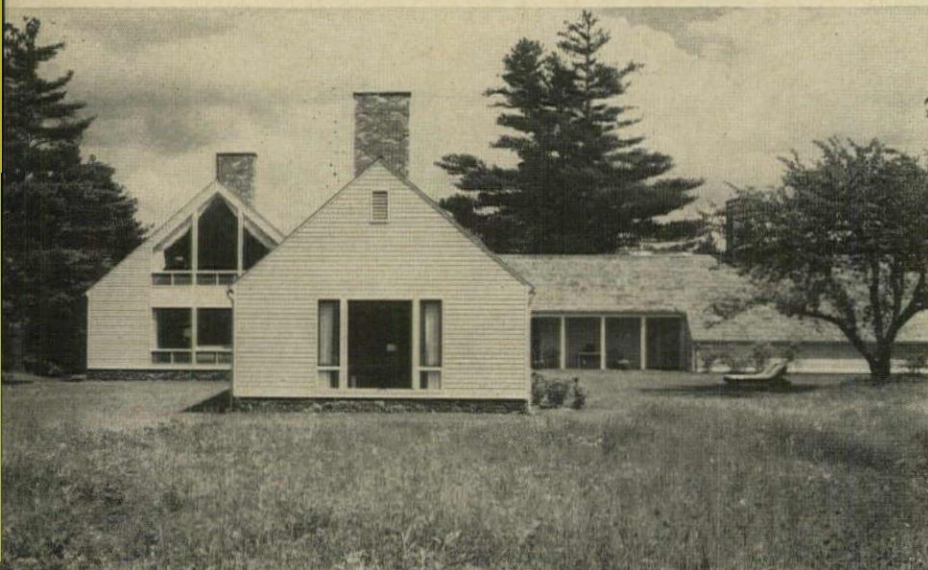
Still another market factor is the nostalgic appeal of traditional two-story design. But the resurgence of the multi-level house is by no means limited to a return to Colonial style. Architects are coming up with many fresh ideas for multi-story exteriors and floor plans—in fact, there are so many new developments that you will find multi-story houses not only in this first group of the 61 good idea houses, but in most of the other six parts of the collection.

*To begin with ten outstanding examples of today's multi-story houses, turn the page*



**LOW AND RAMBLING HOUSE** with classic New England lines stretches 110' and fits its site like an early farm house.

## This contemporary one- and two-story house has traditional roots



There is a strong feeling for the past in the familiar New England design details and materials: narrow clapboards, narrow trim, cedar shingle roof, massive chimneys, and a sprawling, house-plus-later-additions shape.

Yet these familiar details obscure only for a moment the fact that this is in no sense a traditional house—that, in fact, it is a very contemporary house.

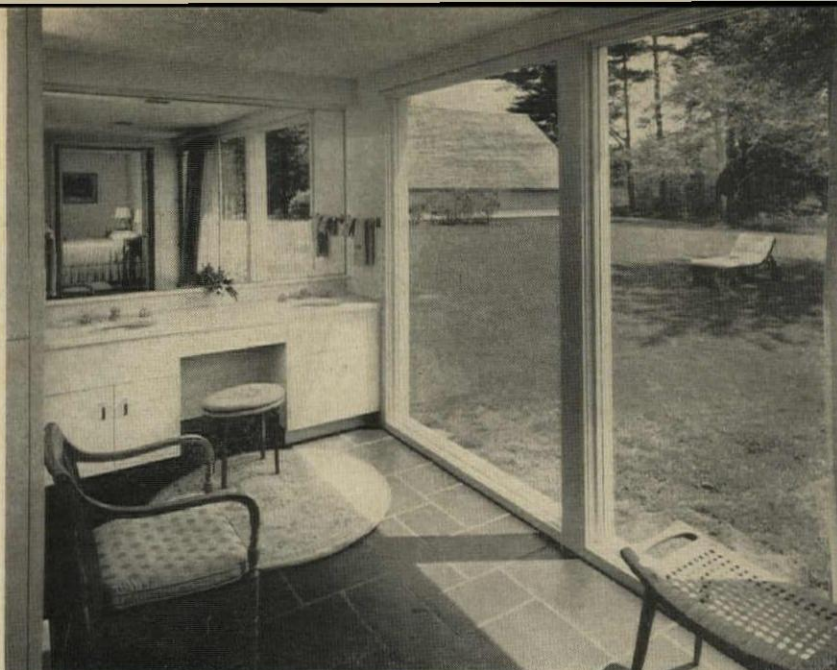
On the exterior, the clapboard is used in big masses broken only by big panels of glass—most of it floor-to-ceiling. And while the street side of the house (photo above) is mostly closed, the other sides of the house have wide window areas overlooking the broad rear yard and the view.

**VIEW SIDE** of house has all rooms open to the terrace and view. Wing in foreground is bedroom area, wing at left rear is living area with guest bedroom on second floor, at right is kitchen-dining wing.

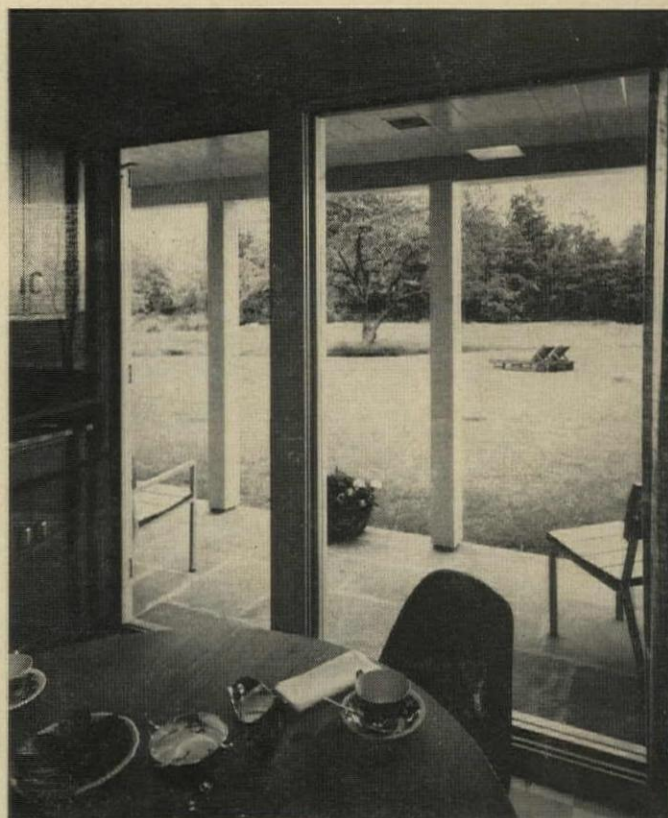




Photos: © Ezra Stoller



**MASTER BATH AND DRESSING ROOM** shares view of outdoors. Room is 25'x15', has 20 lineal feet of closet space.



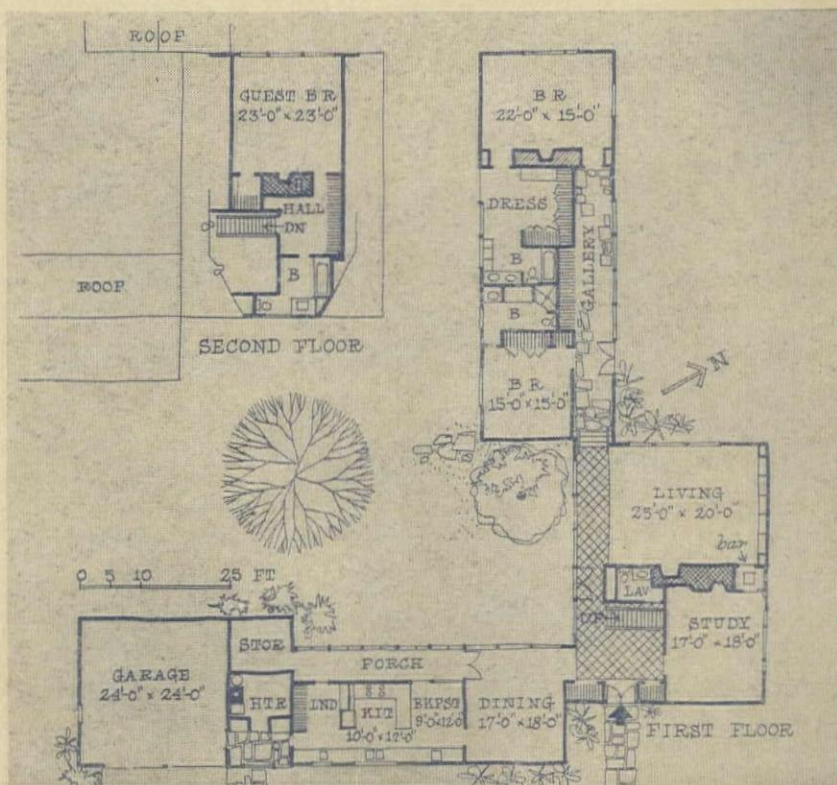
**INFORMAL DINING AREA** has all-glass wall and door opening to covered porch. Interior detailing is simple, trim, and precise.

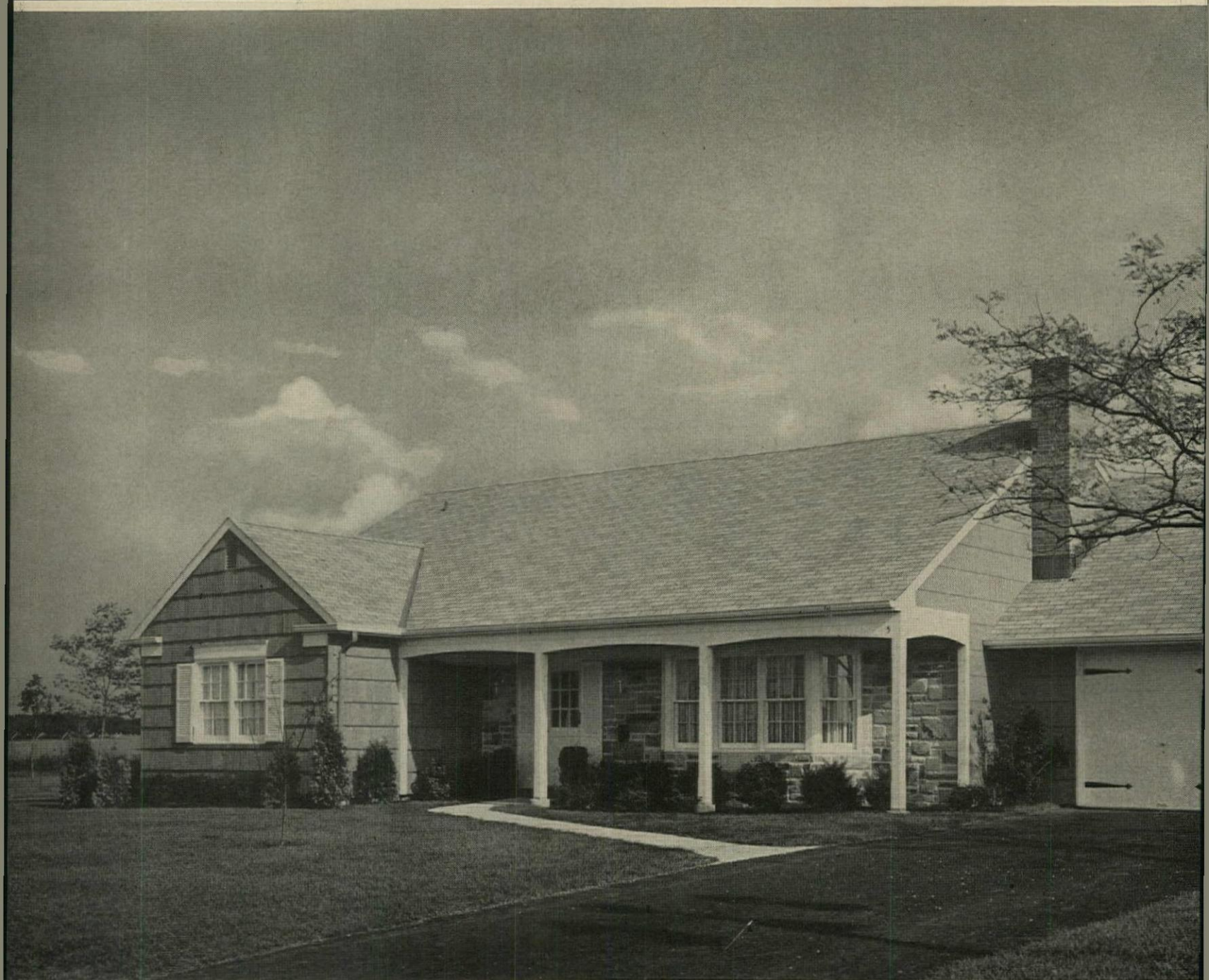
The plan, though divided into separate buildings as in early houses, is zoned for contemporary living. The kitchen and dining wing also houses the garage and mechanical equipment. The central wing includes living room and study on the first floor, guest room and bath above—all opening off a big central entry. The third wing is the bedroom wing. These three wings form roughly an L, making a private terrace open to all rooms. Total living area: 3,675 sq ft plus garage.

The plan is unusual, too, in that it is mostly only one room deep (see right). All rooms in the living and bedroom wings open off a gallery that stretches 80' from end to end.

The house is in Fitchburg, Mass.

**SPRAWLING PLAN** zones different living areas. Porch in kitchen-dining wing and gallery running through the living and bedrooms wings open enormous vistas within the house. L forms sheltered terrace.





**STONE AND SHINGLE MODEL** is 72' long. Wing at left holds two bedrooms and baths. Bay window is in front living room.

## Look what Bill Levitt is doing now with his story-and-a-half model

His newest is much bigger (2,170 sq ft), much higher priced (\$20,990) and loaded with more features (see below) than any story-and-a-half he's ever built before.

It is a long way from the original expansion attic model that first made him famous and it is even a big step up from the model he upgraded only a year ago (H&H, Sept '59) to meet the growing market of people who want a bigger and better house and are willing and able to pay for it.

*What does this house have that last year's \$9,000-cheaper house didn't have?*

1. An added 750 sq ft of finished living area.
2. Three full baths instead of two. (Both downstairs bedrooms now have their own baths, the two upstairs bedrooms share a bath.)
3. An 11'x18' family room and 12'x13' separate dining room. (Last year's model had no family room and the dining area was an 8'x10' space open to kitchen and living room.)

4. A two-car garage with separate space for washer and dryer—both included in the price—and a 6'x12' storage area. (Last year's model had a one-car garage).

5. A big central entry (photo, top right) that opens to the bedroom wing, the dining room, the living room and the upstairs; sets up a good traffic pattern for the house. (In last year's models, the living room had to work as a hall.)

6. A brick fireplace in the living room (not shown).

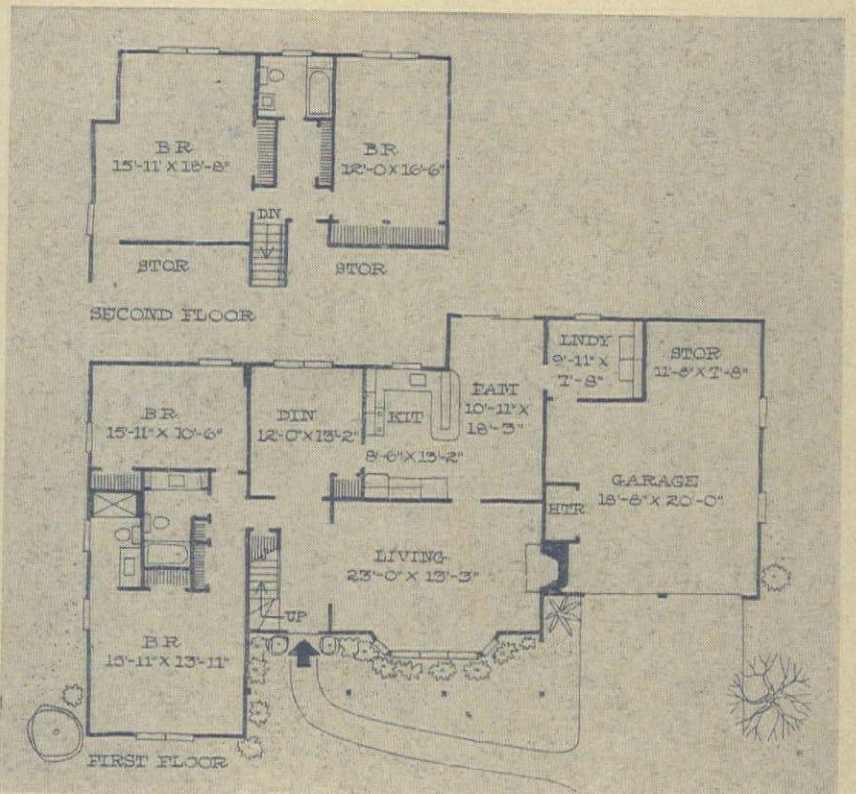
7. A bigger kitchen (photos, opposite).

8. A dishwasher, garbage disposer, and dryer plus a built-in-the-attic TV antenna system with multiple outlets. (Earlier models, like this one, included in the price refrigerator, range and oven, washer, colored fixtures and ceramic tile in all baths, 12,000 sq ft lots and landscaping, as well as in-and-paid-for community services.)

In New Jersey, this model sells for \$9.70 a sq ft including land. In Maryland, on more expensive land and with central air conditioning, it sells for about \$10.50 a sq ft (\$22,990).

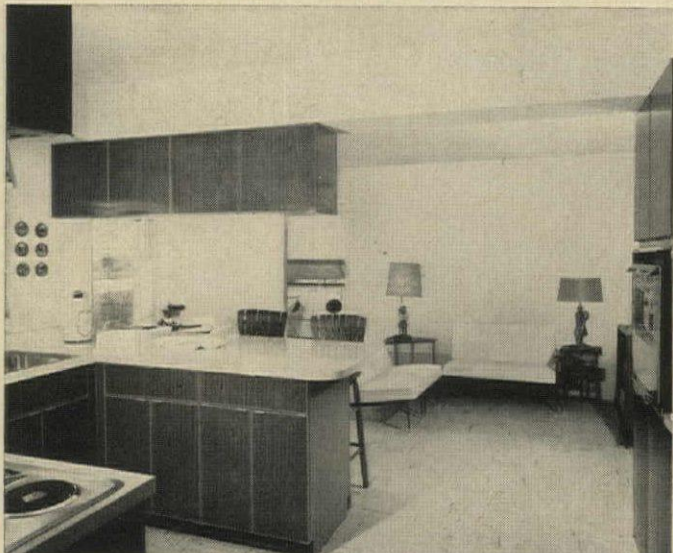


**SPACIOUS ENTRY** opens to separate dining room at rear, bedroom wing through hall to left, living room to right. Upstairs also has large hall (see plan).



**PLAN** shows zoning of bedroom wing from noisy areas, close tie of kitchen to dining room and family room. House has four bedrooms, three baths.

Photos: Lawrence S. Williams



**KITCHEN AND FAMILY ROOM** (above and right) are open to each other across snack bar. Family room has space for informal dining, opens to rear terrace through 8'-wide sliding glass door. Kitchen has all appliances, including dishwasher and disposer.





**HILLSIDE HOUSE** fits compactly into steep uphill site. Glass shaft in center extends through both levels, opens to walkway from living room to terrace.

## Designed-in decoration gives this house its smart appearance

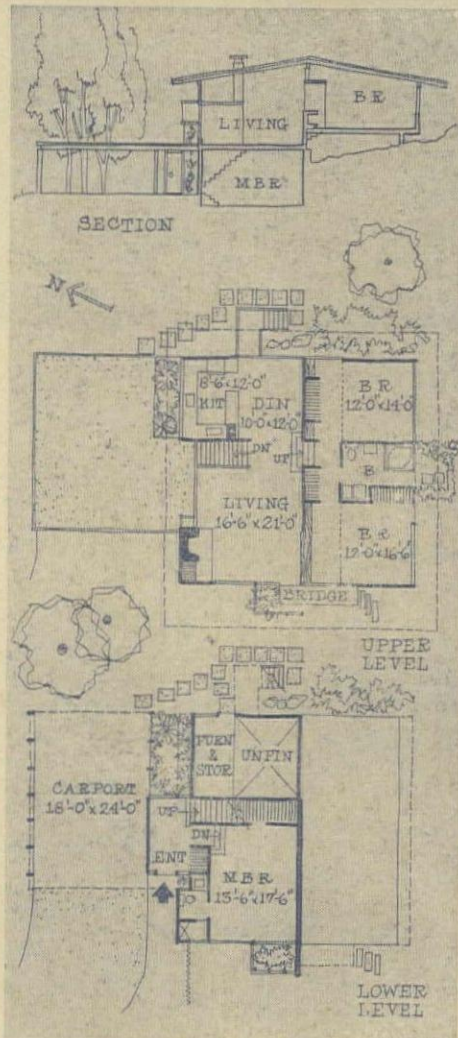
Instead of using redwood siding in conventional clapboard or vertical patterns, Architect Henry Hill used it in big smooth planes, and in the front wall (photo above) he set off the wood with five inset panels of fine porcelain which the owner brought from China. Instead of using glass in uniform sizes, Hill used a studied pattern of slim wooden mullions and muntins for decorative effect in all his big glass areas. He set a section of the front-wall glass forward to form a dramatic open shaft extending from the ground to the big roof. The roof itself—with 4' and 6' overhangs and extended outriggers—is also a decorative

element. The wood-faced chimney extends the sidewalls through the roof. The strong fascia of the carport and the slender posts at the edge of the front overhang extend the house onto the site.

The plan is in some ways functional; in other ways very special. Its four levels make optimum use of a steep uphill site: its shape, as close to a cube—the cheapest possible shape—as the grade permitted, helped hold costs to a minimum (contract price was \$23,800). But the plan is extraordinarily open—so open that it affords a minimum of privacy.



**LIVING ROOM** is on upper level. Walls, as in much of interior, are paneled. Roof deck is 2x6 t&g. Fireplace panel is gold leaf. Note break in glass wall for shaft.



**SECTION AND PLAN** show, top, how four levels follow the grade and, below, how compactly space is used. Second bedroom and baths are the only totally enclosed rooms.

Photos: Roger Sturtevant



**ENTRY** (left) is between lowest (master bedroom) level and living-room level. This 6'x12' space overlooks an entry garden through a glass wall at rear.

**MASTER BEDROOM** (below) has private inside garden at base of open glass-walled shaft. At ceiling line, note walkway extending into shaft from living room above.





**HOUSE IN NEW ENGLAND TRADITION** was designed by Architect Royal Barry Wills, acknowledged master of the style. The house is in Cohasset, Mass.

## This house is a basic lesson in story-and-a-half design



**LIVING ROOM** has traditional fireplace and paneling.

It is successful where most story-and-a-half houses fail:

1. It is low to the ground. Its lines are strongly horizontal. The roof pitch is kept moderate ( $9\frac{1}{2}$ -in-12) and the eaves are set down tight on the tops of the windows. The rambling plan makes it seem still lower.

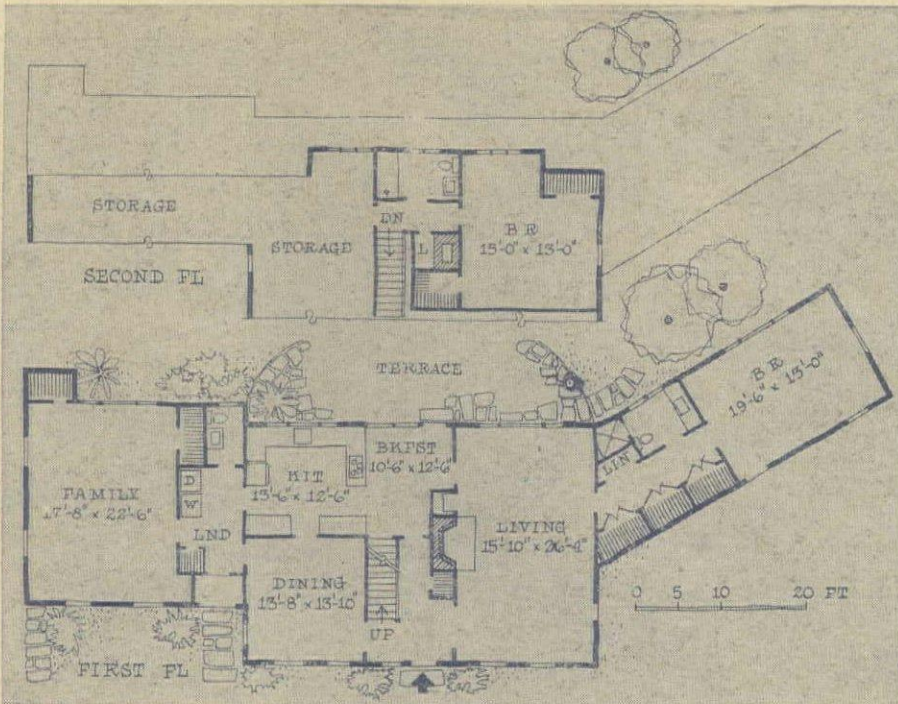
2. The rear, dormer side of the house has the same long, low lines as the front. The shed dormer works with the design because, Architect Wills explains: "The dormer is not too big for the roof, and hugs the roof as closely as possible. It is set in from the ends of the roof, the window sills are set tight on the roof line, and the dormer roof is set tight on the tops of the windows."

The house is also a lesson in two

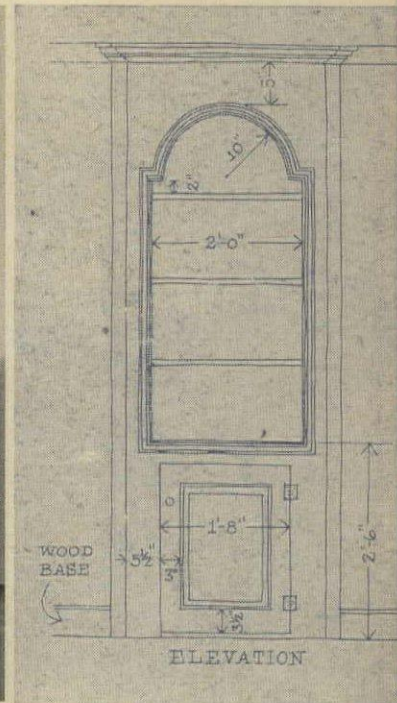
other design principles, neither limited to story-and-a-half design:

*It is a fine example of siting.* Wills fitted this house to its site and oriented it to the best view with great care. Says Wills: "First, I just sat on the rocky ledges of the site and looked down at the view." Then he placed the house "so that it grew down into the ledges and became a part of them."

*It is a fine example of choosing materials that blend with the site.* Says Wills: "I visualized a house the color of the ledges, of a rough texture to blend with the rock and trees." To get this effect he used rough-sawn overlapping pine boards for siding, hand-split shingles on the roof and native stone on the foundation.



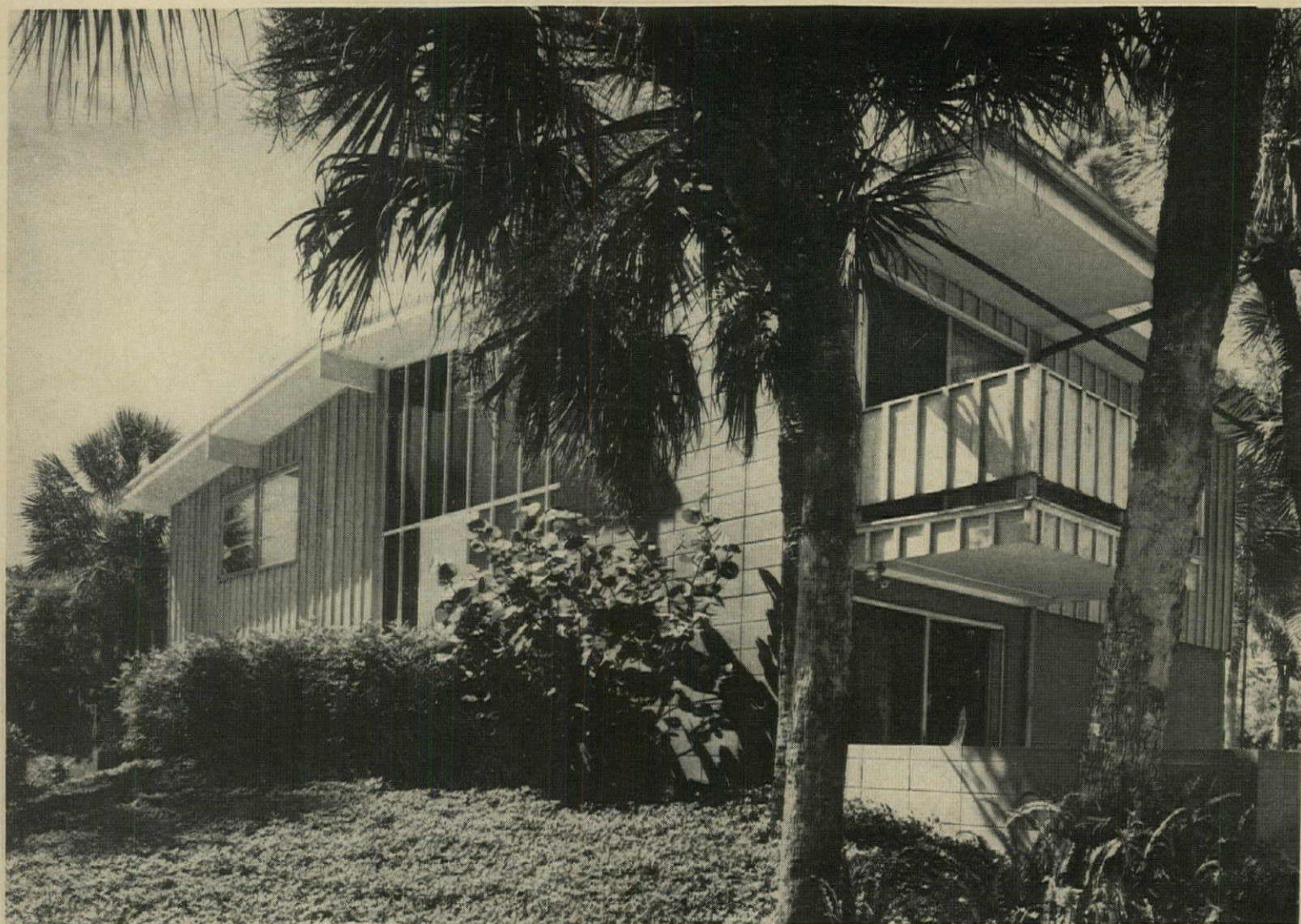
**PLAN** suggests shape of early houses, but room layout reflects today's needs. Note hub position of kitchen, isolation of family room from living room and master bedroom suite.



**CHINA CUPBOARD** was designed especially for this house by Architect Wills, adds traditional detail to dining room.



**REAR ELEVATION** has big windows that open rooms to the view, but do not detract from the scale of the house. Note how the house fits among the ledges.



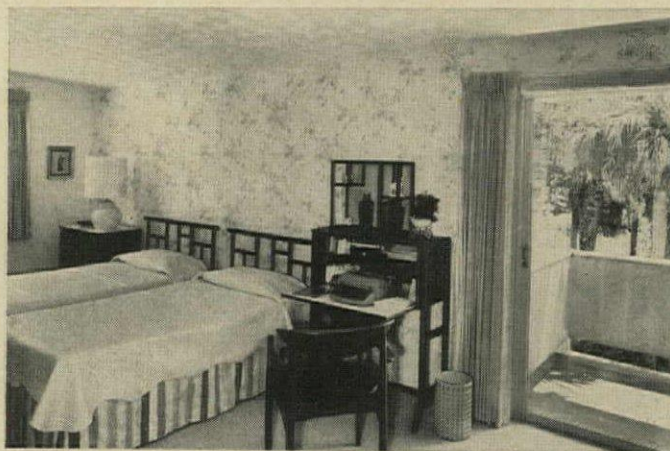
Photos: Lionel Murphy Jr

**FRONT ELEVATION** has vertical pattern which echoes line and texture of palm trees. The 1,527 sq ft house sells in Sarasota for \$20,500 without lot.

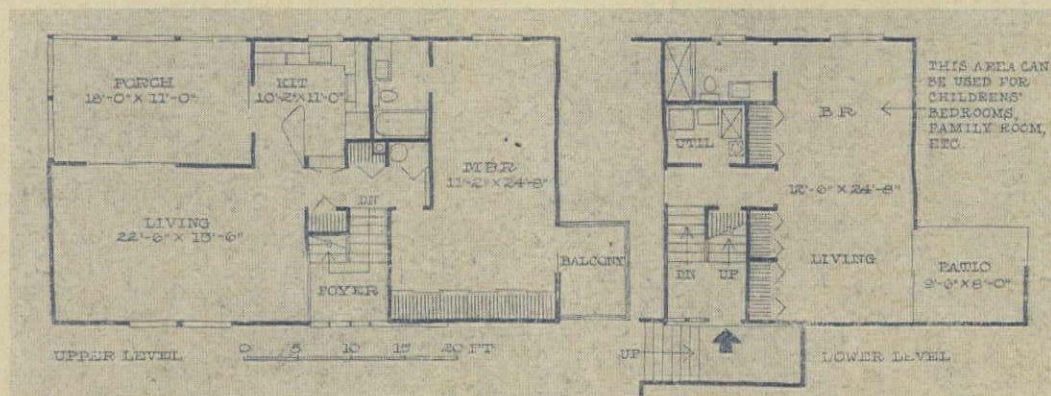
## Here is a two-story with a split entry— built-for-sale in Florida

Although two-story design—despite its cost saving—is seldom seen in merchant-built Florida houses, it makes great sense for a hot climate, says Designer Kennell. His reasoning: much of the living area is raised up into the breeze.

To lower the apparent height of the house, which is built on typical flat Florida land, a sloping bank was built up to an entry midway between the two levels.



**MASTER BEDROOM** is raised to catch breeze, opens to balcony.



**TWO-LEVEL PLAN** puts main living areas on upper level. Living room and kitchen open to an 11'x18'

screened porch. Lower level can be used for children's bedrooms, guest suite, recreation room.

**MID-LEVEL ENTRY** is spacious. Tinted glass panels keep out glare, but light the whole center of the house.



Photos: John Rogers

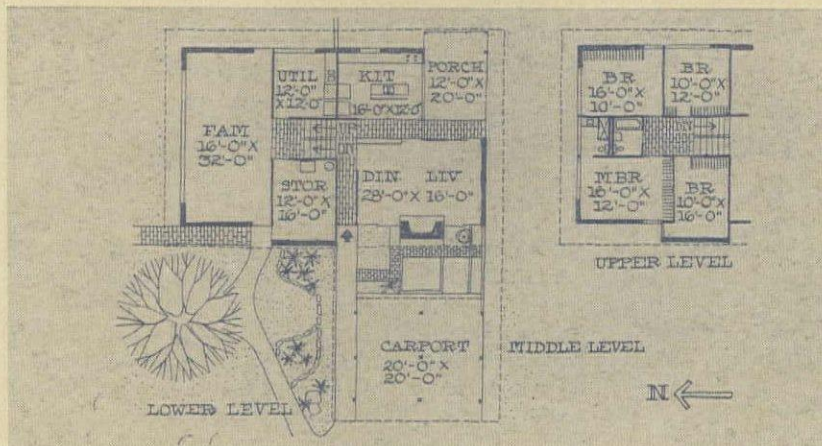


**SIDE-BY-SIDE SPLIT** uses brick in big easy-to-build masses, relieved by decorative handling of wood in carport. Entry is through garden behind carport.

## And here is a contemporary split-level designed for easy upkeep

The exterior is nearly all brick; inside (see photo right) extensive use is made of prefinished plywood and acoustical decking. Slate is used in all hall areas. All rooms that generate clutter and noise are located on the lowest "rumpus room" level, which has a separate entrance.

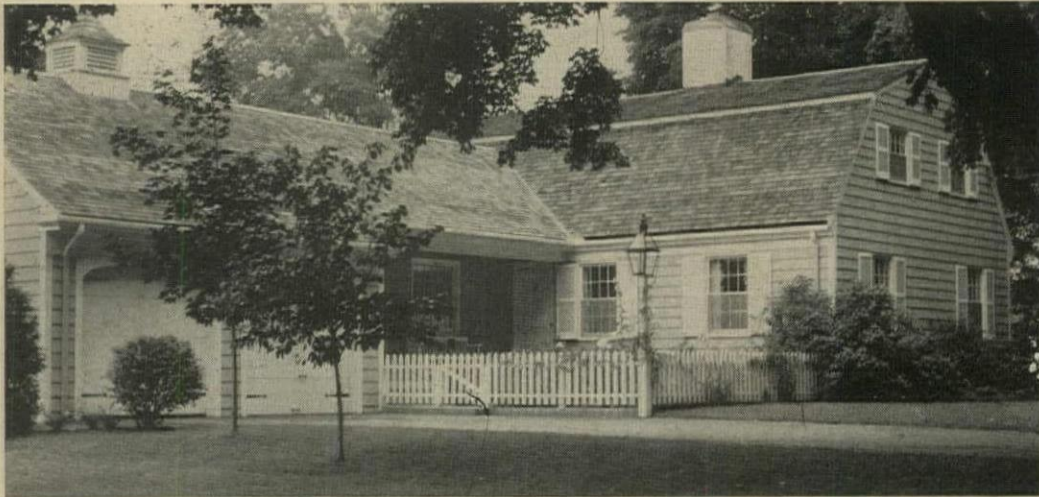
This 2,640 sq ft house in Dallas cost \$26,400 without land.



**THREE-LEVEL PLAN** is compact, dead-ends all rooms. Kitchen is adjacent to both the dining room and a screened porch. Recreation level has huge storage room.

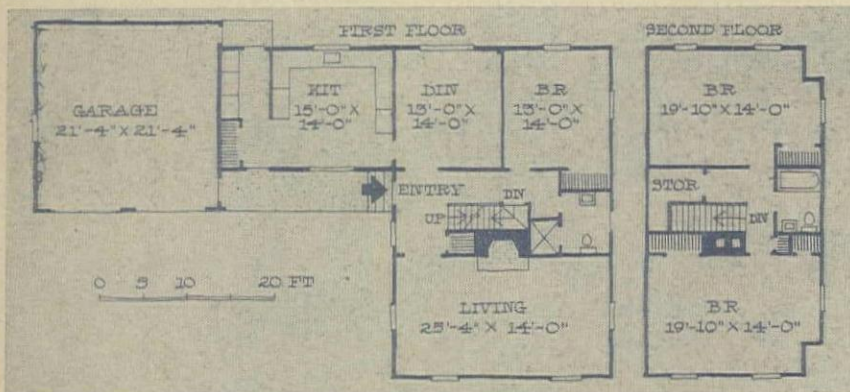


**LIVING-KITCHEN-DINING LEVEL**—seen here from bedroom level—has open plan, high ceilings that follow roof line, massive fireplace.



**GAMBREL-ROOF HOUSE** has scale of a cottage—but over 2,600 sq ft of living space. Often-overlooked roof type is pleasing—but adds to cost of framing.

## The traditional gambrel roof adds a lot of usable extra space



**L-SHAPED PLAN** has three bedrooms, two baths. Kitchen is in single-story wing.

Because of the shape of the roof, there is almost as much usable space on the upper level of this house as there would be in a two-story—yet this design has the ground-hugging look of all successful story-and-a-half houses.

The space upstairs—with a usable width only 6' less than the lower-floor space—is lighted by end windows and an unobtrusive dormer in the rear (see photo, right).

This 2,607 sq ft house was built to order for \$35,000 on a 140'x280' lot in Longmeadow, Mass. Its cedar-shingled roof, small paned windows, properly scaled shutters, and massive chimney are good examples of traditional style. Inside, the house has pine paneling, oak or random-width pine floors.

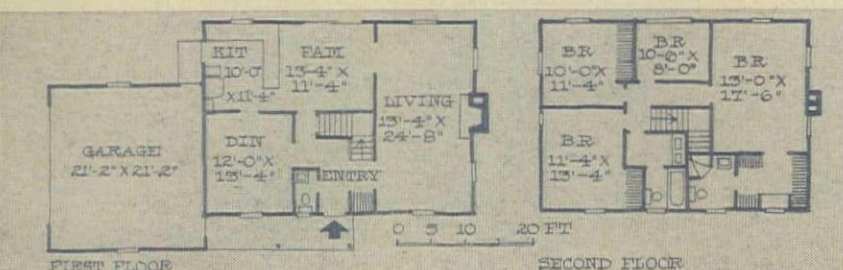
8 Builders: Henry Peddle & Lee Haller. Architect: George Hay.



**TWO-STORY COLONIAL** is compact, economical shape. Low wing is two-car garage. Family room, photo right, opens through sliding glass to rear terrace.

Photos: Lawrence S. Williams

## This two-story has a lot of selling features for the suburban market



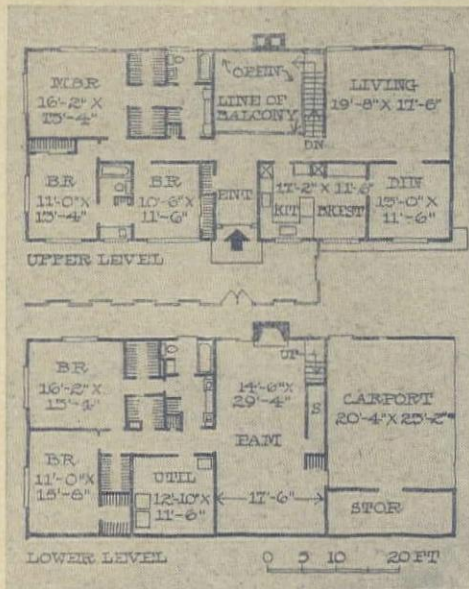
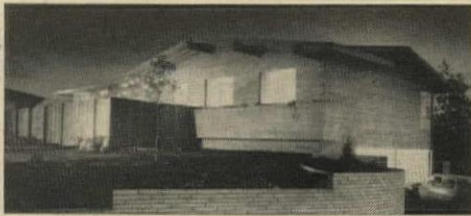
**PLAN** centers around big entry hall which provides good circulation to all rooms.

It is big and impressive on the outside—and has perennially popular brick veneer and white clapboard siding. It has a spacious central entry. It has a lot of space inside—1,900 sq ft including four bedrooms and 2½ baths, a family room plus a separate dining room, and a fully equipped kitchen. And it has special attractions: a fireplace, a dressing room off the master bedroom, and baseboard electric heat (which the utility estimates will cost only \$300 a year to operate).

Price on an acre lot near Paoli, Pa: \$25,000.

## Biggest attraction in this big house: a two-story-high family room

Zintgraf



This big central room on the lower level is open for half its length to a high cathedral ceiling. The effect is dramatic either from the family room itself (photo right) or from the upper-level entry balcony.

This lavish use of space still leaves room, in the 3,400 sq ft house, for five bedrooms, three baths, a breakfast nook and a separate dining room, a 20'x17' living room, and a big utility and workshop area.

Special features include a big dressing area off the master bedroom, an electric dumbwaiter from the kitchen to the family room, a "mud room" bath opening to the terrace.

House sells in San Antonio for \$39,900 on a \$3,500 lot.

**TWO-LEVEL PLAN** (left) is entered on upper level. Fence screens two front bedrooms from the street.

John Rogers



**FAMILY ROOM** has fireplace, wood paneling; opens to terrace.

10 Builder: Bennett Construction Co. Architects: Keyes, Lethbridge & Condon.

Photos: Robert C. Lautman



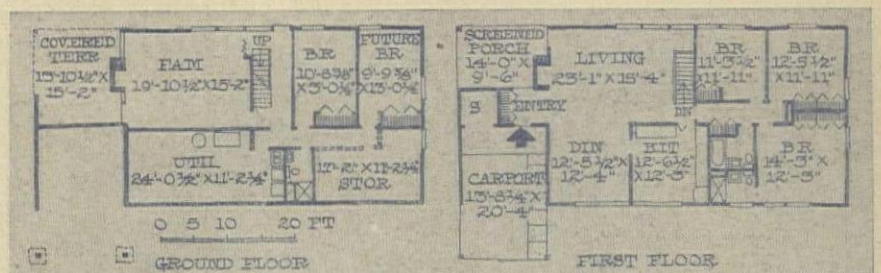
**HILLSIDE HOUSE** has outdoor living in front (behind fence) and on both levels in rear. Screened area, far right, is porch off living room; terrace is below.

## It looks like a one-story—but a daylight basement doubles its area

"By digging into the hillside," says Builder Ed Bennett, "we add a lot of usable space at relatively low cost per sq ft.

"But this is only one reason why I call this an ideal production house. It is simple to build because of its rectangular shape. We use trusses, plywood sheathing-siding, and we pre-assemble all walls and partitions in big sections."

House has 2,688 sq ft (plus a screen porch and covered terrace), sells for \$31,400 without land in Bethesda, Md.



**PLAN** is a compact, four-bedroom arrangement with minimum waste space.



# Good ideas for the panelized look

Few of today's design ideas have a brighter future than the panelized look.

Though the panelized look is by no means new—designers have liked it and used it for centuries—it is again very much in vogue. Well over half of the 61 houses in this issue have the panelized look (although only a few are actually built of panels).

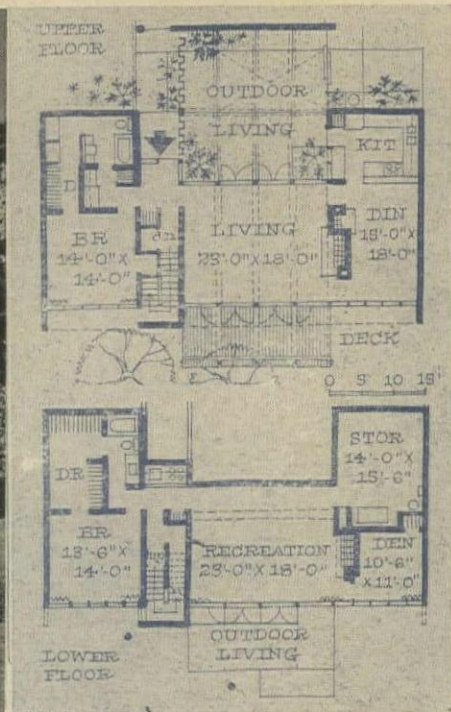
By the kind of fortunate coincidence that helps speed progress, the vogue of the panelized look is a case of the right idea being popular at the right time. For as HOUSE & HOME pointed out in April, "in the hands of a skilled architect, the panelized look can further the development and acceptance of the industrialized house."

Most housing experts predict that more and more houses will be field assembled from panels. Handling the inevitable joint between panels could be a major design problem. The cheap and sensible solution is the panelized look—a frank expression of the joints. The alternate is hiding the joints—a costly on-site job that would offset much of the off-site savings.

*To see how the panelized look is being developed in both custom and merchant-built houses, turn the page*



Charles P. Pearson



**TWO STORY HOUSE**, cut into hillside, provides one-level living on top floor for its owner. Lower level is also a complete living unit, includes kitchenette.

## Glass is used as a panel to give this house its basic design

And because it is combined with only two other elements, the design has pleasing simplicity and quality.

Since all panels are the same size and joints are emphasized rather than hidden, the panels create a rhythmic structural system throughout the house. This also reduces much of the construction to simple repetitive operations.

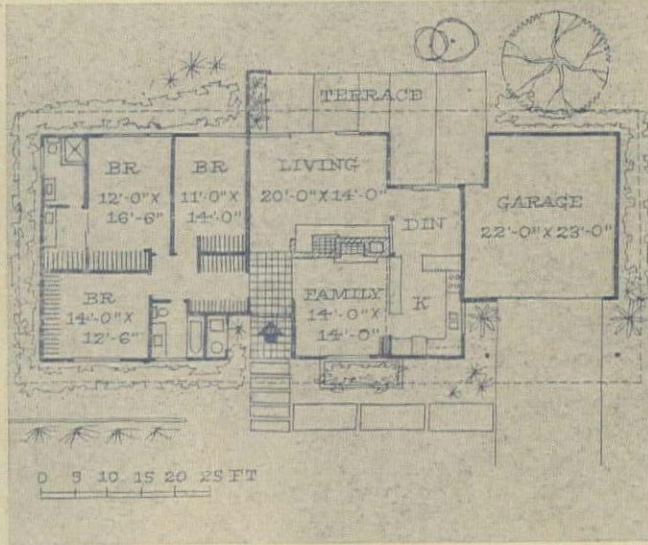
Three alternate materials are used in the panels: 1) clear glass, 2) asbestos-cement board, 3) overlaid plywood. This let the architect open parts of the house to the view and

create complete privacy elsewhere without changing the basic system. For example, glass runs right down to the floor where there is a deck or terrace outside but, in the bedrooms and in the dining room, the glass stops two-thirds of the way down.

Because each panel is narrow (32" wide) the architects were free to plan rooms of different sizes and still align interior partitions with panel joints. This custom-built 2,500 sq ft house is in Bellevue, Wash. Cost: \$29,000.



George Lyons



**THREE-BEDROOM MODEL** puts family room and kitchen toward street, opens living room and eating nook to rear terrace through big sliding glass doors.

## Battens add high style to a plain stucco exterior

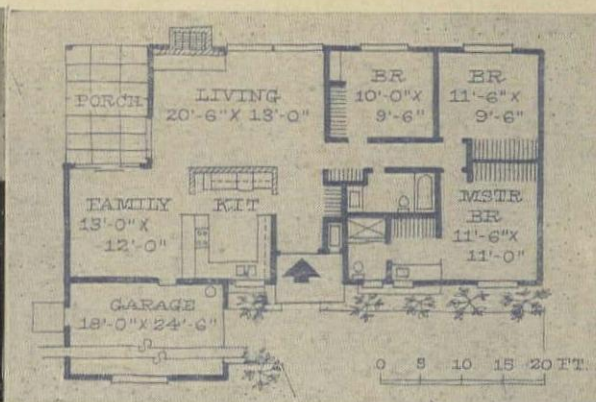
To measure the effectiveness of the panelized look, imagine this house without the battens.

The battens were applied simply as surface decoration, but the visual result is the same as if actual panels had been used. (This model was part of the public-acceptance test

reported for house 13 at the top of the following page.)

Plan provides excellent separation of living and sleeping areas, luxurious master dressing-room-bath, and space-saving hall with closets on both sides. Built for sale in San Diego, the 1,800 sq ft house sells for \$30,750 to \$34,950.

Larry Frost



**L-SHAPED HOUSE** gets street-side protection from garage and fixed window shields. Living areas open to protected rear porch under main roof of house.

## You can apply pattern and texture to simple 4 x 8 sheets of siding

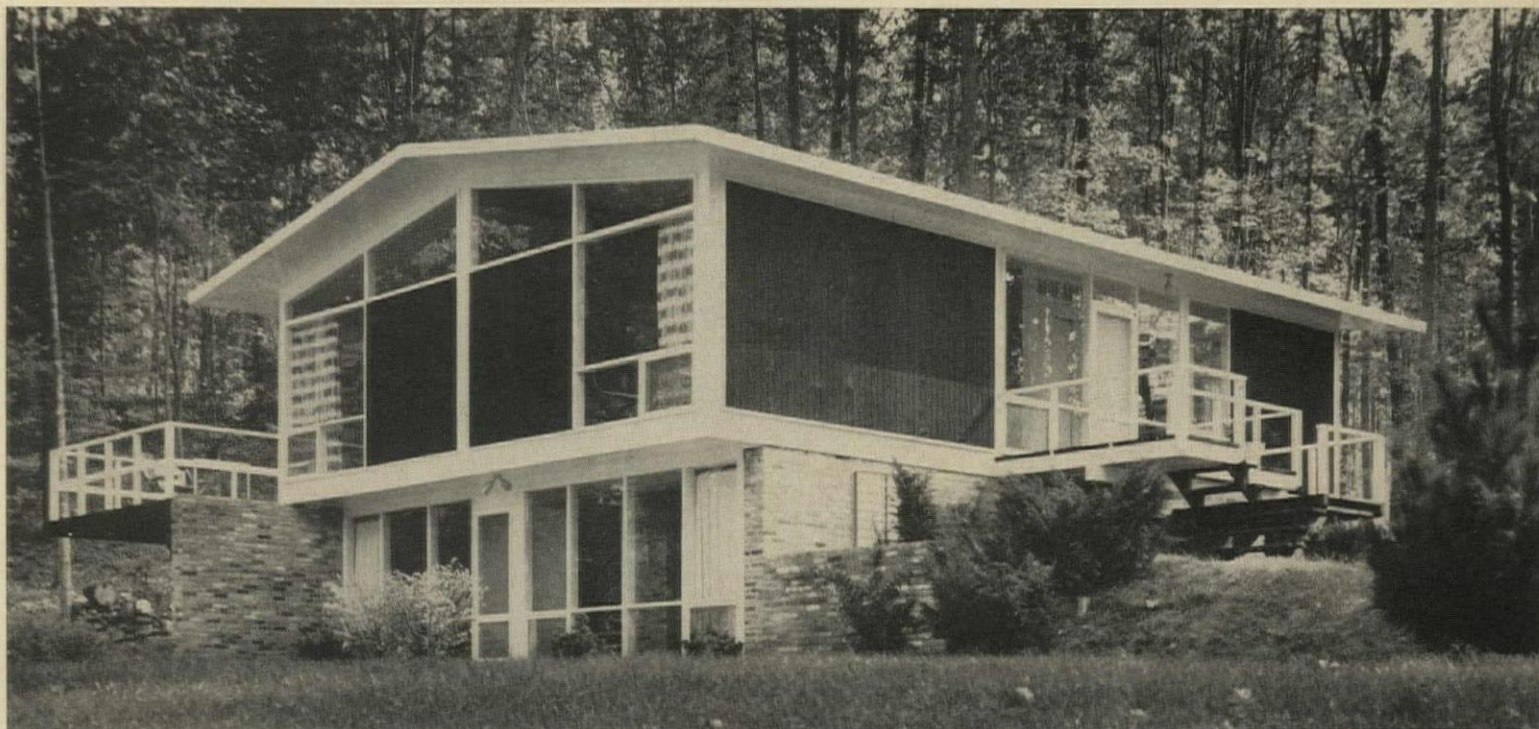
Builder Nels Severin gave this conventionally built house a panelized look to find out if buyers like it—and they do.

He sold every house he built this way.

But he wasn't just testing a style. He plans to build with actual panels as soon as practicable. Because he expects "the

right system" to use 4'-wide sandwich wall panels, he spaced battens on the test house that far apart. Because he plans to roof with ridge-to-eave panels, he exposed the ridge beam over open studio ceilings. Location: San Diego. 1,650 sq ft. Price including land: \$29,750 to \$32,700.

Harry Goodman



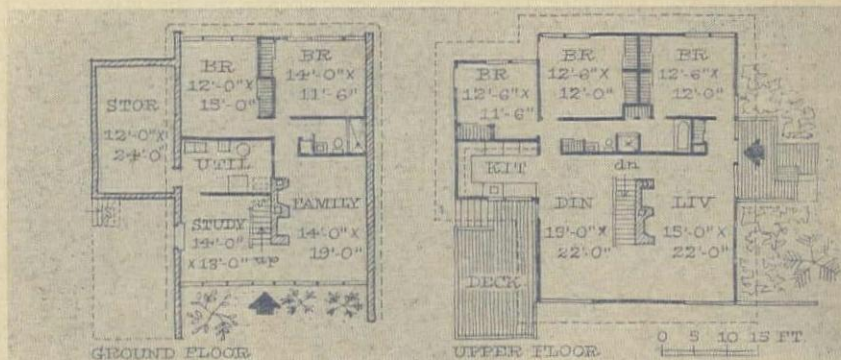
**HILLSIDE HOUSE** is wide open to surrounding views on both ends. Series of steps and platforms, right, leads up to the main entry on the upper floor.

## You get good design from the interplay of structure, solids, and glass

The interplay that makes this house come alive as a design is expressed in the contrast of color tones—white structure against dark panels.

The panelized look results directly from the way the joining edges of the preassembled panels are left exposed. These panels not only enclose the house, but also form structural roof supports where panels meet. (For more on Architect Charles Goodman's panel system, see H&H, Jan '56.)

The rectangular plan allows lots of glass in each room. It wastes no space on long halls and it zones both floors into living and sleeping areas. It makes unusually good use of its long inside compartmented main bathroom. This built-for-sale house in Potomac, Md. contains 3,200 sq ft. Price: \$40,000 including a \$7,000 lot.

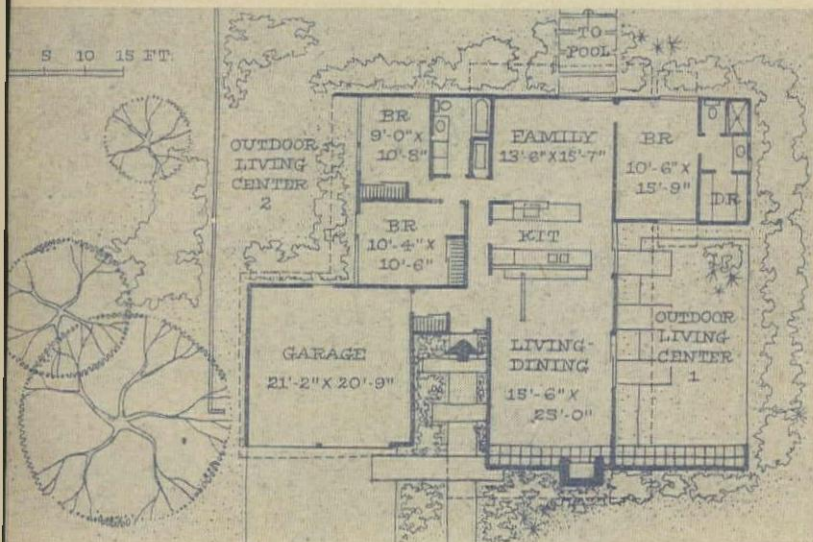


**FIVE-BEDROOM PLAN** has four living areas, appeals to today's larger families.



**STREET SIDE** of house presents an almost windowless facade—gains apparent size from the garage at the left and the extended wall of the house at right.

## Look how a pattern of vertical lines creates visual variety and unity



**FLOOR PLAN** divides children's bedrooms from master bedroom, family room from front living room, and creates three separate outdoor living areas.

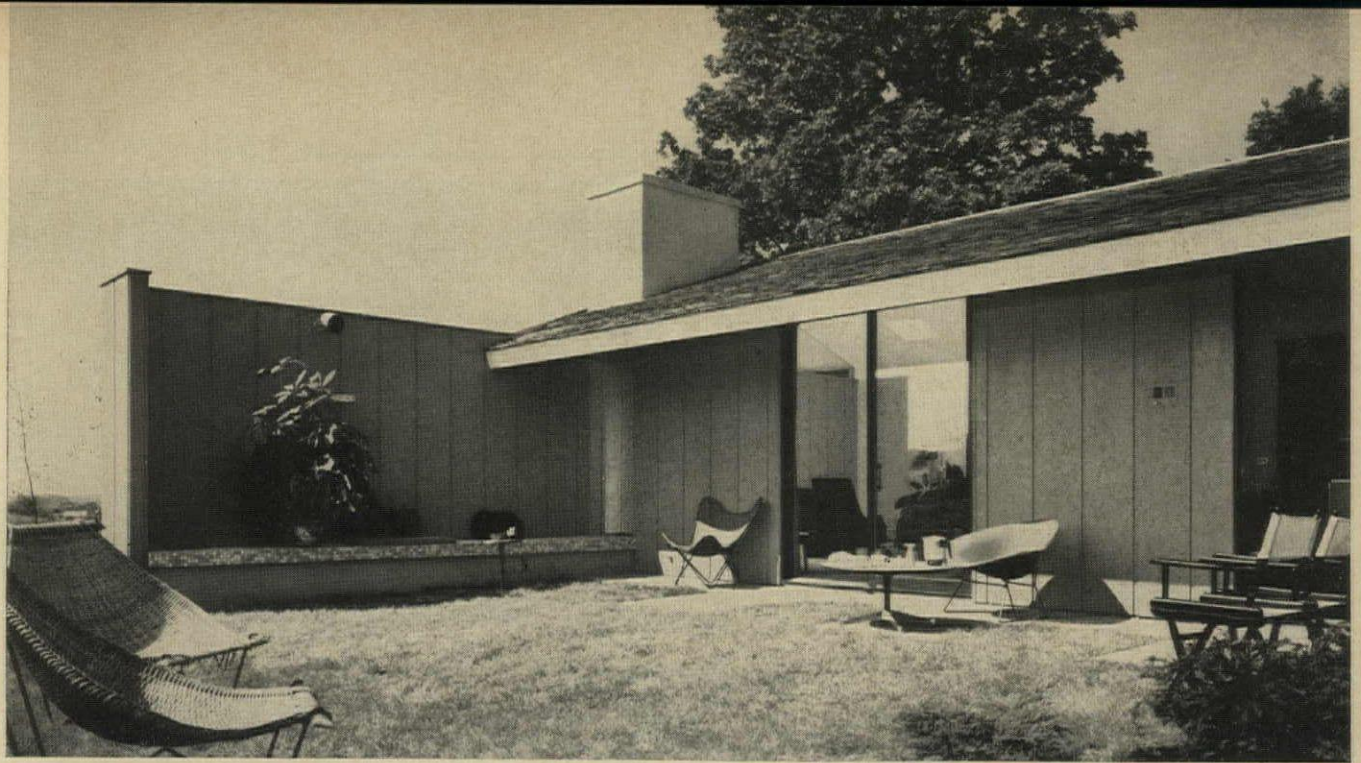
The almost blank wall of this house is pleasing because of the way the architects varied the surface patterns.

Vertical patterns are also seen in every major room inside the house (see photos). They integrate the design inside and out and are set off by contrasting textures: rectangular concrete blocks and the wide fascia outside; the repetitive rectangular patterns of the cabinet work and chimney blocks, plus the smooth plaster walls and ceilings inside.

"It's the most successful house that's hit Cedar Rapids in years," says Builder Waldo Berger. More than 23,000 people visited this Westinghouse Total Electric home in three weeks. Berger also reports that the public was particularly interested in: 1) the built-in lighting and multi-point remote-control switching, 2) the way the 1-11 plywood-covered garage doors blend into the house design, 3) the way outside lights give "daylight" at night through the skylights, and 4) the obvious convenience of the numerous pushbutton appliances.

The house contains 1,576 sq ft, has two sheltered outside living areas, and is priced at \$39,950 on a \$7,500 lot. Price includes \$4,500 in wiring, lighting, and electric heating and \$1,800 in appliances.





**OUTDOOR LIVING CENTER** has three-sided privacy: from street by extended house wall, at side by living room, at rear by master bedroom.

Photos: Julius Shulman



**FAMILY ROOM** is open to kitchen, right, which divides 48' main living space. Living

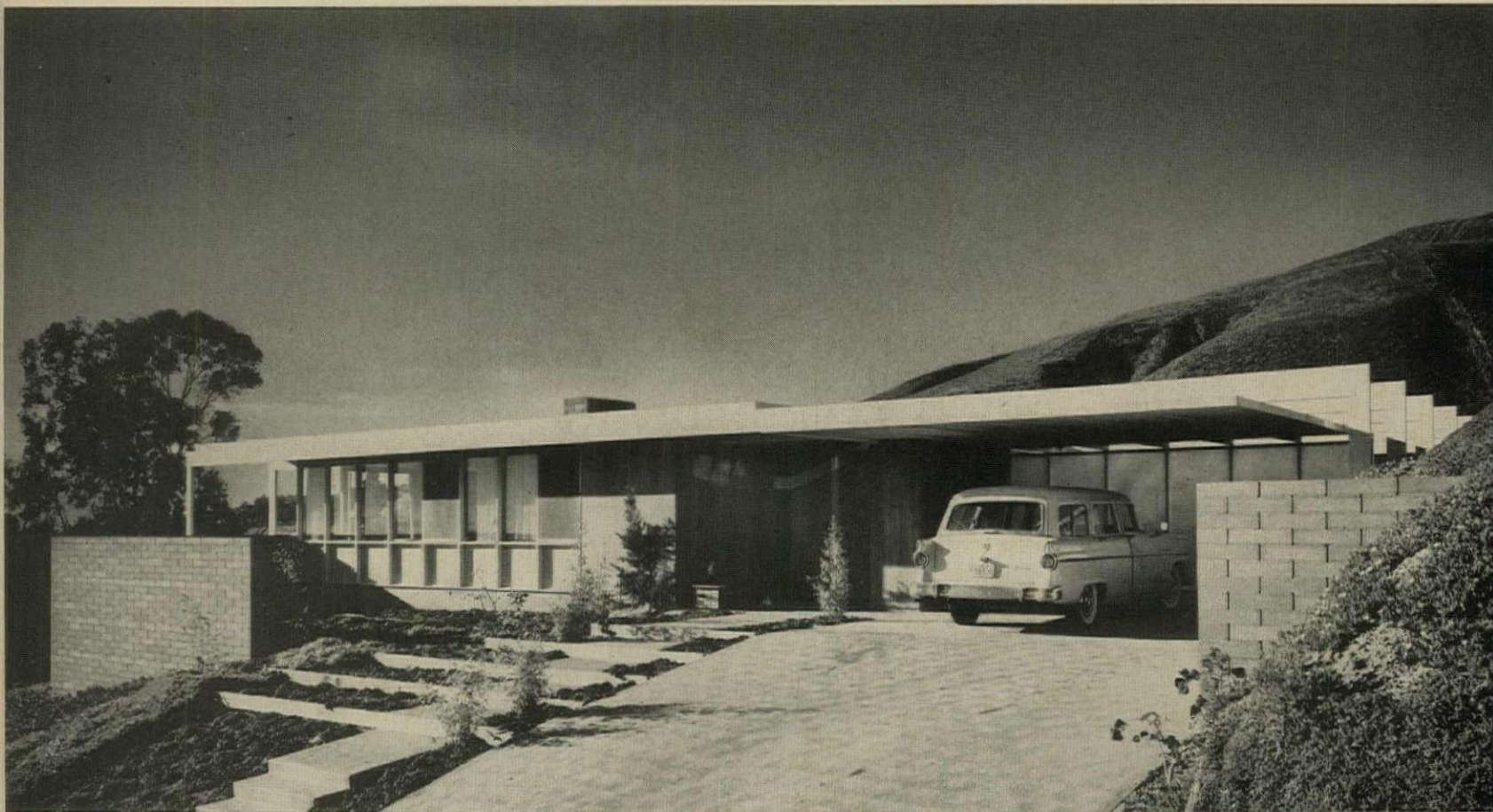
room is beyond kitchen. Continuous ceiling, open above cabinets, adds airy spaciousness.



**LAUNDRY AREA**, located in children's bath, is convenient to all three bedrooms.

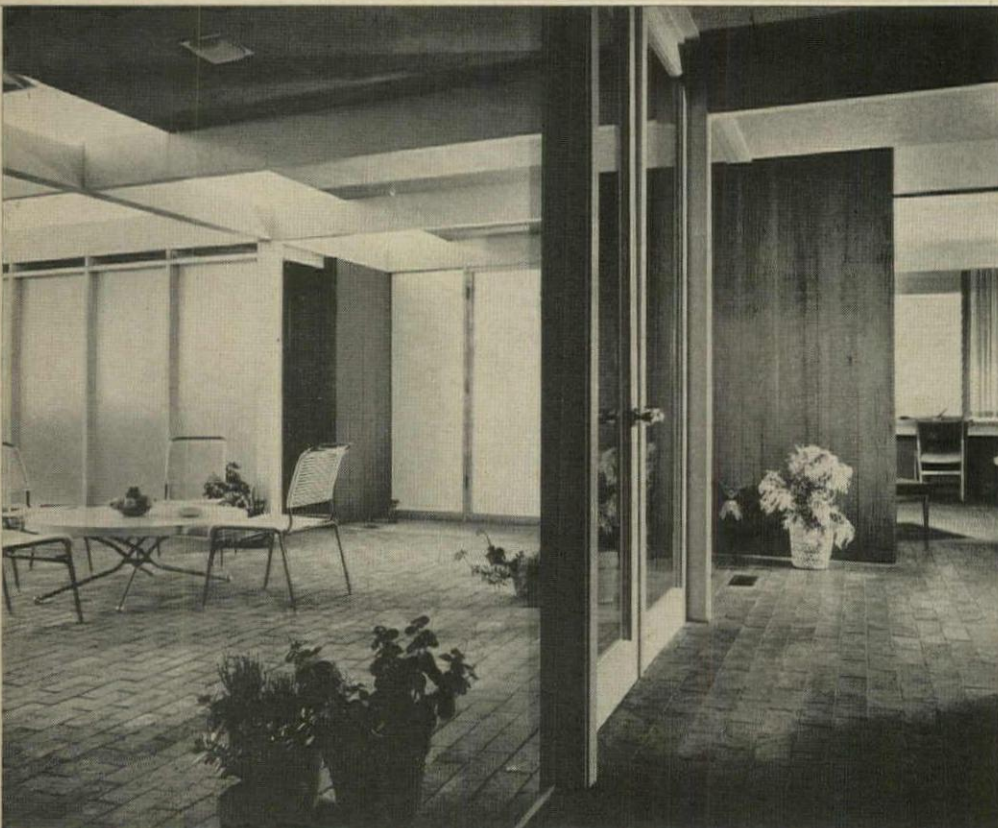
**LIVING ROOM** is daylighted by sliding glass doors, skylights, strip and gable windows. At night, outdoor lights shine in through skylights.





**HILLSIDE HOUSE** is protected from houses all around it by steep grade below, above, and behind. Masonry wall at far left gives privacy to front windows.

## Panelization is used to make this house both snug and open



**OUTDOOR-INDOOR LIVING AREAS** are separated by glazed wooden doors flanked on both sides by almost invisible sheets of floor-to-ceiling glass.

The difference is just a matter of choice in the materials used in the panels.

These materials range from vertical redwood siding, to plywood, to asbestos cement board, to translucent plastic, to clear glass. The panels fit between regularly spaced framing and this frame-and-fill idea works inside and out.

The repetitive module controls the design of the whole house, including carport and terrace. A unifying and visually pleasing rhythm is apparent in the exposed structure.

Post & beam framing forms the basic skeleton. Beams 3x12, 6' oc, rest on 3x6 posts and extend from the retaining wall to the edge of the deck (top and bottom photos opposite). Joists are 2x4s, 16" oc. They span the beams, support the plaster ceilings, insulation, and built-up roof.

*Detailing was simplified to save time and money.* "It let us cut material and labor costs—it didn't strain the abilities of the carpenters," says Architect Maston. Specifically: 1) Sills are rabbeted 2x6s with wood stops set in mastic. 2) Mullions are 2x4s with 1/2"x3/4" spacer strip and 1 5/8"x3/4" strip to hold panels in place. 3) Rails taper 1/4" outward to shed water. 4) Head trim, door stops, and sliding door trim is finished lumber strips nailed to beams. 5) Where possible, joints are butted, not mitered.

Brick floors are laid with tight dry joints—on sand outside and on the slab inside. Fireplace wall, of 4"x12"x24" block, is laid with dry joints.

House has 1,950 sq ft of indoor space. Contract price: \$26,437.50. Location: Ventura, Calif.



**SHELTERED STUDY** is a sharp contrast to open living area. Masonry at right is back of fireplace. Left wall (out of picture) is redwood paneled, has no windows or doors.

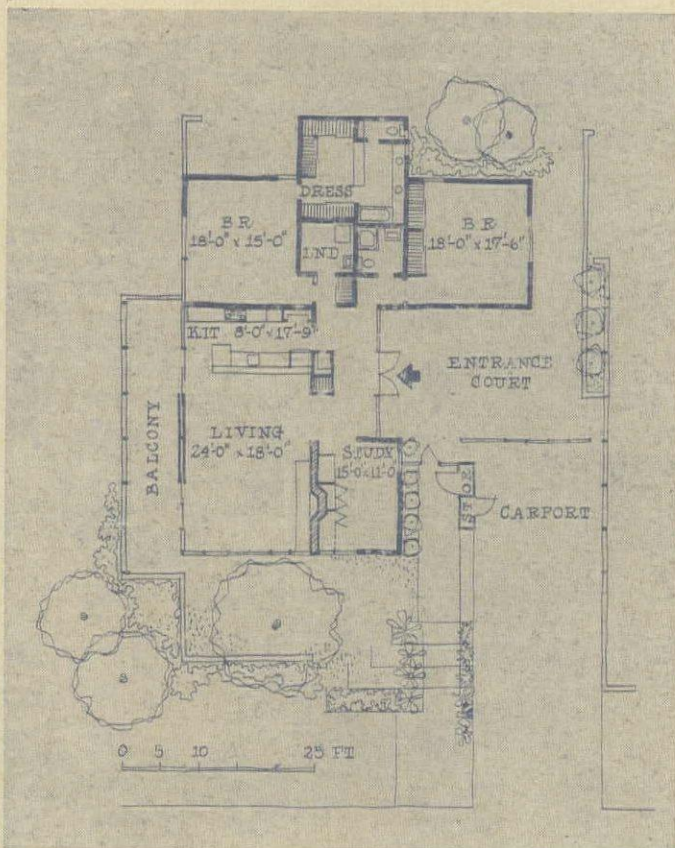


**AIRY KITCHEN** opens to deck through sliding glass doors, enjoys treetop view of neighborhood.



**MASSIVE FIREPLACE** adds balanced solidity to the otherwise open living-dining-kitchen space.

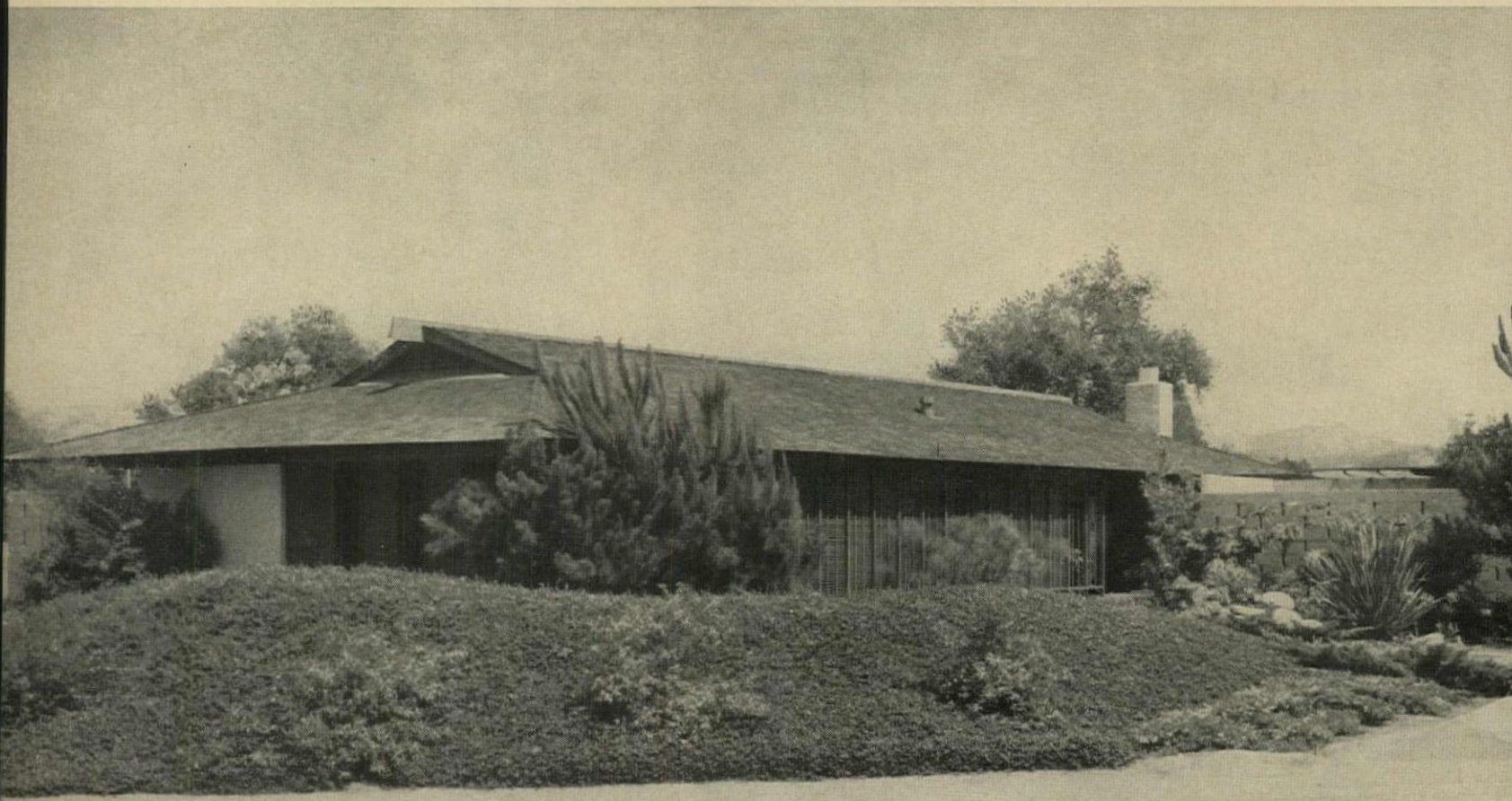
Photos: Julius Shulman



**ONE LEVEL PLAN** puts deck, enclosed space, entrance court, and carport on same plane. The court cuts sharply into the hill at right.



**PRIVATE TERRACE**, partially covered, lets outdoors and indoors meet in one unbroken living area with a common floor and ceiling (see opposite also).



**STREET SIDE** of house is protected by panelized redwood blinds and masonry walls. Mound of earth bounces noise back to street, only 20' from house.

## Panels work here to create complete privacy on a tight lot

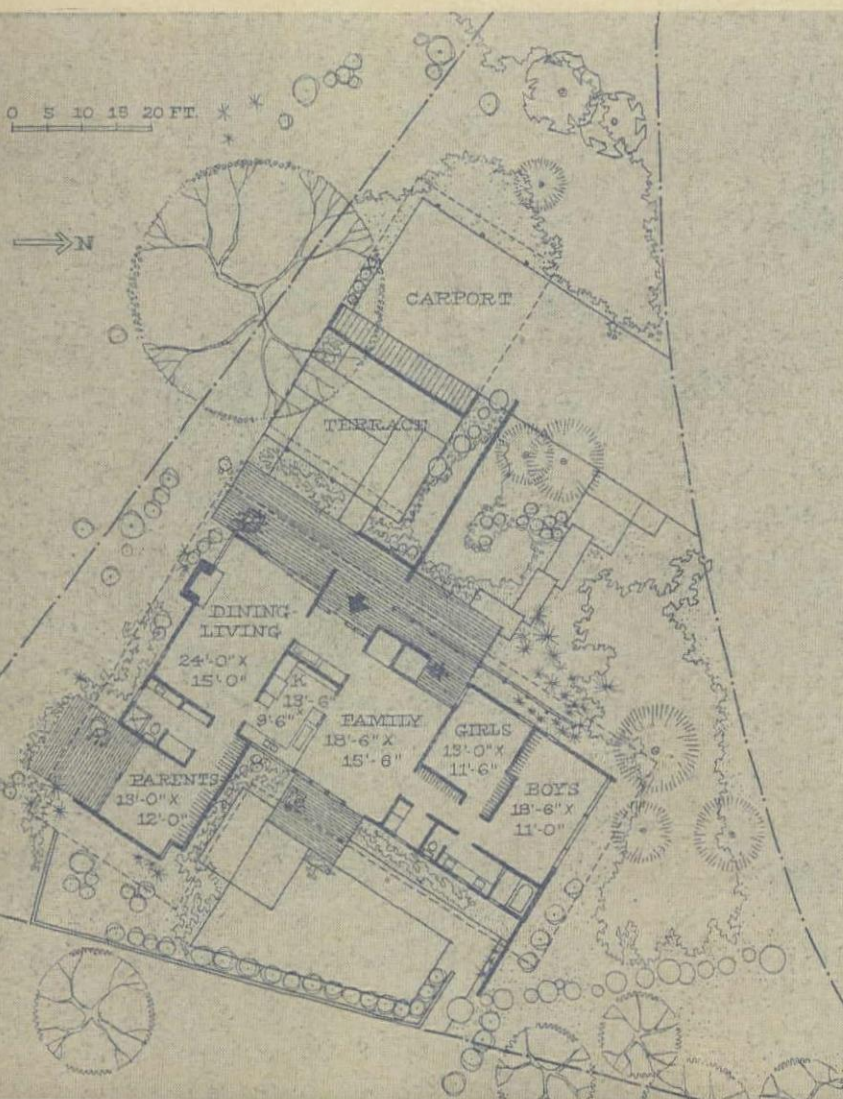
Redwood lath panels shield one whole side of this custom house from the street.

The panelized look is continued inside. Wood strips divide walls where materials or colors change. Strips at door and window-head height pull ceilings down to scale and give solid wall and openings architectural continuity.

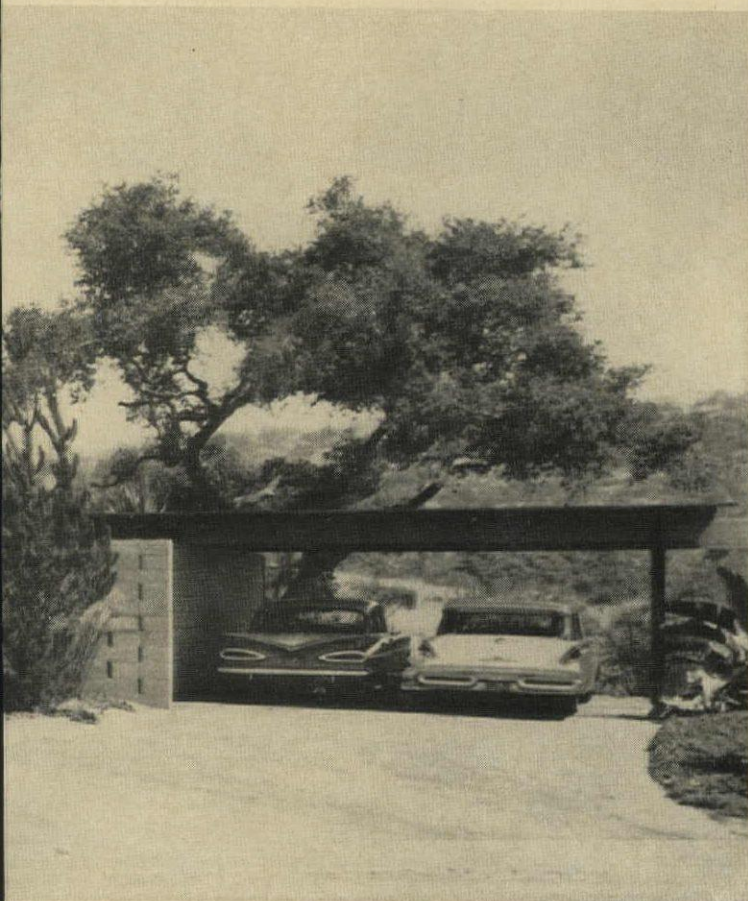
*This expensive looking house cost only \$9.73 a sq ft.* Architect Bissell kept costs down by using local materials and simple construction techniques. Specifically, he: 1) planned all rooms to take standard length joists, 2) trimmed all doors, windows, and panels with finishing-lumber strips, 3) insulated the ceilings in the open attic with poured vermiculite and shielded the side walls with 5' overhangs (the local climate problem is heat rather than cold), 4) floored with plywood, topped with resilient tile or wall-to-wall carpet, and 5) disposed of earth from the excavation in a street-side bank for added sound and visual protection.

Included in the \$18,000 cost: a gravity loop to supply instant hot water to all plumbing fixtures; insulated duct work for future air conditioning; and dimmer-controlled, built-in lighting in the main living area. Not included: the architect's fee (it is his own house), a general contractor's fee (he hired his own subs), the decking and landscaping.

This 1,850 sq ft house is in Covina, Calif.

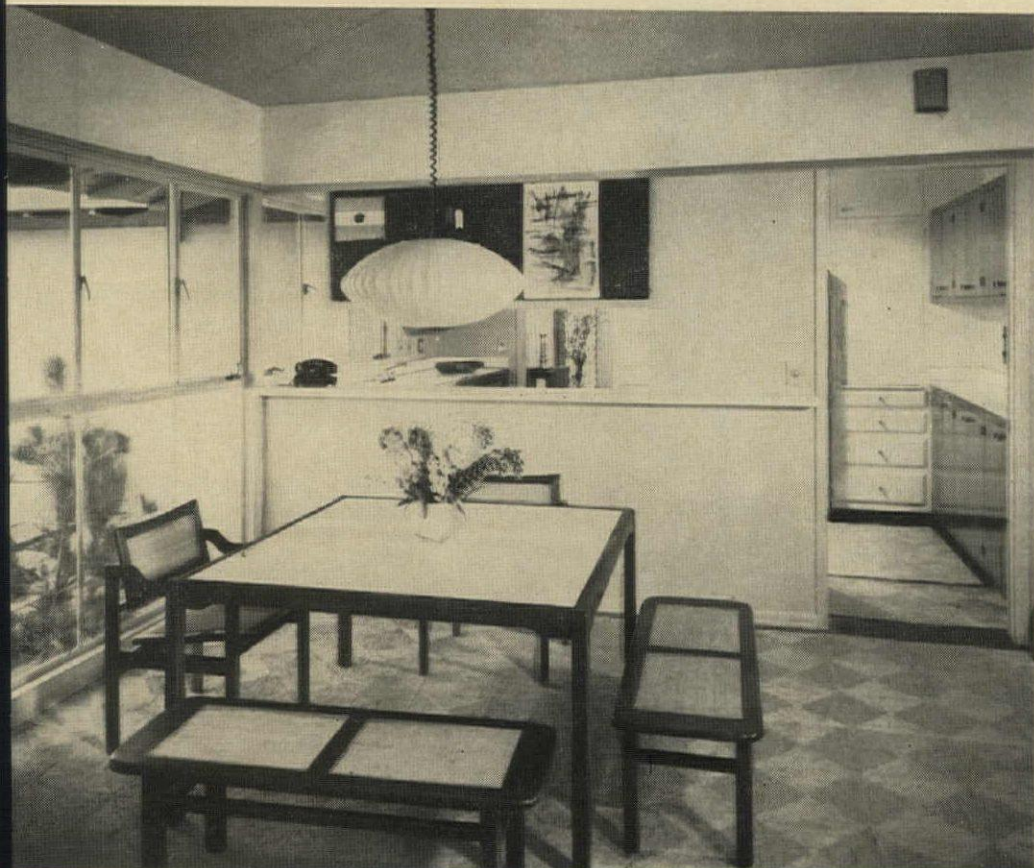


**PLAN** zones entire triangular lot into four elements with related indoor and outdoor space. The four zones are: 1) outer approach with drive, entry garden, deck, and entry; 2) master suite with deck; 3) children's wing with play yard; 4) living room with terrace.



**REDWOOD DECK**, along side of house, eases transition between house and grounds. Massive wooden doors shield living room and main terrace from entry.

Photos: George De Gennaro



**PANELED WALLS** in family room, are set off with s4s strips. Continuous strip at window head

height emphasizes carefully planned relationship of windows, door, and pass-through.



**MASTER BATH** is separated by paneled wall from dressing area and vanity in foreground.



FRONT ENTRY, garden, and living room are shielded from busy street by obscure glass panels (see plan). Screened roof lets both sun and breeze filter in.

## The lanai and the panelized look just naturally go together

They are both practically natives of Hawaii (where this house was built) but they can both be adopted in almost all the other 49 states.

The lanai (halfway between an old fashioned porch and today's popular terrace) is more open than a porch and more integrated with inside areas than a terrace. It is, in fact, completely integrated with the house (see bottom photo, opposite). It lets you open the house wide to light and air, without exposing it to the hazards of weather. The lanai idea is now widely used in the South—where it has been acclimatized year-round as a big screened outdoor area. It can also be used more and more in the North to improve outdoor living in the mild months (see p 168).

The panelized look, as this house shows, is not just a matter of materials and structure. It can be achieved with actual panels or can be a matter of applied design.

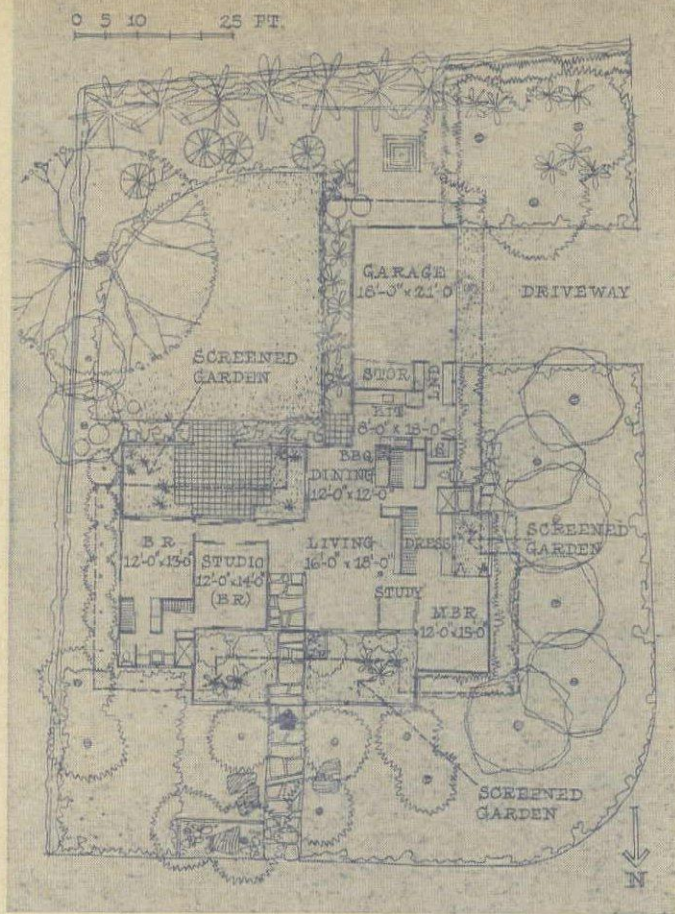
*This house gets an exotic flavor from fairly standard materials:*

Here's how: 1) structure is exposed and emphasized with natural finishes; 2) unfinished plaster and wood paneling fills walls between beams; 3) concrete floors, whitened with titanium dioxide, have inset black pebbles; 4) exposed redwood is aged by a lye and water treatment.

Location: Honolulu. 2,250 sq ft. Contract price: \$35,000.

**SCREENED LANAI** at rear of house opens wide to adjacent rooms, provides for outdoor living. Planting surrounds paved area of 4x4 redwood blocks (set on end) in sand.

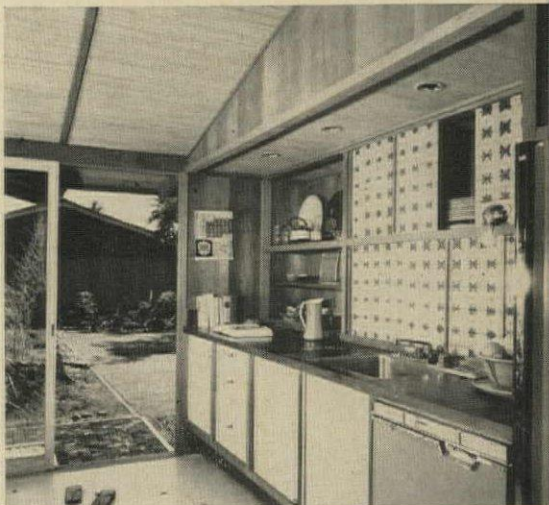




**LIVING ROOM** (right) gains spaciousness from entry garden, left, lanai, right. Plastic shoji screens close both sides, in bad weather.

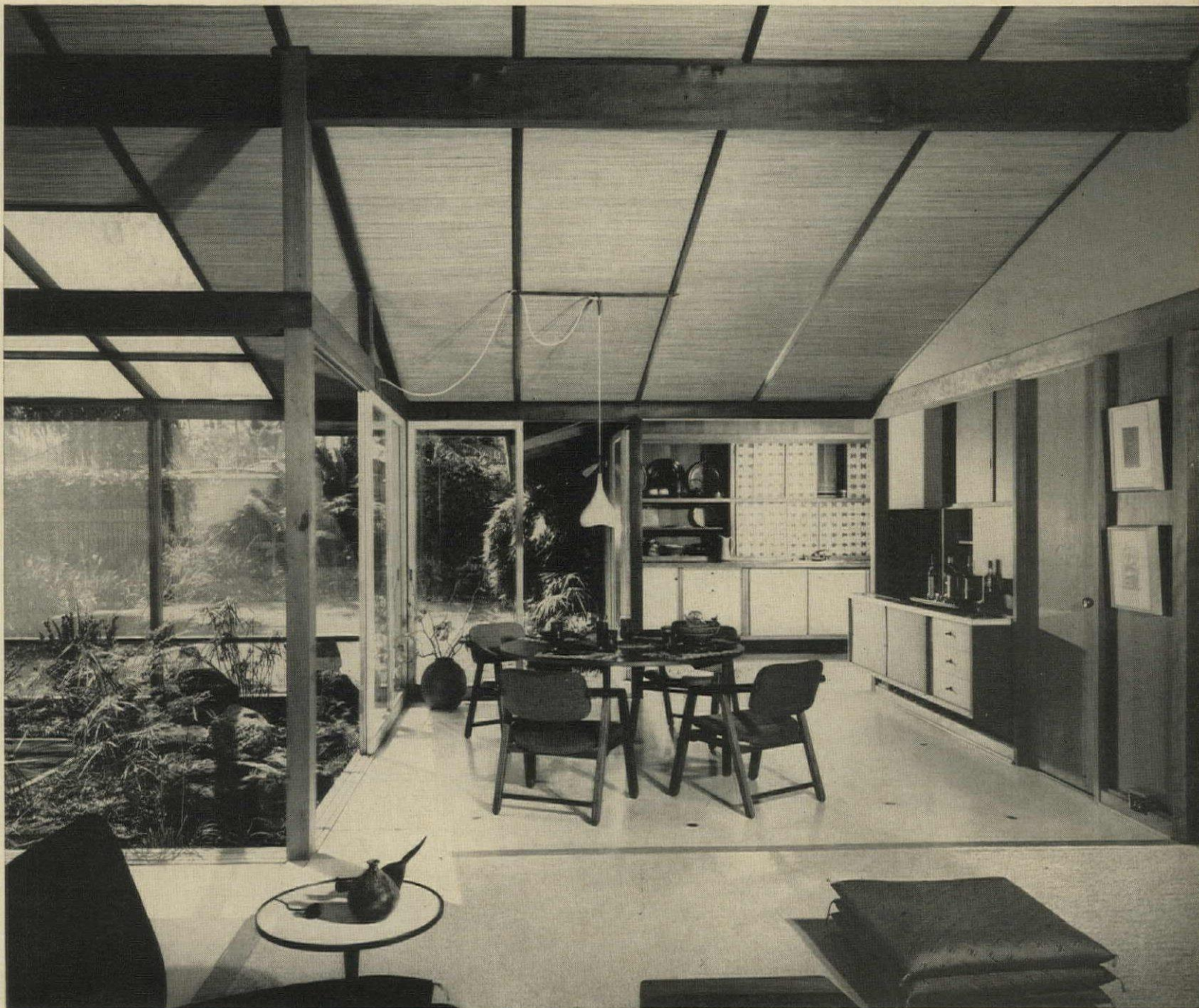


**CORNER LOT PLAN** (left) faces windowless walls to the streets, groups living space around four screened gardens to give each room a view.

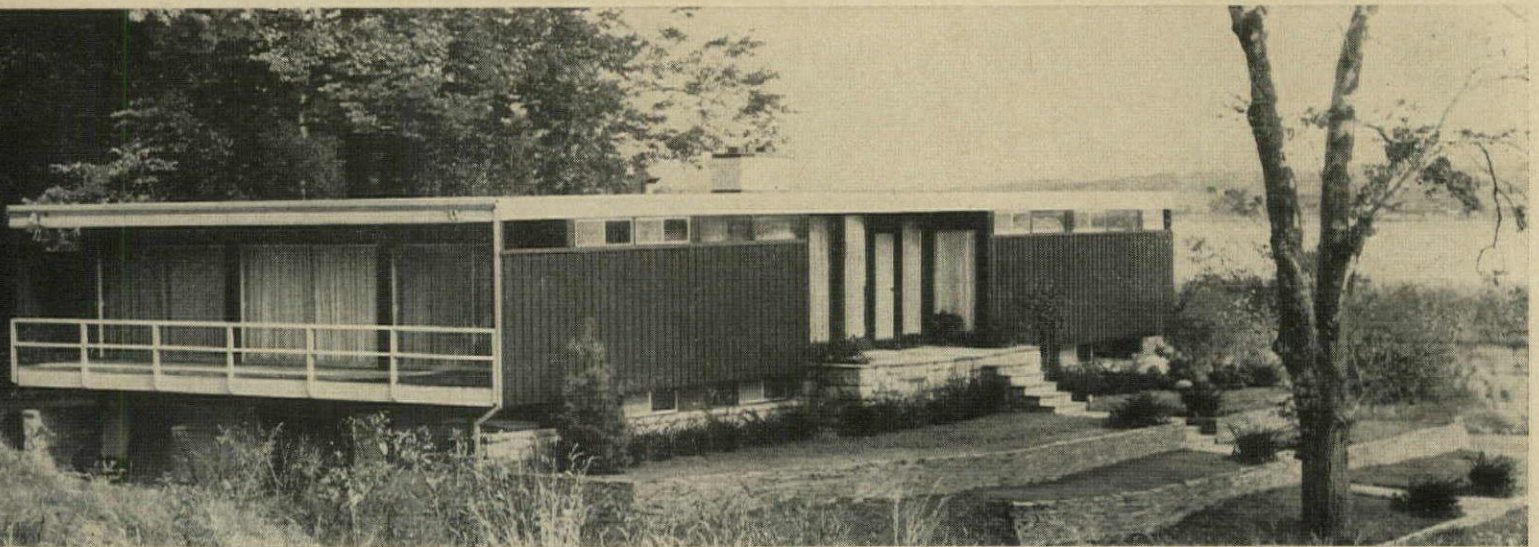


**EXPOSED KITCHEN** (right) has oiled teak counters. Asbestos cement, bleached mahogany, and Japanese rice paper are used on cabinets.

**DINING ROOM** opens to lanai, left, kitchen and outer garden, rear, living room, foreground, and master dressing room, right. Barbecue is at right.



Photos: R. Wenkam

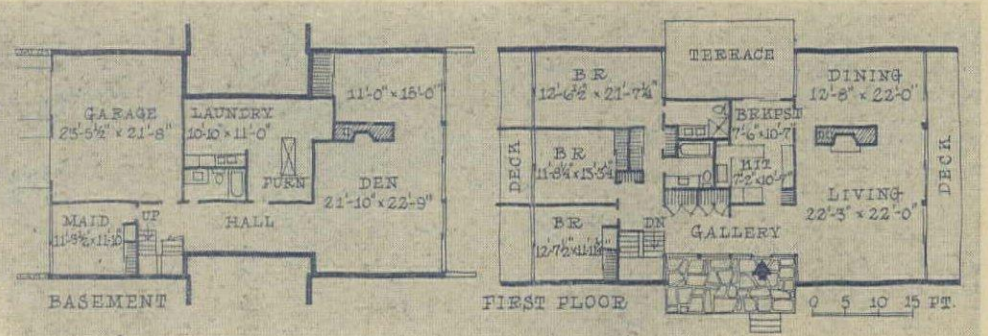
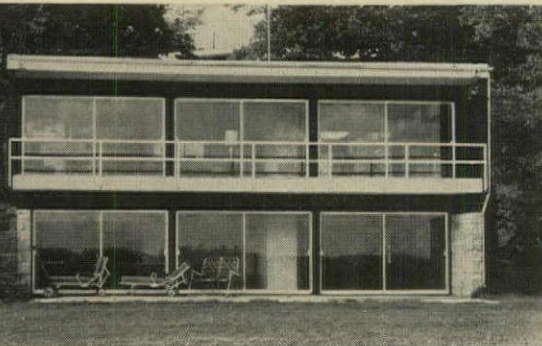


**LONG LOW PROFILE** of this two-story house is obtained by grading up to top floor. Basement living space opens at ground level on both ends.

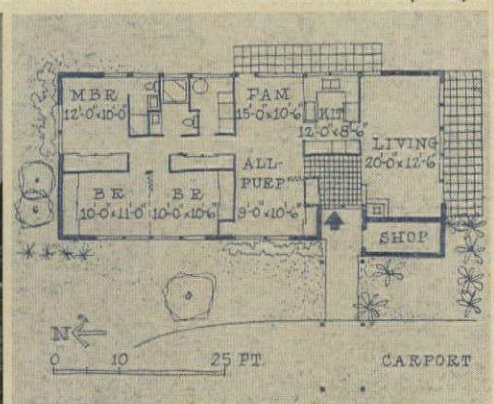
## Small patterns and big panels complement each other handsomely

They also permit important economies. Architect Siegel notes: "By using a 12' module along both ends and an 11' module on the front and back, you can 1) mass openings and solids for visual effectiveness, 2) fit doors and windows between posts and under beams without extra framing, 3) use only

two sizes of sliding glass doors and only one size of fixed and sliding strip windows, and 4) achieve pleasant room sizes with partitions on the module and aligned with the doors and windows." This 4,500 sq ft house is in Great Neck, N. Y. It cost \$75,000 including an acre-plus lot.



**GLASS END** affords view from both the living room and the family room below it. Bedrooms at other end (see plan and photos) open to covered deck.



**RANCH EXTERIOR** alternates brick with door and window panels. Plan opens living room to terrace; kitchen and family room share second outside living area.

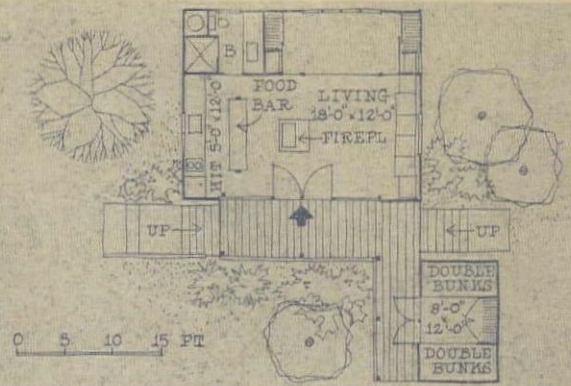
## Panelizing the openings simplifies masonry construction

It saves money and still retains the prestige of brick. Panelizing reduces costs for four reasons: 1) It eliminates lintels and fitting around doors and windows; 2) Simple caulking seals the vertical wood-to-masonry joints—it requires no complicated flashing; 3) Few (if any) masonry units need to be

cut to fit; and 4) Only minimum coordination between trades is needed since the mason can be almost independent of the other subs. These benefits could be obtained with concrete block or stone veneer as well as brick.

Location: Livonia, Mich. 1,625 sq ft. Price: \$22,000.





**SMALL WEEKEND HOUSE**, sponsored by DFPA and *Woman's Day*, has one big all-purpose room in main section and separate bunk house for four.

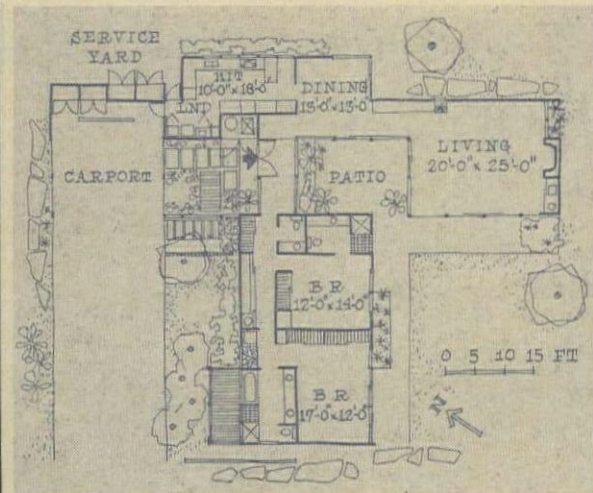
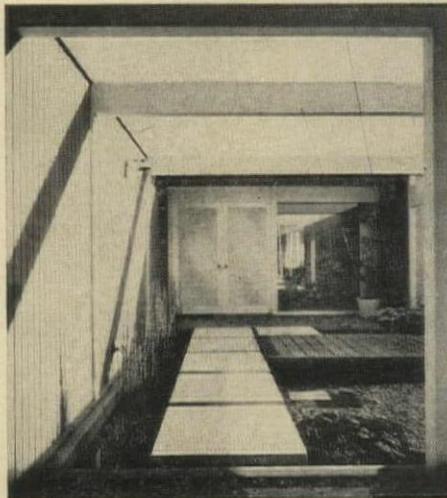
## Even a vacation house gets a lift from panel design

The panelized look gives it style and distinction that sets it apart from many larger and more expensive "second houses."

And it does it at low cost. Exterior grade plywood covers the floor, walls and roof of the house. Big areas of glass and big sheets of plywood are hung on the exposed post and beam

framing as single-thickness walls. Exposed exterior joints are covered with simple battens. Location: Rawley, N.C. Size: main unit, 432 sq ft; bunk house, 96 sq ft. Estimated cost: \$4,000 including plumbing, septic tank, and wiring, but excluding the land.

Photos: Larry Frost



**STYLIZED ENTRY** and living room show how a well designed pattern of panels creates polished but simple elegance. Plan wraps living areas around inner patio.

## First and last, today's panelized look is a hallmark of elegance

And because it is rooted in basic structural techniques and sound design principles, it is far more than a passing vogue.

In this house, the post & beam frames, set 7' apart, are exposed inside and out. Between the posts, spaces are treated like curtain walls. Outside they are filled in with stucco,

redwood siding, and floor-to-ceiling glass. Ceilings are exposed 2x6 t&g fir decking, walls are plaster or charcoal stained mahogany plywood. Floors are terrazzo, vinyl, asphalt tile or carpet. Location: Beverly Hills. Size: 2,379 sq ft. Contract price: \$49,000 including pool.

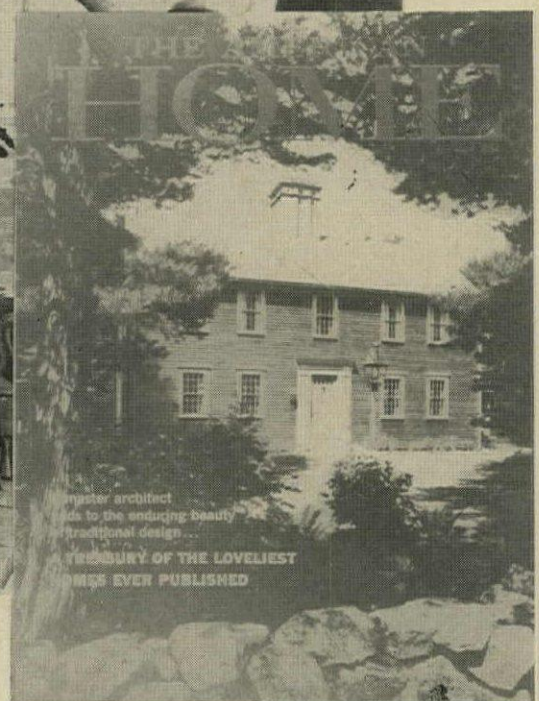
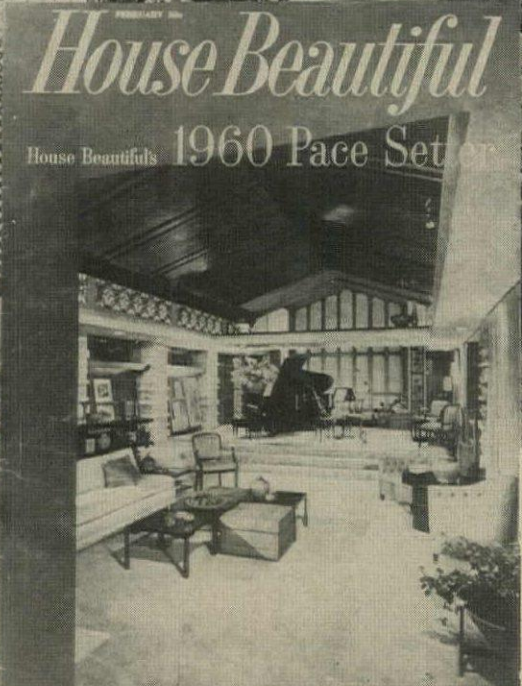
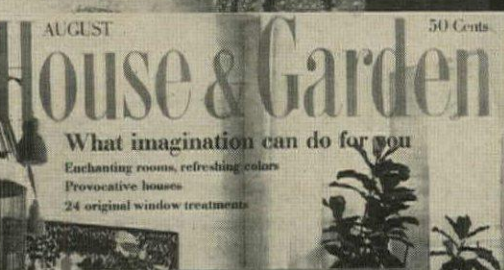
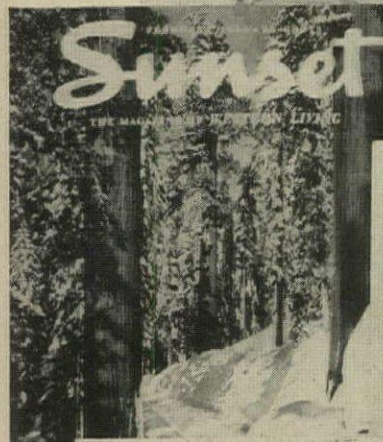
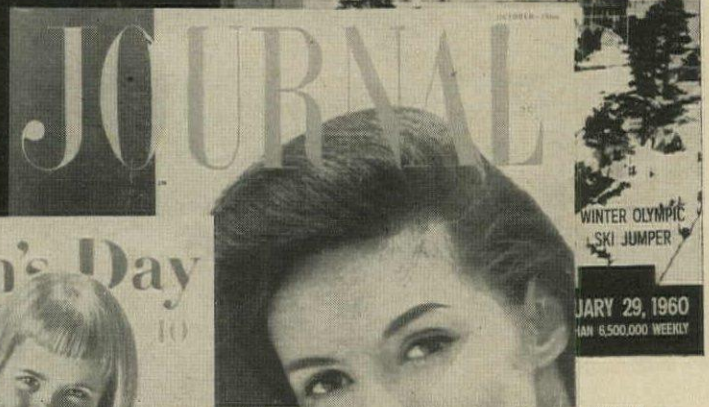
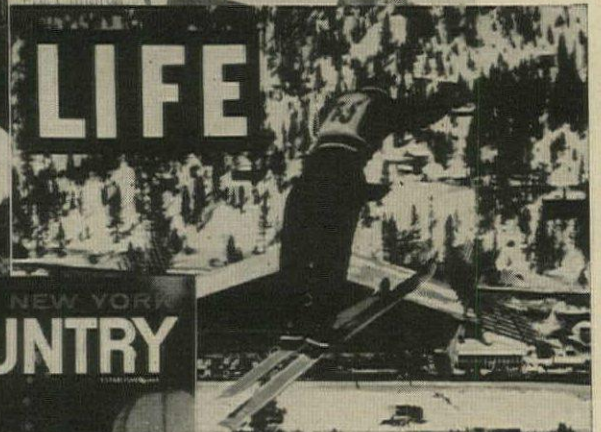
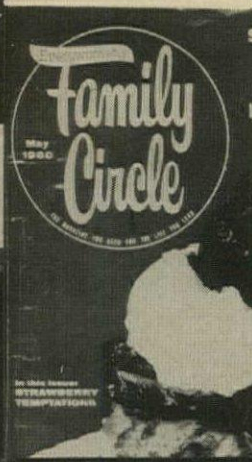
**SIMPLIFIED EXTERIOR** faces almost blank walls to street, achieves its character from its straightforward use of materials and exposed structure.





The Saturday Evening  
**POST**  
October 22, 1960 - 45¢

SAMPLE  
THREE  
BEST-SELLERS  
BEFORE  
BOOK  
PUBLICATION!



# Good ideas from the consumer magazines

More than any other industry (except women's fashions), the housing industry profits from consumer magazines.

Shelter magazines, women's service magazines, general circulation magazines—all show their readers exciting new houses and exciting new ideas for better living. Result: promotion that would cost untold advertising dollars.

So any builder who wants to sell houses today will be wise to take advantage of this huge—and influential—promotion program by including in his houses the ideas and features popularized by the consumer press. Too often, this is where the housing industry falls down.

Says Realty Man Emil Hanslin who sells houses for 62 builders in the Boston area: "The big job facing our industry now is to close the gap between what the consumer sees in the magazines and what he sees when he goes out to look at new houses on a Saturday or Sunday afternoon."

Even though the houses the consumer sees in the magazines often cost more than he can pay, they are full of ideas and features that sharpen his desire for better living—and these ideas and features can be adapted to houses priced for any market. For example: the eight magazine houses shown in this portfolio promote most of the good ideas (like better outdoor living, more convenient room layout, and the panelized look) that you will find in the other six parts of HOUSE & HOME's 61-house collection.

But, as Realty Man Hanslin points out, good ideas in magazines are a help to you only if homebuyers can find them in your houses.

*To check the ideas in your houses against those promoted by eight magazines, turn the page.*

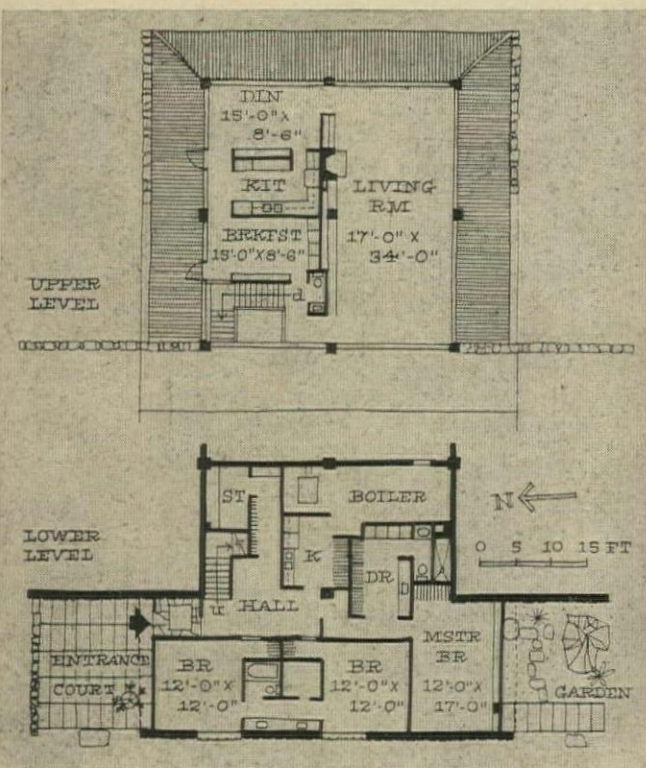


**UMBRELLA ROOF** over glass-walled second-story pavilion seems to float above fieldstone first floor.

## “Vogue” promotes a house that capitalizes on steel and glass

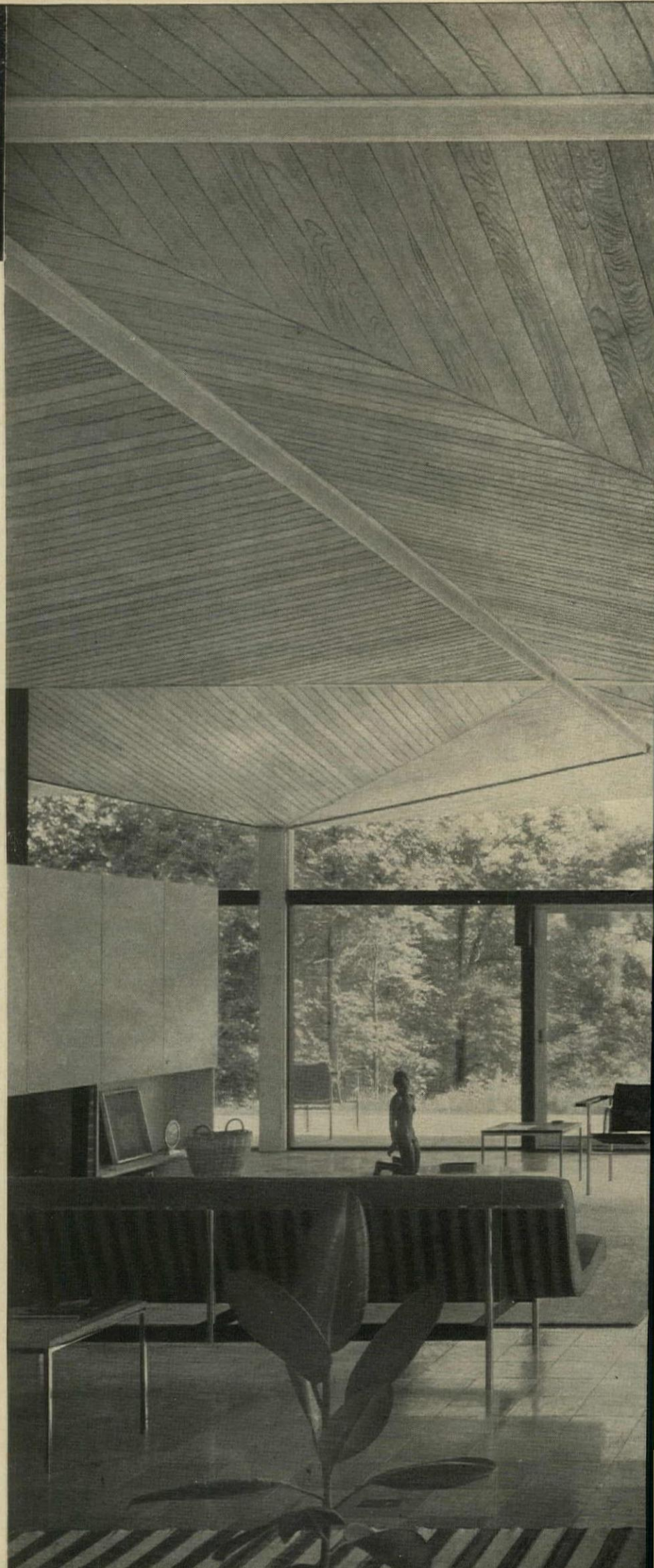
The magazine (which has over three-million readers) calls this 5,000-sq ft custom house a “contemporary classic” because of its “straight-forward use of steel and glass, fieldstone and natural woods; its open plan that still allows for privacy; the way it looks as native to its hill as the great oaks around it.”

The second floor of the house is a pavilion—sheltered by deep roof overhangs, opened to decks and the view by sliding window walls. Nine steel umbrellas (in-place cost: \$1.44 a sq ft) frame the big cypress roof. The house is in Essex, Conn.



**TWO-STORY PLAN** sets storage and utilities into hillside site, puts bedrooms on the lower level, living area above.

**WINDOW WALLS** (right) open the second-floor living area to wood decks on three sides, to grade at rear.





## “BH & G” features outdoor living for a traditional house

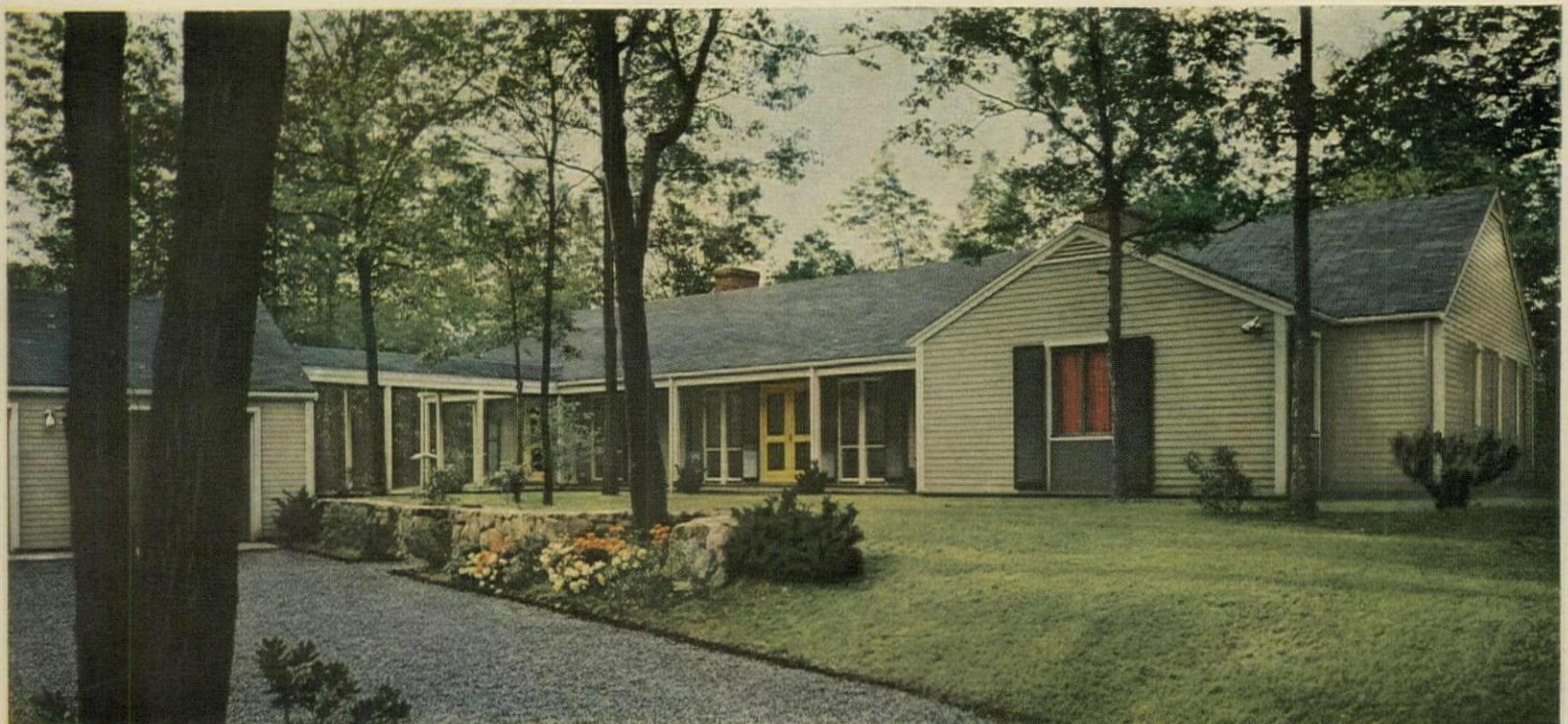
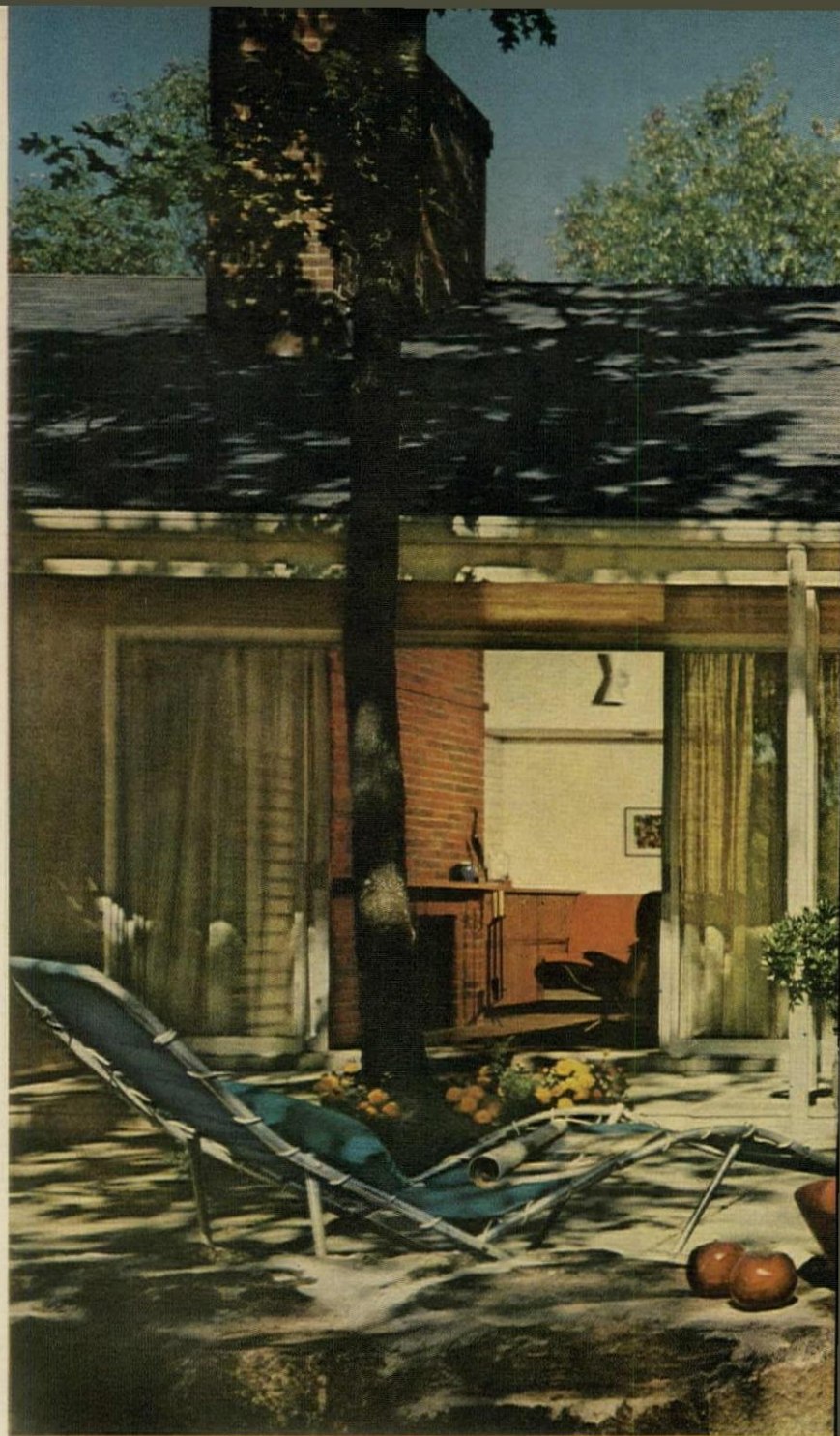
*Better Homes & Gardens* calls this a “new” traditional house: “Though it recalls the riches and colors of our past, it lives as a modern house should.”

To its 16-million readers who ask to see more Cape Cod, Colonial, or Early American houses, the magazine points out: “*Good* traditional houses these days are scarce. It’s true you have no trouble finding old-fashioned houses—but don’t be fooled by them because they look ‘homey.’ A house designed the way old-fashioned families lived will be a strait-jacket on *you*.”

Unlike old-fashioned houses, this house capitalizes on the outdoors. Says BH&G: “Today most of us like to spend quite a bit of time outdoors. We also want to see the outdoors even when we’re in the house.”

Other modern qualities of this house: 1) a rear-living plan, 2) a work-saving U-shaped kitchen, 3) a laundry on the first floor instead of in the basement.

Living area: 2,260 sq ft. Location: Hamilton, Mass.

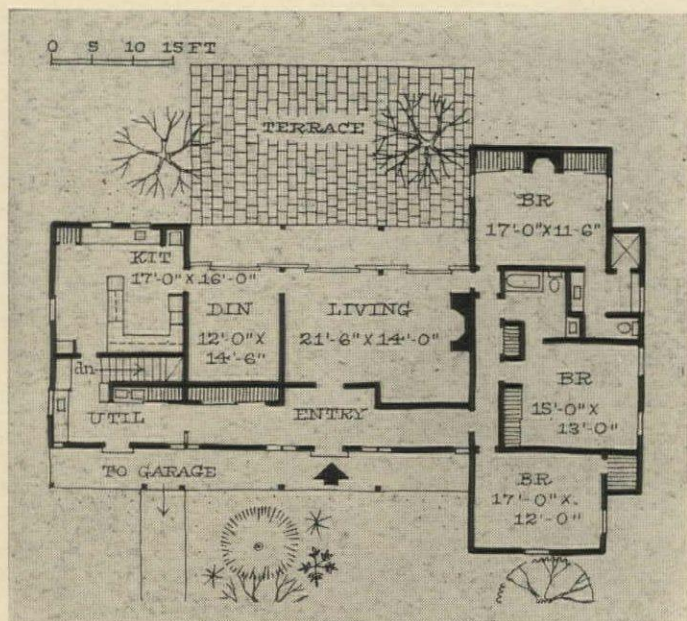


**TRADITIONAL FRONT ELEVATION** has bevel siding, shutters, and white corner beads and cornice. Covered walkway at left connects garage to service entrance.



**CONTEMPORARY REAR ELEVATION** has sliding glass doors that open length (33½') of living and dining rooms to 5'-deep veranda and terrace in foreground.

Photos: Lisanti, Better Homes & Gardens



**T-SHAPED PLAN** puts large bedrooms (smallest is 15'x13') in separate wings, and long entry hall (33½') across front of house.



**CEDAR CEILING** and slate floor in living room are elegant yet easy to maintain.



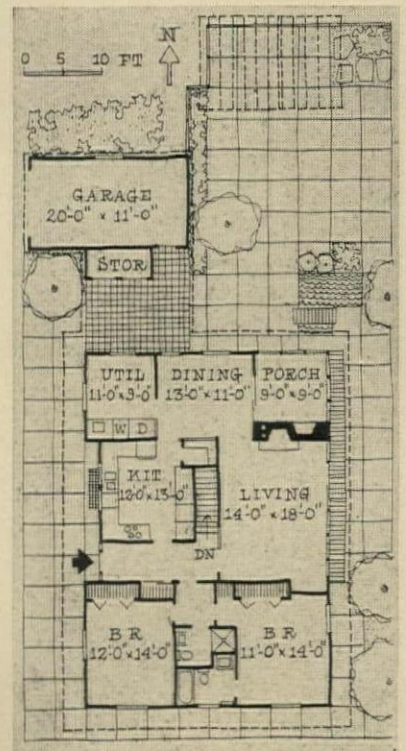
**25** Designers: Williams & Wells.  
 Builder: George Van Wyke.

**REAR TERRACE** (left) is screened from street by garage (see plan) and fence and partly sheltered by garden pavilion at right.

## “The Journal” features a low-upkeep house

Maintenance costs are more important than first costs, says *Ladies' Home Journal*, which published this house to show 13-million readers the kind of materials that reduce upkeep (and enhance beauty). Long-lasting, low-maintenance products used in the house include: 1) termite-resistant redwood siding, 2) aluminum doors and windows with an epoxy finish, 3) lifetime terne roof with 15-year acrylic emulsion paint, 4) oak and ceramic-tile floors, 5) marble window sills, 6) stainless-steel kitchen sinks. Location: Nyack, N. Y.

Photos: © Ezra Stoller



**RECTANGULAR PLAN** (1,350 sq ft) puts kitchen in front, living room in rear. Breezeway joins house and garage.

**FRONT TERRACE** (left) eliminates need for lawn maintenance. Sheltered front entry of house is set back into rectangular plan.

**OUTDOOR ROOM** (right) has brick fireplace wall, ceramic-tile floor, roll-up screens. Terrace is concrete with redwood dividers.

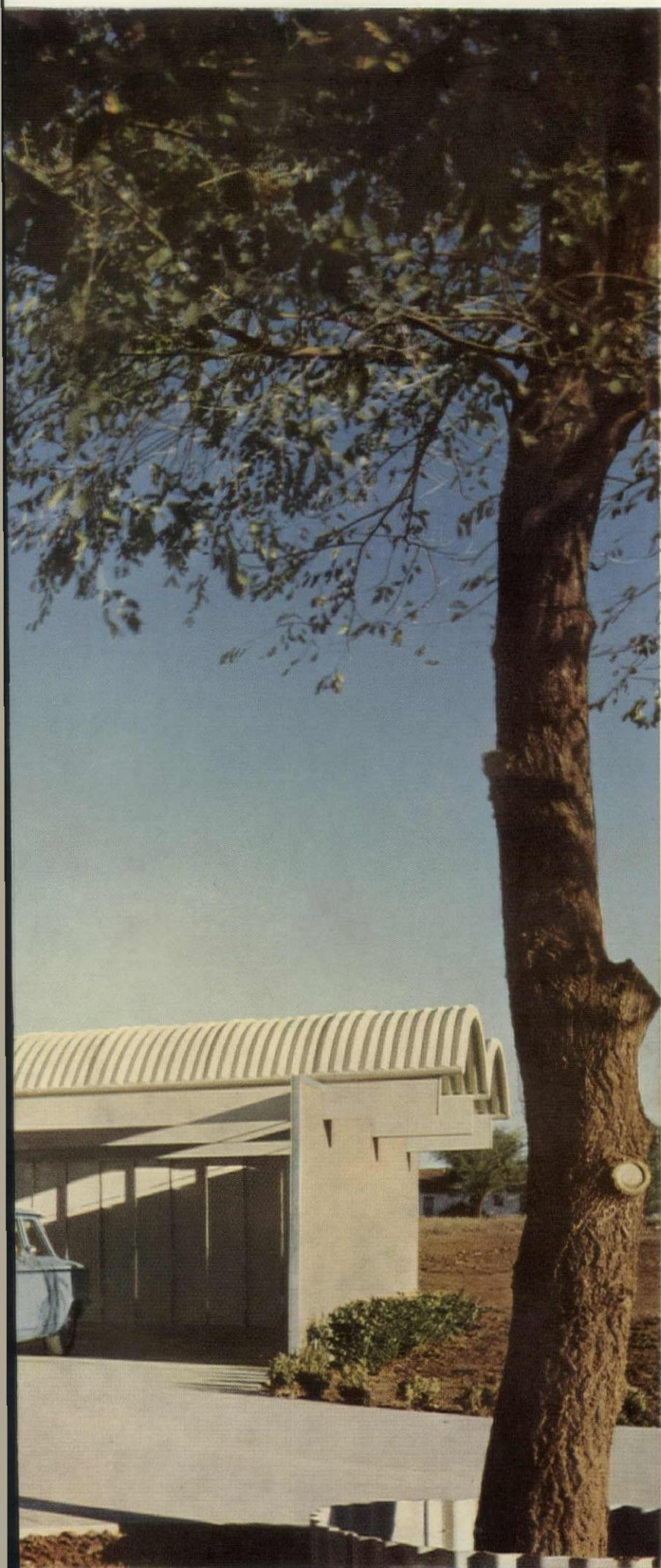




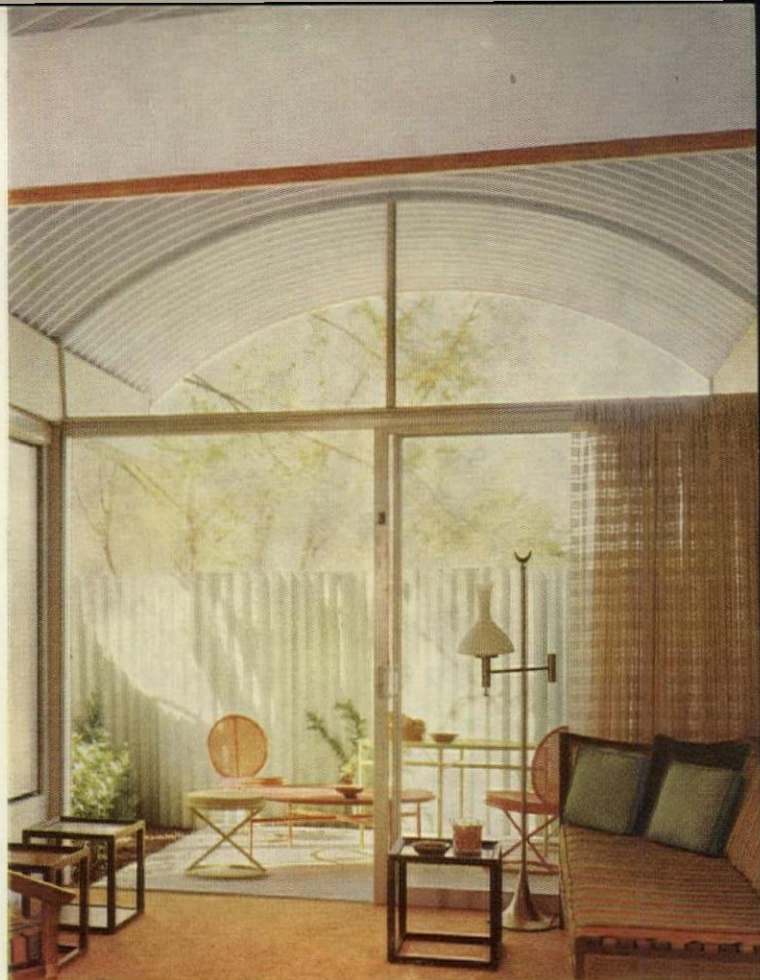




**UNDULATING ROOF** is made of corrugated asbestos-cement sheets with a 1" core of cellular concrete. Asbestos-cement pipe sections form screen at left.



Photos: Bill Margerin

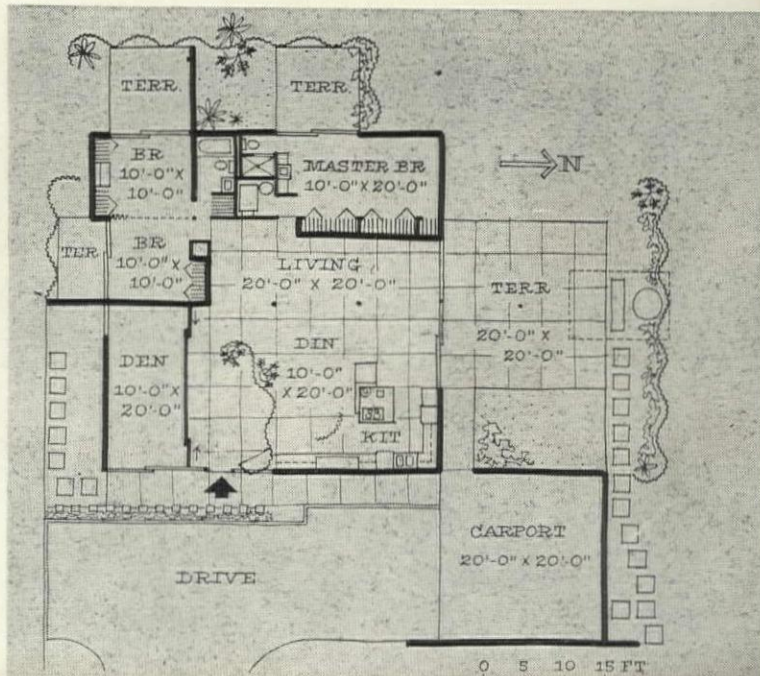


**CURVED CEILING** arches over sliding glass door that opens bedroom to private terrace. Both the ceiling vault and the curved patio fence are similar asbestos-cement forms.

## “Living” sponsors a house to show new uses for a basic material

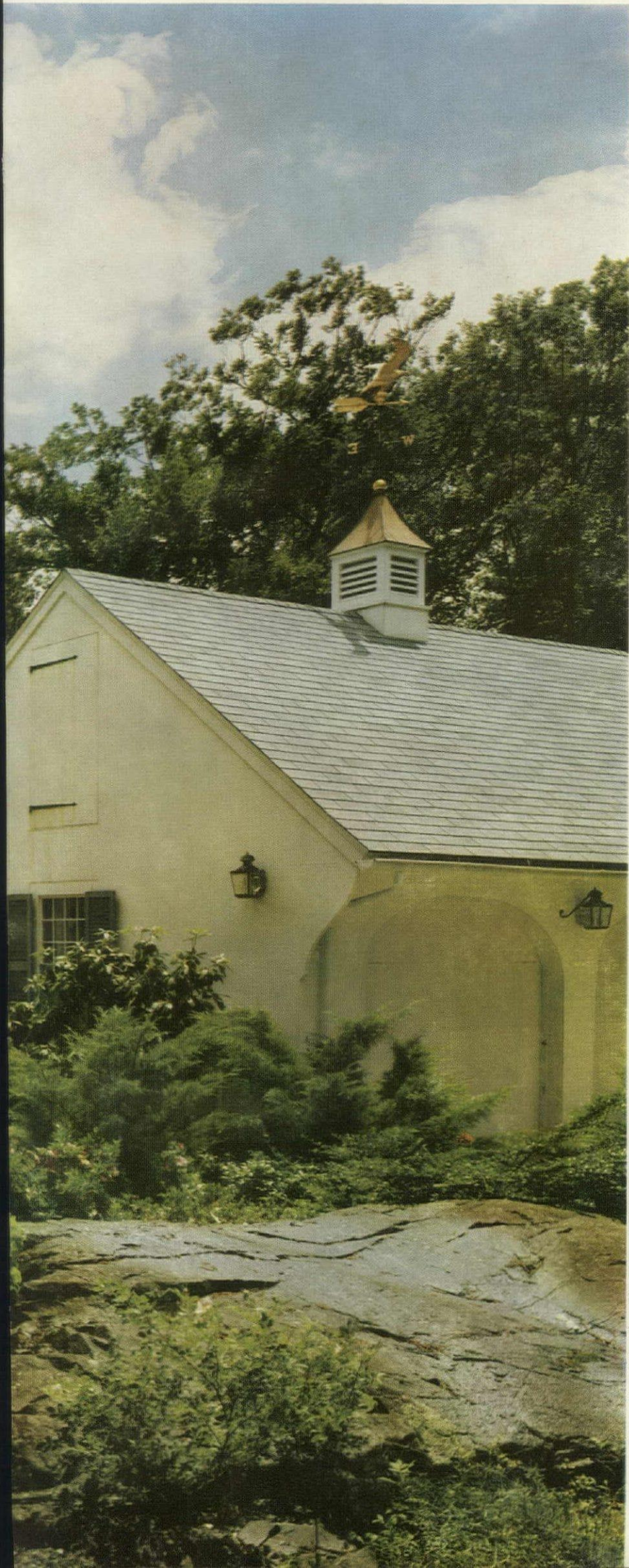
This is one of seven demonstration houses promoted by *Living for Young Homemakers*. The magazine selected it to show over three-million readers how imaginative use of asbestos cement can make a house more attractive and more livable. Case in point: the curved roof vaults give the interior a sense of height and let in light without sacrificing privacy. The architect also used asbestos cement for siding, space dividers, curved fences, and an outdoor screen. The 1,600 sq ft house is in Oklahoma City.

**SQUARE PLAN** has large (30'x20') living area open to large (20'x20') terrace. Bedrooms—on two sides of square—have private terraces fenced from street and neighbors.



Good ideas from the consumer magazines





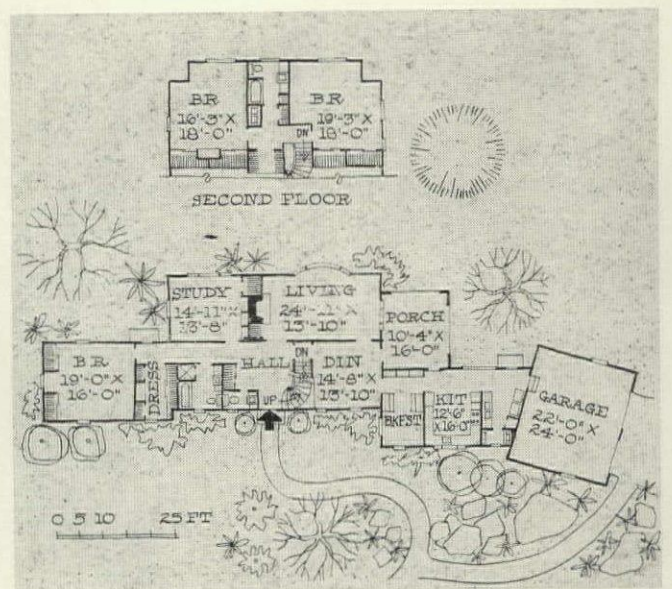
## “American Home” promotes the New England tradition

The magazine published this big, rambling Cape Cod (and seven other houses by Architect Wills) to show its 12-million readers “what goes into a really good New England traditional home.”

*American Home* calls the 3,430 sq ft house “an excellent example of how a symmetrical center core could be expanded with wings and dependencies in many directions.” The photo at left and the plan below illustrate the magazine’s point.

Besides the wings—which look as if they had been added through the years (as in early Cape Cod houses)—this house in Weston, Mass. has other traditional characteristics. Examples: narrow clapboards, small-paned windows, lights over the front door, shutters that fit the windows (except the picture window), and a saltbox roof on the garage.

Sums up Architect Wills: “New England traditional houses fill an emotional need. . . . And this style of architecture also produces an extremely livable and comfortable house.” For more of Wills’ view on the New England traditional, see H&H, Feb. For another Wills house, see p 114.



Photos: Lisanti, American Home

**STRETCHED-OUT PLAN** has rambling quality of early New England houses to which wings were added as family grew.

**CAPE COD WITH WINGS** has 1½-story center section. Shed dormer at rear (not shown) permits second-floor bedrooms.



GLASS GABLE END opens family room, kitchen, and dining room to rear terrace enclosed by high fence (not shown). Inner court is through family room at left.

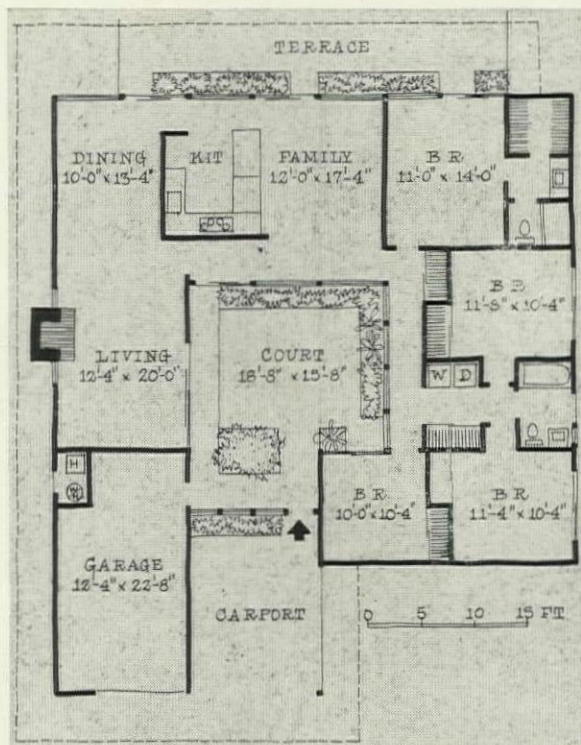
## “Family Circle” promotes a house that dramatizes indoor-outdoor living

Closed to the street, open to the rear (above), and built around a courtyard (plan at right), this house blends indoor and outdoor living without sacrificing “that essential human right—privacy.”

So says *Family Circle* to its nearly eight million readers. The magazine singles out the inner court (“a beautiful old idea”) as the key feature of the house: “It invites use as an outdoor living room, as a yard in which children can be watched at play, and as a place for family and guests to relax.”

Other features of the house: 1) four bedrooms, 2) laundry facilities in the bedroom area, 3) a plan that zones the formal living room from the rest of the house, 4) a U-shaped kitchen conveniently located between the family and dining rooms.

The house, winner of the first joint AIA-NAHB honor award (H & H, Mar), has 1,800 sq ft, sells for \$24,950 in Sunnyvale, Calif.



BIG INNER COURT (18'8" x 15'8") is reached through sliding-glass doors from living areas and fourth bedroom.



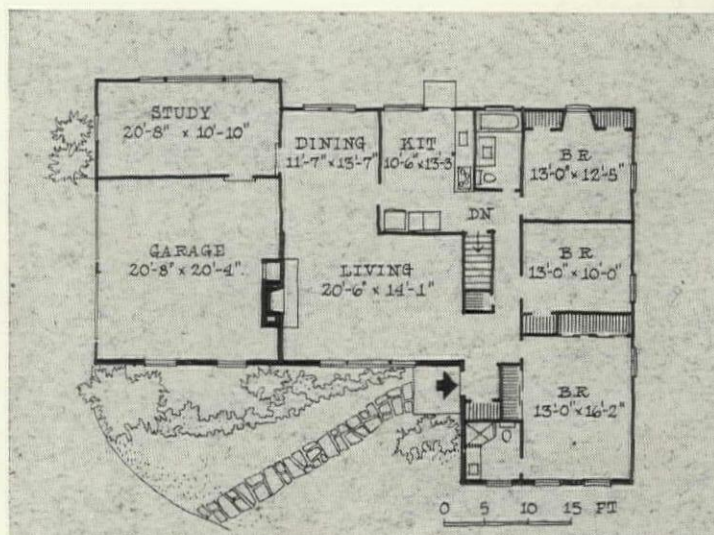
' BRICK-FACED HOUSE with white roof sells for \$19,900 without land in Stony Brook, N. Y. Driveway leads to side entry garage which makes house seem longer.

## “McCall’s” shows a merchant-built house with features women want

This is the latest house in *McCall's* Home Certification program which was set up to show the magazine's 13-million readers the kind of house its Women's Congress on Better Living recommends.

*McCall's* likes the “friendly brick exterior” and praises the plan (right)—“the real heart of any house.” Items: 1) the separate entryway, 2) the center hall, 3) the large dining room, 4) the private master bath, 5) the size (220 sq ft) and location (far from the bedrooms) of the wood-paneled study, 6) the side-entry garage “that saves you the embarrassment of bicycle and lawnmower litter.”

The builder says the 1,580 sq ft plan is so popular that most of his houses are only slight variations of it. Also a hit with his customers, he says, are built-ins: cabinets in closets, shelves in the study, and a desk in the rear bedroom. One popular variation of the house substitutes a porch for the study.



L-SHAPED PLAN puts the study behind the garage (separated from rest of house), opens it to the rear yard with sliding glass.



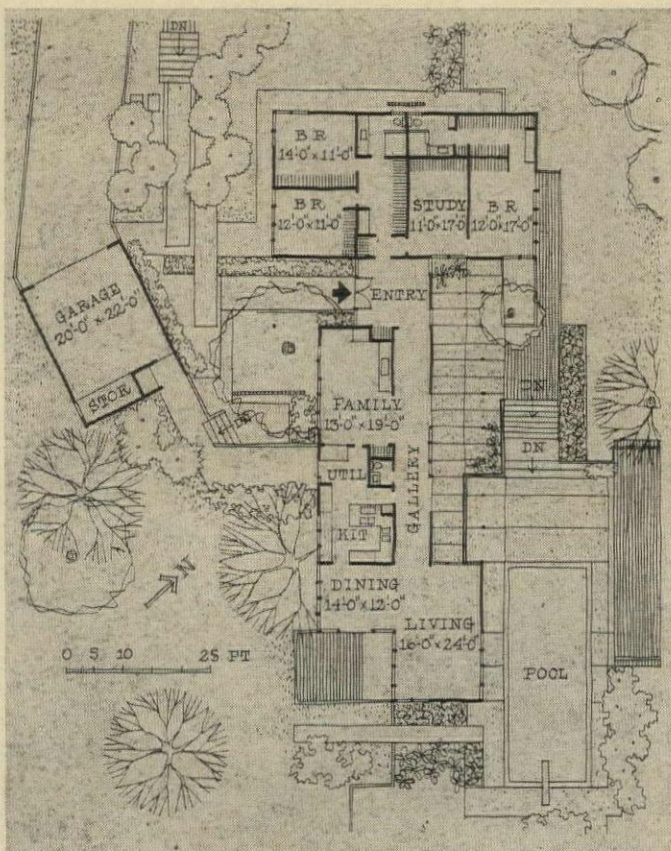


30 Architects: Campbell & Wong. Builder: James P. Vaughan



APPROACH TO HOUSE on sloping site is down wide steps. Garage, right, was built partly into the ground to keep it from obstructing view.

## “House & Garden” features zoned planning—indoors and out



**T-SHAPED PLAN** stretches 105' so most rooms open to a sweeping view. Living quarters are in stem of T, bedrooms in the shorter cross-piece, main entry between the two. A second entry serves kitchen.

**LOWER TERRACE AND POOL** (left) are reached by broad steps (out of photo, right) from upper terrace and veranda. Living room overlooks pool. High foundation keeps house at one level on sloping site.

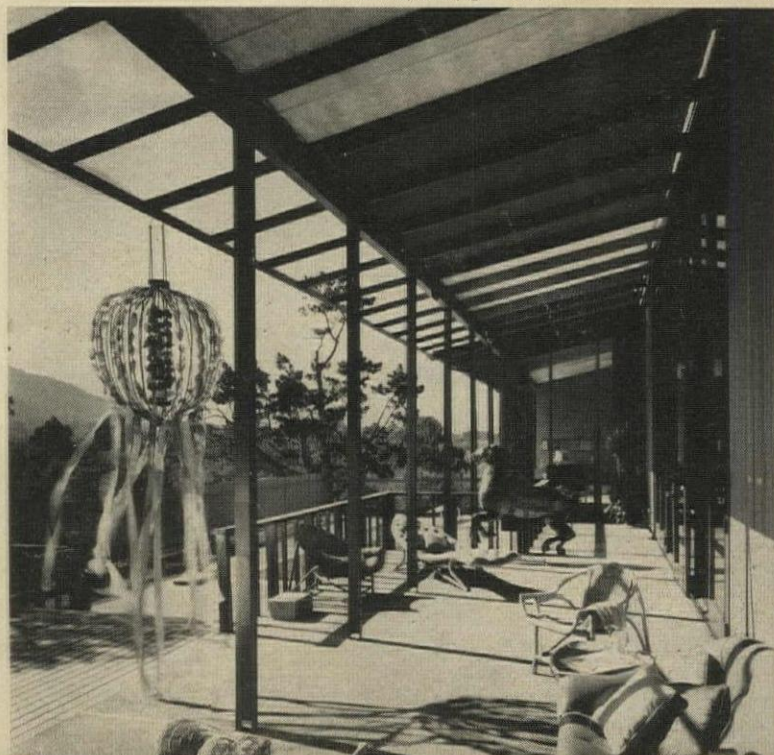
**BIG VERANDA** (right) is wide enough for buffet suppers, children's play, or summertime parties. Partly open roof lets sun into interior of the house, but canvas can be spread over rafters to provide shade.

The magazine tells its four-million readers that this house in Los Gatos, Calif., is imaginatively planned for “privacy, tranquility, ease, and enjoyment of living.” Here is why:

Outside the house, porches, decks, and terraces are planned for different age groups: 38' pool (left) surrounded by terraces is “free territory for teenagers,” play yard is “for smaller children,” dining deck “for family meals outdoors,” veranda (below) is “reserved for adults and parties—no dripping swimmers allowed.”

Inside the house, the 2,870-sq ft plan is similarly zoned for individuals, the whole family, or its friends. A two-part kitchen is “compact enough for a single worker,” big enough so “extra hands can help at large parties;” a family room serves the whole family with tv, hi-fi, and a fireplace, or a small boy with his toy box and school desk; children's and adult's bedrooms are together in one wing though “comfortably separated by a study.”

Photos: Morley Baer, © 1960 by Conde Nast Publications Inc





# Good ideas for outdoor living

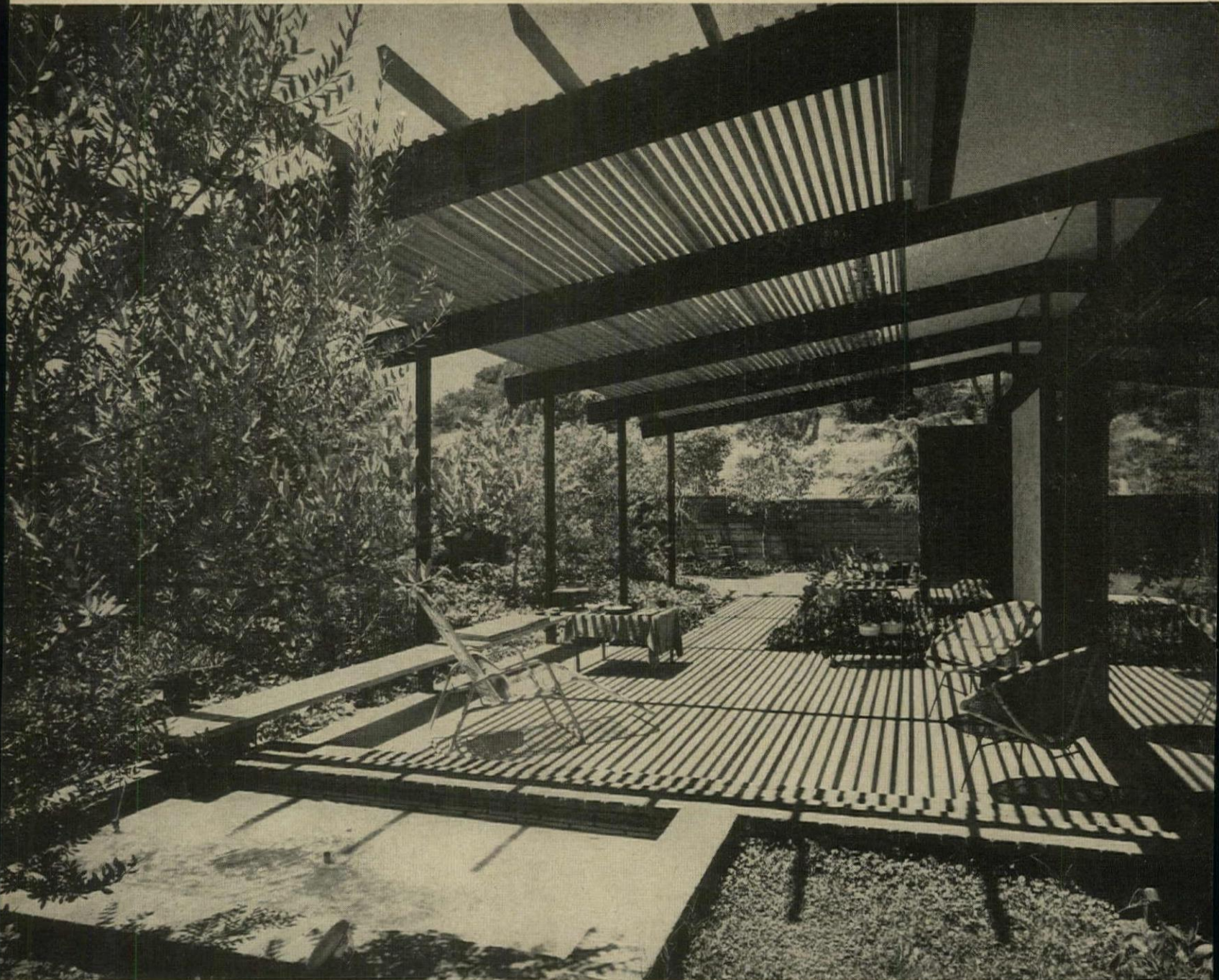
The desire of Americans to spend more of their time outdoors probably has changed the way today's house looks and works more than any other single factor.

Outdoor living put glass walls in the house. It produced patios off the bedroom, the kitchen, and even the bathroom, and it is responsible for a whole new concept of indoor-outdoor living rooms. It brought about better landscaping. It led to new ideas in terraces and in fences. It produced a booming new industry in home swimming pools. And it is turning houses completely around, orienting them to the outdoor living areas in the rear.

In the ten houses on the following pages, you will see that good outdoor living areas are not simply tacked on, but are integral parts of plans that include both the house and the site. In some of the best examples the site was the first consideration and the house was designed to take best advantage of it.

Good site planning is no longer confined just to custom houses. Five of the ten houses shown in this section were built for sale in highly competitive markets; their builders considered outdoor living so important they allocated tightly budgeted money to make it as attractive as possible.

*To see what well planned outdoor living adds to today's custom and merchant-built house, turn the page*



**MAIN TERRACE** is roofed with lattice made of 2x2s and 2x6s laid across beams. When sun is low, lattice becomes a solid shield for glass wall at right.

## Lattice roofing makes the terrace part of the living room of this house



**EXTERIOR VIEW** from inside of lot shows roofed patio, left, which opens off kitchen and all-purpose room at rear. Main terrace is at right.

The roofed terrace is one of four ways Architect Raymond Kappe integrates outdoors and indoors in this house.

Here are the others:

1. He makes the roof over the living area 3' higher than the rest of the house. This allows a continuous clerestory window all around the wing and keeps the ceiling beams high enough to be extended out over the terrace (photo above).

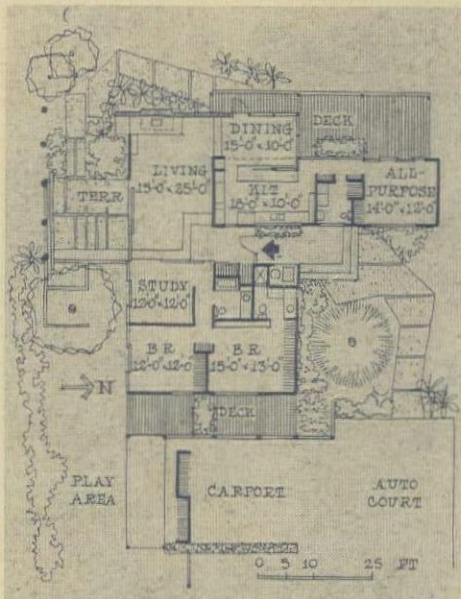
2. He puts outdoor living areas all around the house. Besides the terrace off the living room, there is a roofed, wood-decked patio off the front bedroom wing and another off the kitchen and all-purpose room in the back (floor

plan, above right).

3. He builds in extra ventilation. An oak strip screen runs across the center of the house just above the door header line (photo, far right), and a similar but shorter screen opens to the outdoors from the two front bedrooms. This permits cross-ventilation and provides combustion air for the inside heater room.

*Construction is simple.* In the living area, 2x6 rafters parallel the ridge, are carried on 4x12 beams. In bedroom wing, joist-and-rafter roof framing permits a dropped ceiling for better insulation.

Price: \$29,000. The house is in Los Angeles.



**FLOOR PLAN** puts outdoor living areas on three sides of the house. Extra room off kitchen can be all-purpose room or guest bedroom.

**LIVING ROOM** focuses on 23' brick fireplace wall (photo, top right). Sliding glass doors open to terrace at left. Ceiling beams run past wall, become girders for terrace roof (photo left). Sliding doors at opposite end of living room open to study (photo, bottom right). Strip screen above doors helps ventilate bedroom wing.



Photos: Julius Shulman



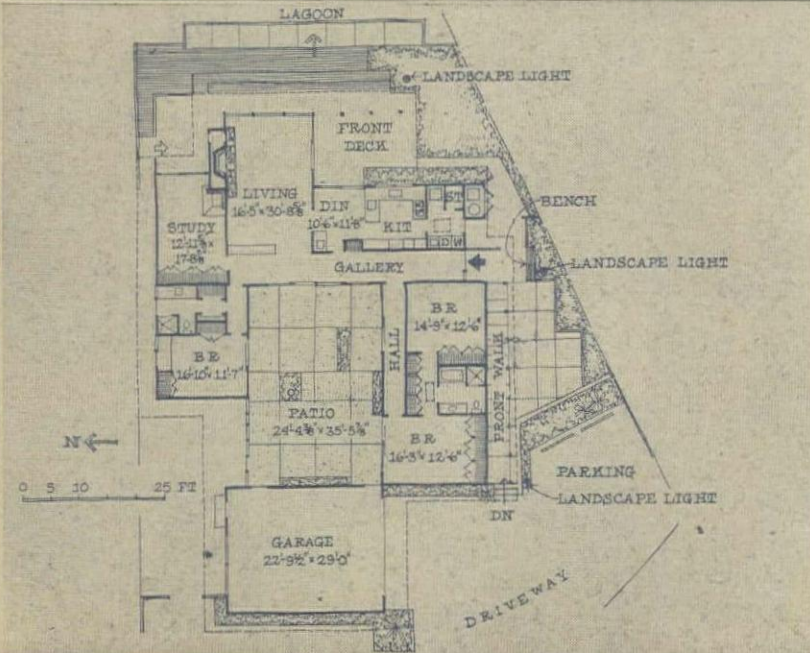
**DINING ROOM** is opened to kitchen, right, by big eating bar, can be closed with sliding doors. Patio outside window is reached through kitchen.





**CENTER PATIO** is enclosed by bedrooms left and right, living area at rear, and garage not shown. Concrete slab sections are patterned by redwood strips.

## This house looks inward for outdoor privacy, outward for the view



It turns a blank wall to the street, puts its bedrooms and one side of its living room on an 850 sq ft patio, and still lets its living area look out to the view through 50' of glass wall (see bottom photo, opposite).

To accomplish this double facing, Campbell & Wong chose three unusual space arrangements:

1. They put the living room, dining room, kitchen and study in a line facing the view. (The living room is set forward 13' for more area, more glass wall.)

2. They split the bedroom area into two wings which form the side walls of the patio (see photo above).

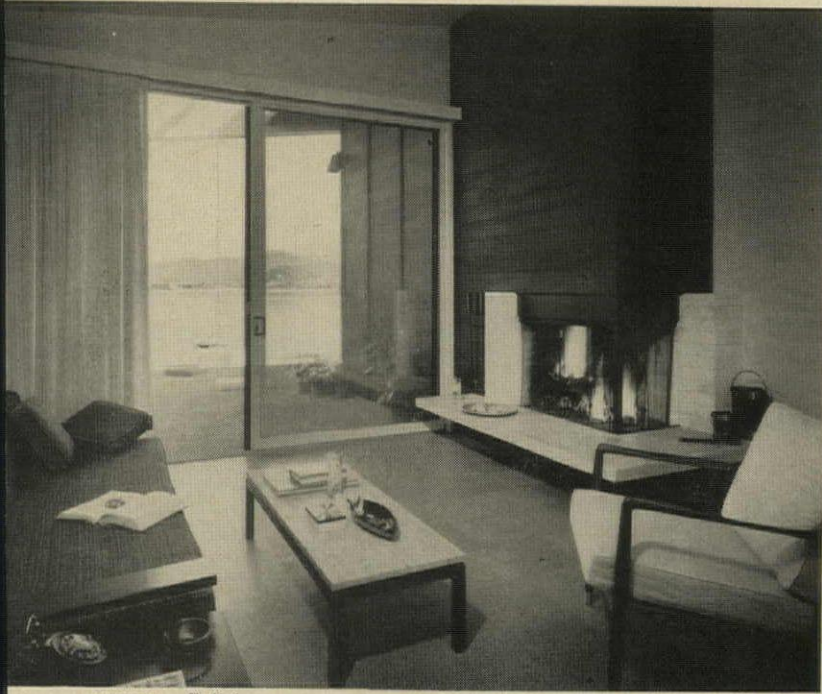
3. They put the front entrance 40' from the parking area. This location is necessary to keep the patio and bedroom wings from becoming traffic lanes. The walk is fenced, landscaped, and protected by the roof overhang. (Says Architect Wong: "People don't mind a long walk if it's interesting enough.")

The patio is shaded from the wind by the house, also heated by radiant coils under its concrete slab.

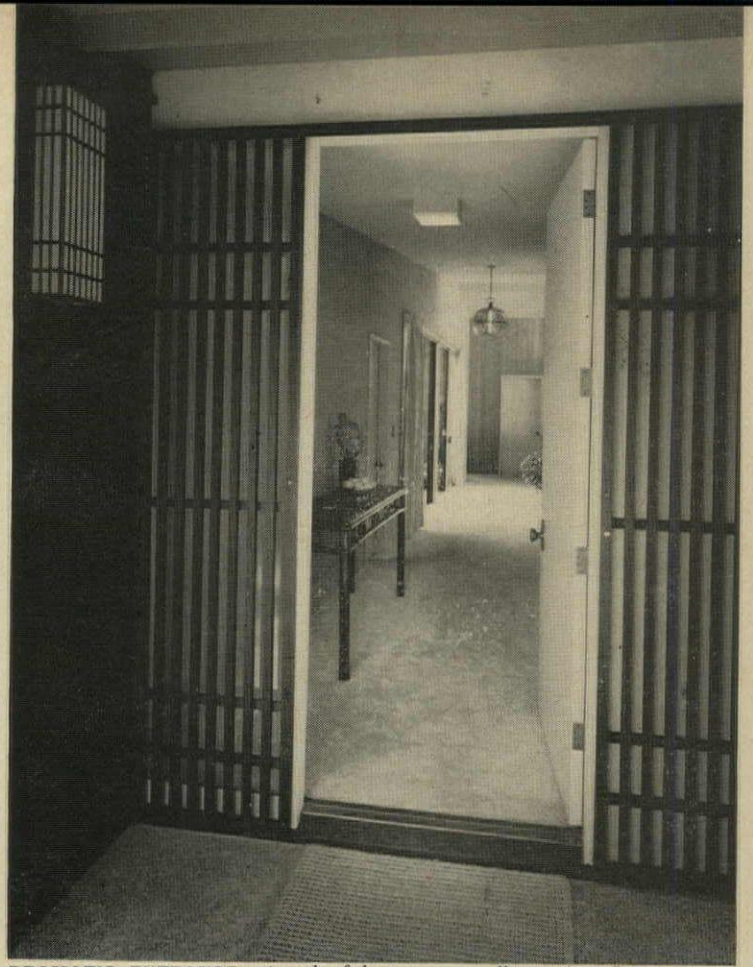
Cost of the house in Belvedere, Calif.: \$50,000.

**WRAP-AROUND PLAN** screens patio on four sides. Opening between house and garage is closed with fence to assure privacy for the 850 sq ft patio. Street elevation (photo above plan) shows start of entrance walk at right (see top right photo on opposite page).

Photos: Morley Baer

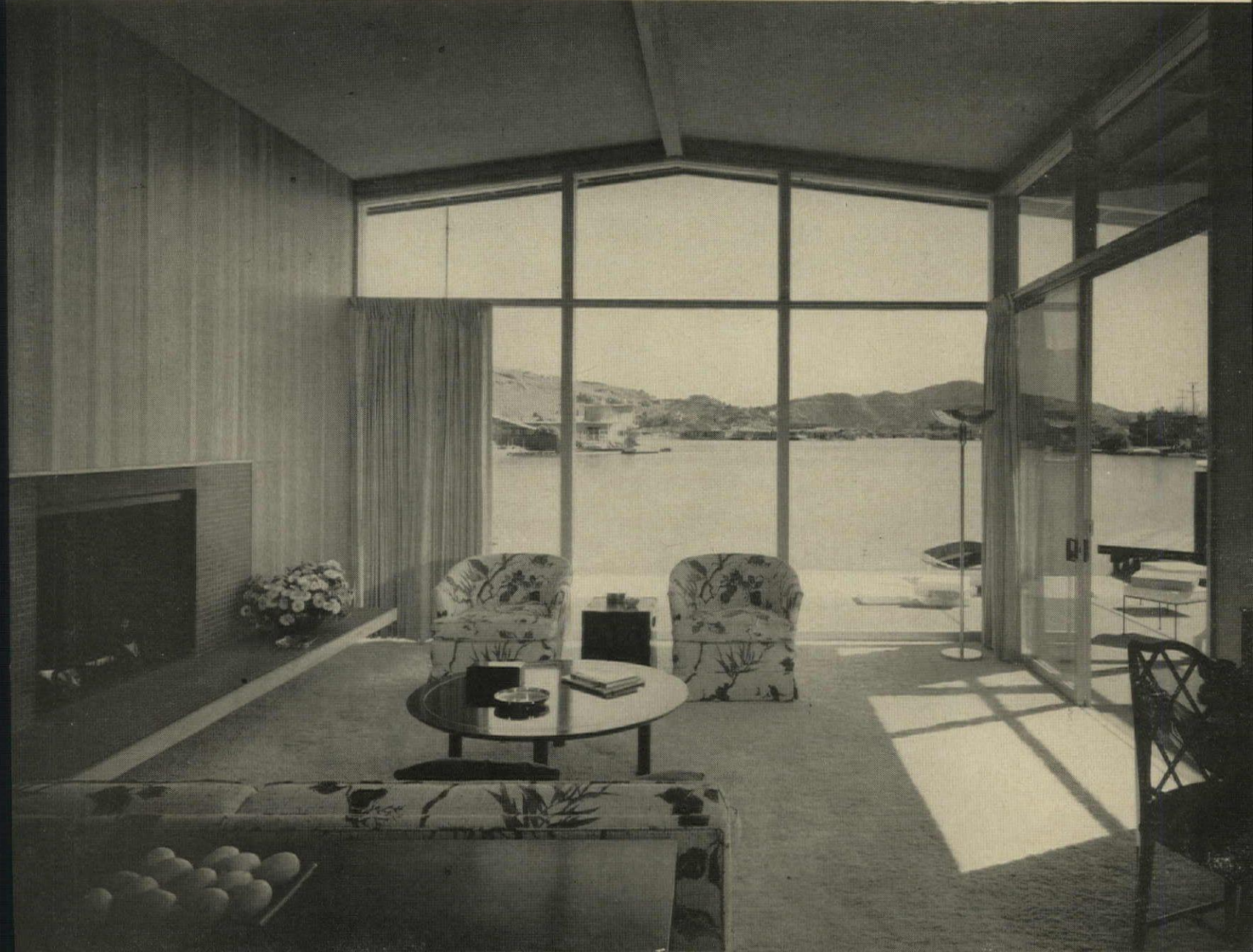


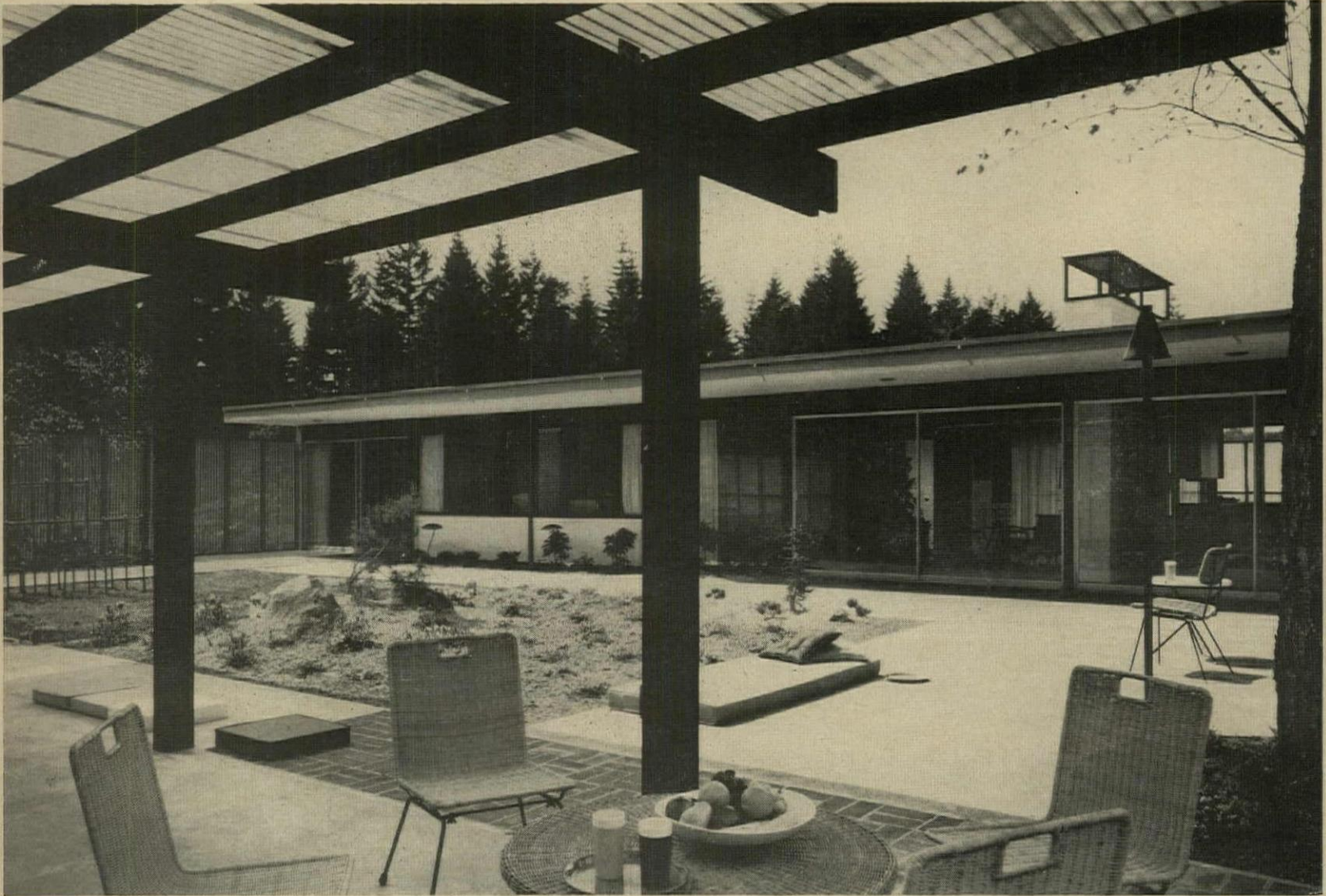
**STUDY**, off living room, opens to front deck through sliding glass doors. Fireplace at right shares chimney with living-room fireplace (photo, below). Redwood siding, seen outside doors, is horizontally lapped for economy, but has vertical battens nailed 3' oc for design pattern.



**DRAMATIC ENTRANCE**, at end of long entry walkway (see floor plan on opposite page), is flanked by panels made of vertical 2x2 wood strips stained a dark brown. Light fixture, left of door, echoes the strip pattern. Big doors at left along hall open to inside patio; door at far end leads to study.

**LIVING ROOM** has glass wall panels facing lagoon, sliding doors at right to front deck. Fireplace wall paneling is ordinary 1x4 white oak flooring.





REAR IS OPEN to terrace, seen here from pergola. Living area is at right, bedrooms at left. Pergola is roofed with corrugated plastic panels.

## Every inch of the lot works to assure this outdoor privacy



FRONT IS CLOSED by high patio fence at left and carport at right. Entrance is under carport roof in center, outside storage along wall at right.

This Tacoma house shows how Architect Robert B. Price combined the greatest area for outdoor living with the maximum possible privacy:

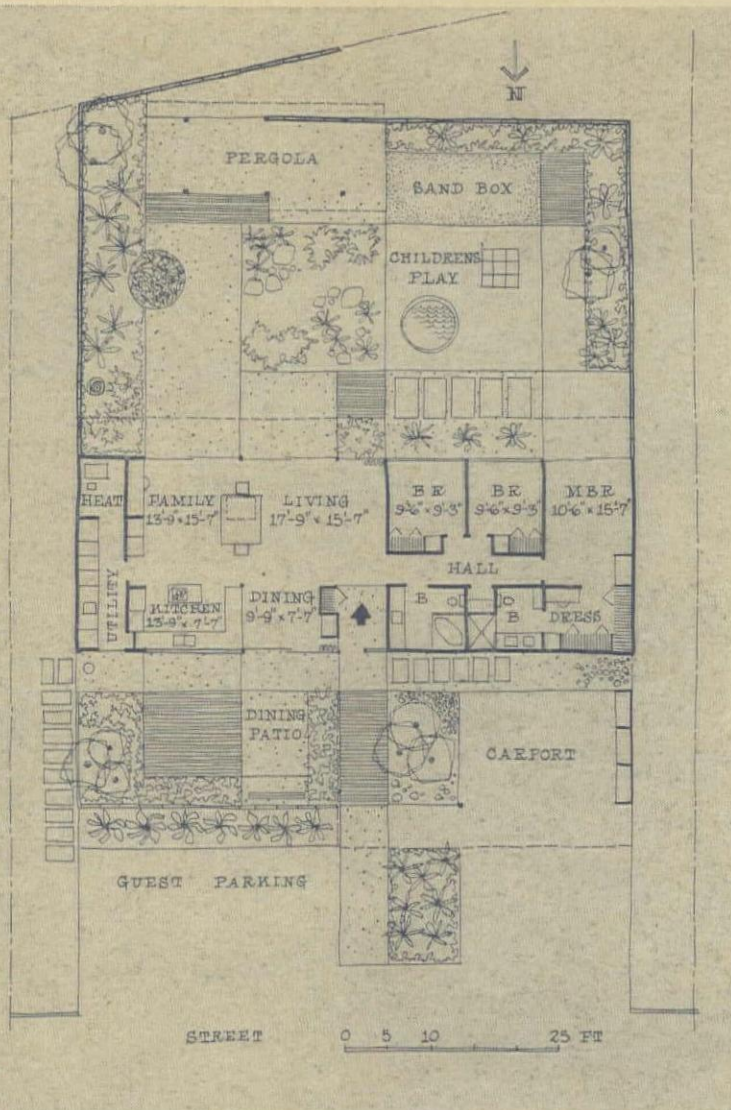
1. He set the house crossways on the lot, built right up to setback limits in front (25') and on the sides (7½').
2. He fenced in a patio in front of the dining room, used the rest of the front area for the carport driveway and guest parking.
3. He ran fences along the sides to the back of the lot, then across to close the entire area and integrate it with the house.
4. He added a pergola in back to shelter the garden furniture.

Maintaining the large outdoor living areas is easy: In front of the house there are only three small patches of planting. And the rear terrace is mostly masonry, with only a small rock garden in the center (photo above).

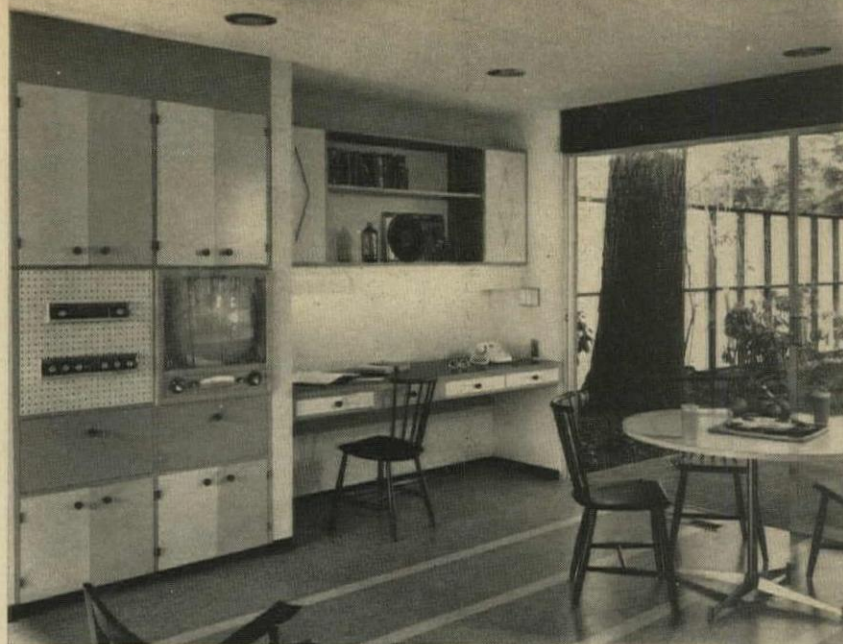
The house is framed around three 5x13 laminated beams running lengthwise and supported by 5x5 posts. The beams are set at just the right height to fit standard sliding glass doors. Joists (2x8s) over the beams frame the flat roof.

The house cost \$31,500 without land.





**PLAN** shows how house and terrace use whole lot. Fences on either side are extensions of house walls, are built out to 7½' setback line.



**FAMILY ROOM CABINETS** hold TV and hi-fi equipment. Turntable and tape recorder are under TV. Stereo speakers flank bookcases at upper right.



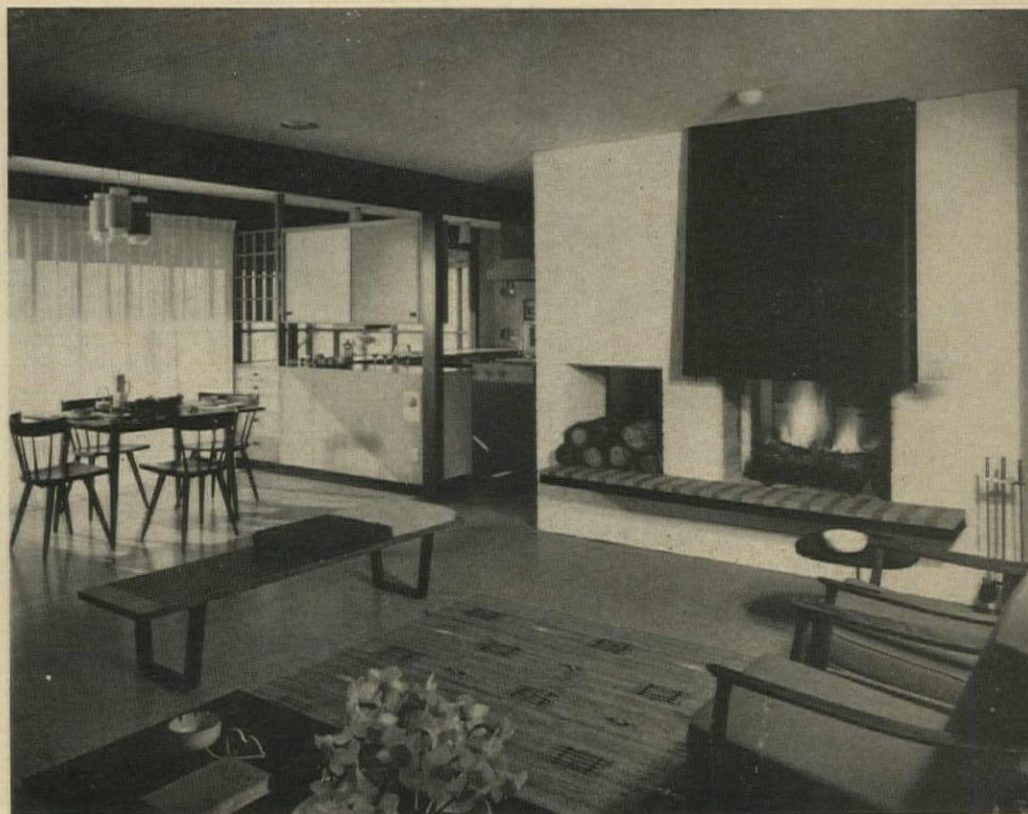
**MASTER BEDROOM** opens to terrace through sliding glass doors. Paneling on wall at right is 1x4 rough sawn cedar; fence outside doors is 1x1 cedar slats in redwood frames.

Photos by Dearborn-Massar, copyright 1960 by Conde Nast Publications Inc. This house is appearing in the Nov. 1960 issue of House & Garden



**DINING ROOM DIVIDER** includes sideboard, right, and front hall closet, behind section at left.

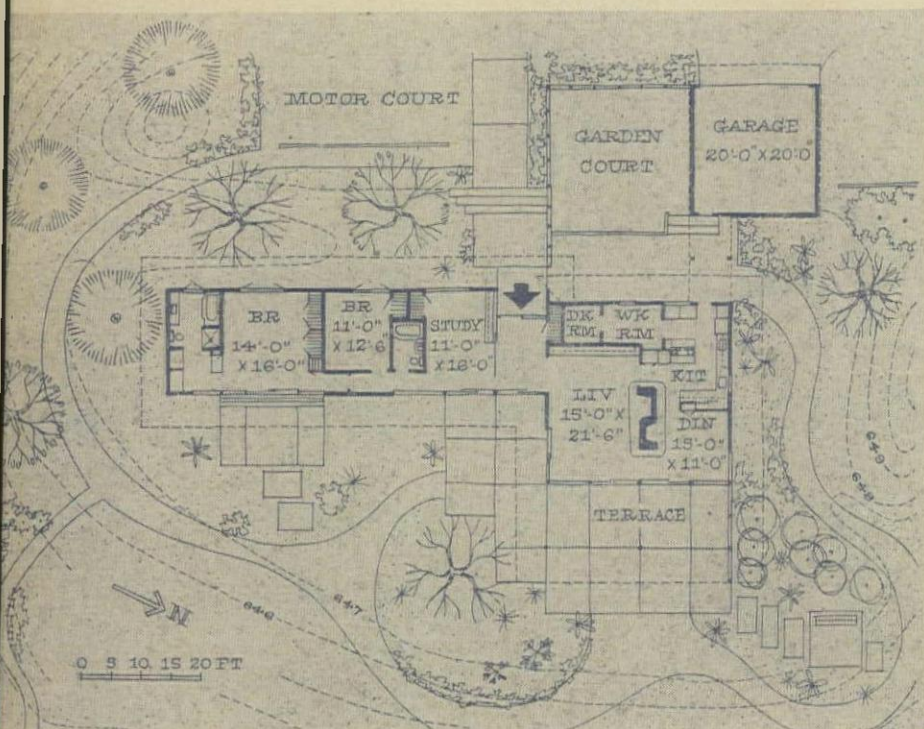
**LIVING ROOM** (right, foreground) is separated from family room by two-way fireplace island. Hood is black iron, raised hearth is ceramic tile. Dining room is at left, kitchen at rear.





**GABLE OVERHANG** runs 15' beyond front wall. Texture on underside is strip sheathing for cedar roof. Glass panels on right keep out northerly winds.

## Big overhangs like this make outdoor living almost weather proof



The 450 sq ft terrace is protected from both sun and rain. And the big roof extension makes possible a full glass wall without excessive sun heat indoors.

Two other features make the house particularly interesting:

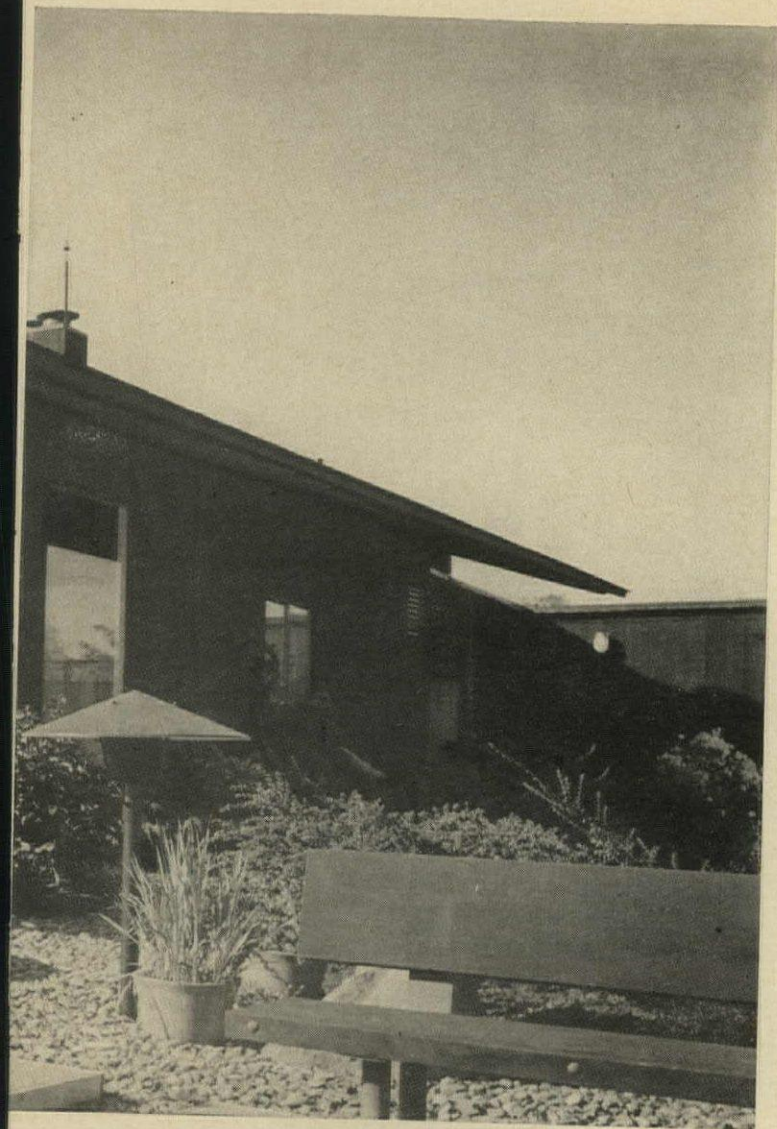
1. It has a flexible floor plan. Though the house was designed to meet the specific requirements of its present owners, it could be modified easily and inexpensively into a more conventional plan. The study could be walled off to make a third bedroom; the darkroom could become a half bath (the rough plumbing is already there); and the work room could be converted into a small family room or an informal dining room.

2. The design combines provision for contemporary living with traditional appeal. There are big glass areas and the planning is open. But the pitched roof and the big chimney are strongly traditional, as are the vertical redwood siding and the cedar roof.

The house has a total inside area of 1,800 sq ft. Price, including terraces and landscaping: \$35,000. Location: San Francisco.

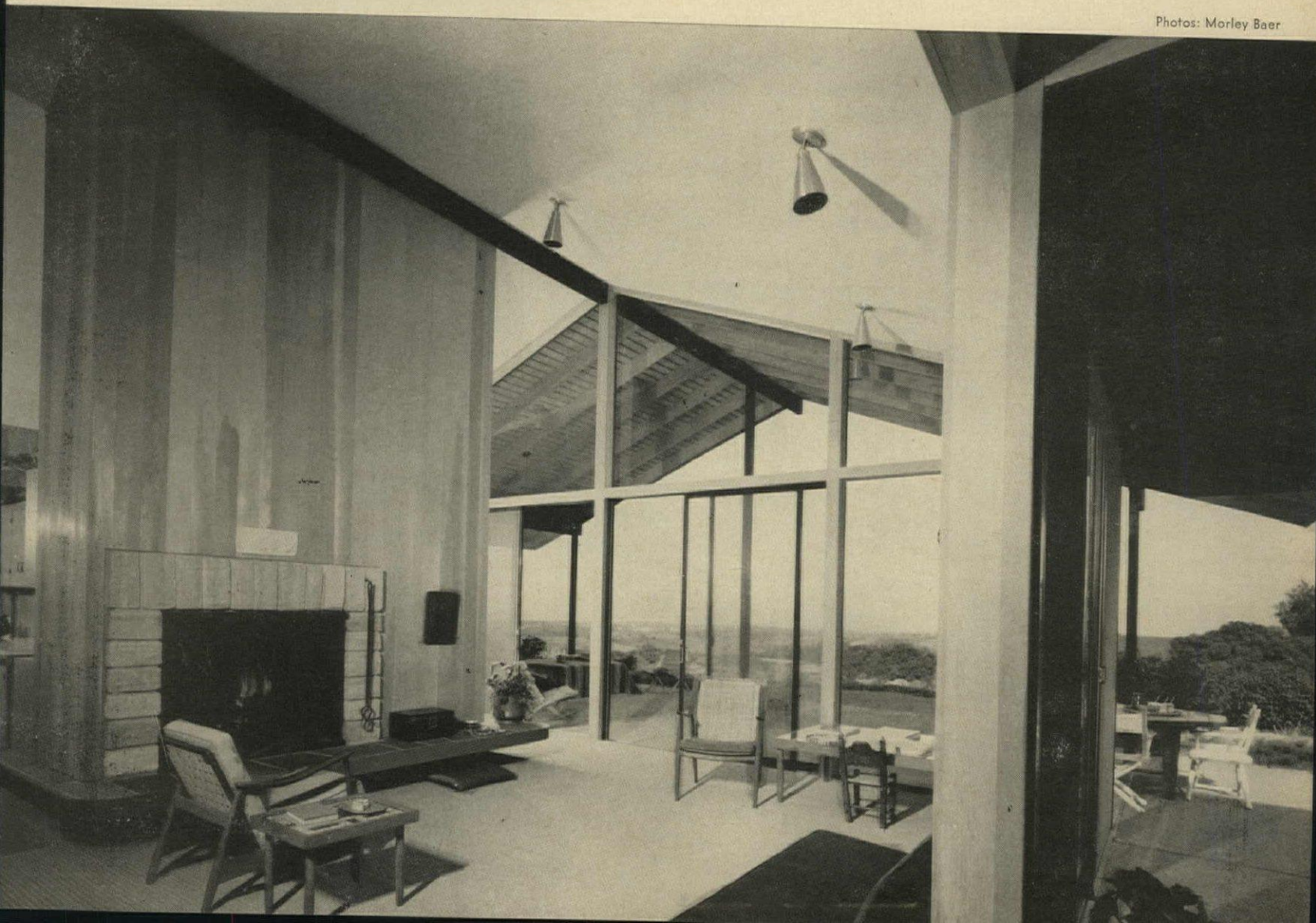
**STRAIGHT-LINE PLAN** (left) orients most rooms to the view. The house faces east, so on hot days the terrace side is the cool side from late morning on. The garage protects the garden court from wind.

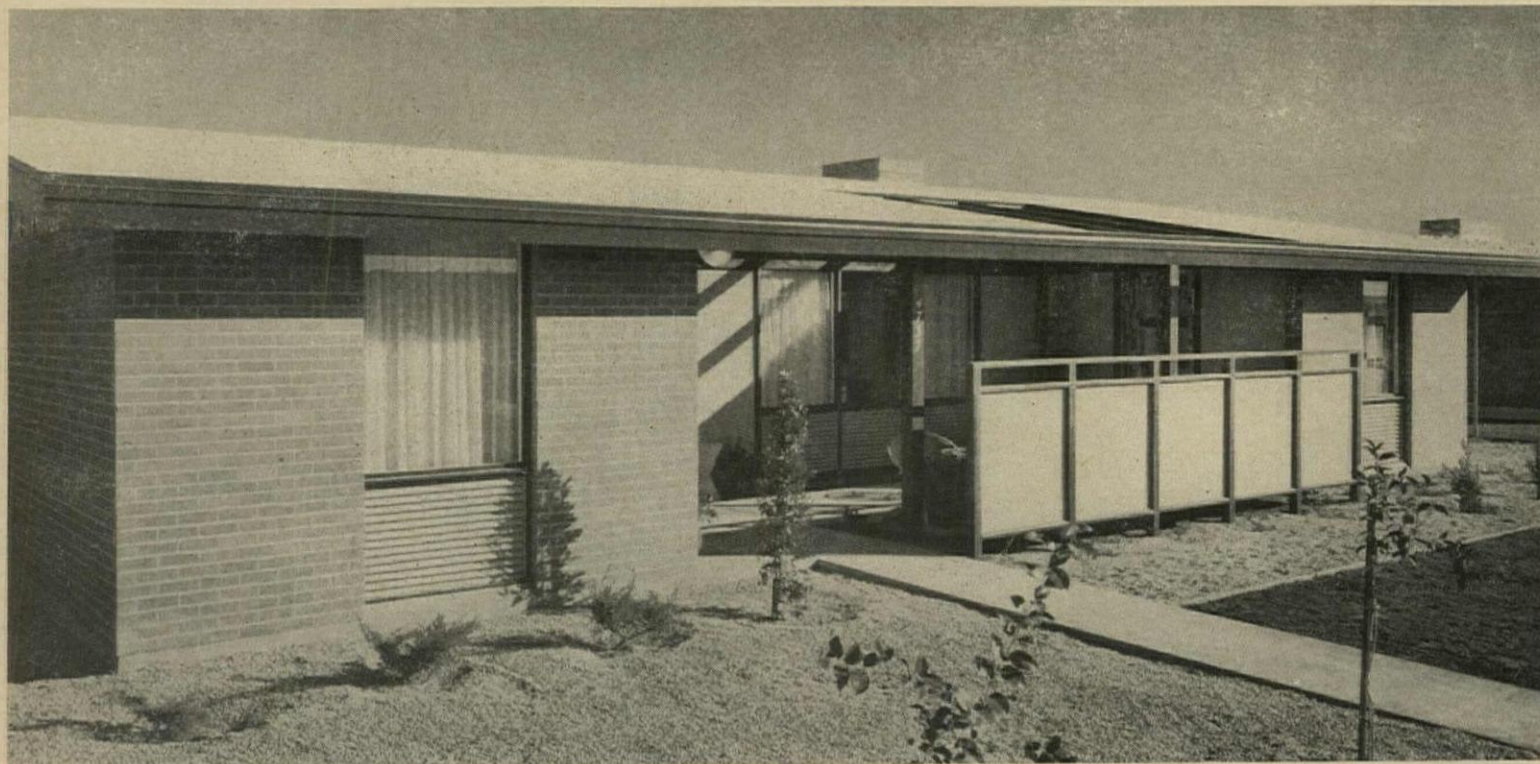
**BIG LIVING ROOM** (right) is dominated by 14'-high fireplace island at left. Raised hearth is cantilevered out all around island, is made of reinforced concrete with fieldstone top. Kitchen is visible at left.



**SMALL KITCHEN** seems big because it is open. Low cabinet wall with pass-through in center separates kitchen from dining room. Note dining room fireplace at the far end of paneled partition, right.

Photos: Morley Baer





Photos: Bill Sears

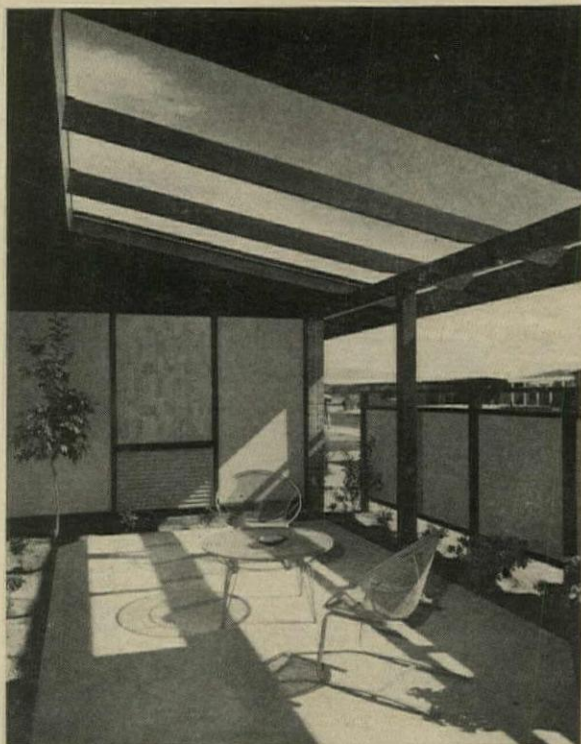
**FRONT PORCH** is on street side, has fence to screen it. Window at left, like all others in the house, has fixed glass; ventilation comes through louvered opening below the glass.

## Here is a new way to handle the traditional front and back porch

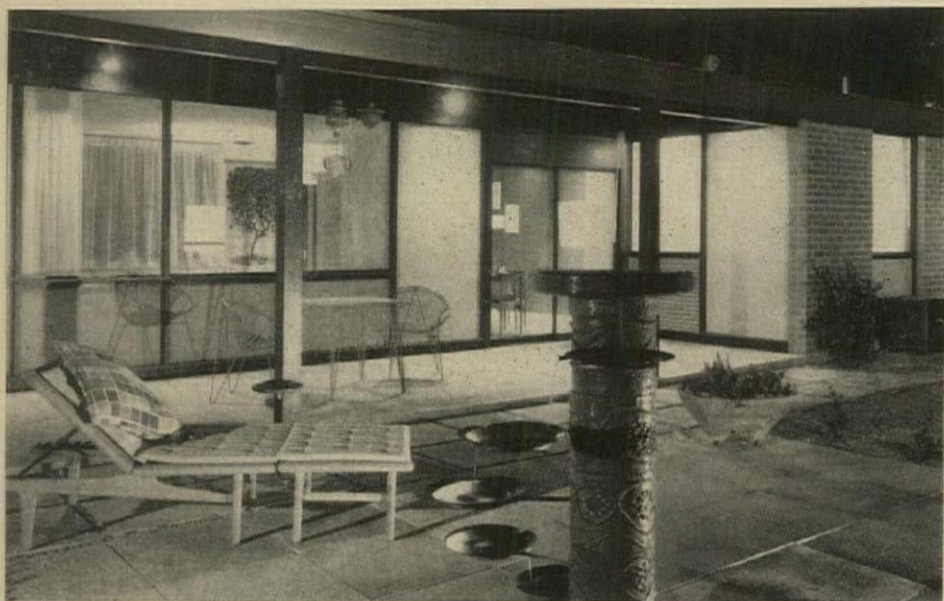
Set them under the main roof, as in this Tuscon house. This keeps the design simple and clean, and framing costs down. It also provides under-roof space for expansion (see plan).

Both porches in this house open off the living room, but each has its own purpose. The front porch (photos above and right) is the winter porch, has an open roof to let in the sun. The back porch (photo below) is the summer porch. It is fully roofed for shade, connects with the rear terrace to provide one big area for warm-weather outdoor living.

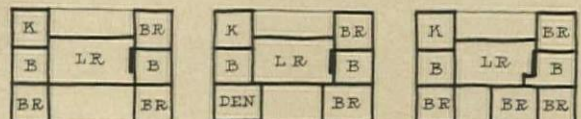
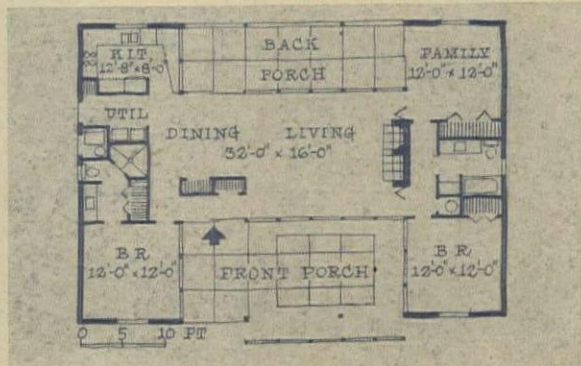
Price of the house: \$21,500, including a \$4,000 lot.

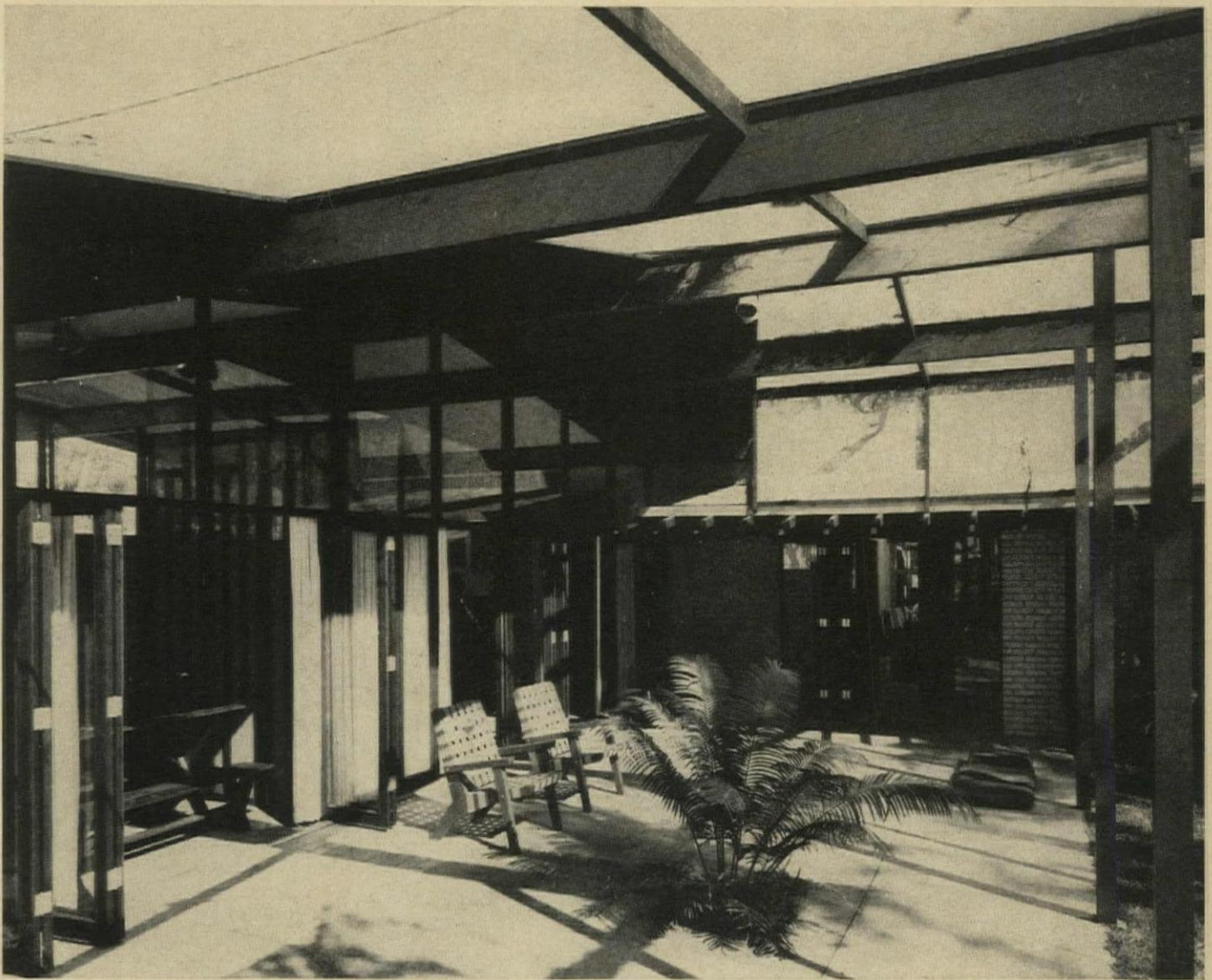


**OPEN ROOF** lets in winter sun. This end of porch can be enclosed for extra bedroom area.



**BACK PORCH** opens to rear terrace. Windows and panels are on 4' module; panels are made of 1/8" tempered hardboard glued to both sides of a 1" piece of fiberboard sheathing.





Photos: Amick

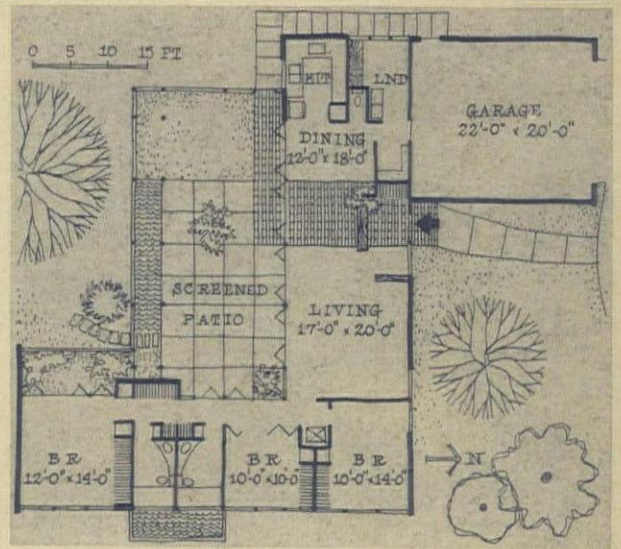
**PATIO** is covered with fiberglass screening carried over the extended roof beams. Screen is extra heavy, helps cut down sun glare.

## You get the most use out of a patio when you screen it in like this

And in this Clearwater, Fla. house the screened patio also provides some important construction economies. Here's how:

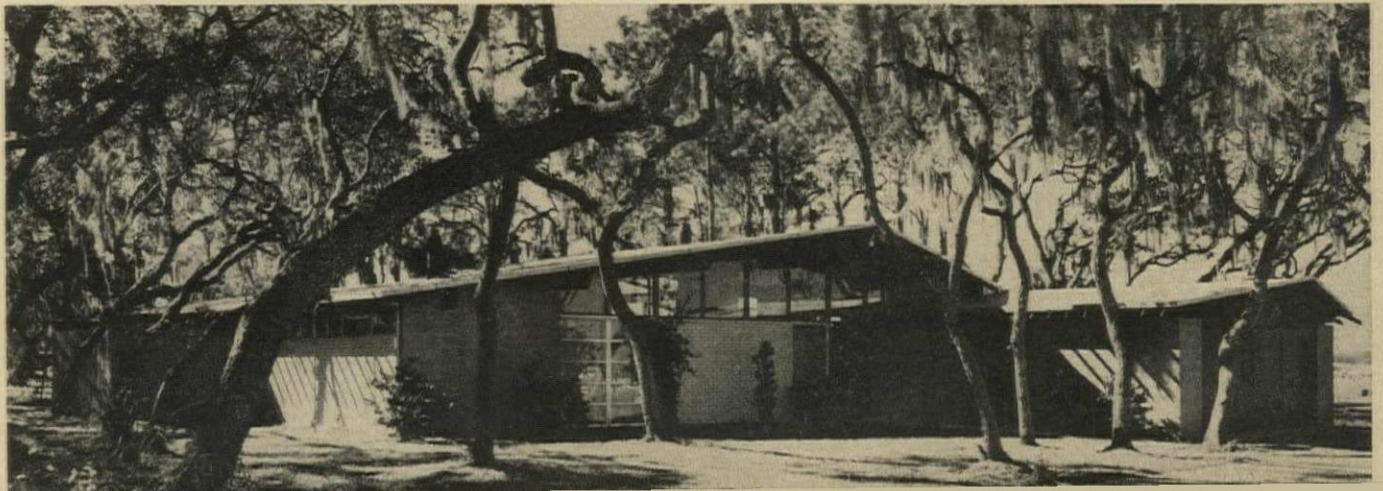
1. It eliminates individual screens on patio doors. This more than pays for the cost of the overall screening.
2. With individual screens eliminated, an inexpensive patio door system can be used. Wood-framed glass panels 2' wide are hung on standard folding-closet-door hardware for an in-place cost of only \$80 an 8' section. And the doors can be folded almost completely out of the way.

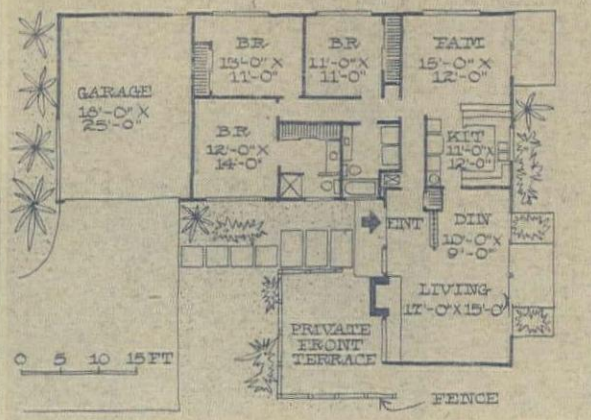
Cost of the house: \$22,000, without land.



**FLOOR PLAN** shows how 44' of wall can be completely opened through folding doors to the screened patio.

**FRONT ELEVATION** has alternating panels of block and reinforced brick that provide both interior and exterior surfaces.





**STREET VIEW** shows slat fence, right, that screens front terrace. Plan (right) shows how terrace fits into corner created by L-shape plan.

## Even a front yard gives you space enough to plan outdoor living



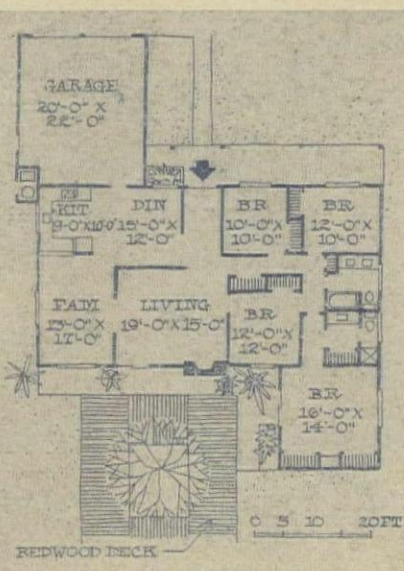
Photos: Douglas M. Simmonds

**FRONT TERRACE** (left) is entered from front walk. Living room opens to rear terrace.

This is especially true with an L-shaped plan like the one in this Long Beach, Calif. house. The projecting living room wing cuts off part of the lot and creates a court-like area between the driveway and the house. Instead of treating this area as a front lawn, the builders fenced off half of it to make a private terrace (photo, far left). And if the buyer wants a bigger outdoor living area, the fence can be carried all the way forward to the drive.

Inside, the L-shaped plan creates a well zoned, straight-line living area (plan above). The family and formal areas are placed on either end, separated by a kitchen that serves them both.

Price of the house, including land: \$24,400.



Photos: Ernest Braun

**OUTDOOR LIVING AREA** is reached through glass doors from living room (left) and master bedroom (right). Plan (center) shows four rooms open to area.

## Even a plain backyard becomes a living area if you deck and landscape

A redwood deck like the one above adds to the appeal of the house, and has practical value as well.

If the house is built on a knoll for better drainage (as is this one in Palo Alto), the deck can be set high enough above grade to bring the outdoor living level up to the inside floor level. The deck shown above is made of 2x6 redwood

planks laid flat, with gaps between planks for rain runoff.

Called the "Pebble Beach," this four-bedroom house sells for \$25,450 including land. It is by far Brown & Kauffmann's best seller and is available as a three-bedroom model for \$2,000 less. The fireplace is on an exterior wall in this model or can be located between the living and dining rooms.

## Even a small patio makes sense if it is screened for privacy

Photos: Keith J. Lorolden

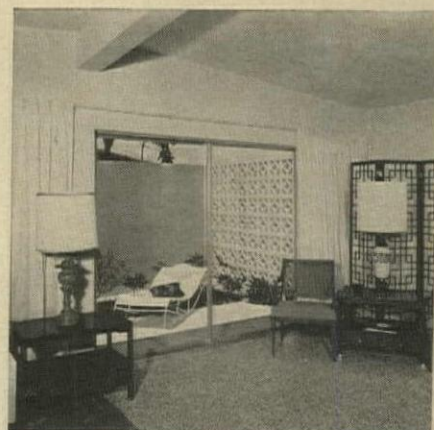


**FRONT ENTRY** and walk are protected by overhang on kitchen wing.

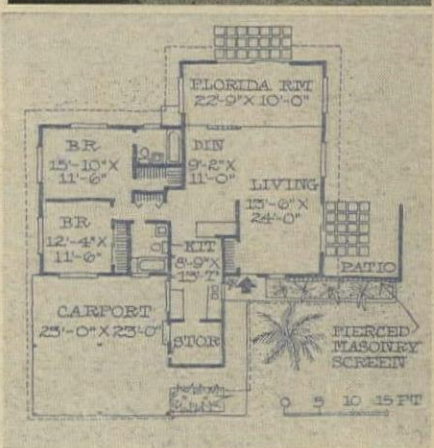
The patio off the living room of this house (photo, right) is only 12'x12', but it is completely screened from the neighbors and completely open to the breeze. The screen toward the street is pierced concrete block (both photos) and the side facing the house next door is a solid masonry wall.

An unusual feature is the narrow kitchen wing that extends 14' to the front, dividing the carport side of the house from the front walk. It puts a service entrance in the carport and permits a storage room accessible to either indoors or outdoors.

This model is part of Mackle Bros' giant development in Port Charlotte, Fla. It is priced at \$24,225.



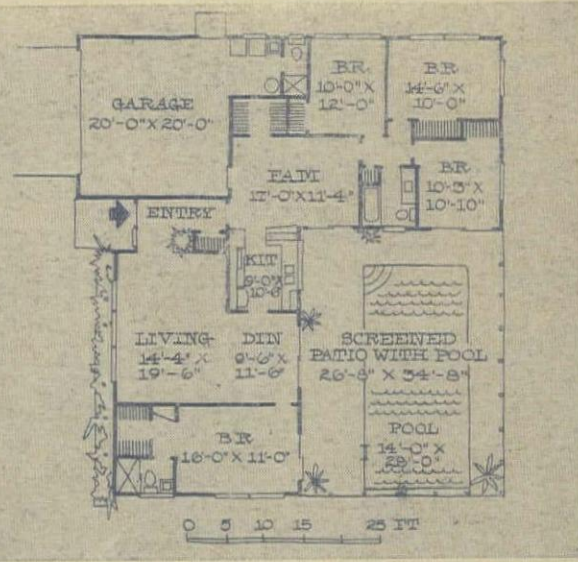
**PRIVATE PATIO** (top right) opens off living room through sliding glass doors. Plan (right) shows position of walls that screen it.



Jack Swenningsten



**TERRACE POOL** has full screening to keep out leaves and debris as well as insects. Plan (right) shows how pool and terrace fit into the back "L."



## And of course a pool is a natural for outdoor living

It is the center of all family activities in this house.

It dominates the rear terrace (photo above). And it is directly accessible from the living-dining room, two of the four bedrooms, and one bath (see floor plan, right).

The zoned plan is a big reason why this house is its builder's best seller. Three of the bedrooms are grouped in

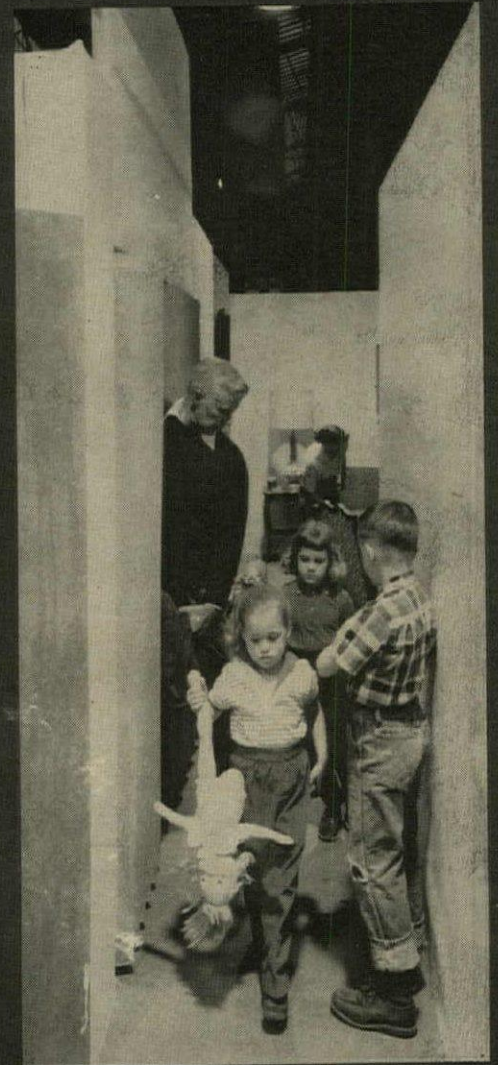
one wing with the family room; the fourth is beyond the living room on the other side of the house where it can be used as the master bedroom, or as a private apartment with its own entrance off the terrace, or as a study.

Basic price of this Clearwater Fla. house is \$16,900. Air conditioning is \$1,750 extra, pool and screen, another \$4,000.



Make the hallways  
wide enough to  
carry rush-hour  
traffic!

Separate the noisy areas from  
the bedrooms



Make the kitchen bigger  
and  
better



Put in more efficient  
storage — and enough  
of it



# Good ideas in room layout

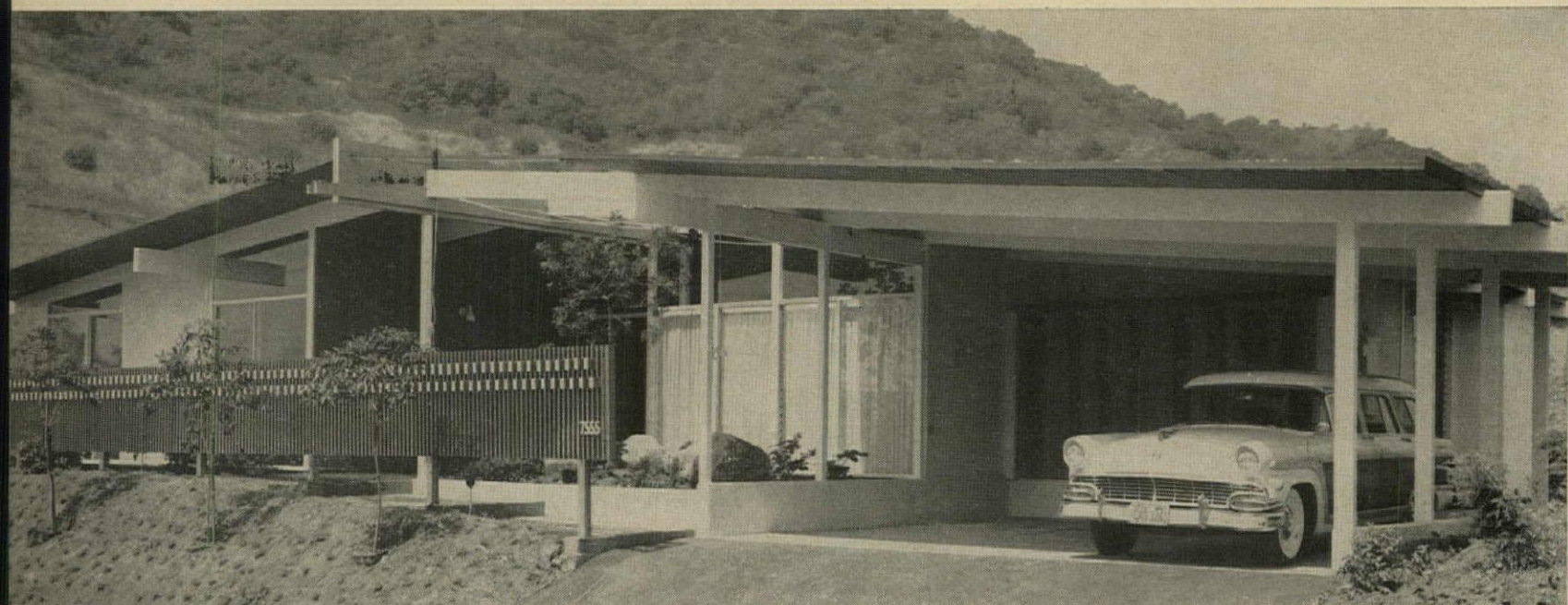
More progress is being made in planning than in almost any other side of today's house.

That is the consensus of HOUSE & HOME's editors, who in the past year have visited or studied photos and plans of well over a thousand houses. Significantly, in screening houses to select the 61 for this issue, the editors found few which had to be rejected because of poor room layout.

The houses chosen for this part of the issue are all one-story—so selected because one-story houses are, undoubtedly, still most popular. But in other parts of the issue you will see fresh ideas in floor plans for multi-level and hillside houses. And in all the houses, you will see evidence that:

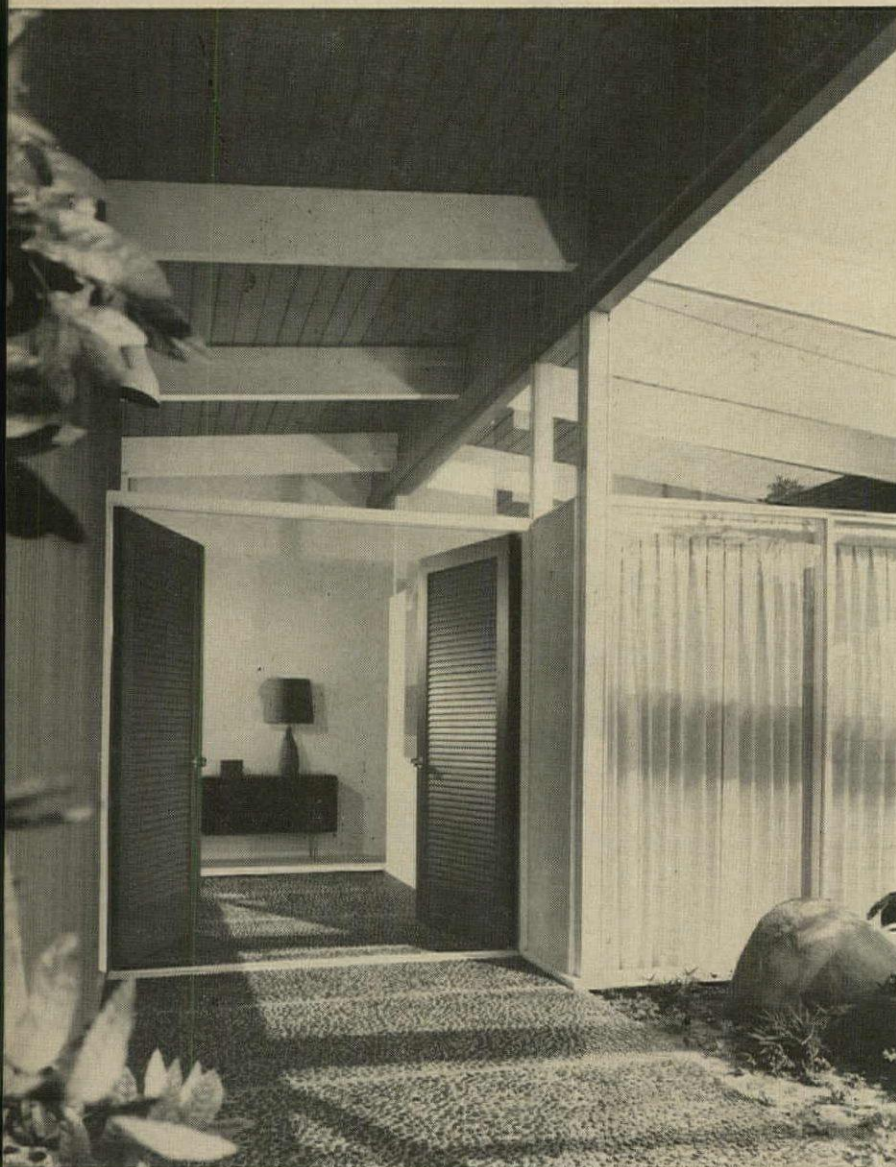
More and more houses are being designed in other than the long-overworked rectangular shape. More houses reflect greater attention to privacy, both indoors and out. More houses are being laid out to zone noisy areas from quiet areas, children's areas from adult areas, clutter areas from formal areas. More houses have good traffic circulation—few rooms are now being planned so they have to double as hallways.

*To see eight houses with plans that point up these and many other sound room-layout ideas, begin on the next page.*



**BIG ROOF**, with gable end facing street, encompasses house, carport, and entry garden in one unit, makes house look larger than it is.

## This built-for-sale house has flexibility to fit buyers' wants



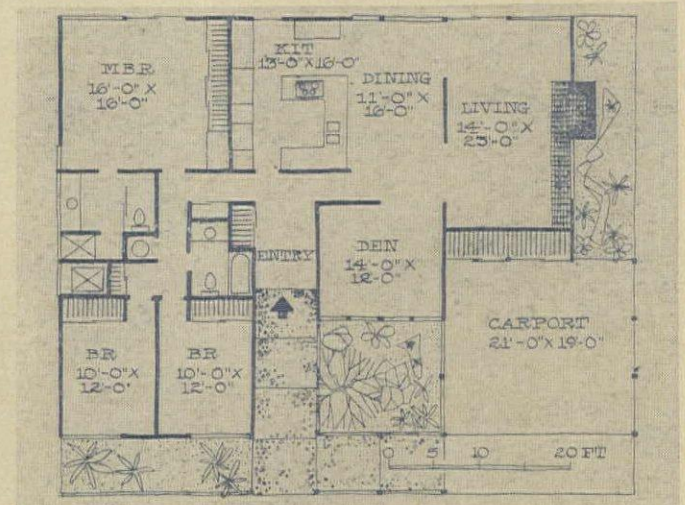
So it appeals to many families with different ways of living.

First, the open plan builds in permanent flexibility. There is enough division between living and dining rooms to let them serve as two independent rooms. But they are also sufficiently open so that they can be treated as one big area for entertaining or even for general family living. The study, too, can be opened wide to this big living space or can be closed off as a self-contained unit.

Second, optional changes (all easy to make in the finishing phase of the house) let buyers select up to three modifications in the plan: 1) The dining room can be finished as a family room by flooring it with resilient tile. 2) The dining and living rooms can be permanently separated by reducing both openings between them from 7' to 3½'. 3) And the study can be closed in as a fourth bedroom.

This Los Angeles house contains 2,100 sq ft and sells for \$38,000 with lot, carpet, and landscaping.

**FRONT ENTRY** (left) opens with 7'-wide pair of louvered doors. Plan (below) shows how entry leads to center of house and opens directly into bedroom zone, kitchen, and daytime living space.





**FRONT STUDY** connects with living-dining room space through 7' opening. With doors open, it becomes part of the major entertaining space. Closed doors convert it to a quiet retreat or guest room.

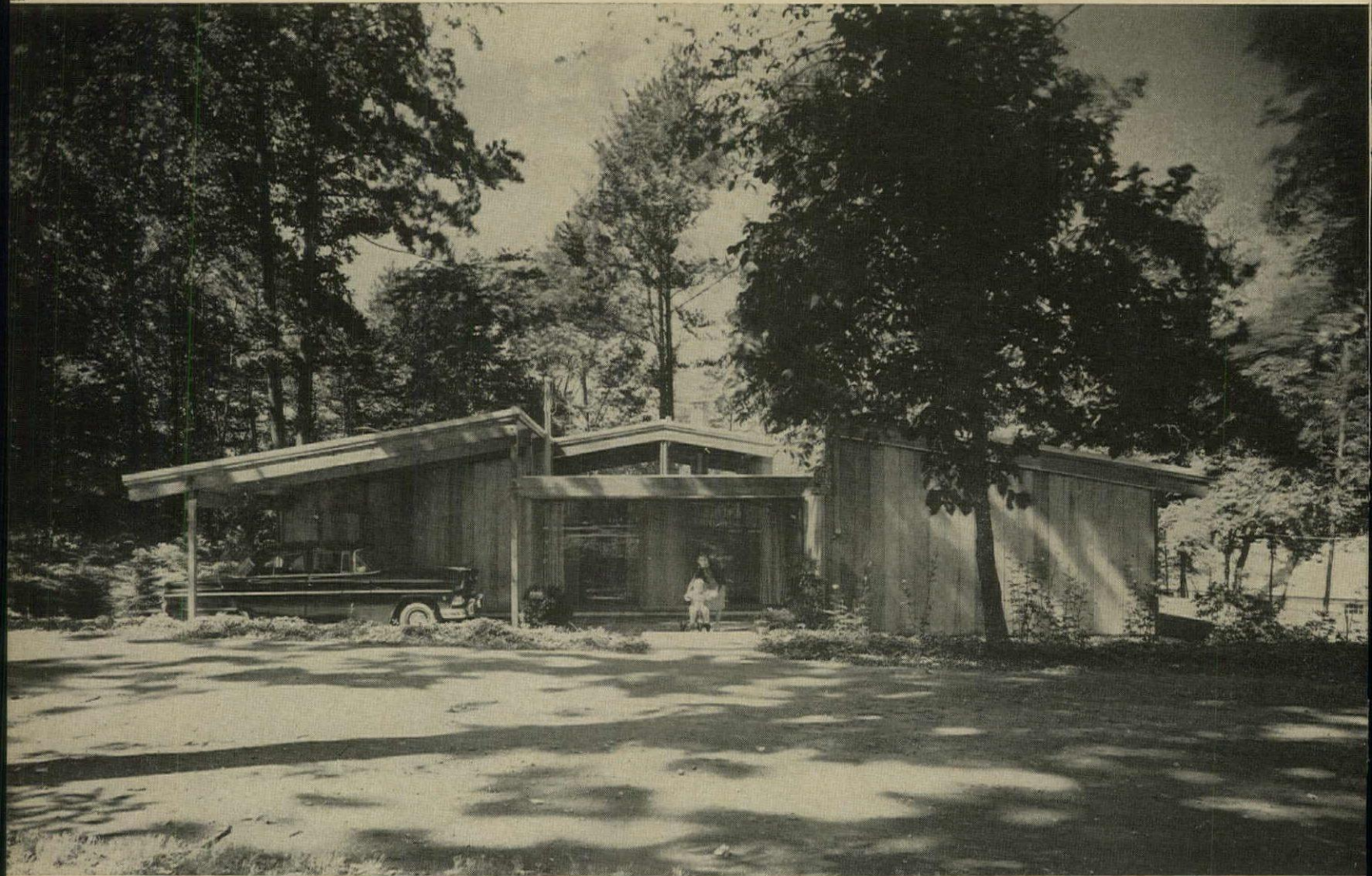


**MASTER BEDROOM** has complete wall of glass facing rear of lot. Sliding glass doors open to terrace and swimming pool. Closet wall, out of picture at right, provides a 16'-wide storage space.

**LIVING ROOM** is a traffic-free "dead-end." Massive fireplace wall counterbalances complete openness of glass rear wall, at left.

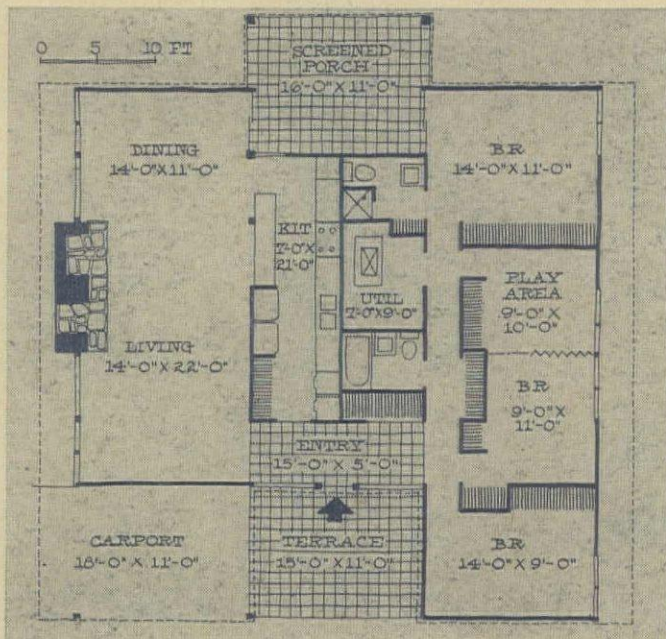


Photos: George R. Stanik



**SYMMETRICAL FRONT** of house balances carport at left against bedroom wing at right. Partially roofed entrance terrace shelters route from car into house.

## This H-shaped house centers a work core between living areas



**H-PLAN**, with short but wide front hall, eliminates cross traffic in all parts of the house. Rear porch forms secondary connection.

And the core divides the house into three rectangular zones (see plan), each directly accessible from the entry.

The core also centralizes most of the plumbing and heavy wiring in the 6" wall that runs down the middle of the house. This bearing wall supports the basic framing of the big gable roof: pairs of parallel 2x12s bolted on both sides of 4x4 posts. These frames are spaced 6' apart and support asbestos-cement planks as finished inside ceilings, insulation, and roof decking. The 3 5/8" space between the 2x12s functions as a wiring chase where needed. In the kitchen, fluorescent strips fit deep into the narrow recess. In the living-dining room, the recess serves as a channel for trolley fixtures (see photo, opposite).

Daylight enters through clerestory windows at both ends of the core. These windows bring daylight to the kitchen, and to dropped luminous ceilings in both bathrooms. Clerestories also add a second light source to reduce glare in the master bedroom and the front bedroom.

In the bedroom wing, closets work as buffers between rooms. The middle room, with its central folding wall, serves as a playroom for two small girls, but allows them separate sleeping quarters. The covered terrace at rear of house gives the master bedroom direct access to the main living area. Location: Abington, Pa. Size: 1,870 sq ft. Contract price: \$27,329.



**KITCHEN** seems far larger than its 8' width because it gains spaciousness from living-dining room, right, with high open ceilings and large passthrough.



**FRONT HALL**, with its lowered ceiling, dramatizes the great height of the beamed ceiling in the living room (foreground of photo).

**MASTER BEDROOM** (right) has the same finished architectural quality, fine detailing, and simply used materials found throughout the house.



**LIVING ROOM**, with dining area at far end, opens continuous glass wall (even over fireplace) to protected view at side of wide lot.

Photos: Marc Neuhof



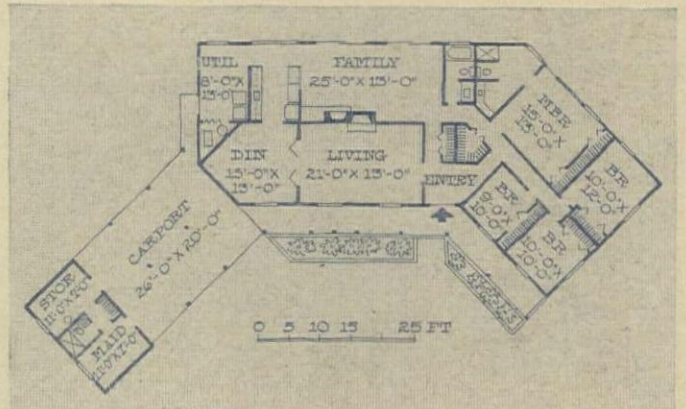


**RAMBLING VERANDA** gives shelter from carport to double-door front entry. Overhang is 7' wide, shelters deep windows from western sun.

Photos: Artega

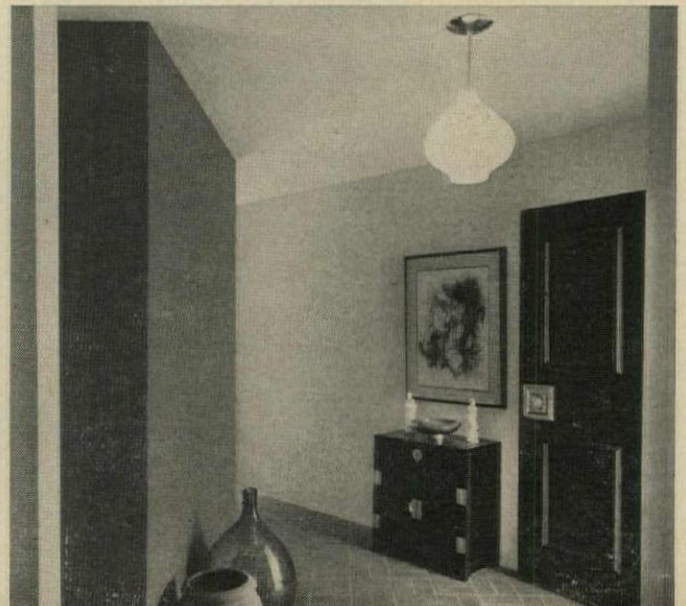
## The bent shape of this big house gives it a new twist in room layout

The big decision in planning this house was to bend the rectangle. As a result: 1) The fan-shaped foyer gives quick but separate access to living and sleeping areas. 2) The family quarters and maid's quarters get optimum isolation. 3) Storage and utility areas are off the three-car carport. 4) And everywhere the house gains visual interest—a long veranda rims the circular drive, the dining room and master bath get pentagonal shapes, the angled hallways offer a sense of surprise, the sloping ceilings a sense of space. On an acre in St. Louis County, the house sells for \$43,900.



**ANGULAR PLAN** puts four bedrooms and master bath in one wing, right, social areas in center, maid's bedroom and storage beyond the carport in the other wing, left. Entry foyer (photo below) has short corridors leading to bedrooms, formal living room, and family room.

**SLOPE-CEILINGED FAMILY ROOM** is open to kitchen and rear terrace. Long brick fireplace wall backs a second fireplace in the living room.



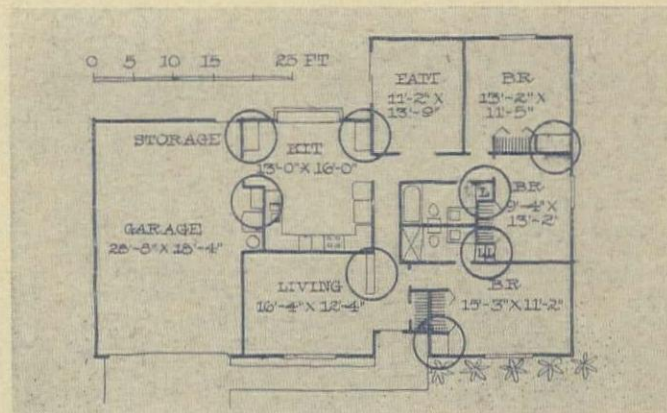


**NEW MODEL** at \$14,748 has 1,515 sq ft of living space plus a two-car garage. The house is 61' wide, 40' deep, has three bedrooms and two baths.

## John Long's best seller is planned around built-in furniture

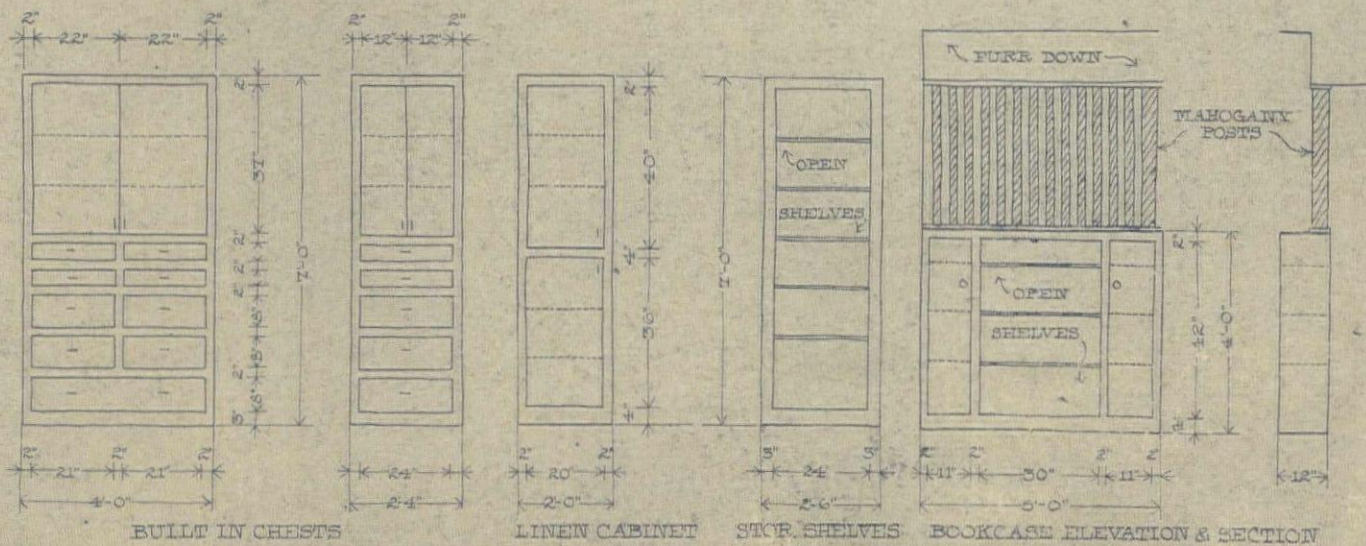
Nearly every room in this Phoenix house includes built-in furniture and storage units. Result: rooms seem much larger because owners need fewer pieces of furniture.

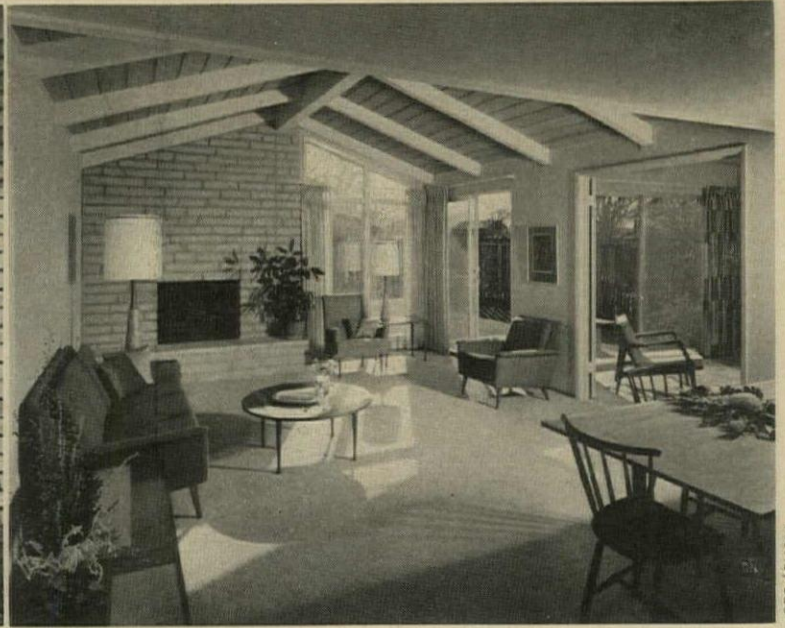
The unusual plan has no less than five separate areas: living room, kitchen-dining area, family room, two children's bedrooms, and master bedroom off front hall.



**FLOOR PLAN** shows location of built-ins. These are provided in garage and all rooms except family room and hallways.

**WORKING DRAWINGS** of built-in storage units show (from left) two bedroom wardrobes, laundry shelves, bookcases that divide living room from entry hall.





Del Carlo

Morley Baer

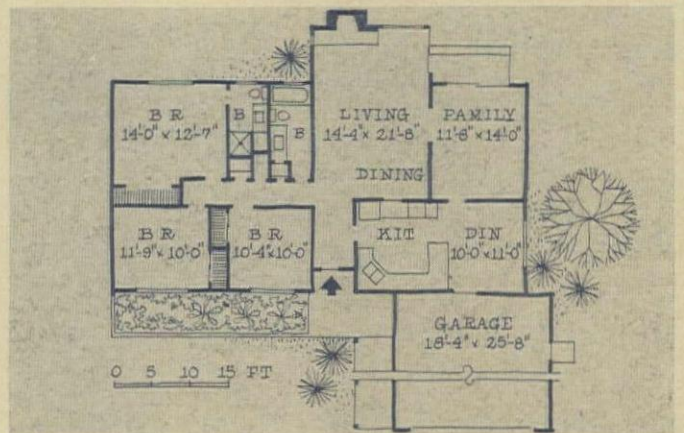
**VERANDA** shelters route from front walk and garage to recessed entry. Inside, the living room can be opened or closed to family room, right, by bifold doors.

## Here is a builder's house that breaks out of the rigid rectangle

It departs from the often economical shape in two ways: 1) the garage juts out in front; 2) the living room juts out at the rear and opens to the back and side yards.

The 1,400 sq ft house in Menlo Park, Calif. is Mackay Homes' best-seller. Its price—\$22,950—includes a built-in oven, range, fan, and vent hood.

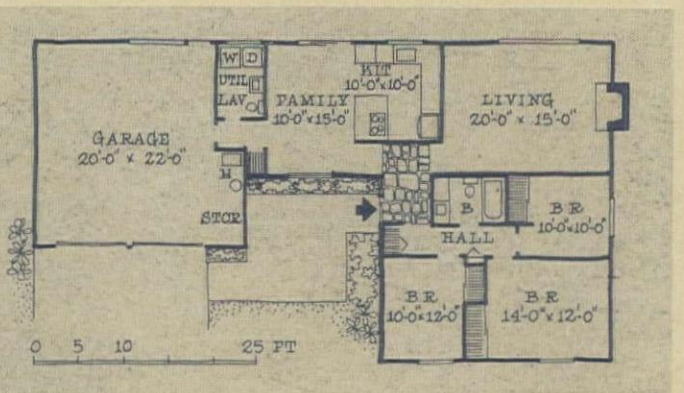
*Why is the house a best seller?* "Mainly because it combines all the best-liked features of our previous models," says John Mackay. Among its popular features: 1) a beamed ceiling, slumpstone fireplace, and raised hearth in the living room; 2) two dining areas—one at the end of the living room, the other in the "family kitchen;" 3) easy access to the rear yard from the family and living rooms; 4) a flexible plan—the living and family rooms can be thrown together by opening bifold doors; 5) plenty of storage in the two bathrooms; 6) an optional fourth bedroom which breaks the rectangle even more.



**NON-RECTANGULAR PLAN** extends living room at rear of house.



Roger Dudley



**COLONIAL EXTERIOR** has beveled siding, cupola, and shuttered windows. L-shaped plan lets front entry open to all major areas of house.

## This traditional house gets good circulation from minimum hall space

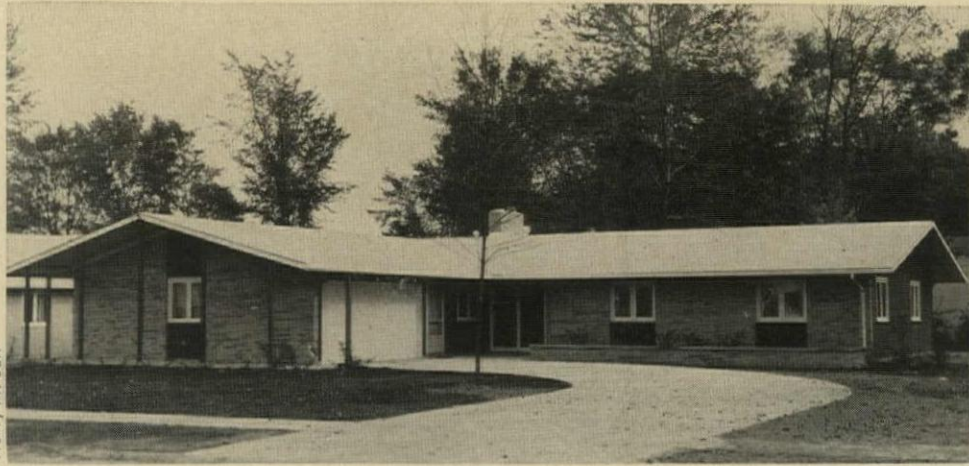
The front entry opens directly to the three main areas of the house: the kitchen and family room, the dead-end living room, and the bedroom wing. Tight planning puts three bedrooms, bath, and coat closet all on 10' hallway.

Good planning also gets the most mileage from the 1½ baths. The full bath is immediately adjacent to the bedrooms

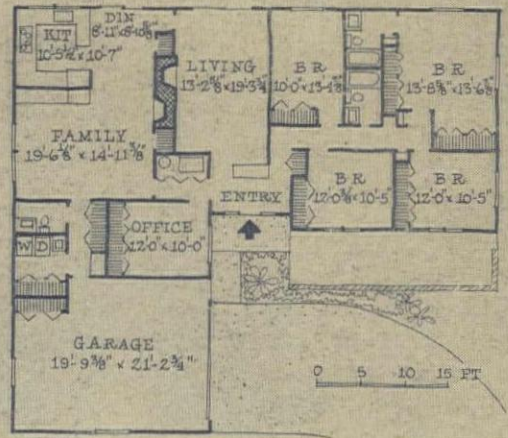
and still only a short distance from the living room. The half bath is off the family room and doubles as a mud room and laundry.

The 1,180 sq ft house, in Bellevue, Wash. sells for \$16,050 on a \$3,000 lot, includes wall-to-wall carpeting and a fully equipped kitchen.





Henry M. Barr



**FOUR-BEDROOM HOUSE** encloses 2,188 sq ft. Wide overhangs are carried beyond gables to emphasize long, low lines. Plan separates quiet and noisy rooms.

## The central entry of this house circulates traffic in four directions

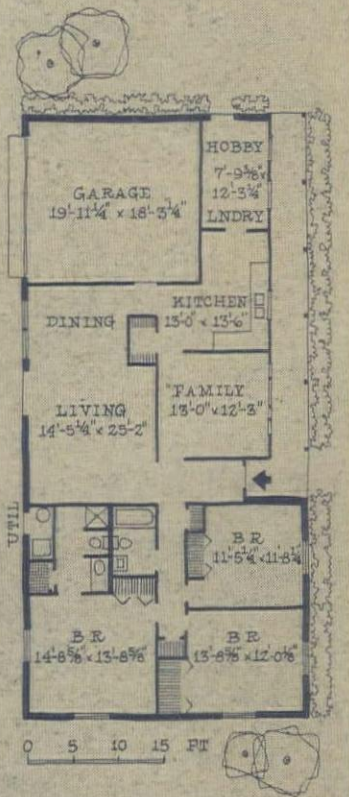
From the front door it's a short step to the living room, family room, bedrooms, or the owner's office.

The whole house is built with trusses, so the interior plan could be arranged to meet the buyer's needs—in this case, an office, four bedrooms, 2½ baths, big family and

living rooms with fireplaces. "One overlooked advantage of truss construction," says Berea, Ohio Builder Bob Schmitt, "is the freedom it gives you to arrange rooms to suit a built-to-order-house buyer." Schmitt includes planters, fenced patios, and a fully equipped kitchen in the \$36,000 price.



Bass Photo



**LONG FRONT FACADE** is broken by the slight projection of the brick veneered bedroom wing. House stretches almost 70' across the 100' wide plot.

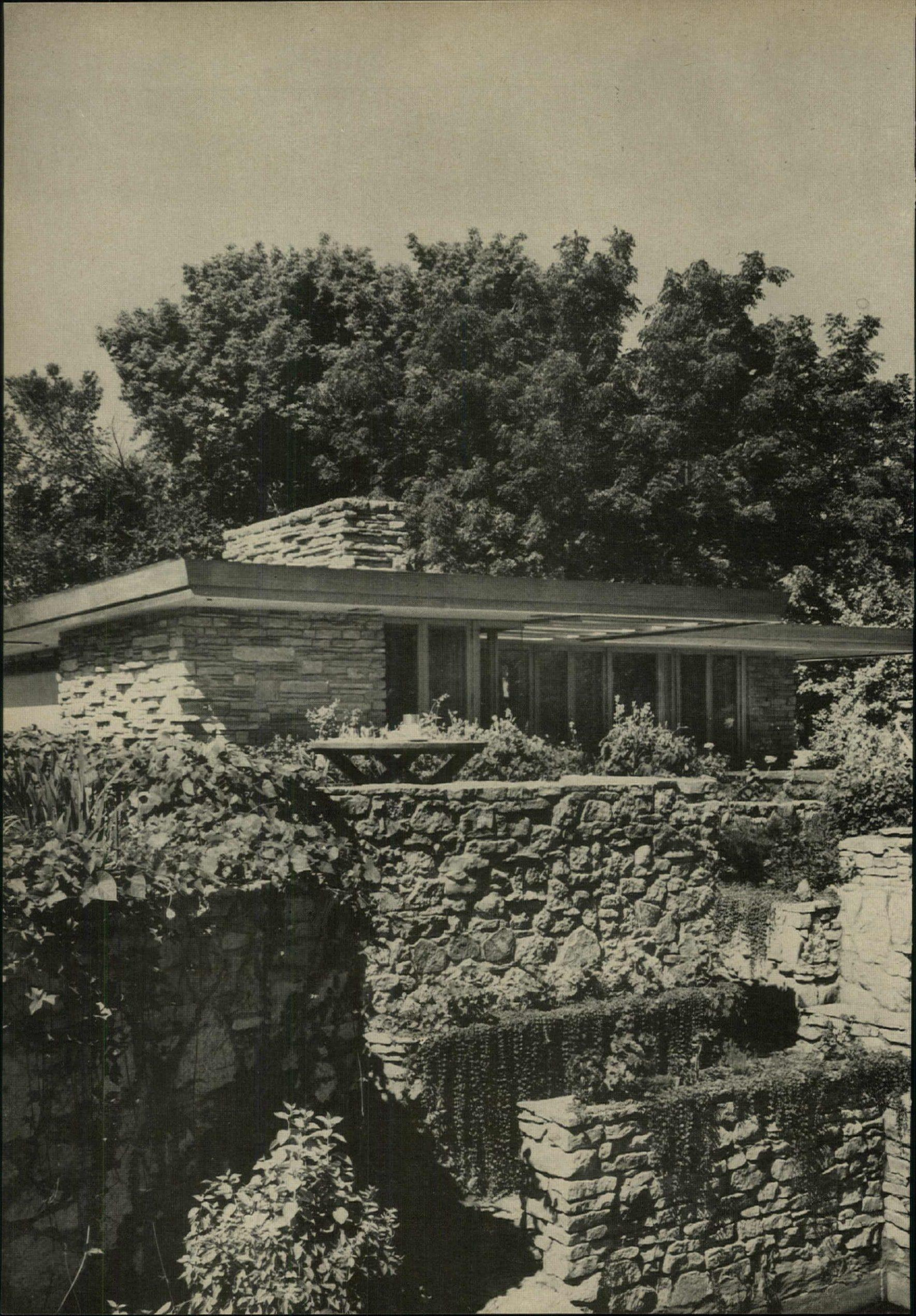
## A rear-entrance garage permits new space arrangement in the house

First, it puts the living areas at the rear where the family can enjoy the wooded back lot. Second, it puts the kitchen up front where the approaches to the house are in sight.

Other advantages: a long facade that looks all house; assurance that garage clutter will never be seen by passersby.

The 1,674 sq ft, \$17,990 house is so popular that it

accounts for 40% of sales by Dayton's Concept Development Co and 20% of sales by Indianapolis' Perine Development Co (both affiliates of Builder Don Huber). Besides a \$10.74 per sq ft price, buyers like the private rear living areas, the center hall entryway, and bigger-than-average bedrooms.



# Good ideas for problem lots

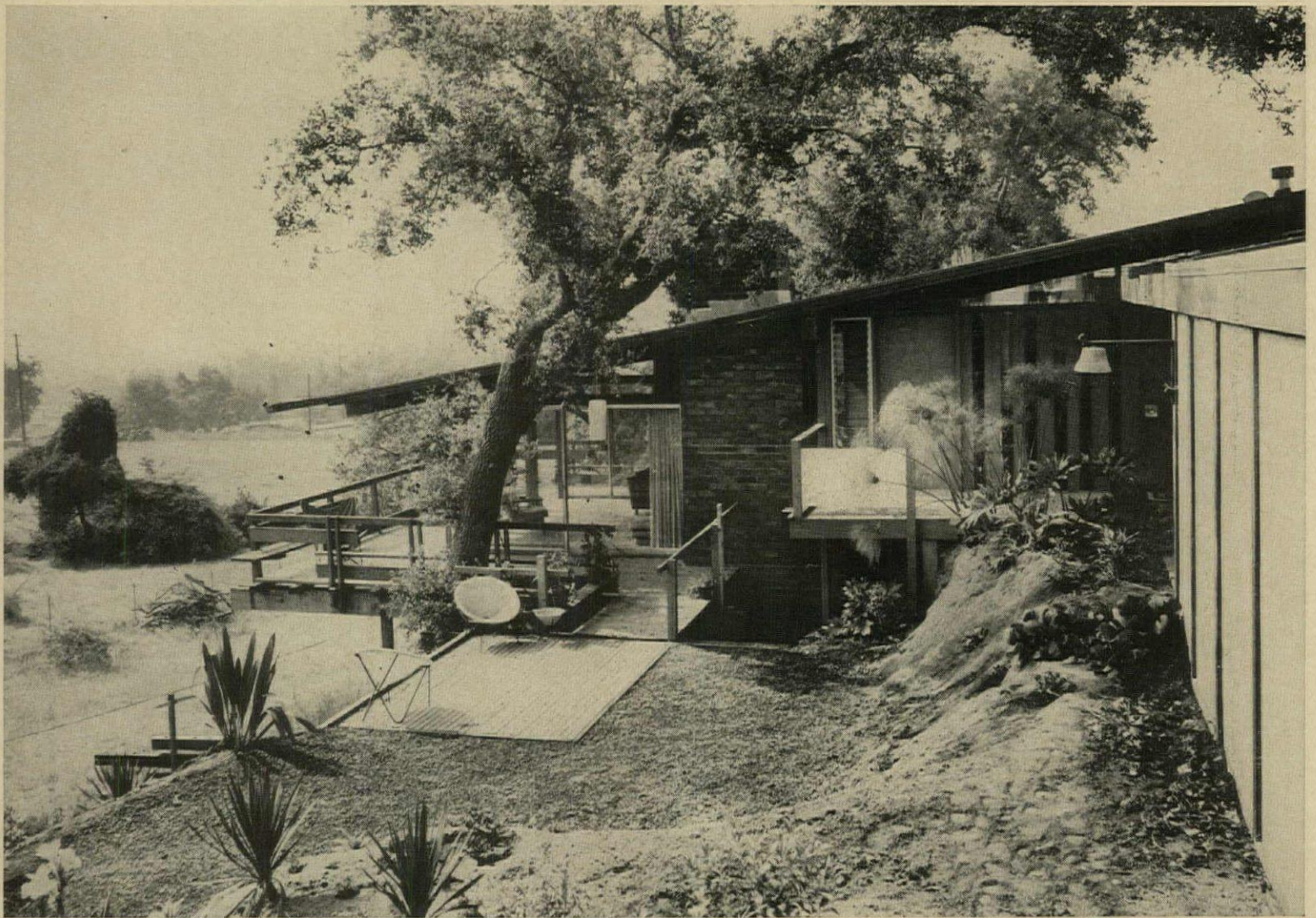
Frank Lloyd Wright used to urge people about to build a house to choose the most difficult site they could find. That way, he said, there is opportunity for the architect to come up with a creative solution—a point borne out by the seven houses that follow.

In dollars and cents, too, today's problem lot often has advantages. It is generally close-in land that has been bypassed by other buyers, and it often can be bought for much less than far-out land that has no problems. True, problem sites sometimes require higher development or construction costs—which offset some or all of the saving in the price of land—but don't forget Frank Lloyd Wright's point. Many people prefer a house on a problem site because it is un-stereotyped, and they will pay extra for this mark of distinction.

So in thinking about problem lots, it pays to think creatively. Improved technology permits solutions that were not considered feasible a few years ago. Stronger, lighter metal columns and reinforced concrete provide strong foundations. Earthmoving machinery is now so efficient you can economically work out hillside or low land problems that would have been prohibitively expensive a few years ago (see H&H, Aug). Slowly but surely, the problem is being taken out of the problem lot.

But design of houses for problem lots is not easy. It takes all the skill of an imaginative and experienced architect. Significantly, of the seven houses in this problem-lot section, three were designed by the architects as their own homes.

*To see a variety of ways problem sites can be made into assets, turn the page.*



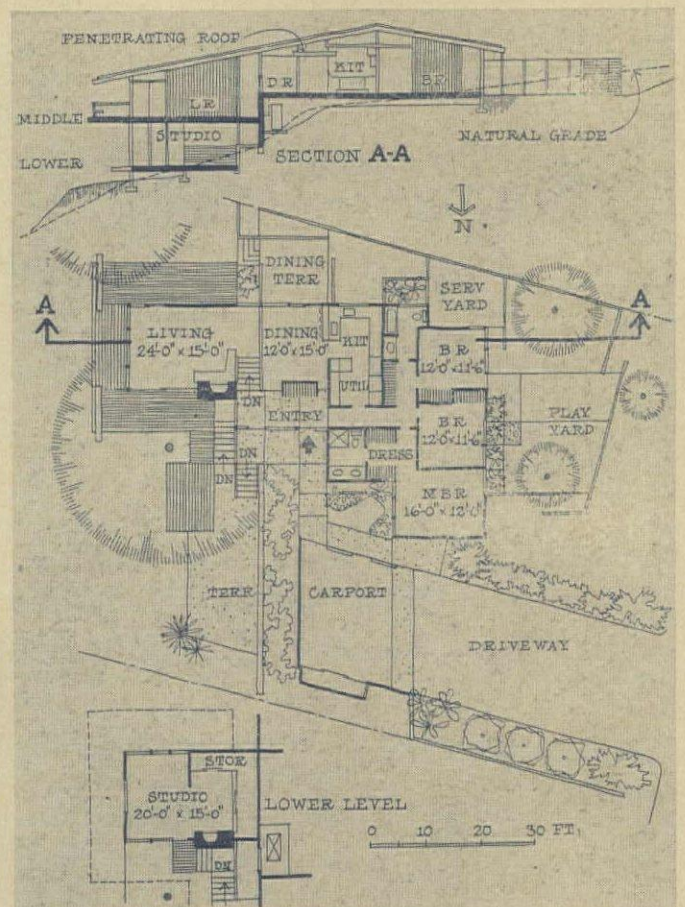
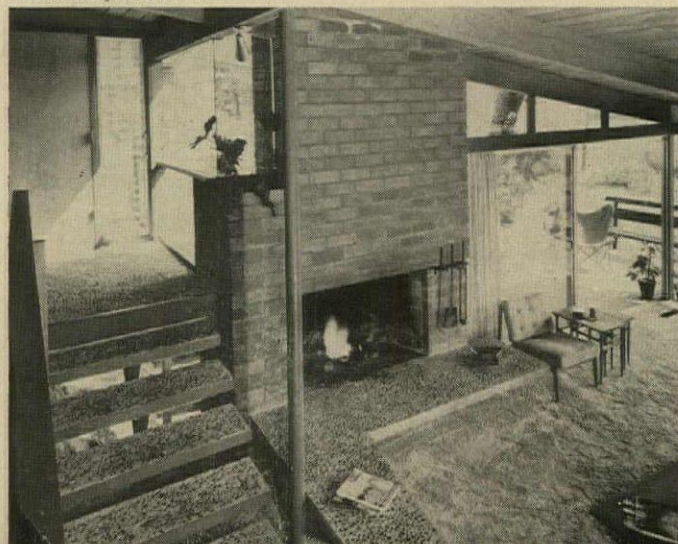
**STEEP SITE** is terraced on both sides and at rear to provide outdoor living on wooden decks and paved patios. Living room is at left, bedroom wing at right.

## This house is built on three levels to hug the downhill slope

"I capitalized on a steep lot that would seem undesirable to many people," says Architect Robert F. Gordon who designed this house for himself. "My aim was to preserve the views, save the trees, and fuse the house with the natural contours by using terraces, decks, and gardens."

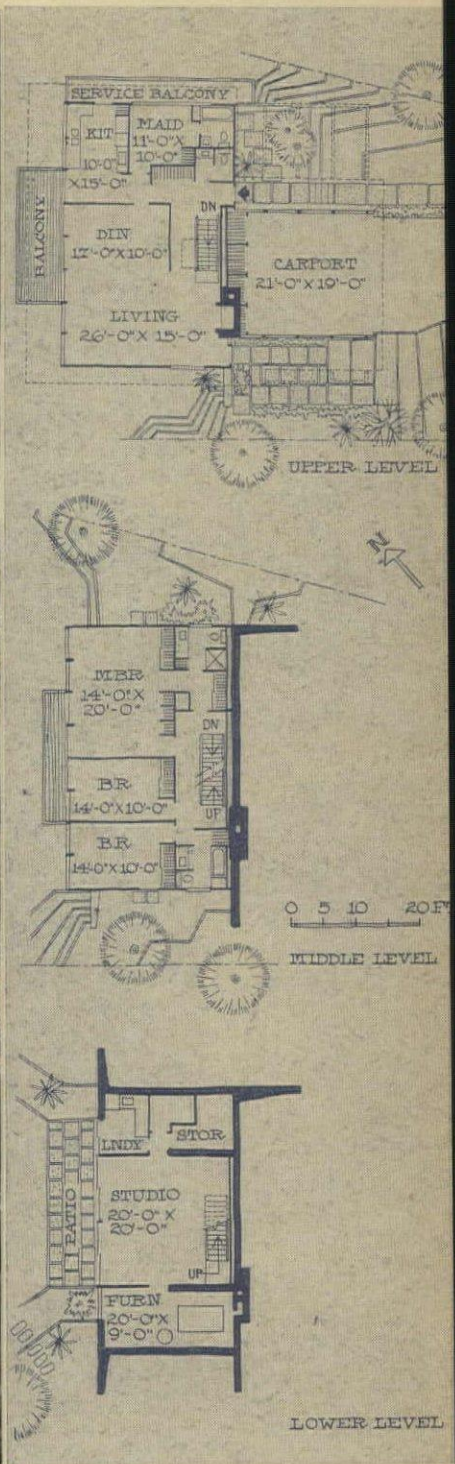
With minimum earthmoving, Gordon leveled outdoor-living areas around the house, built a wide porch on three sides of his glass-walled living room, and left the lower (rear) part of the lot undisturbed. The house in Sierra Madre, Calif., has 2,000 sq ft of living space plus a double carport.

Photos: Margaret Stovall



**THREE-LEVEL PLAN** puts bedrooms, kitchen, and dining room on upper level, living room on middle level, studio under living room (top drawing). Baths and kitchen separate bedrooms from living area.

**LIVING ROOM** (left) is 4' below entry hall. Pebbled concrete of hall floor is carried down stairs, also used on cantilevered fireplace seats. Sliding glass at right opens to deck.



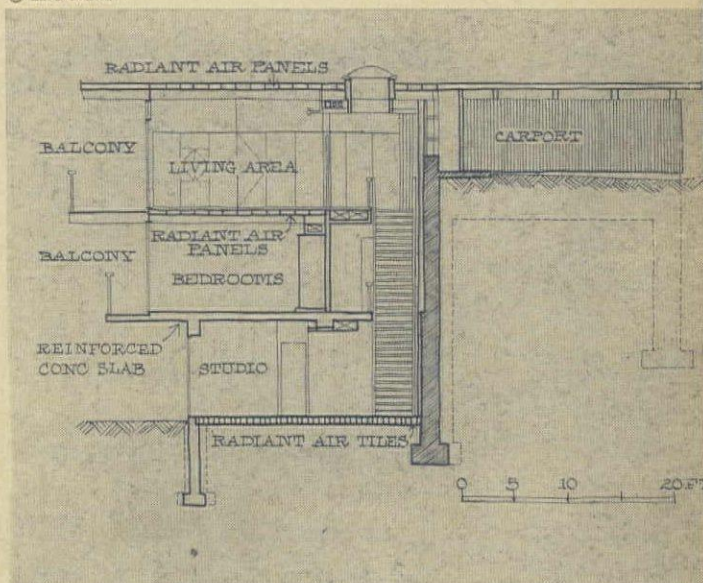
GLASS WALLS protected by bold overhang open cliffside house to view of Long Island Sound 200' below site. Three-level plan, right, has over 3,000 sq ft.

## And this house thrusts out into space from a steep cliff

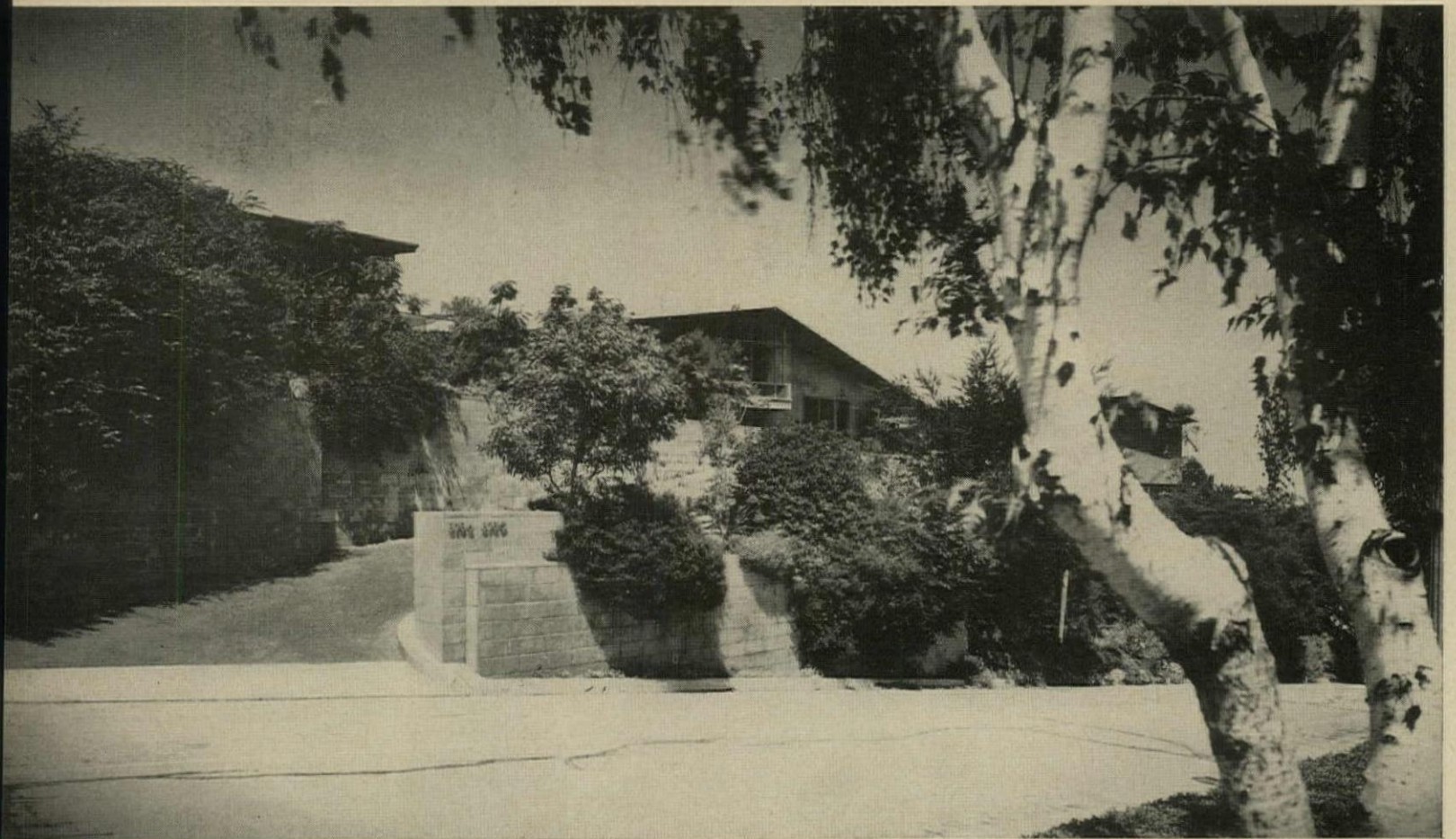
It is three stories high, with the living area on the top floor to make the most of a view of Long Island Sound, the bedrooms on the second floor, and a studio, which also serves as a recreation room, on the first floor.

To bring the entrance up to street level, it was necessary to fill to a depth of as much as 25'. So the foundation walls of reinforced concrete also act as retaining walls for the large volume of fill. The foundation is braced by a cantilevered slab of reinforced concrete under the second floor (drawing right). The house is in Sea Cliff, L. I.

© Ezra Stoller



CROSS SECTION shows how foundation walls retain fill, are braced by second-floor slab. House is heated by panels and tiles in floors and ceilings that discharge warm air against windows.



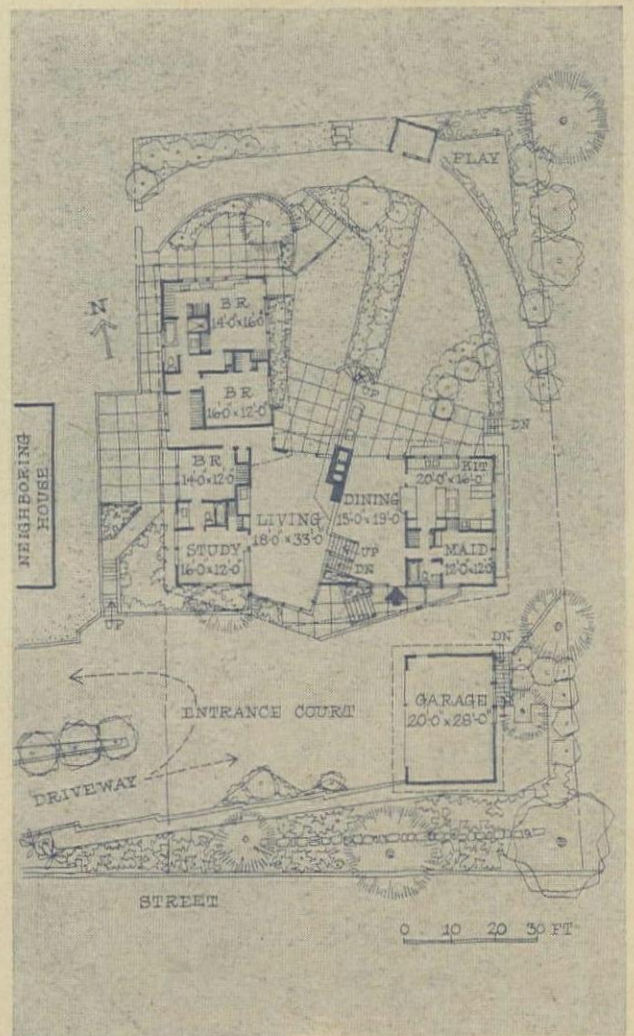
**COMMON DRIVEWAY**, made possible by easement across neighbor's lot at left, provides access to new house at right, turns unwanted lot into valuable site.

## This shared driveway opens up a high and hard-to-reach lot

The lot was bypassed for years because it was considered inaccessible and too steep to build on.

Architect Burnett Turner bought the lot and solved the access problem by exchanging easements with his neighbor. He built part of a common driveway on the neighbor's property, gave the neighbor turnaround space on his property. Turner solved the steep-grade problem by designing his house in three levels to follow the land contours. The 3,500 sq ft house in Los Angeles has terraces and decks on three sides. Its L-shaped plan shelters the rear terraces from prevailing southwest winds. Cost: \$15 to \$18 a sq ft.

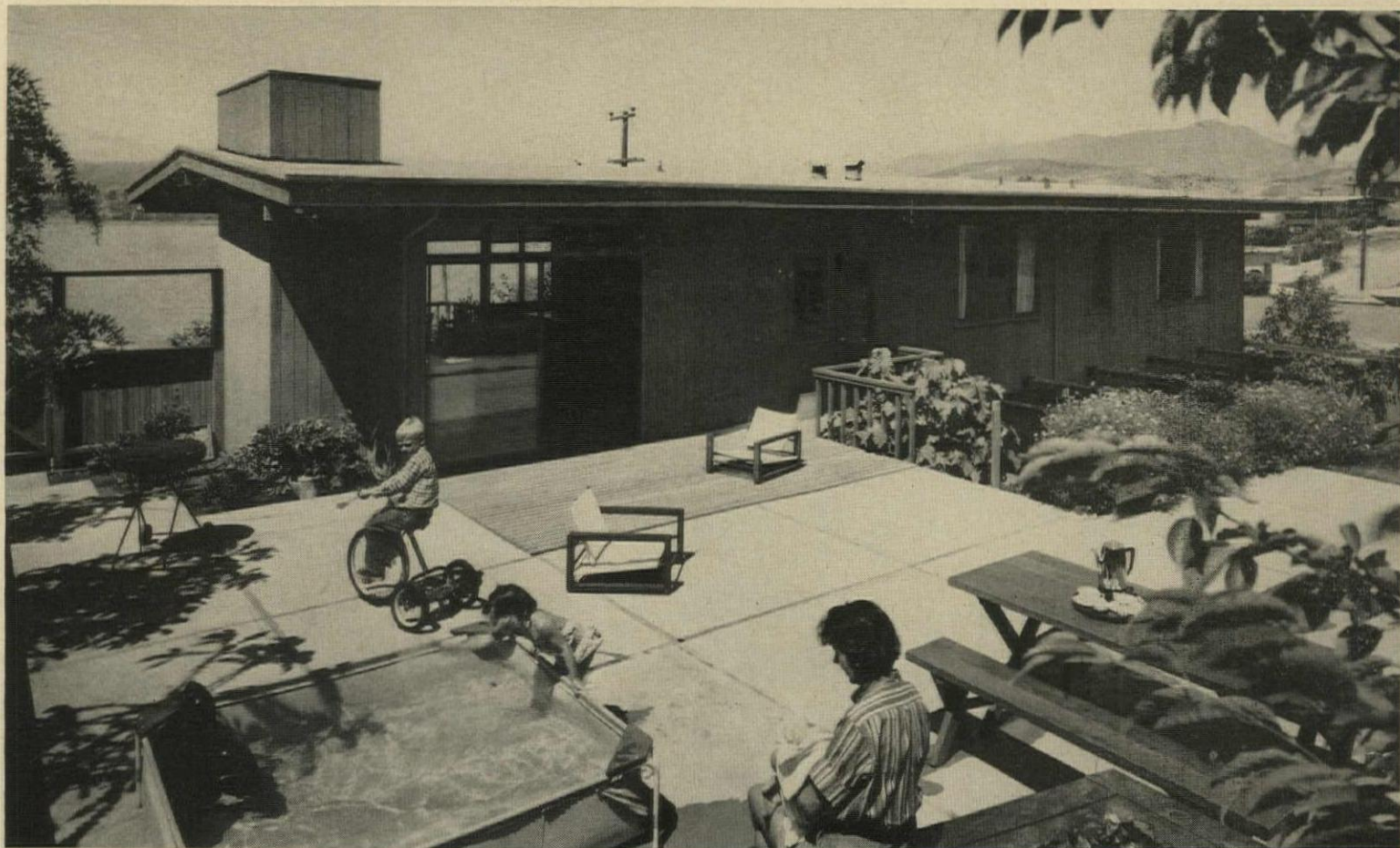
Photos: Julius Shulman



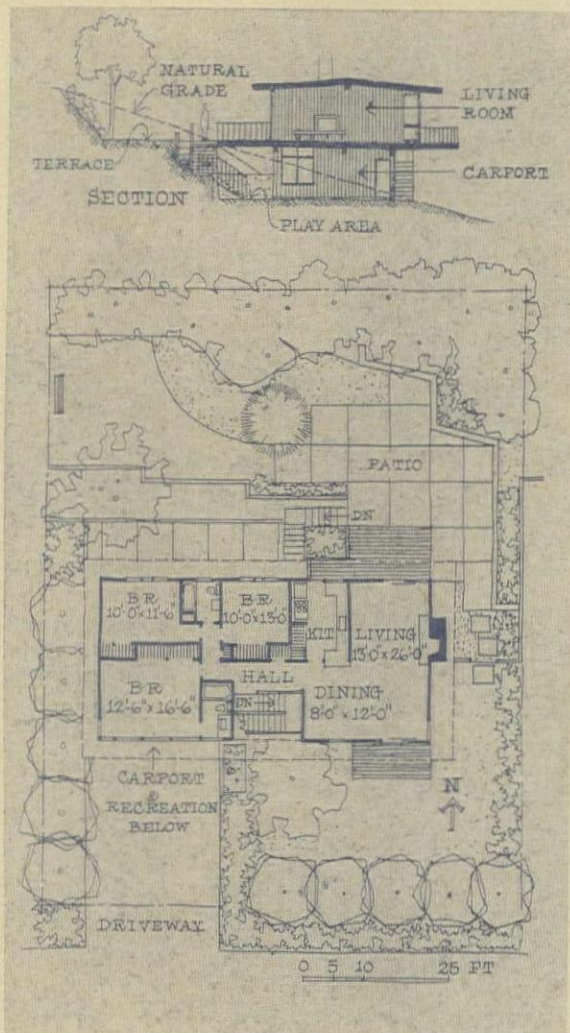
**L-SHAPED PLAN** has three levels: living room, bedrooms, and study on top level; entry, dining room, kitchen, and maid's room on second level; playroom, storage on lower level (not shown).

**STAIRS FROM ENTRY HALL** lead to living room. Dining room at right has built-in TV and hi-fi. Back of living-room fireplace forms masonry wall. Passage at left is to lower level.





UPHILL SIDE of Tiburon, Calif. house opens to large outdoor living area made by cutting, terracing, and paving steep slope. Living room is through glass door.



**SIMPLE RECTANGULAR PLAN** has front-to-back living room and recessed entry. Top drawing shows how grade was cut away to fit house, upper terrace, and lower play area to site.

**DOWNHILL SIDE** (right) of house faces street. Elevated main floor provides privacy and view of San Francisco Bay. Recreation room is on grade at right of carport.

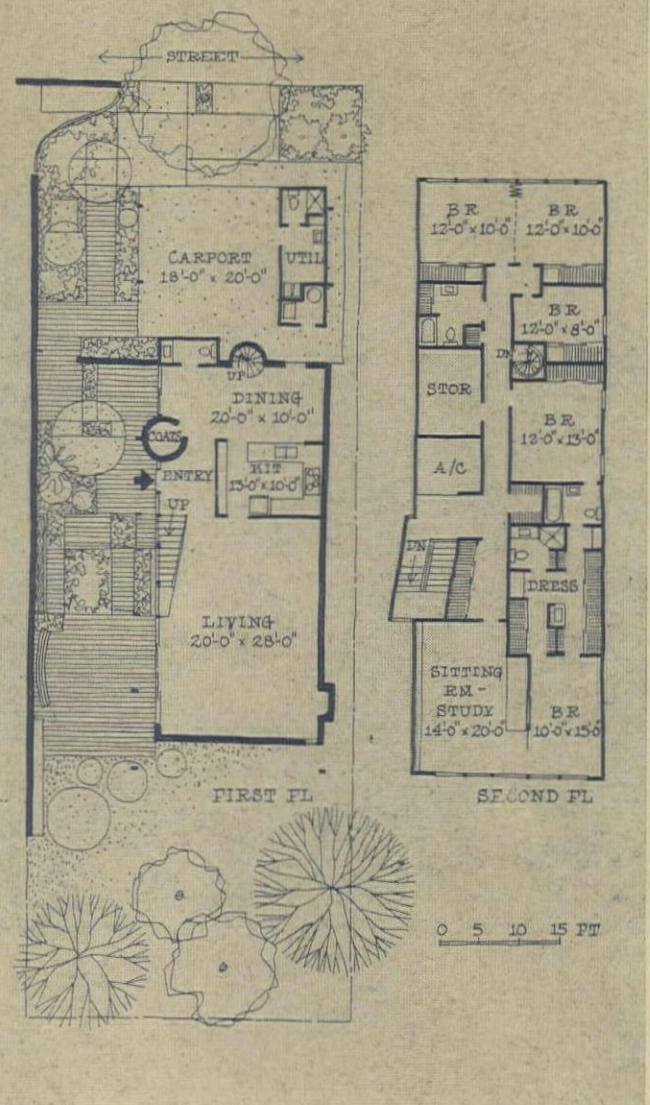
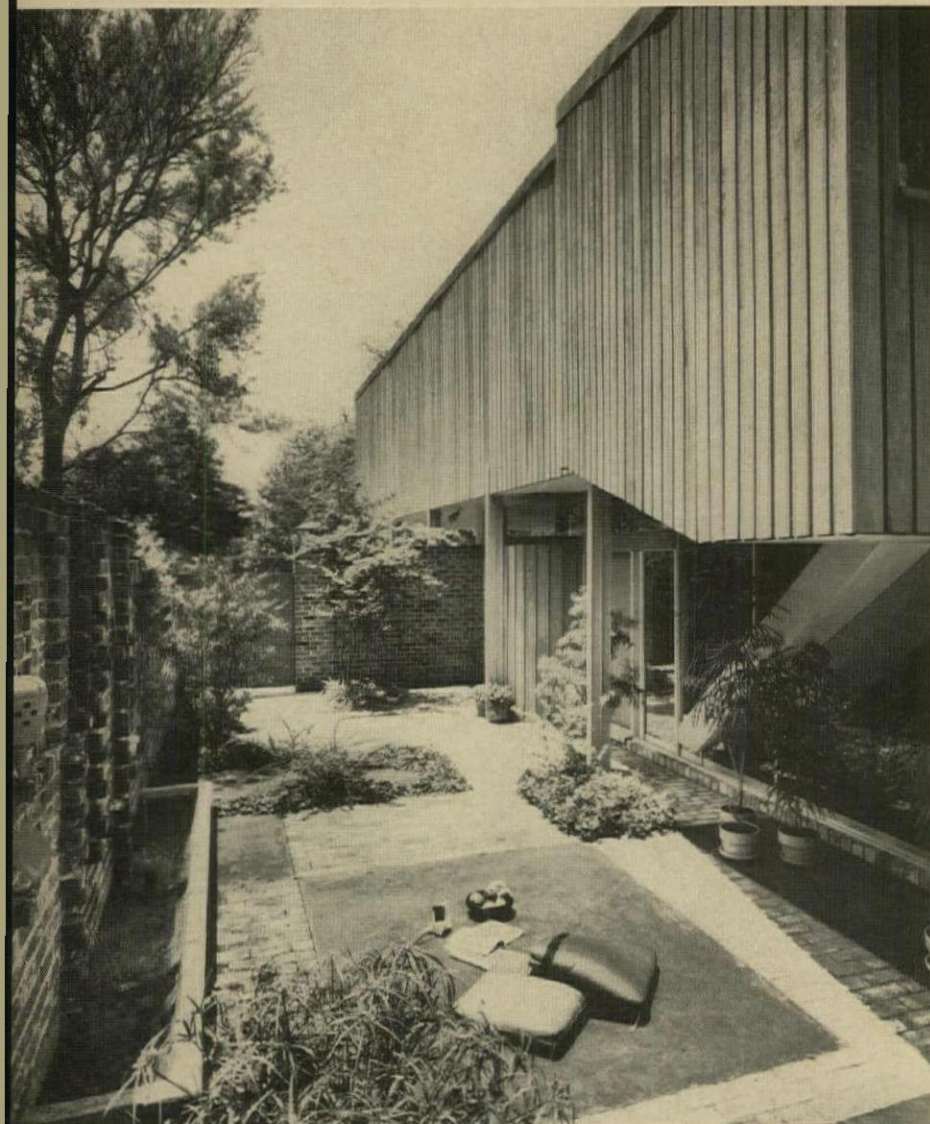
## On this uphill lot, the architects created a very usable rear living terrace

That is just one of five good hillside ideas in this house. The four others: 1) the front-to-back living room has decks at both ends; 2) the hillside was excavated to form a paved play area behind the carport; 3) outside stairs lead from the play area to an upper-level terrace; 4) a lower-level recreation room (not shown in plan) opens to the carport.

And the house has other important features: 1) the kitchen is located to serve both the front dining room and rear terrace; 2) sidelines of lot are fenced for privacy; 3) deep overhangs keep relatively small house (1,375 sq ft plus recreation room) from looking boxy. Price without land: \$25,000.

Photos: Ernest Braun

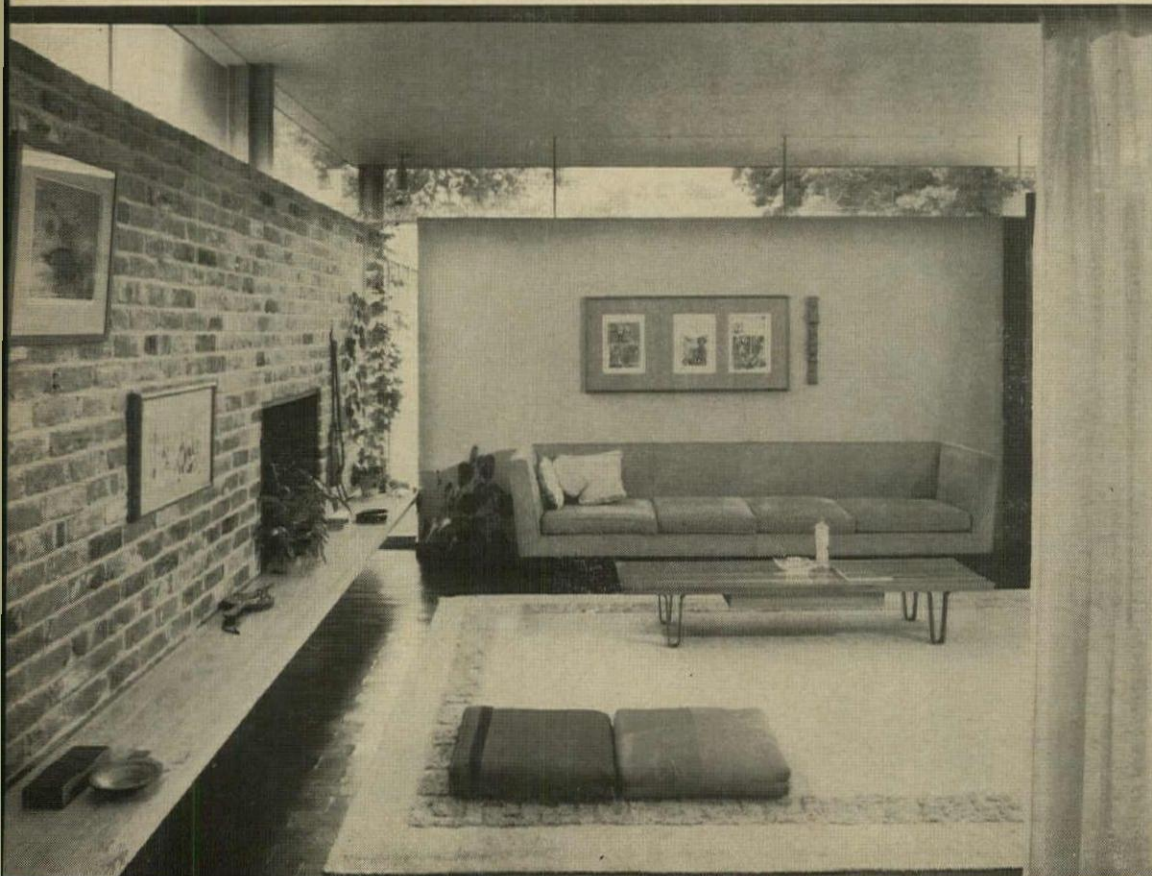




**HOUSE AND PATIO** share full width of lot. Glass walls of lower story let house and patio borrow space from each other. Plan shows siting close to lot line.

## Here is a 2,900 sq ft town house plus a big patio— all on a 42' lot

Photos: Frank Lotz Miller

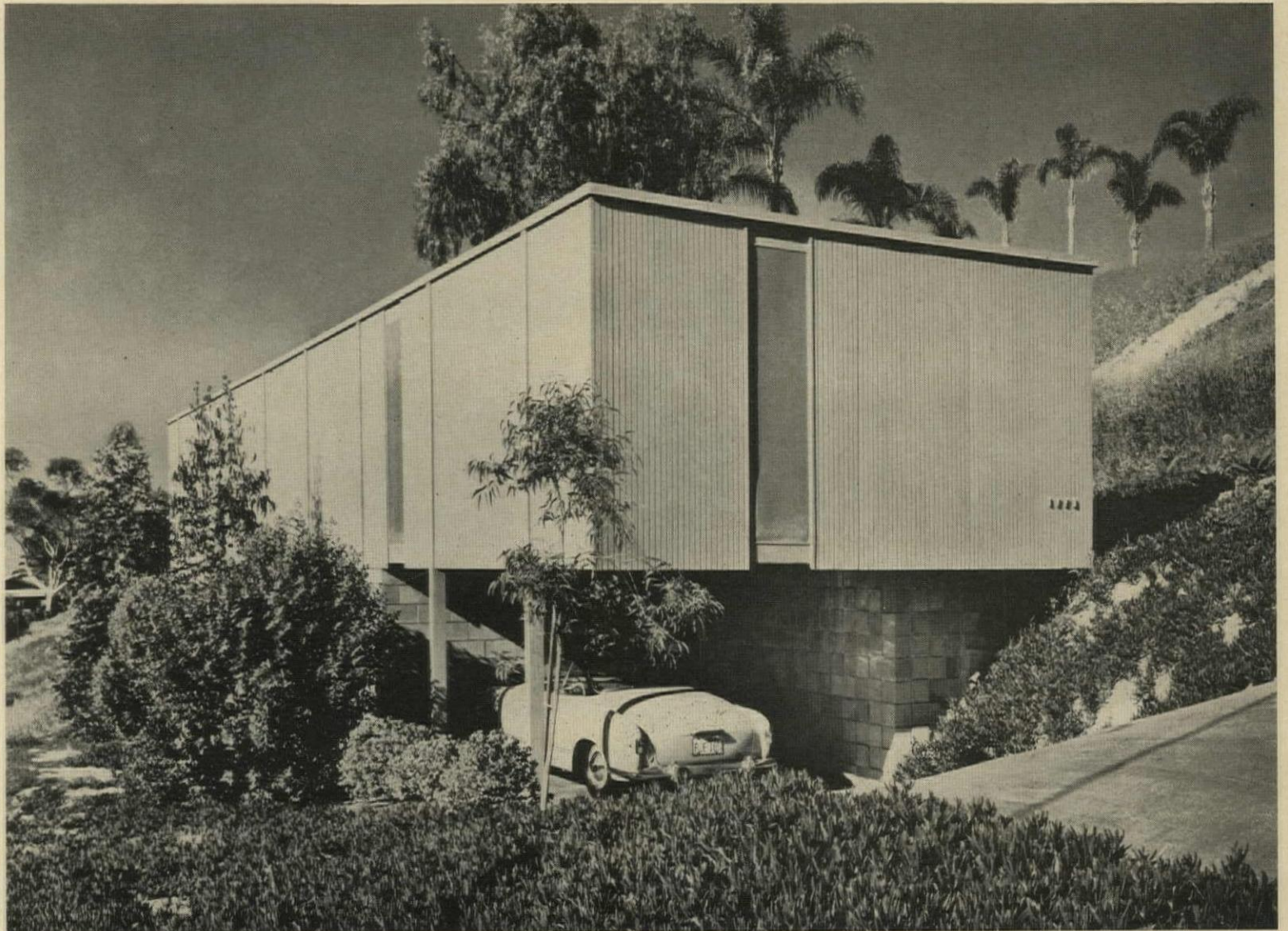


Looking at this New Orleans house, you can see why the architects put it on one side of the narrow lot: this location enabled them to create spacious living areas both indoors and out.

Seven other good features: 1) brick-walled, brick-paved patio; 2) landscaped two-car entry court; 3) ground-floor glass wall running length of patio; 4) second-story overhang supported by steel columns; 5) rough-sawn cypress boards and battens on upper walls; 6) formal stairway in entry hall, "corkscrew" stair off kitchen; 7) airconditioning and skylights eliminated need for windows upstairs.

**LIVING ROOM** (30'x22') gets open feeling from high strip windows and vertical glass panel between rear wall and brick fireplace wall.





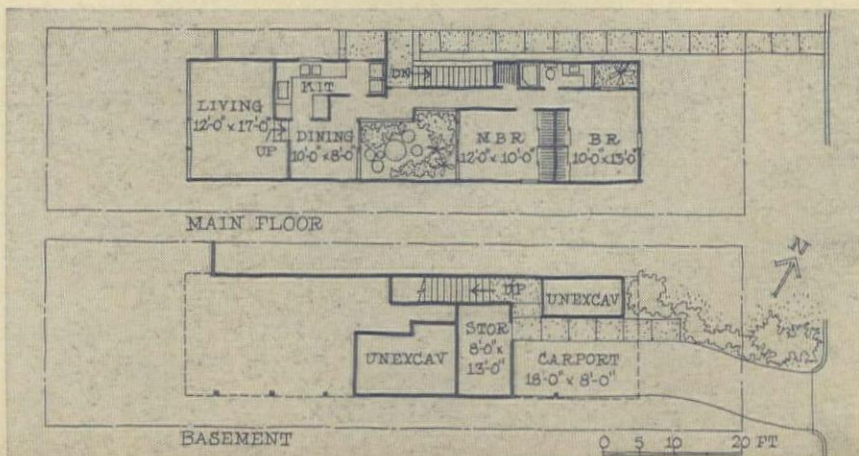
Photos: Douglas M. Simmonds

**SOLID WALLS**, broken only by vertical glass panels, close house on side facing apartments. Entry is on uphill side. Far end has view of San Diego Bay.

## And here is an award-winning design for a hillside lot only 25' wide

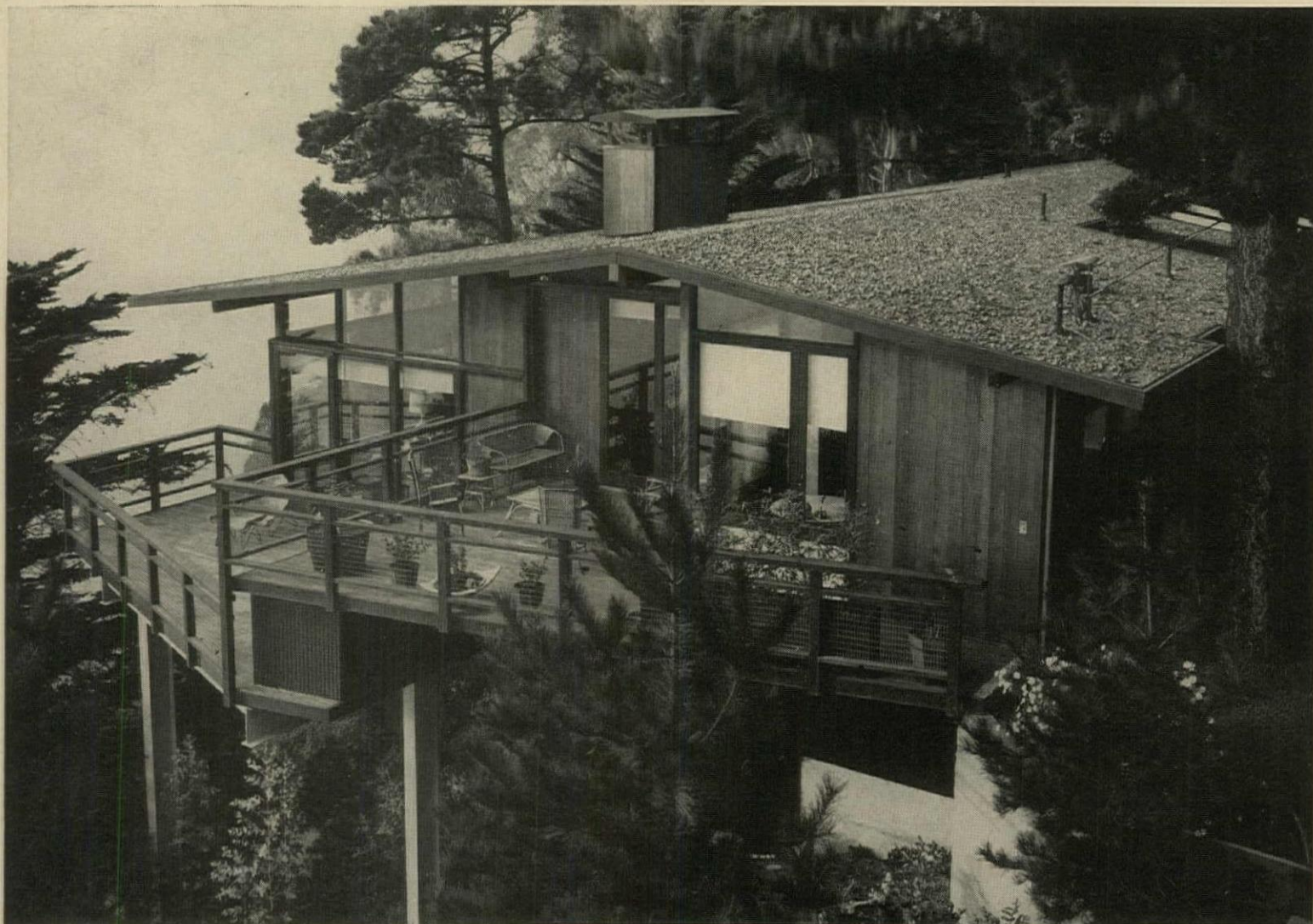
The narrow lot was just one of five site problems solved by Architect Homer Delawie who designed this house for himself. He also had to 1) observe 4' side setback, 2) cover only 40% of the lot with the house, 3) cope with a 28% grade, 4) screen out apartments on the downhill side.

His low-cost solution (\$10.70 a sq ft) is a 17'x64' rectangle, with carport and storage below. Glass-end wall opens the house to a view of San Diego Bay. The end and side walls facing the apartments are solid except for narrow vertical windows (photo above). Two courts, set into the narrow plan, let light into the bedrooms, entry hall, and dining room. The 900 sq ft house won a San Diego AIA award.



**INTERIOR COURT**, with lush planting, opens up center of house, brings daylight into dining area, entry hall at left, and master bedroom. A smaller court is off the end bedroom (see plan).

**LONG NARROW PLAN** is built around an interior court that acts as a light well, separates 17'x12' living room and compact kitchen-dining area from two rear bedrooms.



**TWO OPEN PORCHES** provide two-level outdoor living for this Belvedere, Calif. house which floats high up a steep slope overlooking San Francisco Bay.

## Steel columns turn the liability of a steep lot into an asset

This lot is so steep that for years no one would risk building on it. Architect Felix M. Warburg solved the problem by designing a split-level platform, with the lower level resting on steel columns and steel beams and the upper level on wood posts and a concrete retaining wall.

The steel columns are set in concrete footings (drawing, opposite) which are tied together by grade beams running up slope. All steel work was installed and welded in two days.

### *Other good ideas in this house:*

1. The floor and roof deck are laminated 2x4s which, Warburg says, are strong, make good acoustical and thermal barriers. The 2x4s were filled, then sanded to finish the floor.

2. No construction scaffolding (which would have been an extra expense) was needed because the floor deck extends beyond the walls on three sides.

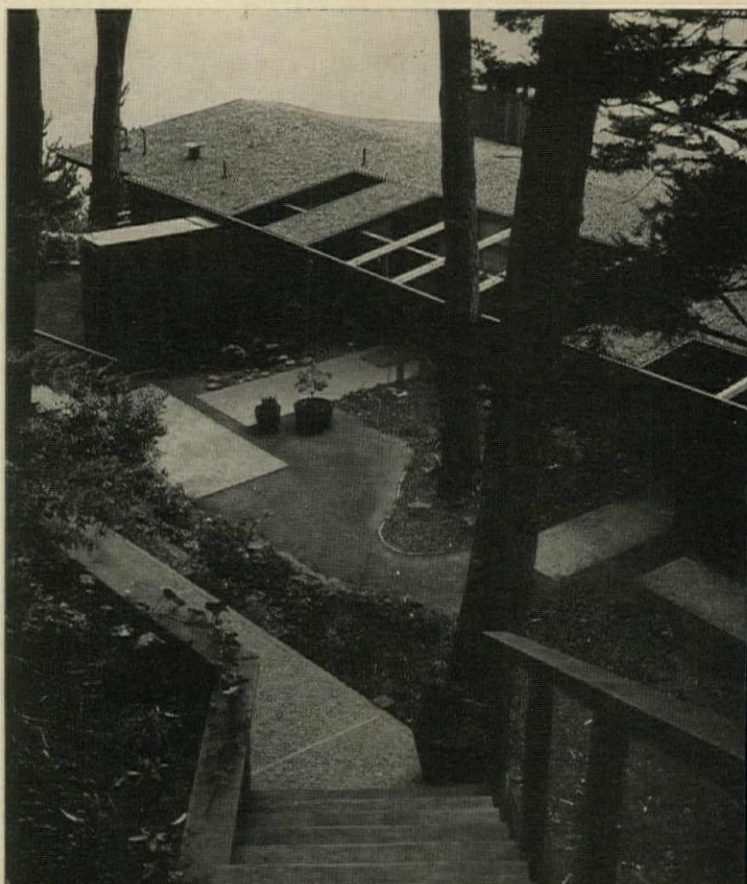
3. Heating ducts and plumbing pipes are easy to get at because they are exposed under the floor (and well wrapped with insulation).

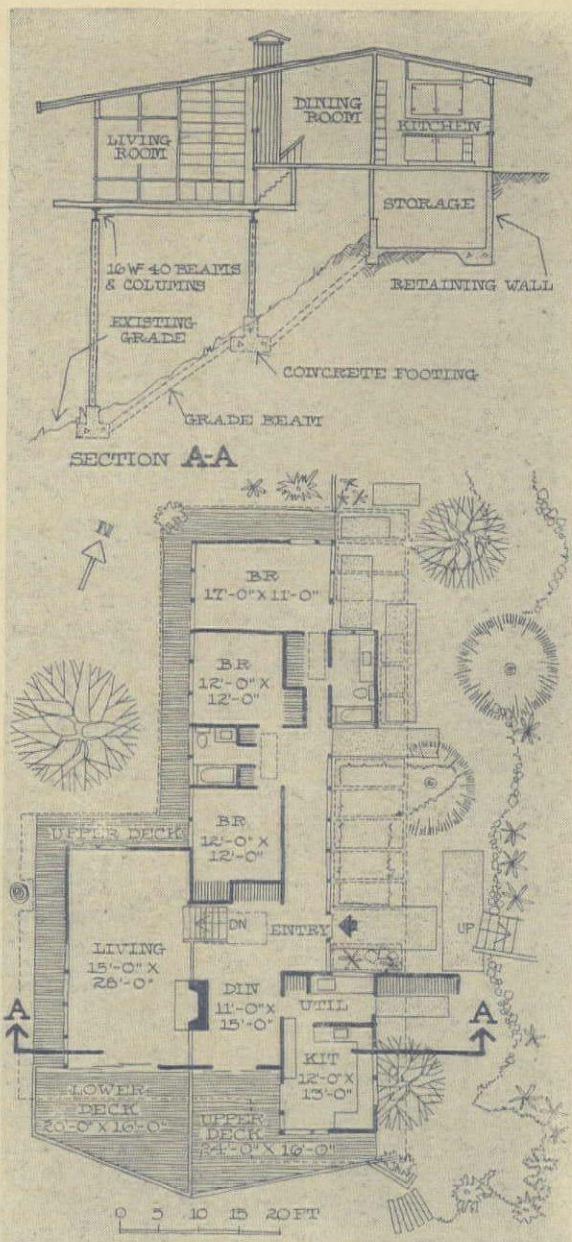
4. Every room (except one bath) has a lofty view of San Francisco Bay.

5. A wide terrace on the uphill side provides a neatly tailored entrance and the feeling of an uncrowded site.

6. All large trees but one were saved because the site was well studied before the house was finally positioned.

**PRIVATE SITE** (right)—30' below a well traveled street at top of lot—is reached by stairs and a ramp. Front terrace is pebbled concrete panels and gravel. Deck at street level accommodates two cars.



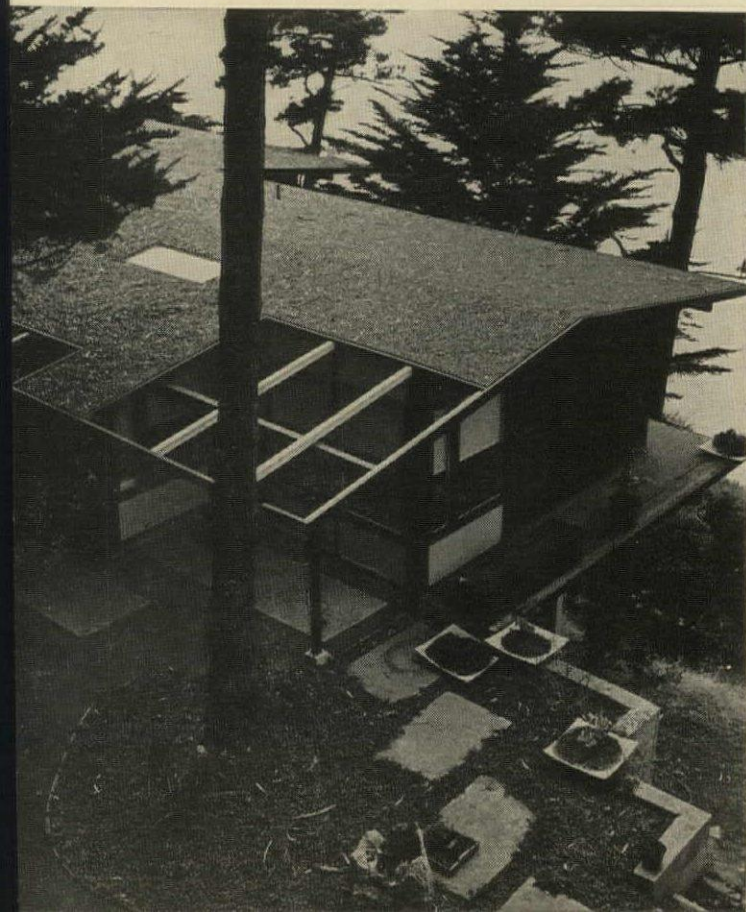


**SPLIT-LEVEL PLAN** has 2,707 sq ft, puts living room seven steps below rest of the house. Steel columns and beams (top drawing) support the house on steep grade.

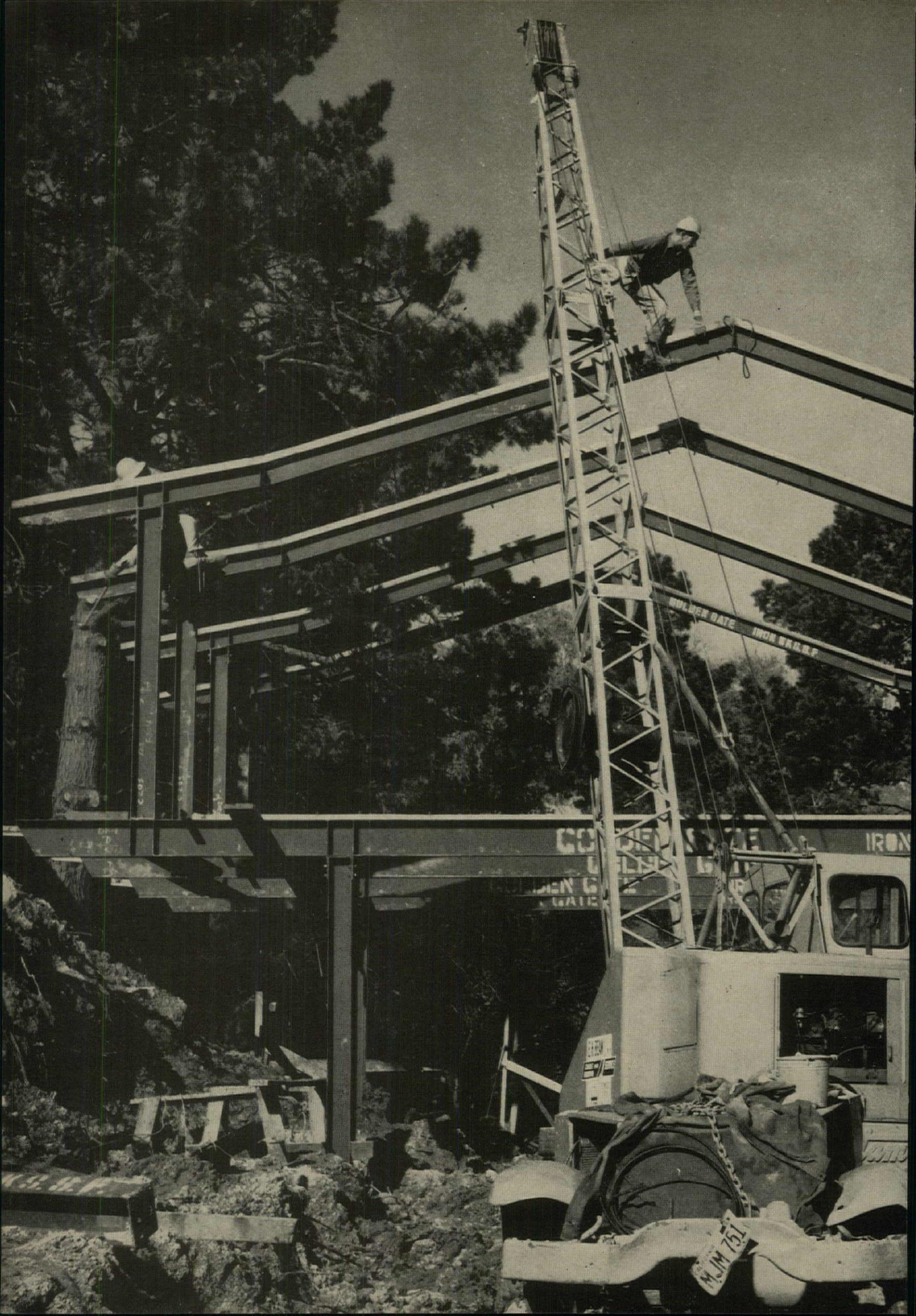


**BIG LIVING ROOM** (28'x16') has glass walls on three sides. Sliding doors (out of photo to left) open to lower-level living deck shown in top photo opposite.

Photos: Ken Molino



**GLASS-WALLED GALLERY**, seen here from front entry, leads to bedrms and baths, runs along house on uphill side.



# Good ideas in construction

The six houses on the following eight pages differ from the 55 that precede them principally in the way they use new (but no longer experimental) structural systems.

Two of the houses are steel framed. Both are perched on steep hillsides where they take advantage of steel's great strength in small compass. Both are walled in glass to take advantage of the view.

One is component built under the Lureco system but with a difference: it stands over a basement and rises two stories.

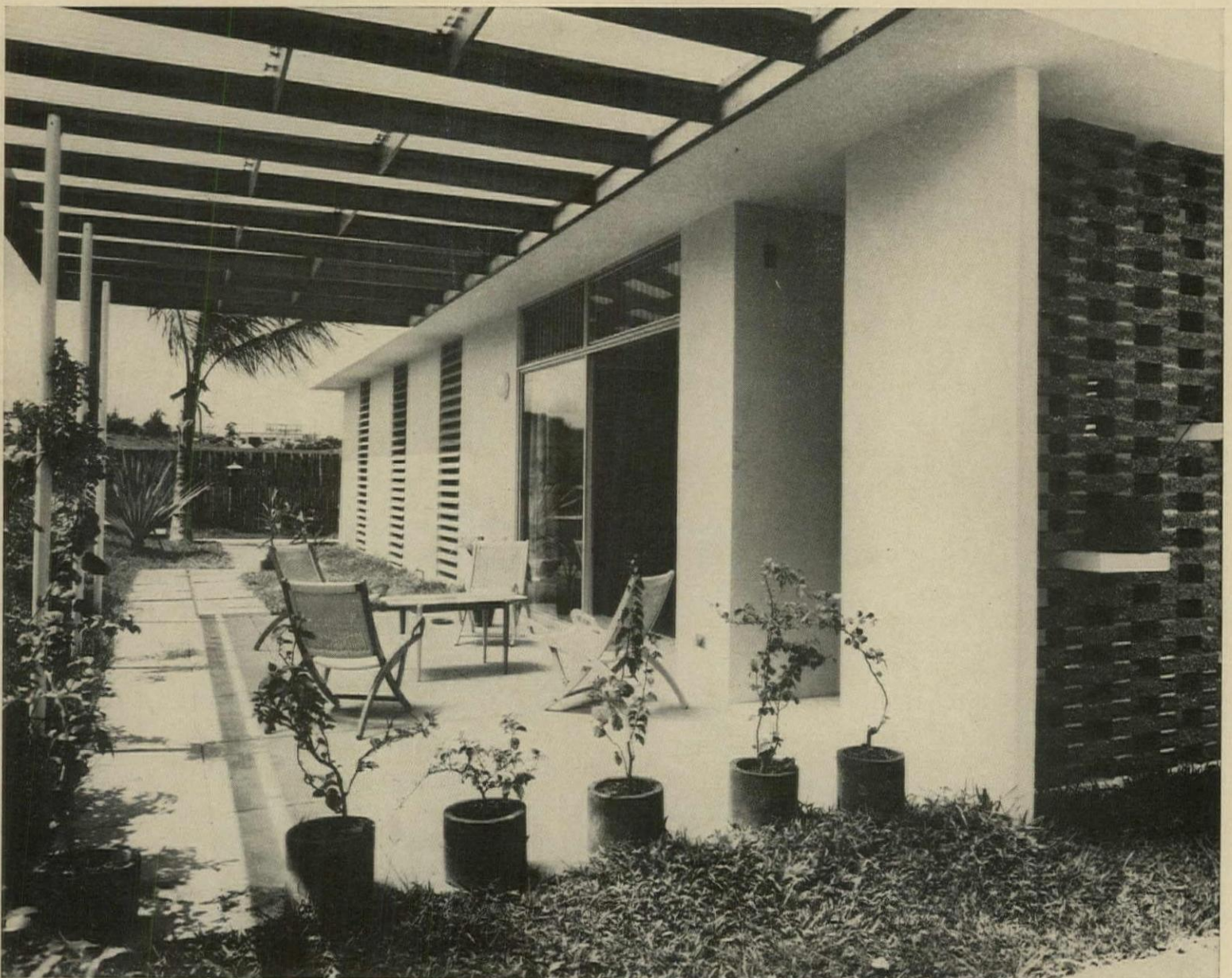
One is component built of precast, machine-handled concrete slabs that use a cheap, abundant, and tropics-resistant material to make a modern hot-climate house.

One is roofed with laminated plywood vaults that rest on laminated wood beams spaced wide apart so the architect could plan freely within a 2,500 sq ft square.

One uses heavy wood timbers in a unique frame and plank system that resists Florida winds yet lets the owner appreciate Florida weather.

All of these houses are practical and economical for the areas where they are built. Four of the six are merchant built. Though some were designed to meet special conditions, many of the ideas will be usable in other places for other markets.

*To see how creatively the six builder-architect teams have used these structural systems turn the page.*



SOLID WALL SLABS are separated by floor-to-ceiling glass doors and jalousied windows left unglazed. Porch wall is split block. Terrace roof is optional.

## This precast concrete house will withstand the rigors of a hot wet climate

IBEC Housing Corp used concrete—a material available practically everywhere—and flat-bed precasting—a method adaptable to semi-skilled trades—to make a house that will resist hurricanes, rot, termites, high humidity, and insects.

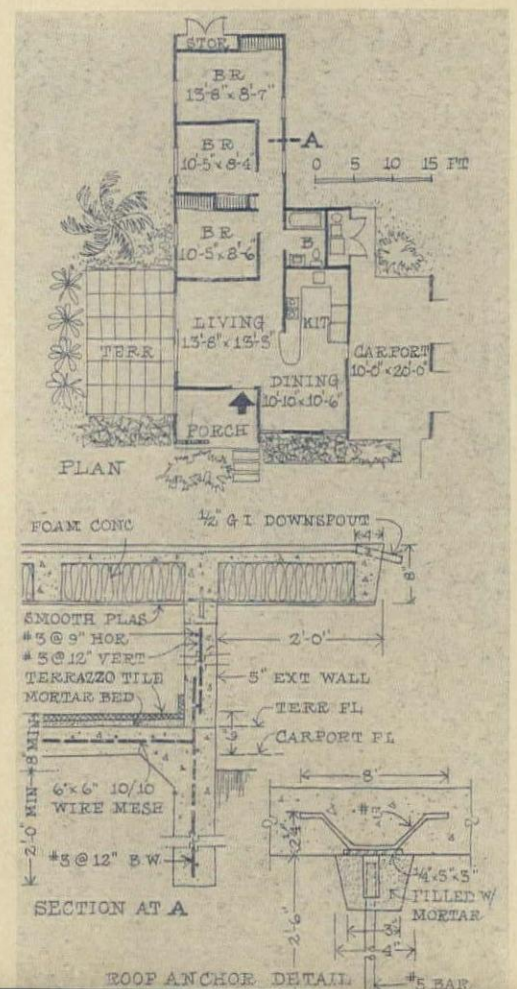
Wall and roof slabs were cast on beds at the San Juan tract, trucked to the site, crane-hoisted in place. Where roof and wall components meet, reinforcing steel is welded and joints grouted. Only finish inside and out is paint.

Photos: Carlos Bueso

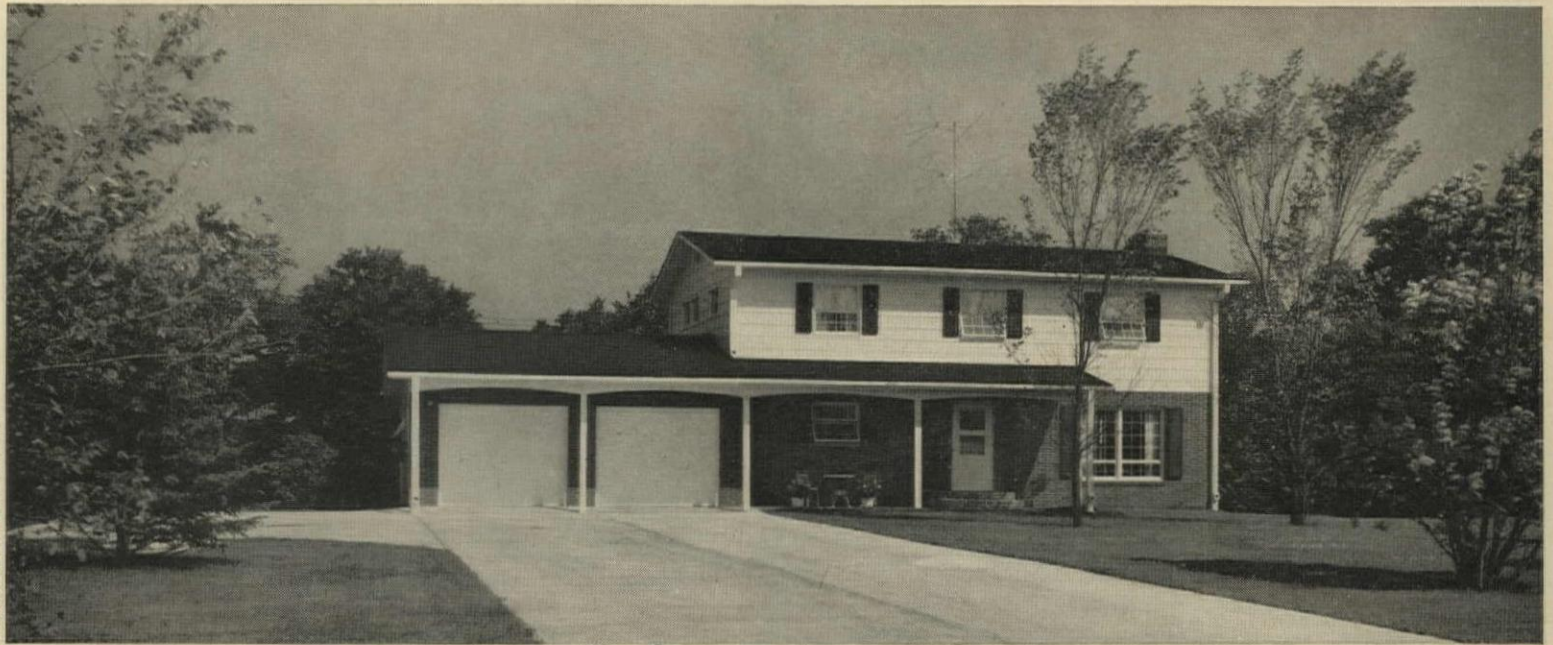


**OPEN PLAN** (top right) offers free air circulation needed in hot climates. House has 974 sq ft, plus terrace and carport, is priced from \$12,943 to \$13,400. Detail (bottom right) shows how slabs go together. Where roof of structural and insulating concrete is welded to walls at root anchor.

**PARTITIONS** (left) are precast. Floor is 12"x12" terrazzo tiles. Range, cook top, refrigerator, stainless steel sinks, paneled cabinets, and counter tops are included.



Photos: J. H. Kammerdiner



**TWO-STORY HOUSE** is larger version of standard Lureco model. Basement (not shown in plan below) has half bath, utility room, 630 sq ft recreation room.

## Only seven basic components were used to close in this big two-story house

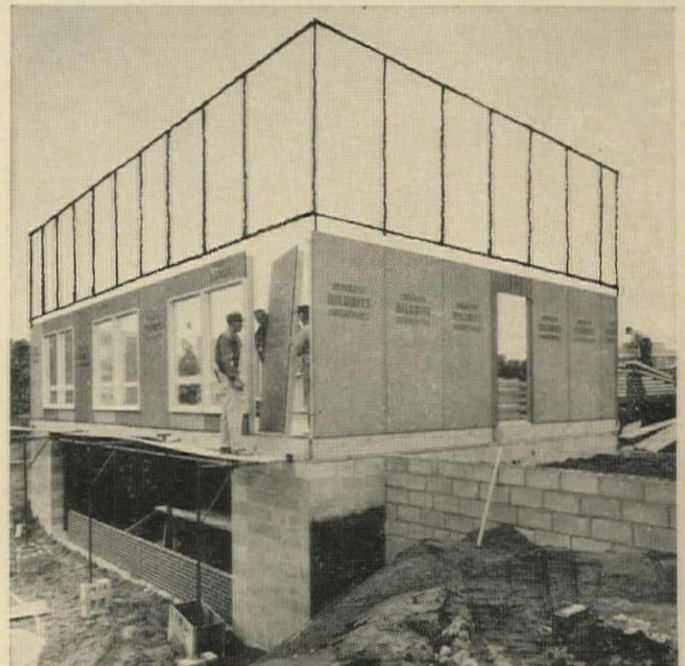
Count them: one 4' wall panel, one 2' wall panel, one door panel, three types of Andersen Strutwall, one 31' Sanford truss.

For the house, his own home in New Richmond, Wis., Builder-Lumber Dealer-Prefabber Sam Slaughter, Lureco's first vice president, took a 1,904 sq ft plan used in his NR Homes models, expanded it to 3,321 sq ft by adding a half-module (2') to the length and width and opening the basement at the rear to make a third living level. In doing this, he showed some unpublicized virtues of the Lureco system: Lureco assembly works just as well for two stories as for one, just as well over a basement as on a slab. Because panels were added on a 4' module, the facade remained organized (example: second-story windows line up directly with lower-story doors and windows).

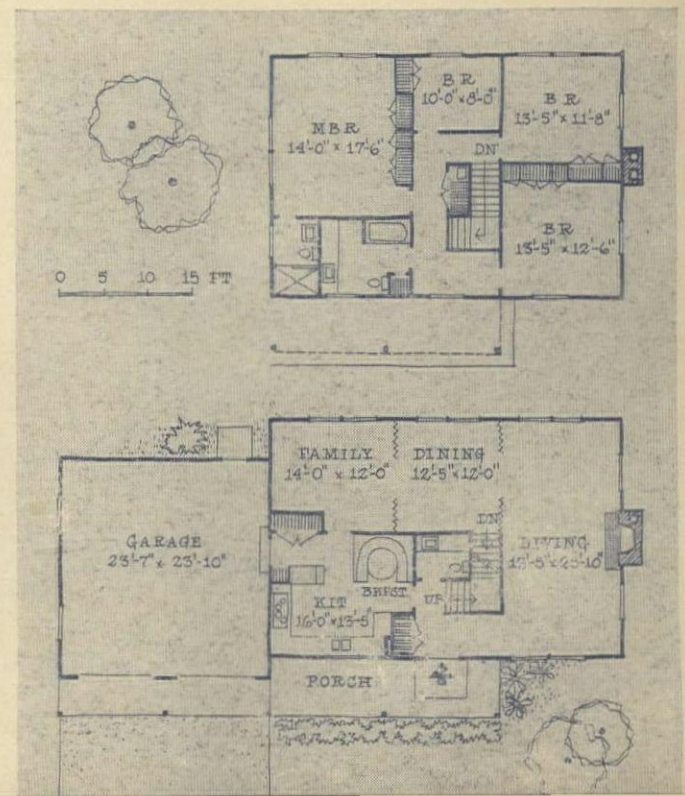
Outside, the finish siding is painted Insulite and brick veneer. Inside, the partition construction is conventional with 1/2" gypsum drywall and plywood paneling as the basic finishes. But all doors are carried to the ceiling. Louvered doors 8' high form the bedroom storage walls and, without hardware, form dividers between the living, dining, and family rooms.

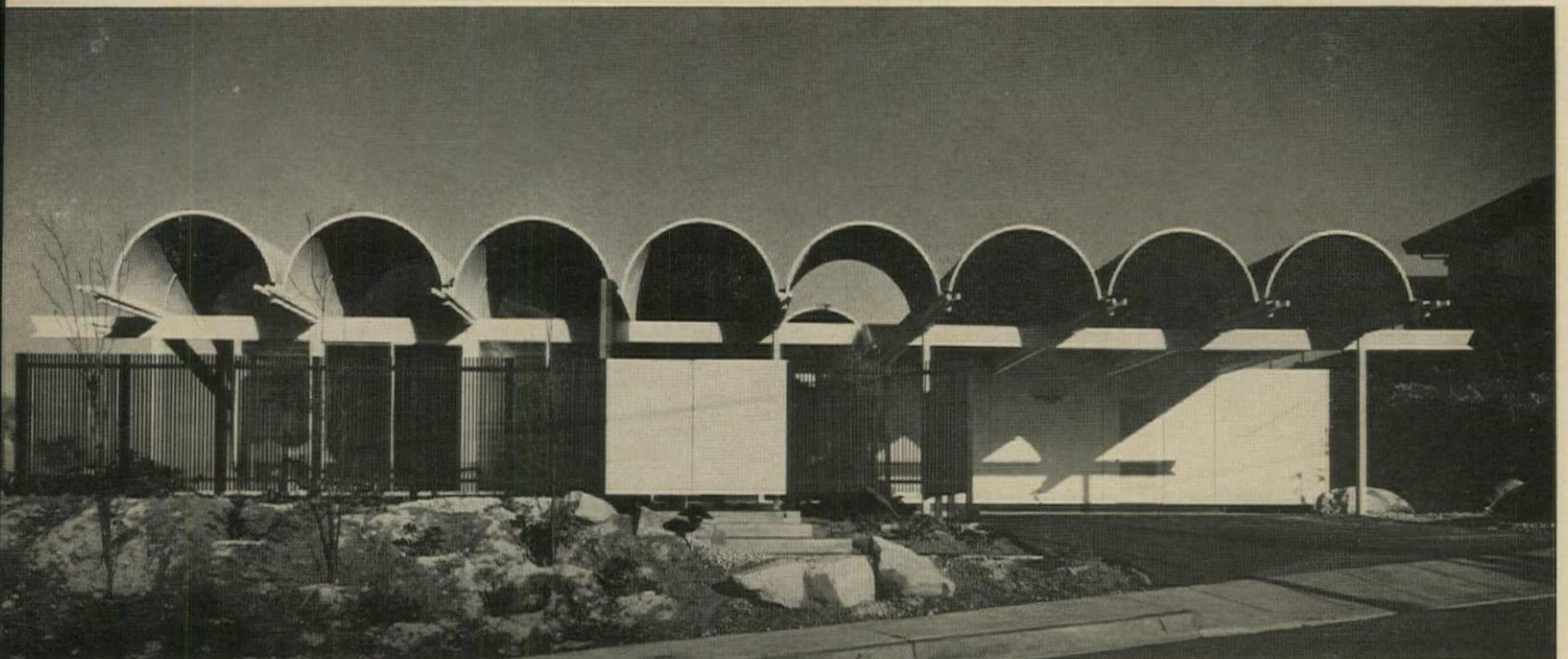
The house was erected on a bare site. Trees which now enhance it were moved in later (H&H, Oct). If built for sale, the house would be priced at about \$45,000, Slaughter says.

**LOUVERED PARTITION** between dining and family rooms was made from Curtis door units. Similar units were used for bedroom closets.



**LURECO PANELS** start at first floor level on concrete block basement walls. Joists for second floor will be 2x10s, 16" oc, panels will be identical to those on first floor. Plan (below) concentrates plumbing in one corner leaves lots of space for big rooms. Heat is electric.





**ROOF VAULTS** are joined by 4x8 edge beams that project to form gutters for rain run-off. Valleys are flashed 9" deep, roof is pitched 3" to insure drainage.

## This light plywood-vault construction saves time, space, and materials

It saves time because the eight vaults, fabricated offsite, need only be set in place to close in the house. It saves space because it spans 30' bays free of bearing walls. It saves materials because the 7/8" thick shells combine structure and roof surface.

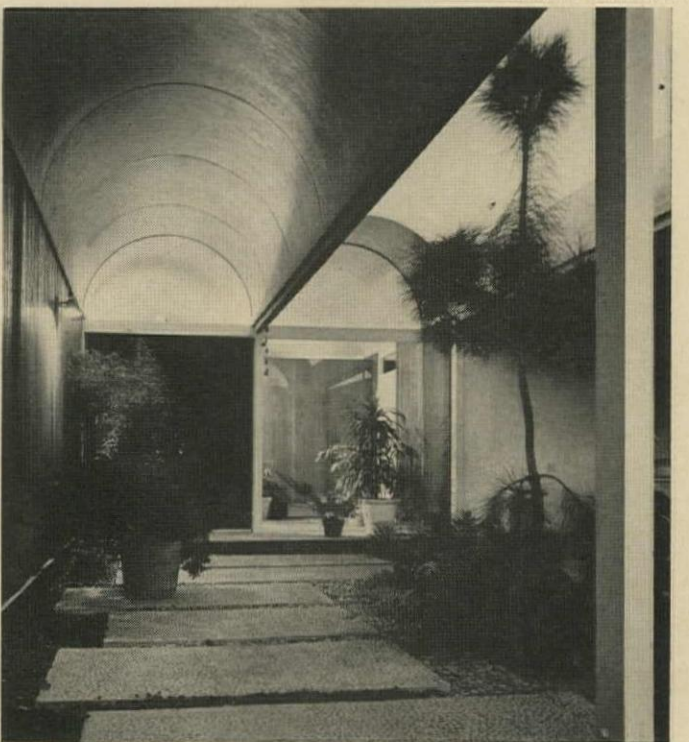
The vaults rest on two laminated 4x14 beams set on 4x6 posts 7' oc and on a solid wall midway between that takes the shear and seismic loads. All other walls are nonbearing, have large glass areas to open the house to the valley view.

Under the 3,360 sq ft roof, a square plan encloses 2,400 sq ft of living space and almost 1,000 sq ft of carport, court, and terrace. Every room but the bathrooms opens to a terrace. Inside the walls, the open vaults carry light and air throughout the house. Partitions are glazed to the peak only around bed and bath areas.



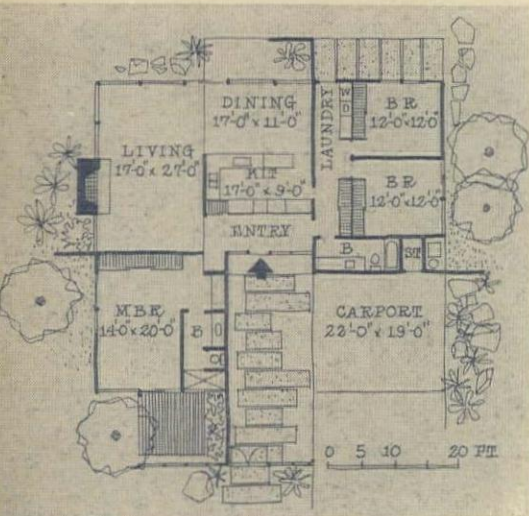
**LIVING ROOM** ends in a wall of U-grooved 1x3 fir, stained dark walnut. Arched fireplace lintel is bent 1/4" steel plate.

Photos: Marvin Rand

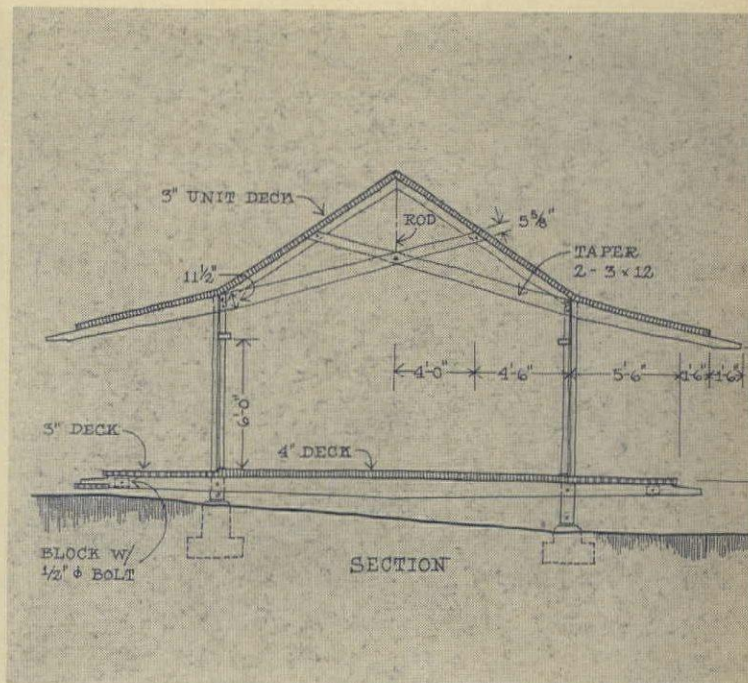


**SQUARE PLAN** (left) uses space economically, separates children's area from parents', social areas from entry. House was built to sell in Sherman Oaks, Calif. for \$57,500 with land, landscaping, and carpets.

**ENTRY COURT** (right) is half roofed, half open, is paved with pebble mosaic slabs that match interior floors. Vaults are glazed along the exterior walls.







**EXPOSED SCISSORS TRUSS** adds cooling height to indoor living areas, continues past walls to shade decks. Big beams taper to reduce weight at outer ends.

## This uniquely framed, all-wood house answers four design problems

It was designed to make upkeep easy, to provide an open informal plan, to use natural materials, and to suit the hot climate in Miami Beach.

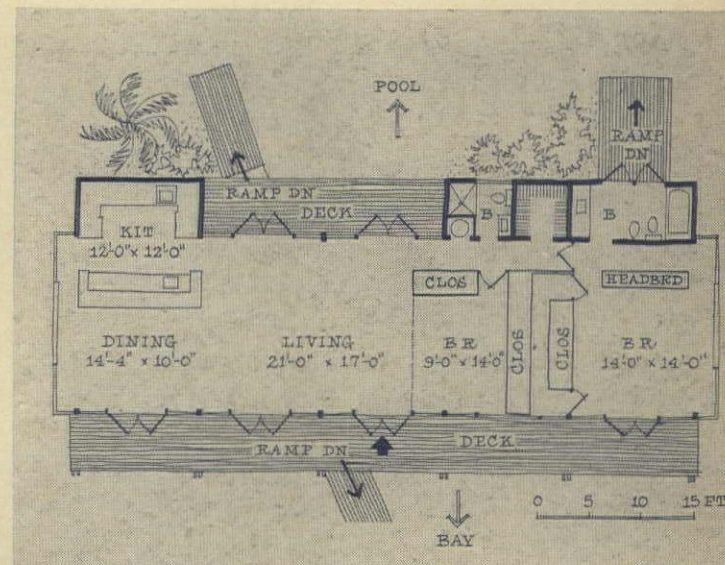
The architects answered these needs with the frame shown at the upper right: A scissor truss spans the 17' interior bay, extends outward in 8½' overhangs. Paired 3x12 beams support the floor and 5½'-wide decks. Truss and beams are let into 8x8 posts 17' apart. Frames rest on concrete piers 12' oc, are joined by 3" roof decking and 4" floor decking, braced by 5/16" tie rods in one clerestory. All walls are

nonbearing, open to the breeze with wood jalousies.

The 17'x64' bay is kept free of service areas. Kitchen, baths, and storage are handled as appendages to the main hall so all plumbing and utilities are outside the basic structure. The compact kitchen work area is extended into the living area by a free-standing bar.

Wood was used to finish the house wherever possible. The floors are fir, the counter trim teak, the cabinets mahogany, the exterior cypress, the roof cedar shingles. The 1,286 sq ft house with its decks and ramps cost about \$29,000.

Photos: Joseph Malitor



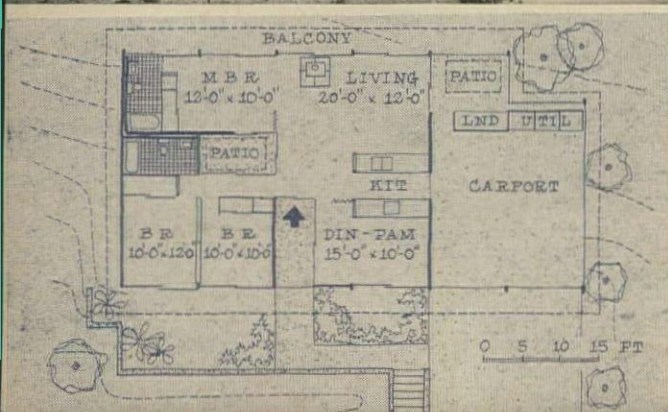
**LONG NARROW PLAN** solves circulation problems by defining living areas neatly and opening them all to the sea or the pool court.

**LOUVERED CYPRESS WALLS** are oil bleached, left to weather. Framing system is expressed outside by deck and overhang beams.



**LIGHT STEEL CAGE** rides high over a steep slope so living areas look out into tree tops. Deck and roof cantilever to form shaded balcony.

## Here is proof a steel and glass house can be priced to sell



This 1,500 sq ft, three-bedroom, two-bath house—a double AIA award winner—sold for \$26,000 on a wooded hillside lot in Mill Valley, Calif.

Because of the steel frame, the architect was able to perch the house over the steep slope, save the cost of grading. Because the walls are nonbearing, he could use 1) big glass areas to open the living space to the trees and 2) thin wood-core partitions to save floor area. And because of the steel roof, he could open inner courts to the sky.

Much of the cost saving came because the stock steel sections went up fast—the house was framed and decked in less than a day.

**RECTANGULAR PLAN** made framing simple. Absence of posts or bearing partitions allows flexible room arrangement. Interior baths and kitchen are skylighted with plastic domes.

The 4" WF columns were bolted to simple footings 10' oc. The 10" WF floor beams and 8" WF roof beams span 30', were field welded to the columns. Steel angles tie the frames together: the 3½"x2½"x¾" floor spandrel also acts as a finish form for the light aggregate slab; the 1½"x2½"x¼" header anchors the glass doors and wood-core wall panels.

Says Architect Soriano: "I wanted to preserve the magnificent trees. No other structure could fit this topography."

Says Builder McCauley: "We could have made the house bigger for about \$5 a sq ft, but we couldn't have made it more spacious."

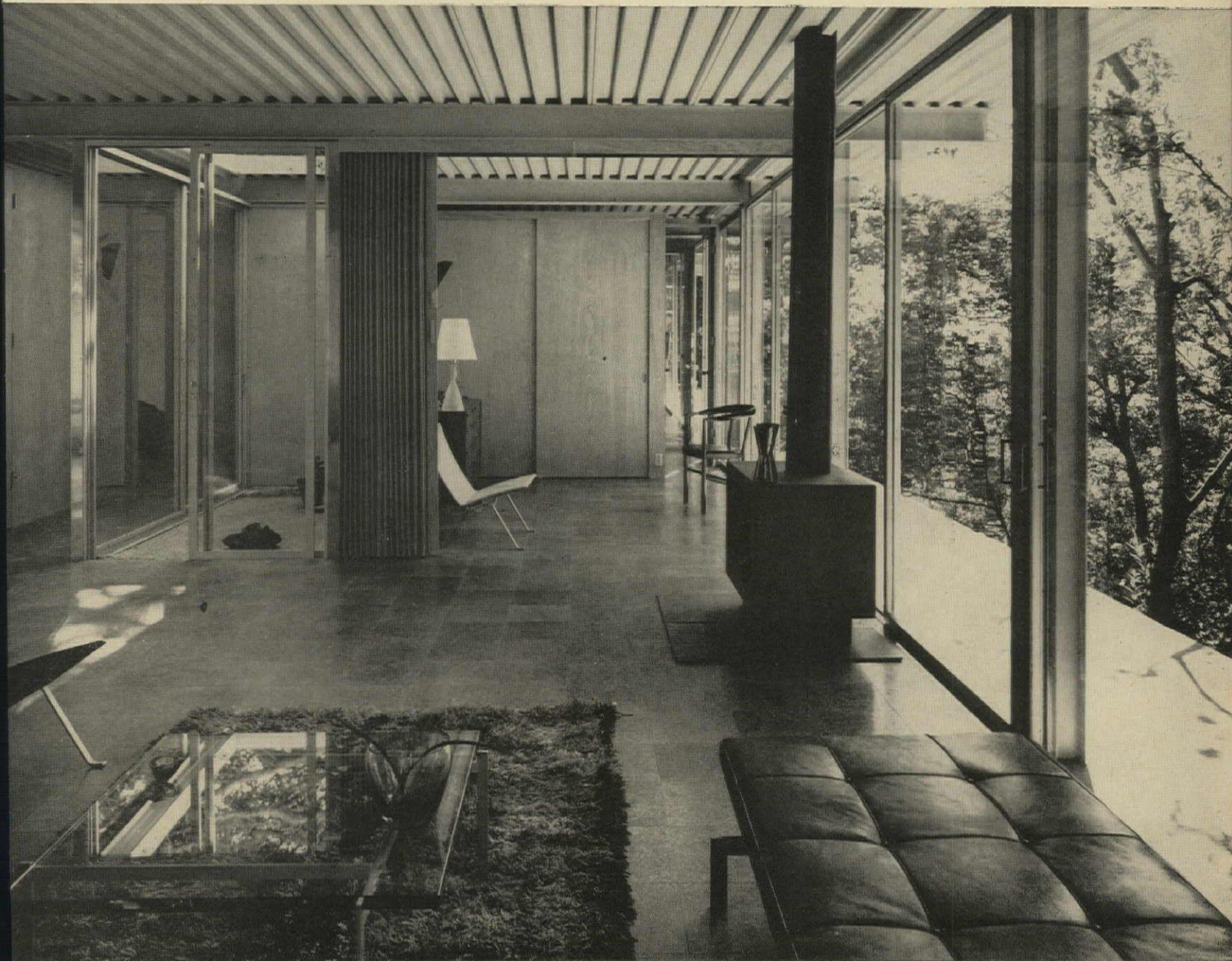


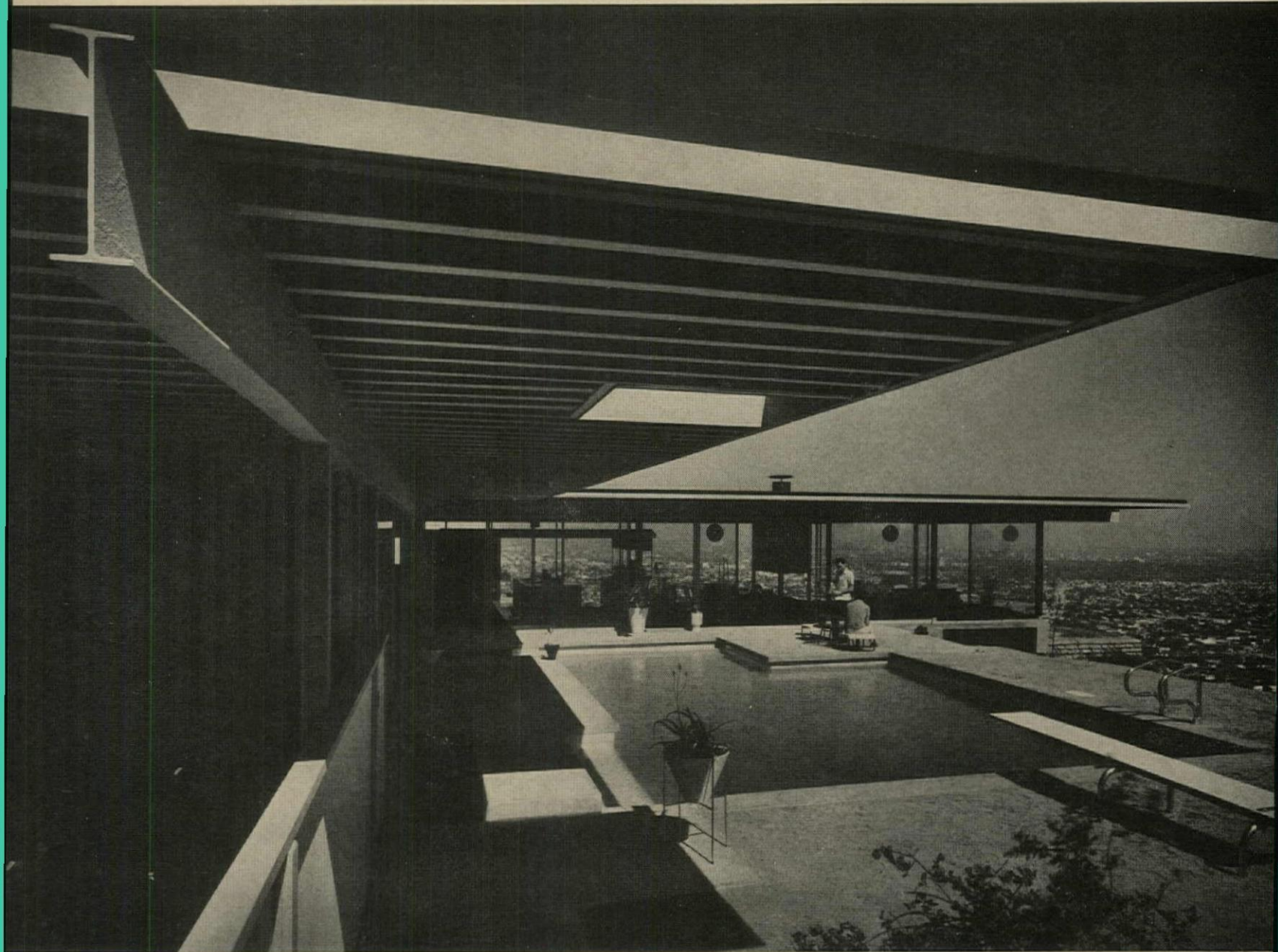
**MASTER BEDROOM** is glass walled on two sides, looks into trees at rear, into interior court behind camera position.



**LIVING ROOM**, to the east, is framed by L-shaped balcony. Wood wall, right, is light prefabbed partition that closes off kitchen. Ceiling is underside of ribbed decking.

**LIVING ROOM**, to the west, flows into master bedroom, right, and interior court, left. Prefabbed storage wall, rear, acts as bathroom partition.





**HUGE OVERHANGS** made possible by T-steel deck cut sun and sky glare, offer shade for outdoor relaxation. Wings of house frame terrace and pool.

## Structural steel permits spectacular use of a spectacular site

The site: a hilltop overlooking 200 sq mi of Los Angeles. Here the architect created a steel-framed pavilion of space limited only by the horizon.

Almost 70% of the wall area—180 lin ft—is floor-to-ceiling glass. So the house offers a panoramic view from every

room but the baths (and even in the master bath, big windows open up the lavatory and shower area).

The use of all this glass is possible because:

1. The rigid steel frame requires no bearing walls—inside or out. The four 12" WF beams that frame it are welded to fourteen 4" WF posts.

2. The 4,000 sq ft ribbed-steel roof supports itself over 20' spans and 8' overhangs. The rigid 5"-deep T-steel deck is topped by 2" of insulation and built-up roofing.

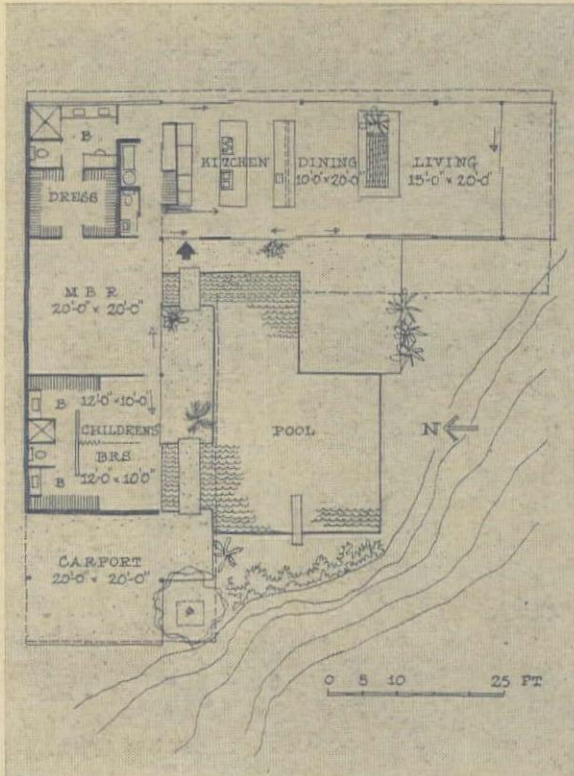
As proof against the frequent earthquakes, the frame is based on a grid of 30"-deep reinforced concrete beams. These cantilever up to 10' beyond the precipitous slope.

All the privacy needed for the baths and bedrooms is provided by a solid streetside wall, which is also made of steel decking. Privacy for the glass walls comes from their isolation—the nearest neighbor is 120' below. The few solid partitions needed are laminated drywall, as is the inner face of the streetside wall. All other major units, like kitchen cabinets and fireplace, stand free of the walls, floor, and ceiling. The 2,200 sq ft house cost about \$36,000 to build.

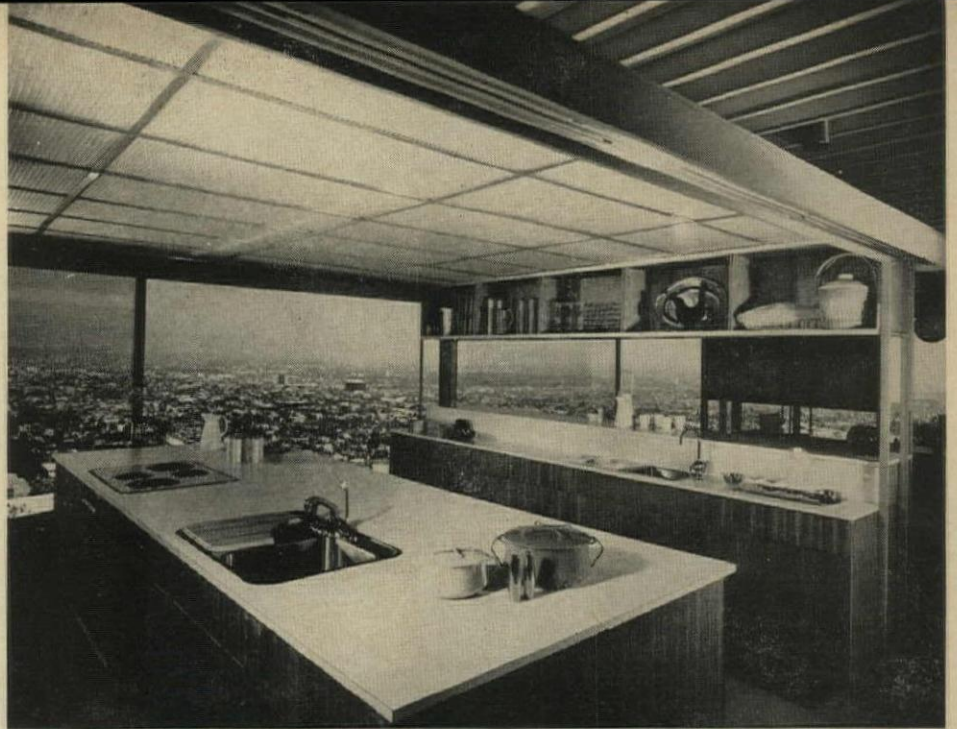
Photos: Julius Shulman



**SOLID-FACED WALLS** fronting street and carport are ribbed steel decking that repeat the roof motif. They have 2" of fiberglass insulation.



**L-SHAPED PLAN** orients the whole house to the terrace but separates family bedrooms from social living areas.



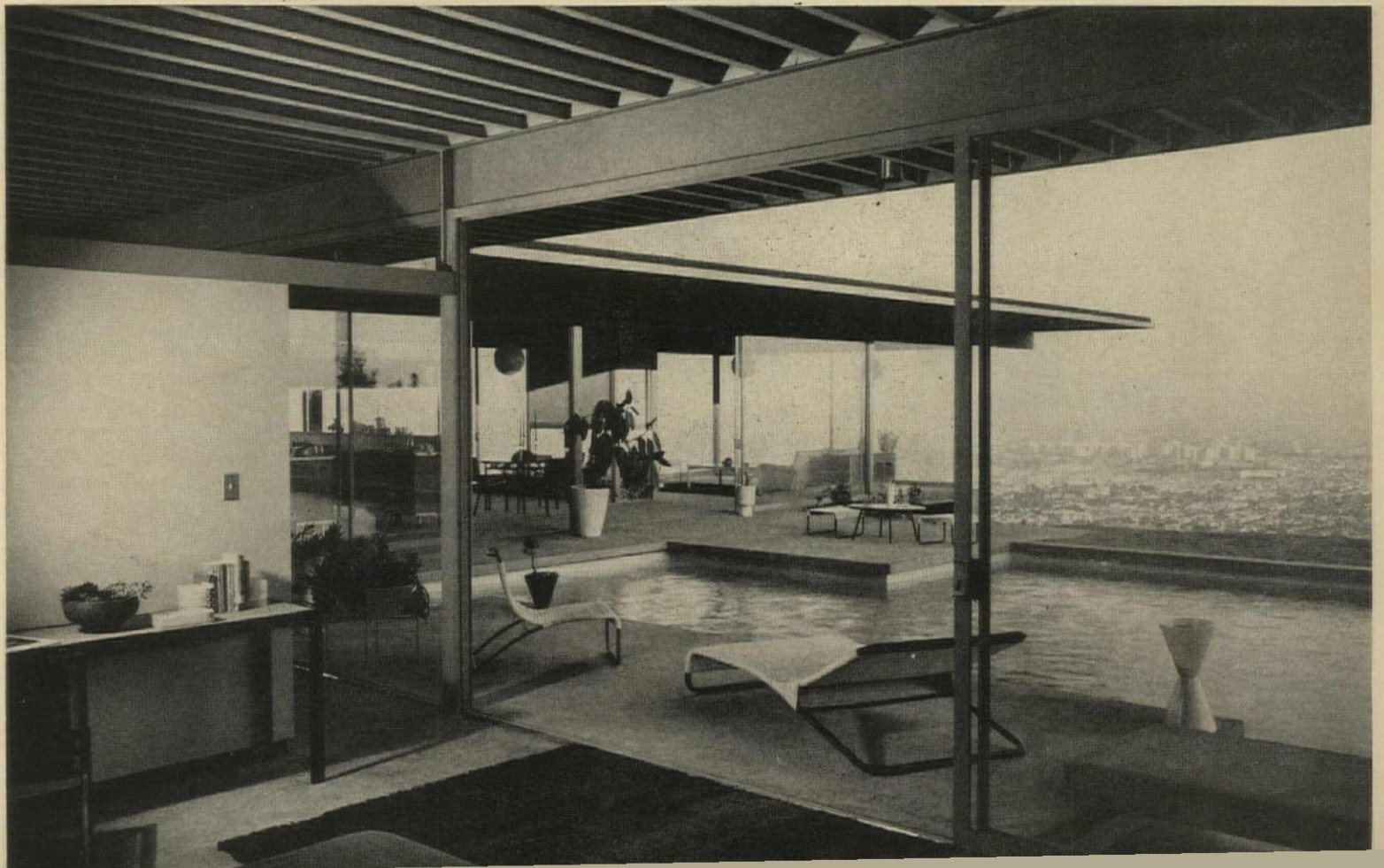
**WIDE-OPEN KITCHEN AREA** is centrally located under a suspended luminous ceiling. There are no cabinets at eye level so view of city is unobstructed.



**LIVING ROOM** is separated from dining area by a freestanding fireplace-planter. Roof structure is expressed in exposed deck ribs everywhere but the kitchen.

**BIG SLIDING GLASS PANELS** (10' wide)—seen here from master bedroom—open house to terrace, pool, and view beyond.

/END





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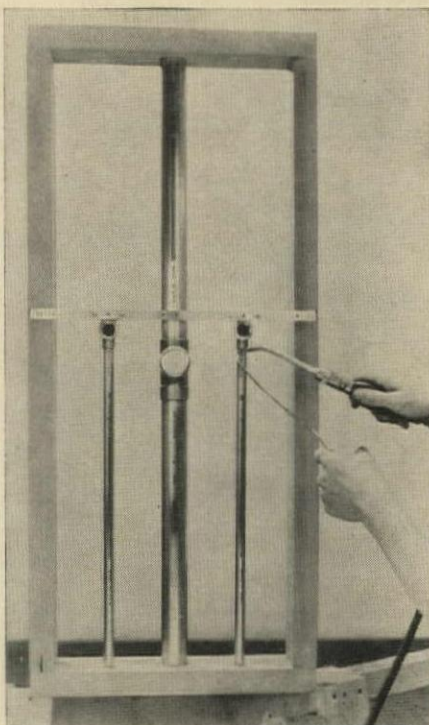
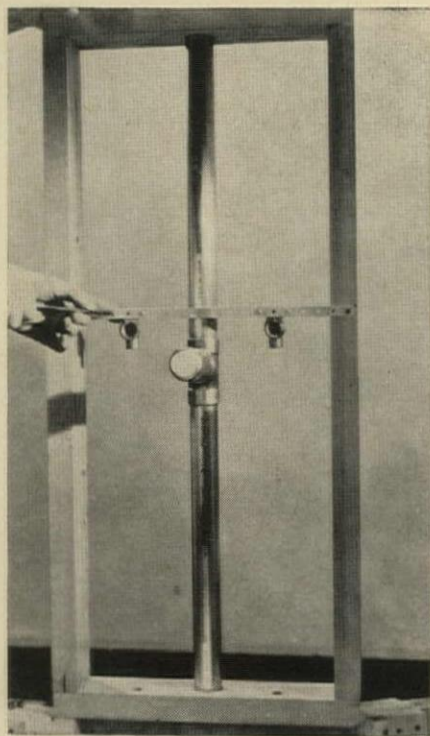
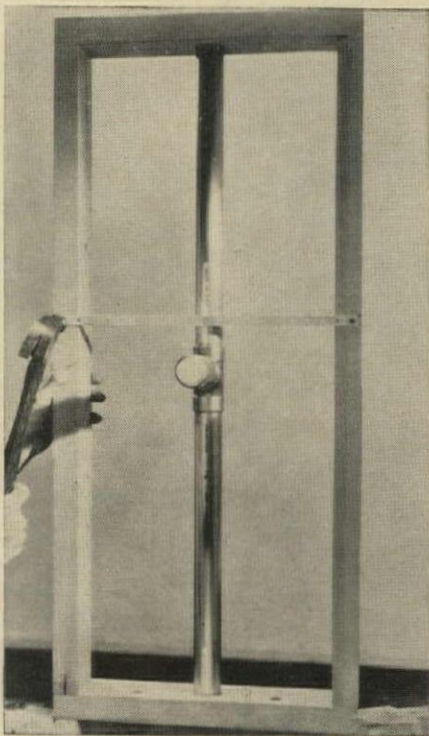
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A monthly report on home building ideas, products, and techniques

Starting here

## New products



### New hanger cuts plumbing rough-in time

A perforated metal strap and special elbow fittings combine in a new rough-in kit to save 1½ hours in installation time for the average house, claims Anaconda's American Brass division. The strap is simply nailed to the studs of the wet wall at the desired faucet level (top, left); the fittings are fastened to the strap with selftapping screws (top, right); supply risers are then soldered to the fittings. No blocks of cripples are needed in the framing. The "Quik-Ruf" kit contains ten fittings, six stud straps, 20 selftapping screws, 12 nails. Plumber's price: \$4.50 to \$5.50.

Anaconda Co, New York City.

For details, check No. 1 on coupon, p 280

And on the following pages

### Technology

Experimental panel system cuts partition costs \$1.30 a foot. . . . How to build an umbrella roof with standard lumber.

page 218

### What the leaders are doing

Panel construction cuts school costs. . . . Store parking lot shows off model house. . . . \$68 makes an ordinary bath deluxe.

page 227

### Publications

How to use DFPA's new Insta-floor. . . . How to build a safety zone. . . . New catalogs of range hoods and fans, asbestos-cement pipe, complete sewage plants.

page 276

### More New Products

New compact truck lines. . . . New types of sheathing. . . . New units for heating and cooling. . . . New kitchen appliances. . . . New versatile router.

page 235



You don't hear a sound when you flip a General Electric Silent Mercury Switch. For dark locations, switches come with built-in locator lights.

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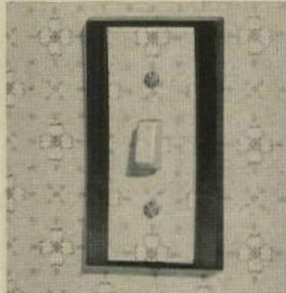
General Electric Company, Wiring Device Dept., Providence 7, R. I.



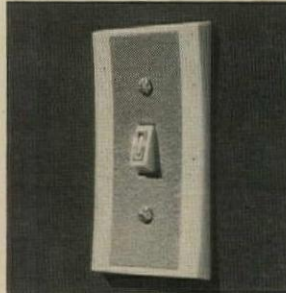
General Electric is your headquarters for new, low-cost wiring device ideas



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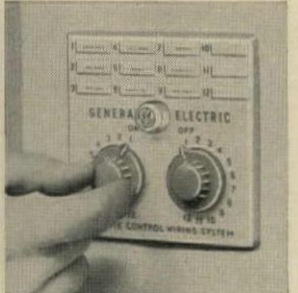
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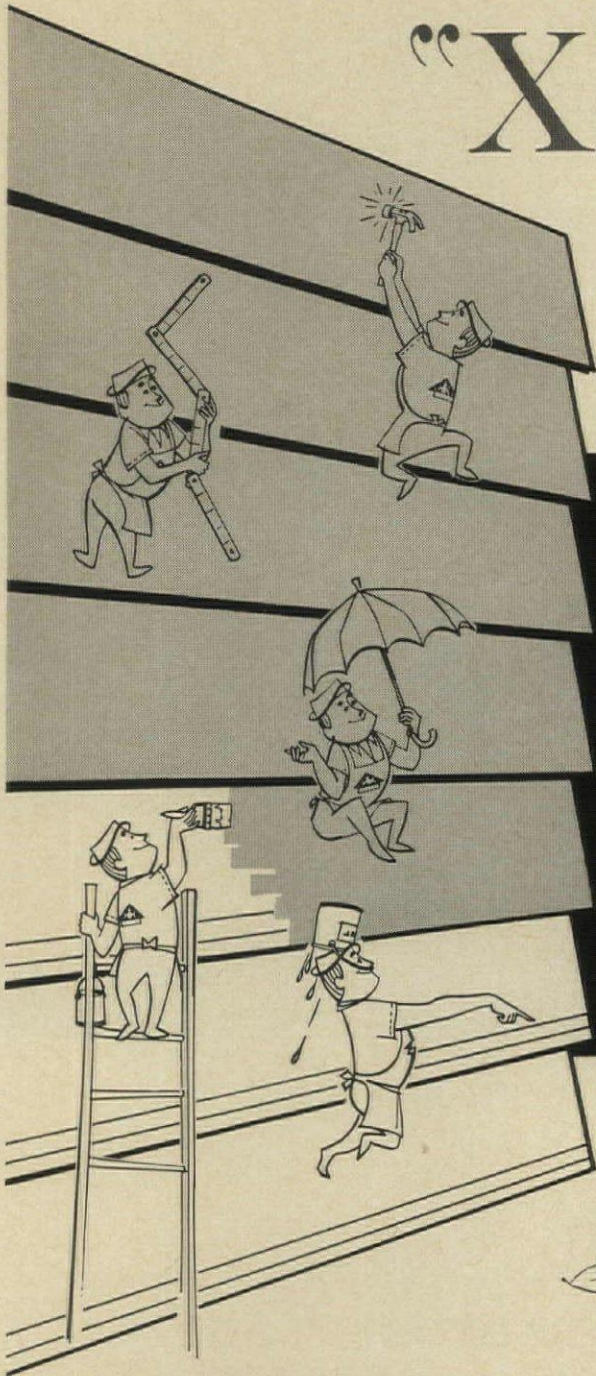


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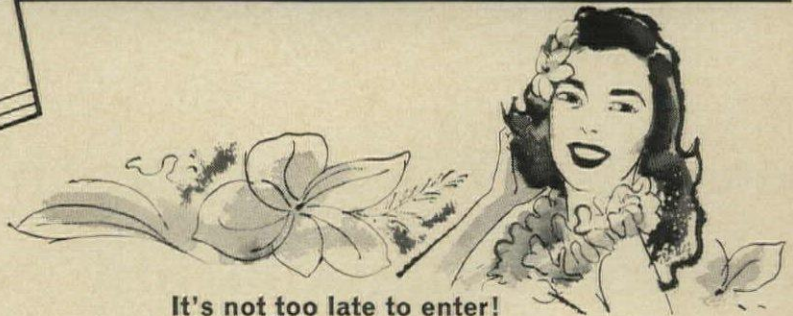
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Interiors by Charles Anna Marsh  
Photographs by Hulin of Alderman Studios

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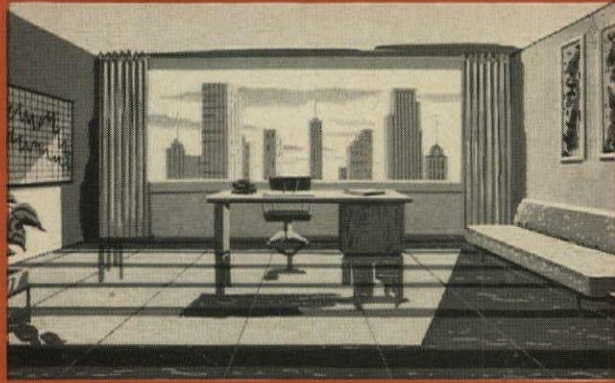
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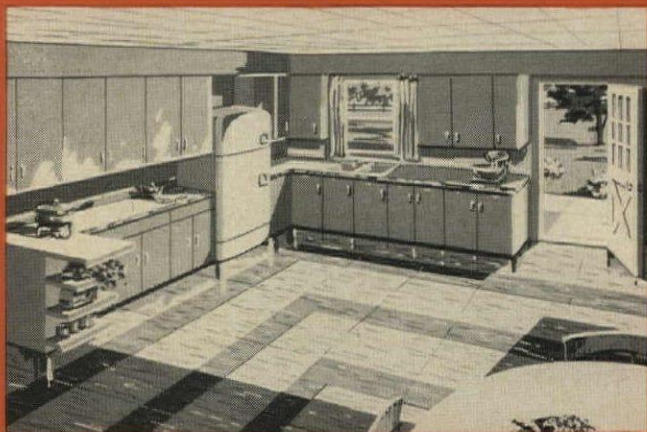
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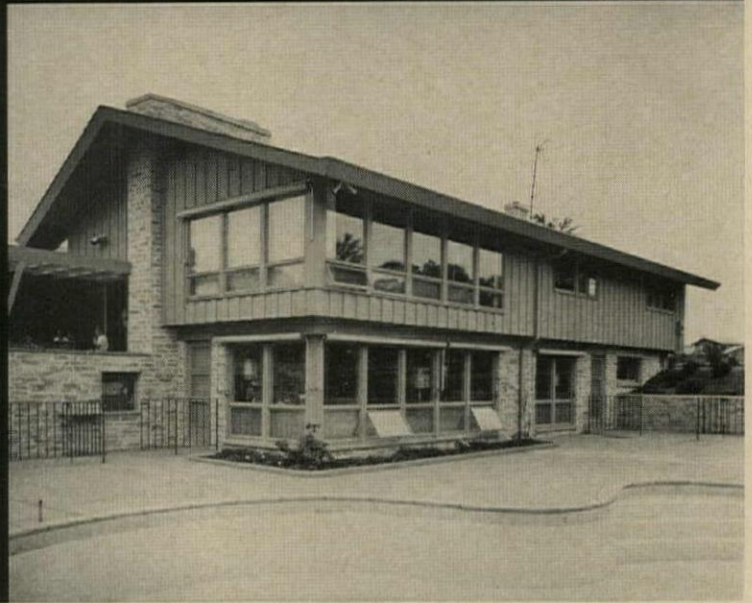
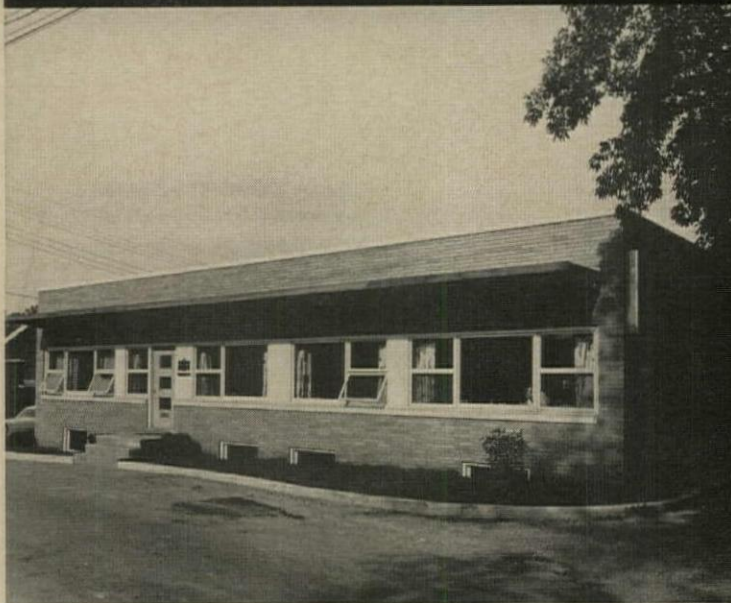
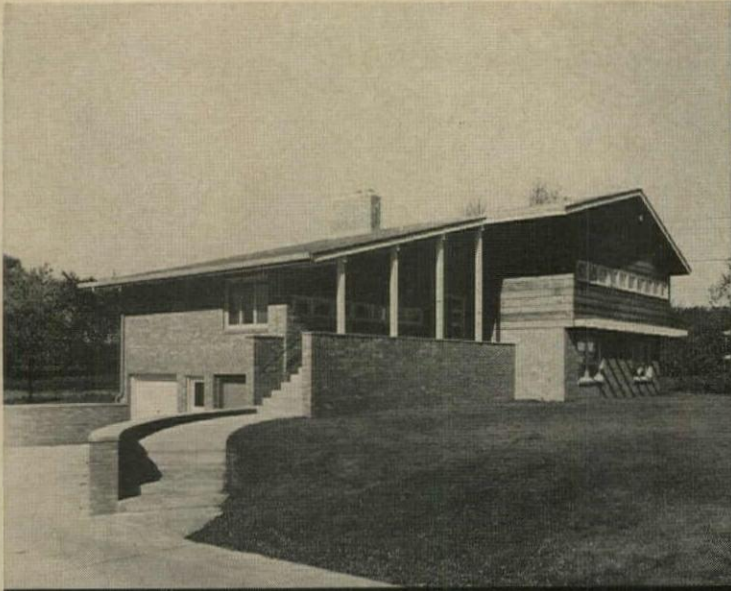
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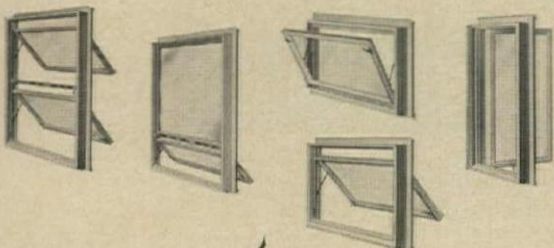
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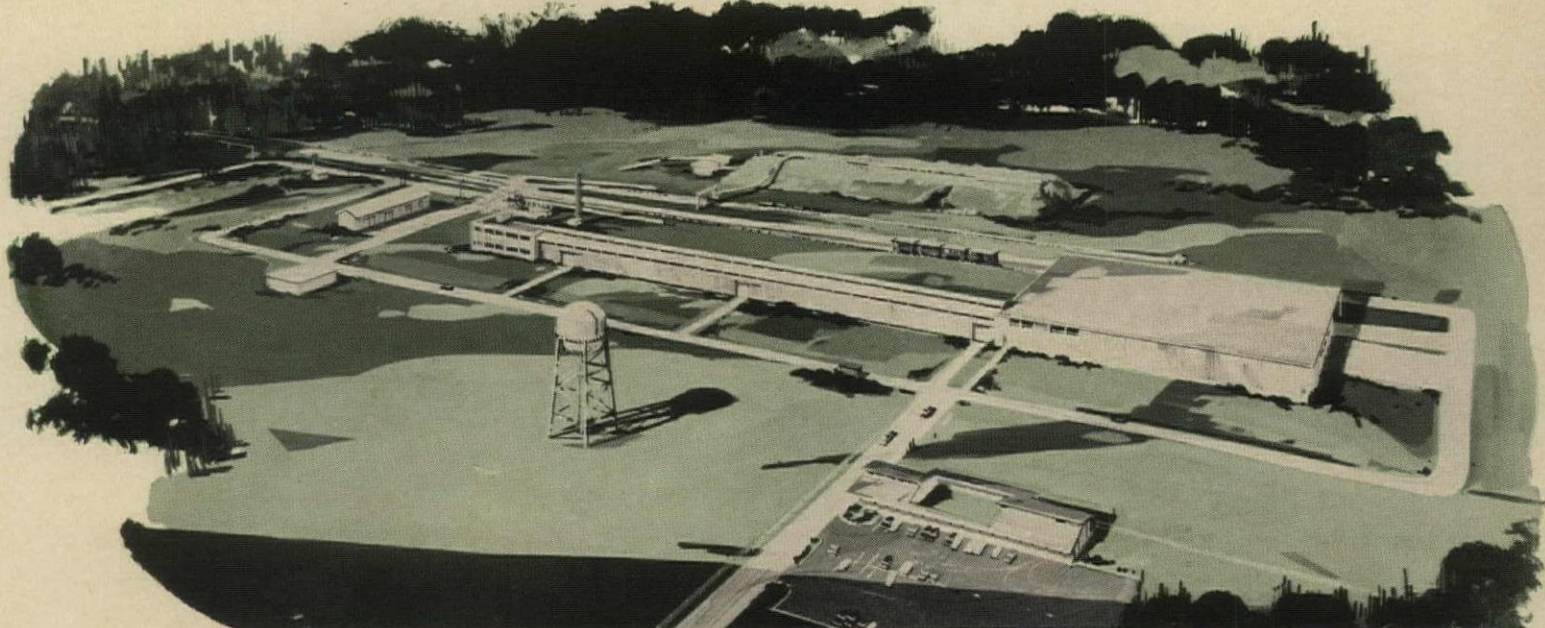
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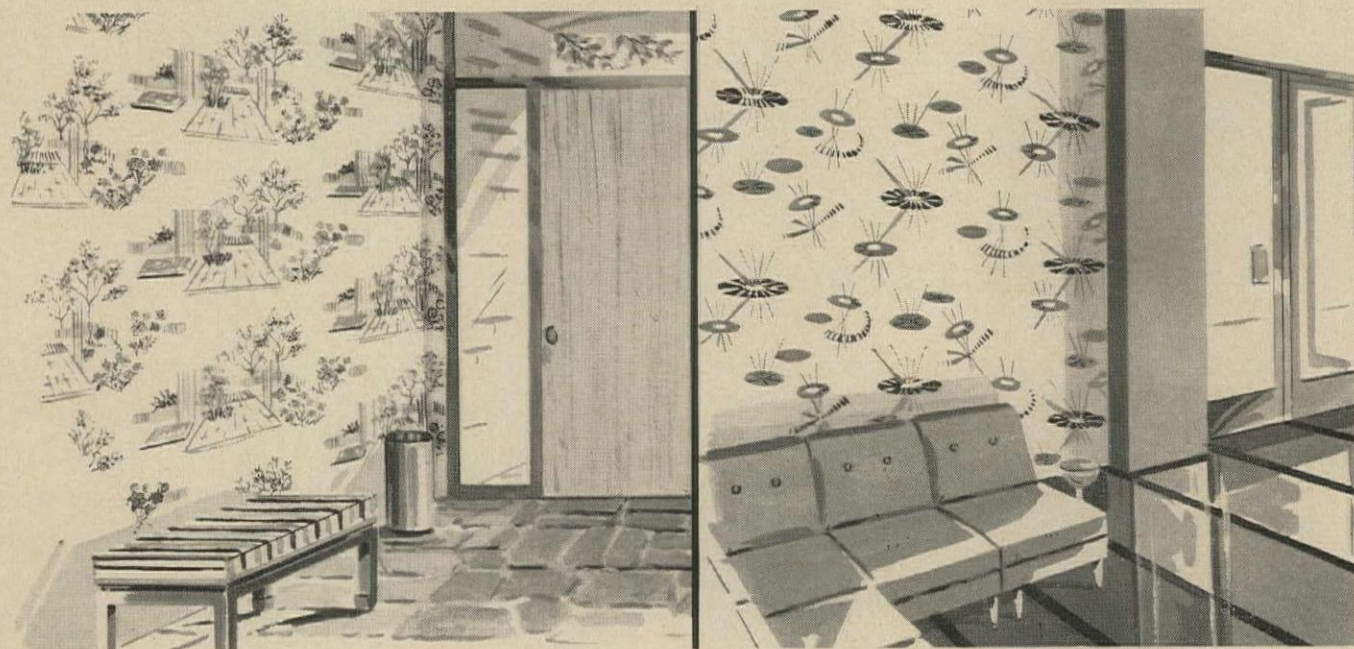
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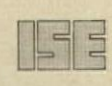
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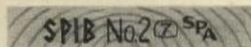
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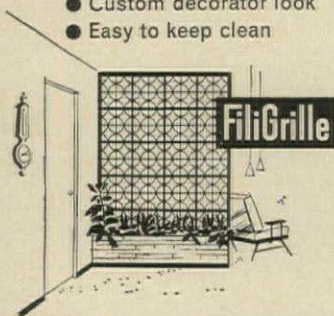
Make the homes you build more versatile, with more attractive interiors. Use custom FOLDOOR or the economy Foldoor BEAUTYLINE. Two quality lines of fabric covered folding doors to fit any home application—doors, room dividers, closets. Variety of vinyl fabrics to fit any decor. FOLDOOR and BEAUTYLINE are truly bonus attractions for new home buyers—and good profit makers for you!

#### Builders like FOLDOORS because ...

- More customer appeal
- Less framing, painting costs
- Easy to install
- More profit for the builder
- Stock and special sizes to meet all residential and light commercial requirements

#### Home owners like FOLDOORS because ...

- Easy to operate
- Custom decorator look
- Easy to keep clean
- Adds flexible floor space—more accessible closets
- Long lasting quality



... new and different, functional and decorative. A  $\frac{3}{4}$ " thick styrene grillework in standard designs, factory fabricated in complete framing systems. Easy to install. No painting required. Ideal as space dividers and screens in homes, offices, stores.

Holcomb & Hoke Mfg. Co., Inc. Dept. A-304  
1545 Van Buren Street, Indianapolis 7, Indiana

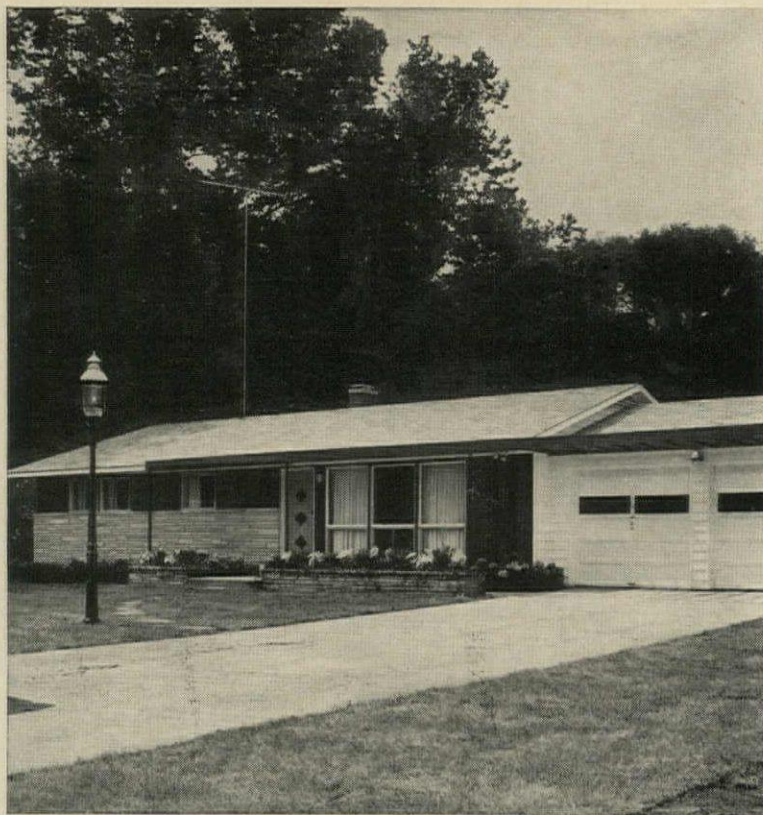
Please send complete information on:

FOLDOOR  BEAUTYLINE  FILIGRILLE

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_



## Why home builders choose Gerber Plumbing Fixtures --the Mighty Middle line

With Gerber Plumbing Fixtures, home builders find they can put in a more appealing bathroom without increasing costs.

That's because Gerber specializes production for the Mighty Middle mass market which accounts for 9 out of 10 bathrooms sold. By orienting production and marketing for this mass market *only*, costs are lower. Savings are passed on to builders in the form of moderate prices and added features—some exclusive, others found only on more expensive lines.

Gerber offers a complete line of brass, vitreous china, enameled cast iron and steel plumbing fixtures, including "packaged" bathrooms for every need and building price range. Gerber fixtures are beautifully styled and are available in white or six beautiful colors: petal pink, wedgewood blue, forest green, driftwood tan, daffodil yellow, cloud gray.

Whether you build motels, hotels, or Mighty Middle homes, Gerber's high quality and moderate price lets you put in a better bathroom for less. Write for Gerber's full-line catalog.

**GERBER**

**Plumbing Fixtures**

Gerber Plumbing Fixtures Corp.  
232 N. Clark St., Chicago 1, Ill.



FOR FURTHER INFORMATION

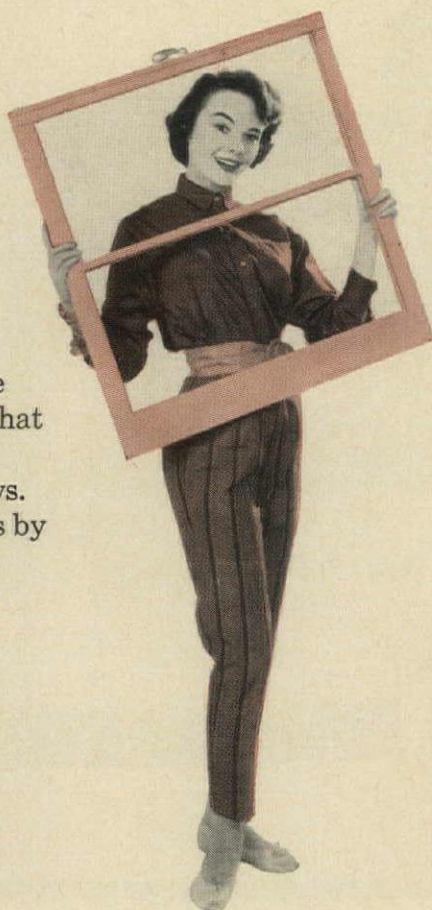


# Removability...



*makes the big  
difference  
in windows*

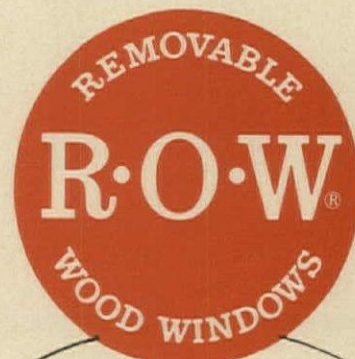
Some builders say it isn't half so hard to sell a home as it is to "keep it sold". Like people in general, home buyers are likely to be very vocal about complaints and very silent about the home features they like. One thing that buyers *do* discuss with their friends is the convenience of lift-out windows. Make salesmen out of your customers by installing balanced and immediately removable R·O·W Windows.



**R·O·W WINDOW SALES CO.**  
1365 Academy Ave., Dept. HH-1160  
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Please send me the Home Planners book, "67 Homes for Town and Country." These Convenient-Living homes feature beautiful exteriors and practical floor plans by famous designer Richard B. Pollman. Twenty-five cents (25c) (in coin) is enclosed to cover part of your cost.

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_



R·O·W and LIF-T-LOX are the registered trademarks of the R·O·W Window Sales Company



**R·O·W WINDOW SALES CO.** • 1365 ACADEMY AVE.

• Dept. HH-1160 • FERNDAL 20, MICHIGAN

built-in evidence of quality construction

# KitchenAid®

THE BUILDER'S DISHWASHER



KITCHENAID, the finest made... by Hobart, the World's Largest Manufacturer of Food, Kitchen and Dishwashing Machines.

Your built-in appliances go a long way in carrying the quality appeal of your homes to your prospects—especially a built-in KitchenAid dishwasher which says immediately and emphatically, “This is a quality house!” Home buyers want the convenience of automatic dishwashing and they know that KitchenAid represents the finest made.

KitchenAid's reputation for rarely needing service is a very important long-range sales advantage for the builder. The word-of-mouth advertising of a satisfied homeowner pays off again and again in more homes sold.

Millions of home-buying prospects know about the superior features of KitchenAid through continuous national advertising...through other satisfied users. They know that no other dishwasher can match its washing and drying features. And they know that the builder who includes a KitchenAid dishwasher in his plans is a *quality builder*.

KitchenAid Home Dishwasher Division, Dept. KHH  
The Hobart Manufacturing Co., Troy, Ohio

- Please send complete information and specifications on the complete line of KitchenAid dishwashers.  
 Please send name of nearest distributor.

Name \_\_\_\_\_

Firm \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

Each time you specify KitchenAid...it starts to sell for you



**YOU CAN SELL FOR  
\$9,000 COMPLETE  
WITH LOT**

**\$2,225 PACKAGE  
PRICE  
F. O. B. SOUTH BEND, INDIANA**

**AS  
LITTLE AS  
\$69<sup>50</sup>  
WEEKLY INCOME  
QUALIFIES**

THE *Comanche* SERIES OF COMPLETE 3-BEDROOM HOMES BY PLACE

## AT \$9,000...HOW MANY CAN YOU SELL?

Complete with lot to sell for \$9000! A brand new series of 3-bedroom homes designed to meet all low cost housing requirements. New lower income to qualify opens a whole new buyer market! Ready for immediate action by volume and profit-minded builders!

Let us show you the one *complete* program designed to put you in the high-volume low-cost profit picture. Everything to help you . . . filing assistance . . . field engineering services . . . 100% construction money . . . complete interim financing . . . final mortgage money . . . and complete merchandising and advertising programs.

If you're in Illinois, Indiana, eastern Iowa, northern Kentucky, Michigan, northern Missouri, Ohio, western Pennsylvania, West Virginia or Wisconsin



WRITE, WIRE OR PHONE  
Marc Donaldson  
Vice-President — Sales

**PLACE HOMES, INC.**  
1212 S. Walnut St.  
South Bend 21, Indiana

## Even the hardware is special on Rō-WAY garage doors



Everything is special about RO-WAY overhead garage doors. Their distinctive good looks. Their fine quality materials. Their ease of operation. Even their hardware.

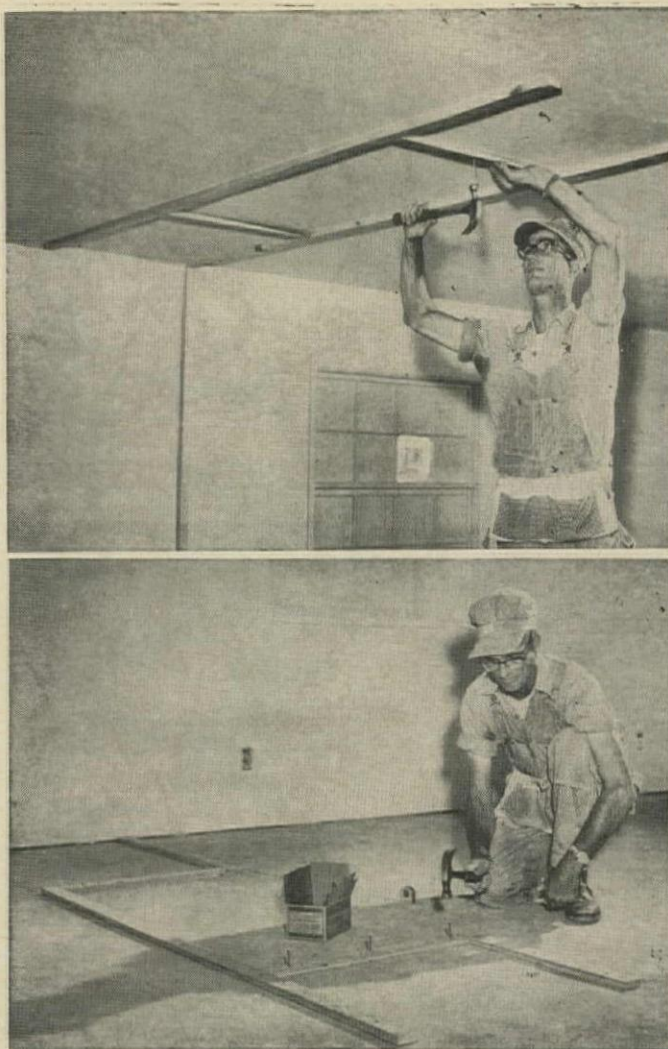
And what's so special about RO-WAY hardware? To begin with, it's specially designed by RO-WAY, for RO-WAY doors alone. It's made on specially built RO-WAY tools, quality-controlled from start to finish. It's made of heavier-gauge, rust-resistant, roll-galvanized steel to give dependable service for years. And it's designed for fast, easy, economical installation.

It's one of the reasons why more and more builders are turning to RO-WAY overhead doors as an added selling feature in all their homes. How about *you*? Call in your helpful RO-WAY distributor for full details.

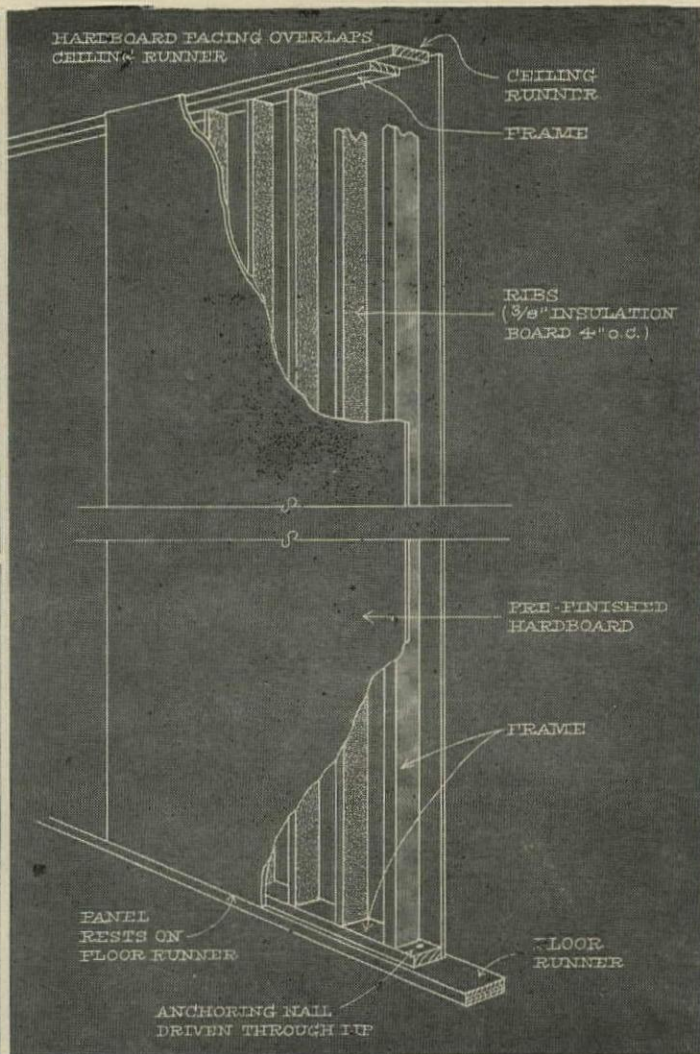
*there's a Rō-Way for every Doorway!*

**ROWE MANUFACTURING CO.**  
1126 Holton St. • Galesburg, Illinois





**WOOD RUNNERS**—nailed to floor, ceiling, and walls—locate hollow-core panels in new partition system developed by Masonite and Lureco.



Panel skins extend beyond frame at top and sides to fit over ceiling and wall runners and splines (center photo, opposite).

## This experimental panel system can cut partition cost as much as \$1.30 a lineal foot

So reports Lureco President Clarence Thompson who worked with Masonite Corp to develop the new technique.

The system cuts costs two ways:

1. Partitions can be installed faster than by conventional methods. In a Lureco test house at Champaign, Ill., carpenters put up 100' of partitions—plus floor-to-ceiling doors of the same construction—in 29 manhours.

2. Partitions need little finishing. A coat of clear varnish, shellac, lacquer, or wax completes the job.

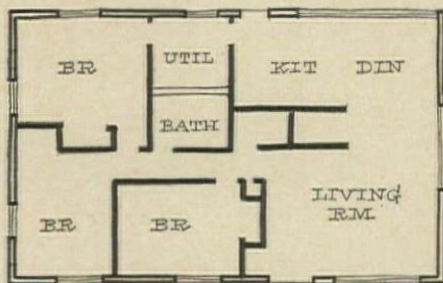
### Here are the new system's two basic components:

1. Hollow-core panels—8' long, 2' wide, and 2" thick are faced with pre-finished wood-framed hardboard. Ribs of 3/8" insulation board 4" oc supply stiffeners. Perimeter framing members

are 1x2s. At the top and sides of each panel, skins extend beyond the framing to fit over the 1x2 ceiling and wall runners which position the panels and the splines which join them. The panels sit atop 2"x3/4" plywood floor runners.

2. Hardboard-faced styrene-foam splines join the panels. Spline material comes in 2'x8' sheets, is sawed to any width on the job (panels, too, can be cut on the job).

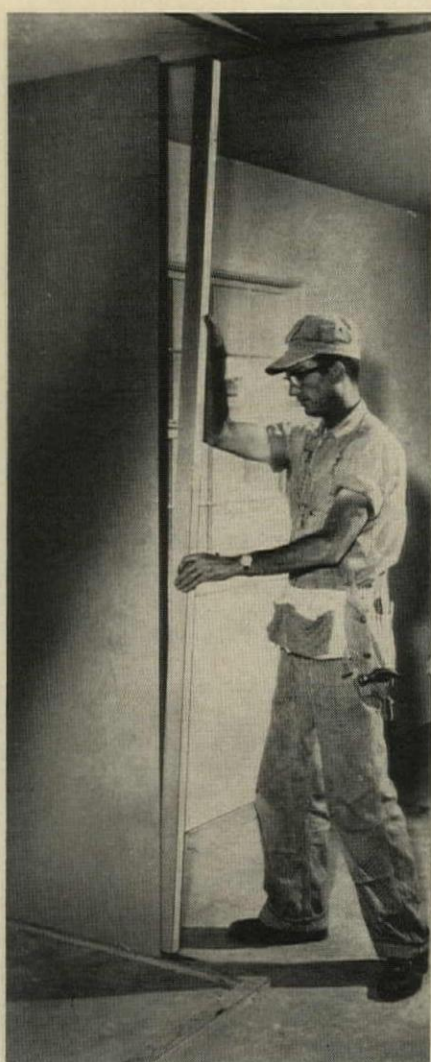
The partitions are non-bearing. They are designed for the open-room building technique usually used with truss or post-and-beam construction. The ceiling goes in first; then partitions and doors are installed in one operation. In the test house, all interior painting—ceilings, loadbearing walls, woodwork, and windows (glass panes were covered with strippable film)—was completed before partitions were put in place.



**TEST HOUSE** has 100 lin ft of partitions (heavy lines) and 960 sq ft of floor space. It is one of ten being built by Lureco dealers to test the new partition system.



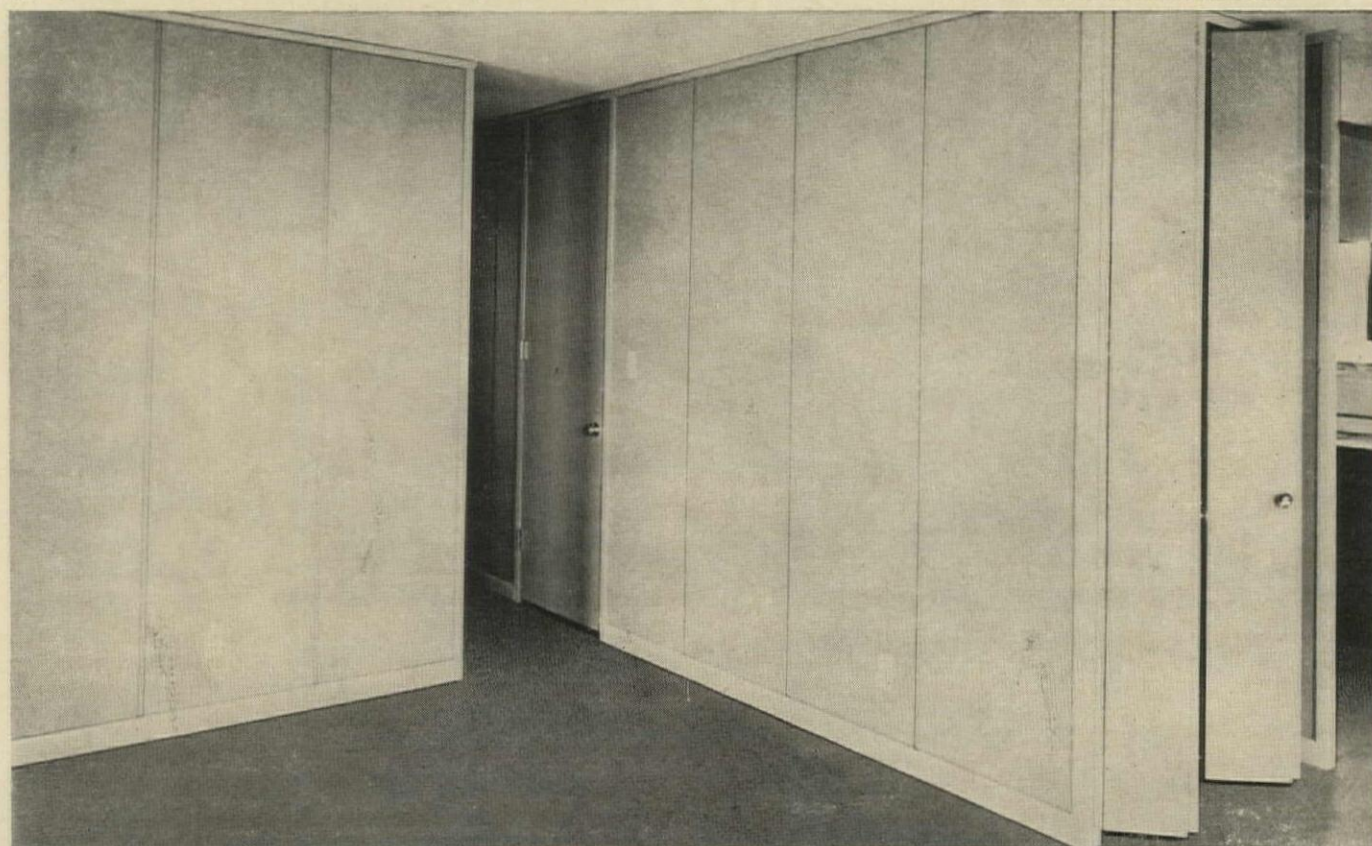
**FIRST PANEL** (2'x8') is slipped over ceiling runner, positioned on floor runner, and slid over wall runner. Top is secured with finishing nails, bottom with anchoring nail through lip at corner of frame.



**SPLINE** fits in groove at side of panel. Its skin matches woodgrain panel skin, but core is polystyrene. Normally 1" of spline is left showing between panels, but 2'x8' spline component can be cut to any width.



**NARROW PANEL** (cut to size on job) completes rear wall of closet. Exposed groove at end is closed with wood filler strip. After all partitions in house are installed, base and cove molding is added to finish job.



**FINISHED PARTITIONS** save space because they are only 2" thick. Splines create vertical grooved effect. Wiring was concealed by boring

holes in ceiling runner and top of panel and dropping wire from attic. Insulation-board ribs (drawing opposite) form channel for wire.

*Technology continued on p 223*

# For your professional friends and associates

*What could be finer than a gift of...*



**The Quality Gift—**

The best of its kind, the gift that says you value their friendship.

**The Practical Gift—**

The gift that will help them in their work, the gift that reflects your common interest in better housing.

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How else can you give so much for so little? 3,600 pages with 3,600 good ideas for as little as \$3.50.

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Just send us your gift list on the postpaid airmail order card bound right next to this page. HOUSE & HOME will do the rest—and announce your gift Christmas Eve with a handsome hand-signed 4-color gift card.

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*Supplier* JOHN DAIN—"HOUSE & HOME shows my builders many new uses for materials and products."

*Builder* ANDY PLACE—"One of the best gifts I ever gave my staff and subs. It's got them all thinking about new ways to build better-for-less."

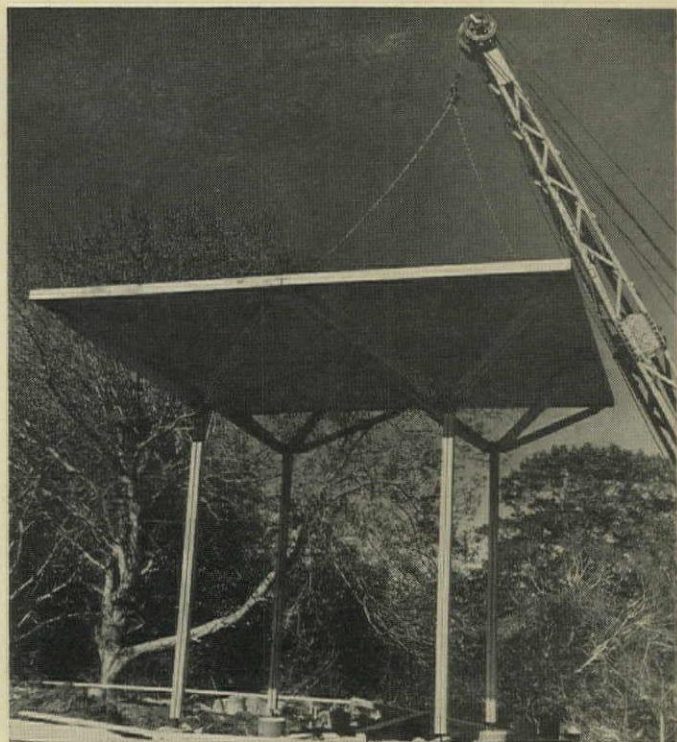
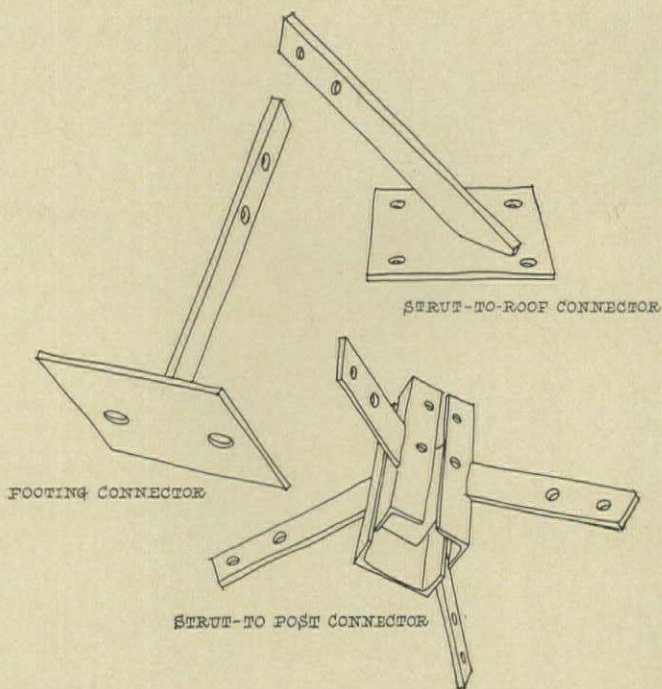
*Lender* JIM ROUSE—"HOUSE & HOME helps builders build the kind of houses people want to buy and lenders want to finance."

*Contractor* H. L. ALLEN—"We are certain that our gifts have paid off in good will for we have received many compliments."

*Realtor* M. SHERMAN—"HOUSE & HOME helps the builders I work with to build a faster-selling house."

**HOUSE & HOME, Time & Life Building, Rockefeller Center, New York 20, New York**





**With these connectors**

**you can use standard lumber to build an umbrella roof**

Big (8'x8') stressed-skin panels form the roof deck and doubled 2x4s make posts and struts in this umbrella roof system. These elements are bolted together (photos below) with the welded connectors shown above left. Each stressed-skin panel is made of 2x3s and four 4'x8' sheets of 3/8" plywood: top two sheets run one way, the bottom pair the

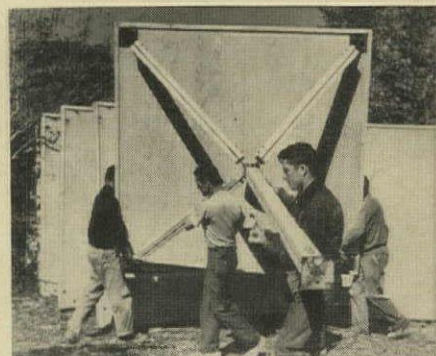
other way. Foundations are simply circular piers—one for each umbrella—poured in cardboard forms. System was designed by New York Architects Davis, Brody & Wisniewsky for a house on Martha's Vineyard. Forty umbrellas will be used in the finished house. Exterior walls will be mostly fixed glass. Floor deck will be bolted to the foot of posts.



**1** Paired 2x4 struts are bolted to panel, joined with welded connectors.



**2** Umbrella panel is tipped up, double 2x4 post is bolted into center connector.



**3** Foot connector is bolted to the post before umbrella is carried to site.



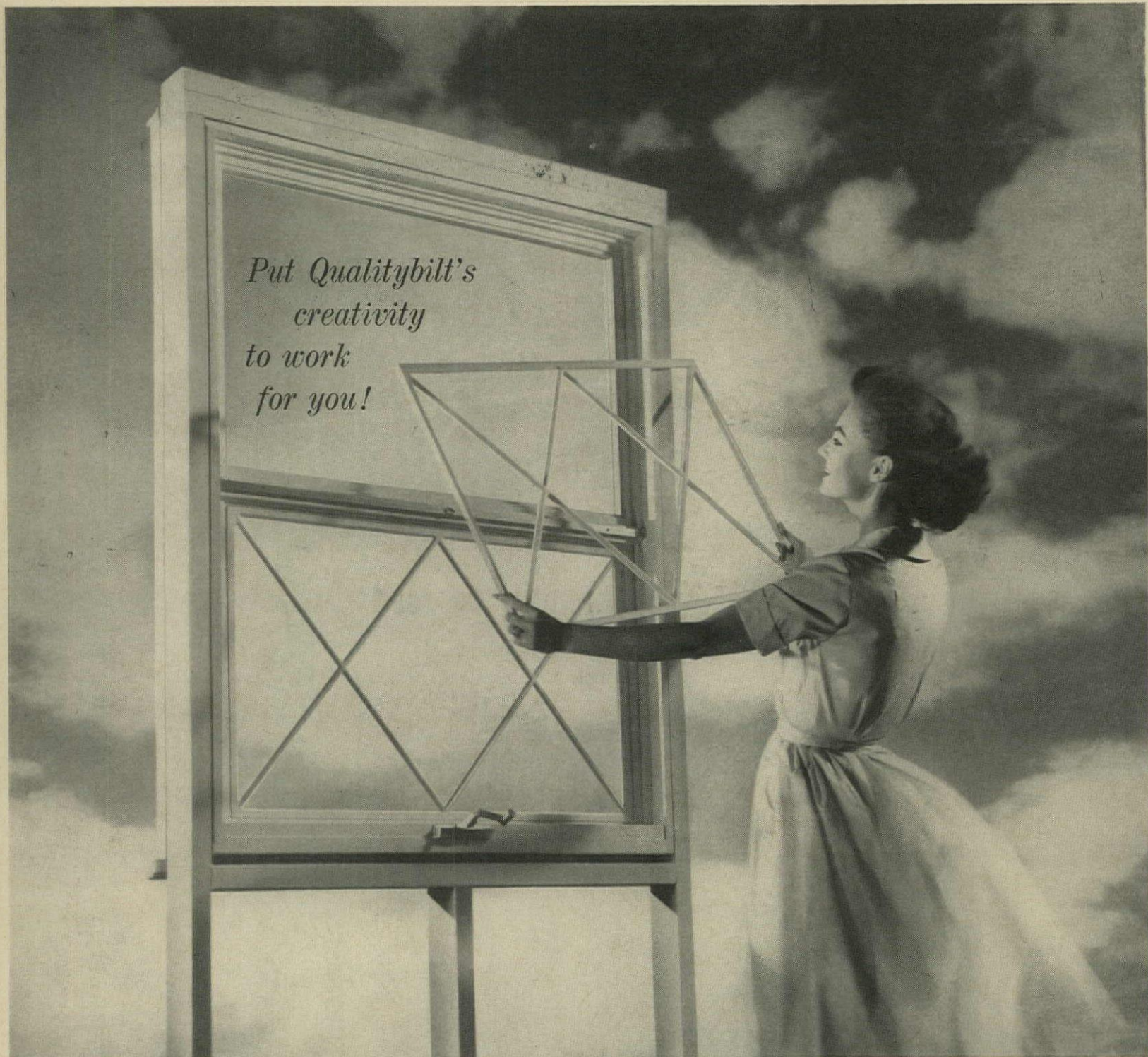
**4** Crane erects umbrellas on circular piers where temporary bracing holds them.



**5** Angles and straps tie the units together. Edge beam will surround entire roof.



**6** After fourth umbrella is set bracing is removed, other umbrellas are placed. /END



*Put Qualitybilt's  
creativity  
to work  
for you!*

## Qualitybilt® windows give you unlimited styling versatility to stimulate sales

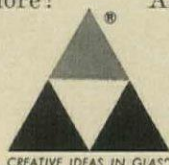
Look at that removable one-piece diamond light insert. There's an example of Farley & Loetscher Manufacturing Company's creativity that both builders and customers go for. You can give buyers their choice—diamond or rectangular lights, horizontal bars or modern single pane glazing. Cleaning any style is quick and easy.

And Qualitybilt 4-Way Windows offer far more! Each unit adapts to a variety of installations . . . endless grouping possibilities . . . many hardware functions. Versatile designs like these mean

significant economies since all include complete weatherstripping, screens, hardware, etc. All wooden parts are clear Ponderosa, water repellent treated.

These eye-catching, easy-to-care-for units do a strong selling job for you. Naturally, only high-quality glass goes into them. No flaws will spoil your sales pitch when you demonstrate them!

American-Saint Gobain—supplier of fine glass to practically all pre-glazed sash makers—is glad to be associated with companies which meet such high standards.



## Creative ideas in glass

can brighten your sales picture  
at surprisingly low cost!

Leading builders are relying more and more on decorative glass to inject the kind of interior glamor into their homes that so often clinches a sale. Economical 'extras', like those shown here, turn commonplace rooms into bright, stylish show-places. Used functionally, decorative glass can even replace more expensive installations. A Blue Ridge® patterned glass wall, for example, eliminates lathing, plastering and decorating on both sides . . . calls for far less labor.

The Blue Ridge glasses shown here are just a few of dozens of smart designs. If you wish, you can give a prospect his own choice of patterns . . . or individualize each of your houses by varying the patterns yourself.

Whether you offer a dramatic expanse of glass or just an elegant accent, remember: you'll find no broader line, no higher quality, than decorative Blue Ridge glass by A-SG! Contact your local glass jobber, or our district office nearest you.



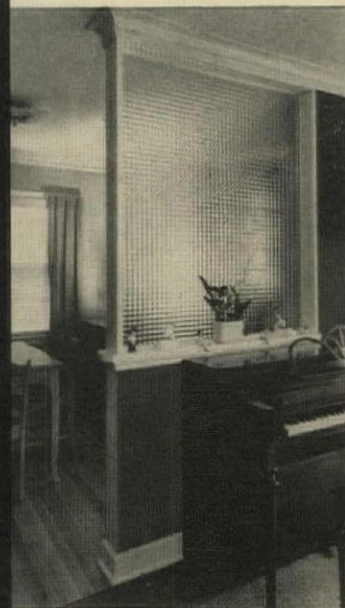
A-SG patterned glasses add warmth and drama to entrance treatments, without sacrificing privacy. Shown here: Blue Ridge Flutex®.



Decorative glass brightens dark areas, makes them cheerful and inviting. The striking, drapery-like glass flanking this stairway is Blue Ridge Corrugated.



Prospects love the elegance and easy cleaning of A-SG patterned glasses in kitchen and other utility areas. This cabinet and pass-through installation is Blue Ridge Satinol Flutex®.

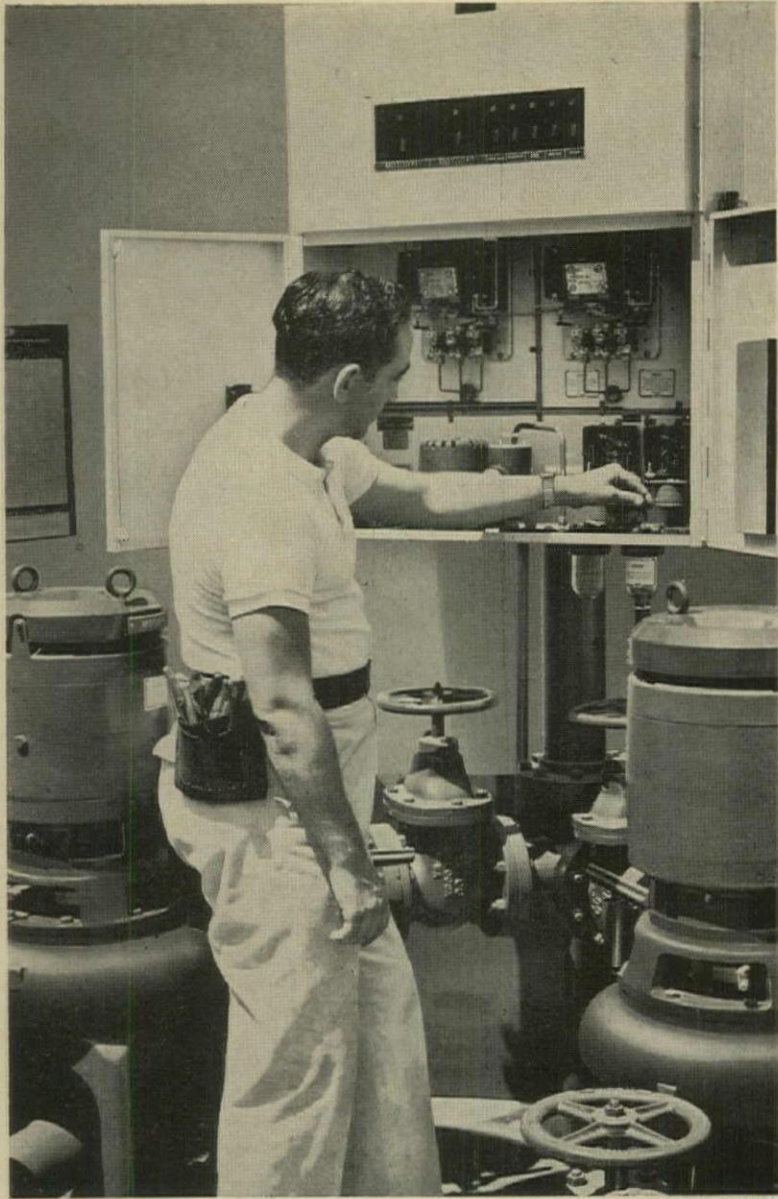


Glass partitions separate living and dining areas effectively, yet transmit light and a sense of spaciousness. This is A-SG's sparkling Blue Ridge Doublex®.



**AMERICAN-SAINT GOBAIN CORPORATION**  
Dept. HH-50, 625 Madison Avenue, New York 22, N. Y.

District Sales Offices: Atlanta • Boston • Chicago • Dallas • Detroit • Kansas City, Mo. • Los Angeles • New York • Pittsburgh • San Francisco



(2445)

**Factory-Built** Sewage Pumping Stations are clean, easy to maintain and trouble free . . . especially when Smith & Loveless quality is built into them. No detail is overlooked to make Smith & Loveless Lift Stations as automatic, efficient and dependable as possible.

Smith & Loveless Stations are economical to install and save you money over the "long run" by combining dependability of operation with minimum maintenance. Over 1,500 installations prove it!

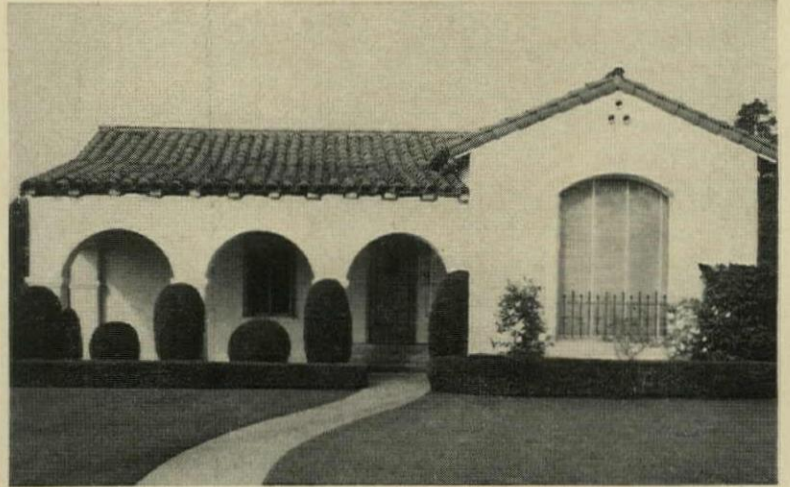
If you have a sewage "lifting problem" in your project, write for our complete engineering data manual. Address: Department 70.

*Smith & Loveless*



DIVISION-UNION TANK CAR COMPANY  
P. O. BOX 8884 • KANSAS CITY 15, MISSOURI  
PLANT: LENEXA, KANSAS

*The beauty of*  
**STUCCO**  
*stands the test of time!*



Stucco homes like this have provided their owners with complete satisfaction for upwards of 35 years. The first cost was minimum; the upkeep has been negligible. A splendid, durable construction material for today's designs.

**COLORED EXTERIOR STUCCO**

**ANY DESIGN**

Stucco is compatible with practically any architectural design. Gives charm and variety.

**PERMITS LOW FIRST-COST**

Stucco's traditional lowest initial cost is now made still lower with machine application. Enables developer or builder to give greater value.

**MINIMUM UPKEEP**

Trouble-free stucco never needs painting. It grows stronger with age. It is non-combustible. It is termite-proof.

**PERMANENT COLOR**

Pure mineral oxide pigments are an integral part of the stucco providing uniform color throughout—not merely a surface film. Colors mellow and improve with age.

**WIDE CHOICE OF TEXTURE**

An exclusive for stucco. Unlimited variety of textures. From satin smooth to very rough. Texture, color and design give character to stucco.

**HIGH INDEX OF COMFORT**

Excellent insulative qualities against temperature changes. Stucco houses are easily heated or air-conditioned.

• Wherever possible specify and use a manufactured stucco. Many manufacturers use Trinity White in the formulation of their products. Address: White Cement Department, General Portland Cement Company, 111 West Monroe St., Chicago 3, Ill.

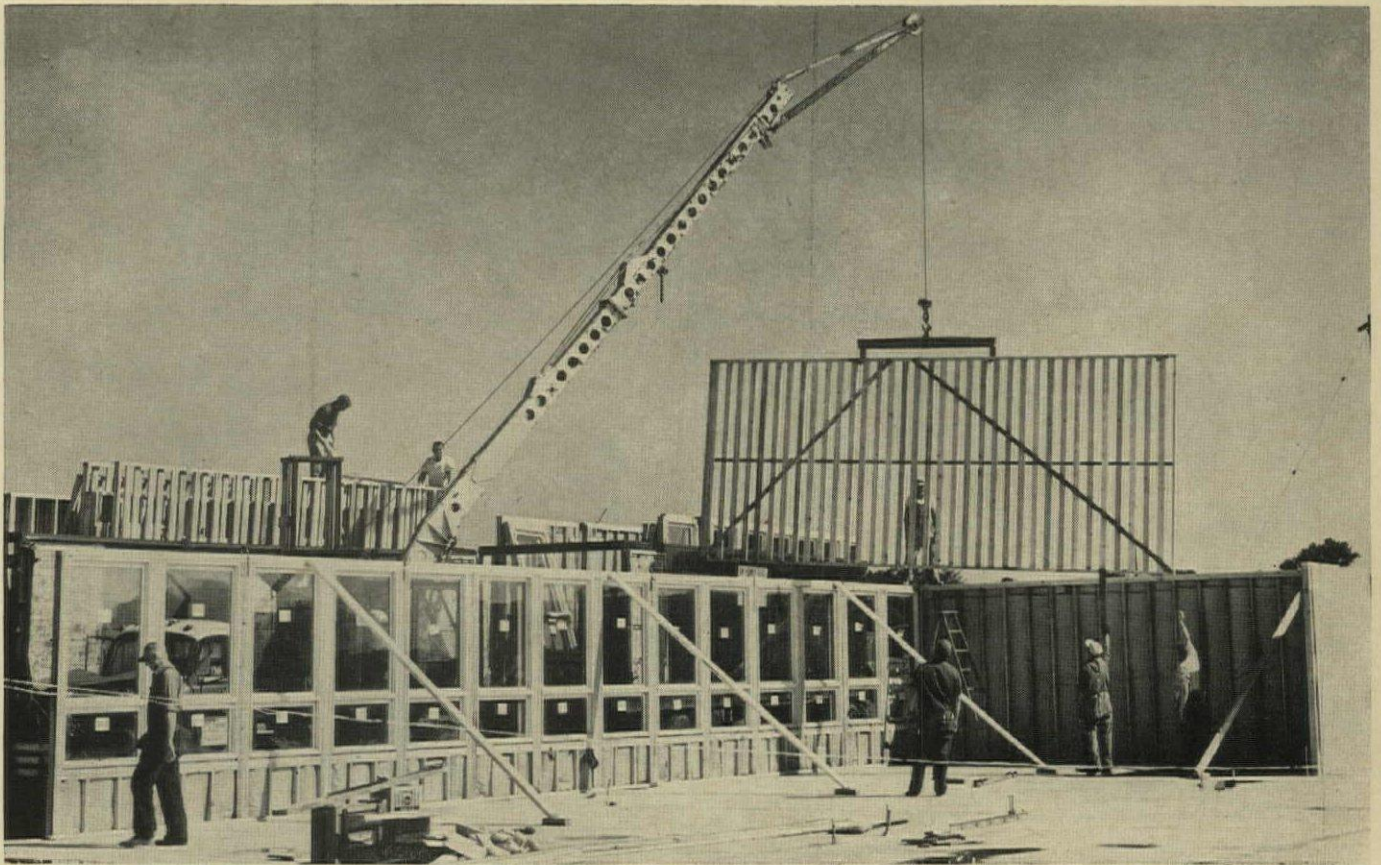
*Trinity White*

**A TRUE PORTLAND CEMENT**



A product of **GENERAL PORTLAND CEMENT COMPANY**

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Fredonia, Kansas • Jackson, Michigan • Tampa • Miami • Los Angeles



WALL PANELS are 10' high, built on a 4' module. Window wall at left was set in place by cranes in two 28'-long sections.

## Panel construction like this cuts school costs 28%

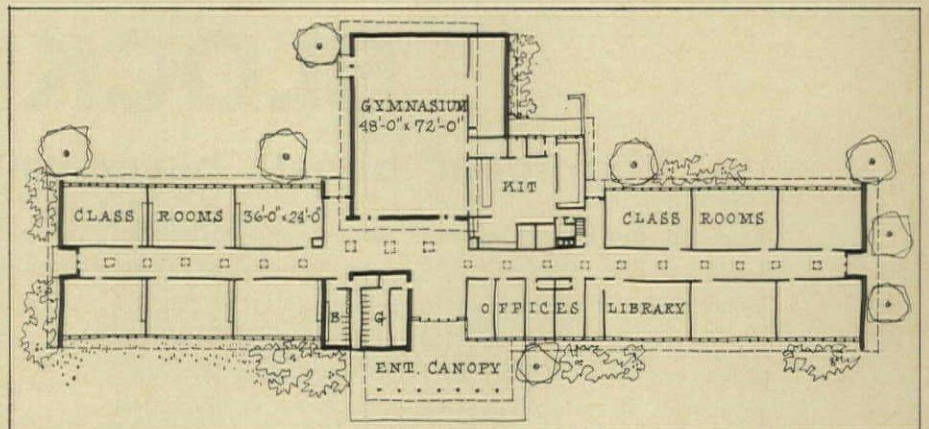
Using his own window and wall components, Prefabber Marshall Erdman built this school in Sussex, Wis. (and four others like it) for \$10.16 a sq ft. Average cost of conventional construction in the area: \$14 a sq ft.

"We used to build conventional schools," says Dan Park, Erdman's vice president, "but we decided there must be a cheaper way. So we turned

to homebuilding's prefab techniques."

Another important result of component construction: speed. Says Park: "We broke ground for this school in June and it was ready for classes in September. Conventional construction would have taken four months longer."

How will the panelized schools stand up? "We estimate 25 to 30 years without major maintenance," says Park.



FINISHED SCHOOL has brick veneer, flat roof, sheltered entrance. Cost: \$255,000.

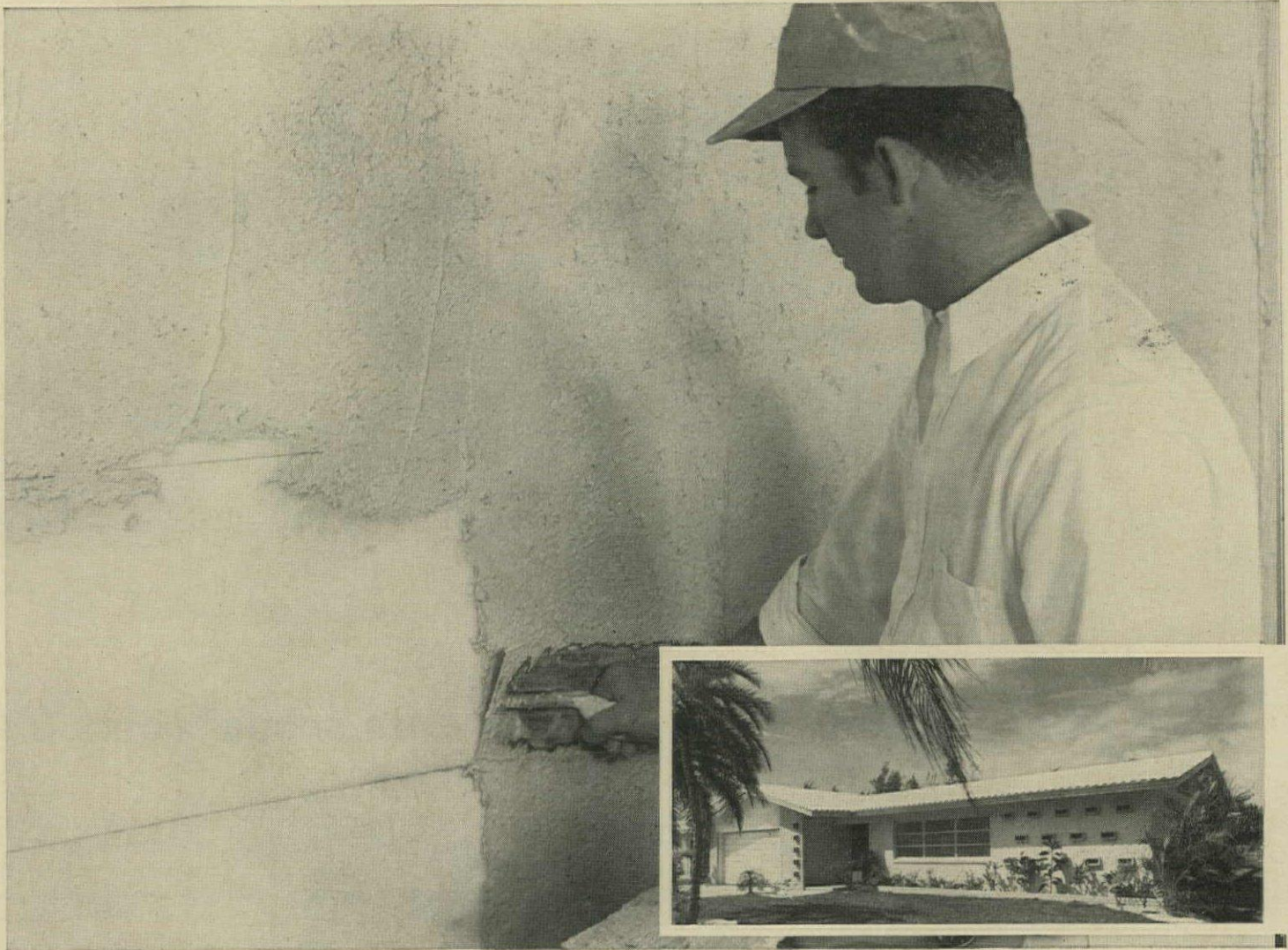


### What the leaders are doing

Put your model house where the crowds can't miss it . . . \$68 turns an ordinary bath into something special . . . Built-in closet gives easy-to-get-to storage in kitchen . . . . . p 230



## BUILDING PRODUCTS



**FLORIDA** Economical Styrofoam gives block-and-plaster homes permanent, moisture-proof insulation in this high-humidity area.

# BLOCK OR BRICK

... Styrofoam® boosts buyer values, cuts building costs!

**Concrete block and plaster.** Rutenberg Construction Company, Clearwater, Florida. In this humid area, rapidly changing morning and evening temperatures create a serious condensation problem. Executive V.P. Daniel Rutenberg says, "Styrofoam\* has unexcelled insulating properties. It's an excellent vapor barrier, too, giving our customers a drier house, without mold and mildew. We've found Styrofoam cuts heating and cooling costs in this area as much as 25%."

**SCR brick and wallboard.** Kleinhenz & Bircher, Inc., Webster, New York. Mr. Ralph L. Bircher, Partner, reports, "Styrofoam gives us the best possible vapor barrier along with maximum insulating properties. By combining

Styrofoam with SCR brick and wallboard construction, we can offer fully insulated houses for little more than the price of conventionally-insulated frame houses in this area."

Styrofoam — lightweight rigid expanded polystyrene insulation—provides built-in sales and cost advantages for many types of residential construction. Styrofoam contains millions of tiny non-interconnecting air cells. Water and moisture vapor won't penetrate this insulation, won't build up inside the cells. Even under rapid outdoor temperature changes, Styrofoam keeps moisture from condensing on inside walls. Insulating efficiency is permanent, regardless of weather or humidity conditions. Heating and cooling costs are greatly reduced.



**NEW YORK** Economical Styrofoam cuts construction costs; insures warm, comfortable houses that are economical to heat even in the most severe winters.

# PLASTER OR WALLBOARD

Installation costs are considerably less with Styrofoam than with standard batt-type insulation. Styrofoam can be bonded directly to masonry walls using portland cement mortar. In plasterbase construction, wet plaster is then applied directly to the Styrofoam face. For wallboard use, plasterboard or paneling can be bonded to the insulation. *In both cases the need for furring and lathing are eliminated, time and costs reduced.*

For more information on Styrofoam and other Dow Building Products, write THE DOW CHEMICAL COMPANY, Midland, Michigan, Plastics Sales Department 1615BP11.

\*DOW'S REGISTERED TRADEMARK FOR ITS EXPANDED POLYSTYRENE.

## OTHER DOW BUILDING PRODUCTS

**SARALOY® 400**—Durable elastic flashing material—can be cut to size on the job.

**SCORBORD®**—(patent applied for). Rigid expanded polystyrene insulation for use around perimeters or under slabs. Pre-scored for easy installation.

**POLYFILM®**—High-quality polyethylene film for use as a vapor barrier, dust stop or concrete curing blanket.

**ROOFMATE†**—Rigid, lightweight insulation for built-up roofs—serves as its own moisture barrier. †Trademark



See "The Dow Hour of Great Mysteries" on NBC-TV

**THE DOW CHEMICAL COMPANY • MIDLAND, MICHIGAN**



**Put your model house where the crowds can't miss it**



**FURNISHINGS**, provided by store, are periodically changed to keep model looking fresh.

New Jersey Builder Benjamin Glazer built his model in a parking lot right next to B. Altman & Co's Short Hills department store. Altman's decorated and furnished the model in return for the right to use it as a showcase to sell housewares and appliances.

"Our weekday traffic is way up, and our sales have improved considerably," says William Boyle, Glazer's realtor. "People go through the model, then drive right out to the project to see the land and Glazer's other houses."



**Here's how to cut noise from apartment heating units**

Put them in utility rooms on outside walls, open to balconies or terraces. That's what Country Club Gardens, Bethesda, Md. did to isolate noise and simplify installation and service. Louvers in the door let air circulate.



**Let your buyers take their new lot home with them**

The developers of California's Marin Bay make jigsaw puzzles out of their plot maps, give each buyer the piece representing his lot to keep his new purchases fresh in his mind.



**\$68 turns an ordinary bath into something special**

That is the cost difference between the 1959 bath (left) and the 1960 bath (right) in the houses of Builders Meyers & Lazeau of Jacksonville, Fla.

"The new baths have raised our FHA valuation \$105," says Paul Lazeau, "so they more than pay for themselves. Even more important, they are a big sales asset."

To improve their baths, Meyers & Lazeau 1) replaced a one-bulb light fixture with a four-bulb fixture; 2) replaced a small medicine cabinet with a full-width mirror; and 3) installed a full-width, postformed vanity top with built-in drawers to supply the storage space that was formerly provided by the medicine cabinet.



**Idea for kitchens: build in a shallow storage closet**

It uses little floor area, gives easy-to-get-at storage for cans, jars, etc. Builder Fred DeBlase of Rochester calls the one he builds in (above) a "buttery" to emphasize the early-American theme of his houses. /END





**Ford's Econoline** includes pickup, panel, and eight-passenger bus, all 168.4" overall on a 90" wheelbase. Power is Falcon 85-hp six, mounted forward beside the driver. Unitized bodies hold 929-lb (standard) or 1,679-lb (maximum) payload in 73-cu ft pickup or 204.4-cu ft panel. Standard transmission.

Suspension is leaf springs; shock absorbers are direct-acting telescopic. Minimum ground clearance is 7", axle ratio 3.5 to one.

Ford Motor Co, Dearborn, Mich.  
For details, check No. 2 on coupon, p 280

## Now US trucks also come in small economy size

Already Ford, Chevrolet, and Chrysler have announced models to compete with the small imports. Ford offers Falcon components in five different body styles: the three-model Econoline shown above and more conventional pickup and panel bodies on the standard Falcon chassis. Chevrolet has brought out three truck versions of the Corvair: the panel body shown left below and two pickup models, one tailgate type and one side-ramp type. For Chrysler, the popular new Dodge Dart has been fitted with a stylish pickup body. It is shown below right. Prices? Still in the air at press time.



**Chevrolet Corvair 95** comes in this 1,800-lb payload panel delivery or two 80-cu ft, 1,900-lb capacity pickups. All have unit bodies on a 95" wheelbase. Corvair 80-hp six is rear mounted, drives through transaxle power unit. Side opening is only 14" above ground and reduced payload height gives cars low center of gravity. Air-cooled engine has horizontally opposed cylinders, 145 cu in. displacement. Power package removes as a unit for servicing.

Chevrolet, Detroit.  
For details, check No. 3 on coupon, p 280



**Dodge Dart** half-ton pickup comes with either a 101-hp or 140-hp inclined block six or a 200-hp eight, on 114" or 122" wheelbases to carry 6½' or 8' bodies. Maximum gross vehicle weight is 5,100 lb. Three transmissions—three- and four-speed synchros and a three-speed LoadFlite—are available as are three axle ratios—3.58, 3.91, and 4.56 to one. Brakes are 11" hydraulic with total lining area of 191.8 sq in. Styling follows passenger car lines.

Dodge Trucks, Detroit.  
For details, check No. 4 on coupon, p 280

## How to build more house for less money

Easy to say but tough to do in this day of spiraling costs. Building better housing at lower cost takes three ingredients: the right ideas, the right materials, and painstaking research and development. These are three reasons why United States Steel works closely with the home builder.

In our Monroeville, Pa., Research Center a team of research specialists constantly tackles cost problems by devising better building methods. They have the best accepted building material in the world with which to work: steel. Their ideas are fashioned in steel with fabricating equipment right on the premises, and tested "seven ways to Sunday." Under test, you'll see slim, trim steel windows with neoprene gaskets to keep the weather out, steel doors being slammed for days on end by an intricate mechanical contraption, shining new insulated steel building panels. You'll see architects and engineers hard at work over drawing boards. You'll see stacks of steel strip, sheets and sections waiting to be shaped into cost-cutting components. You'll see everything but useless gadgetry.

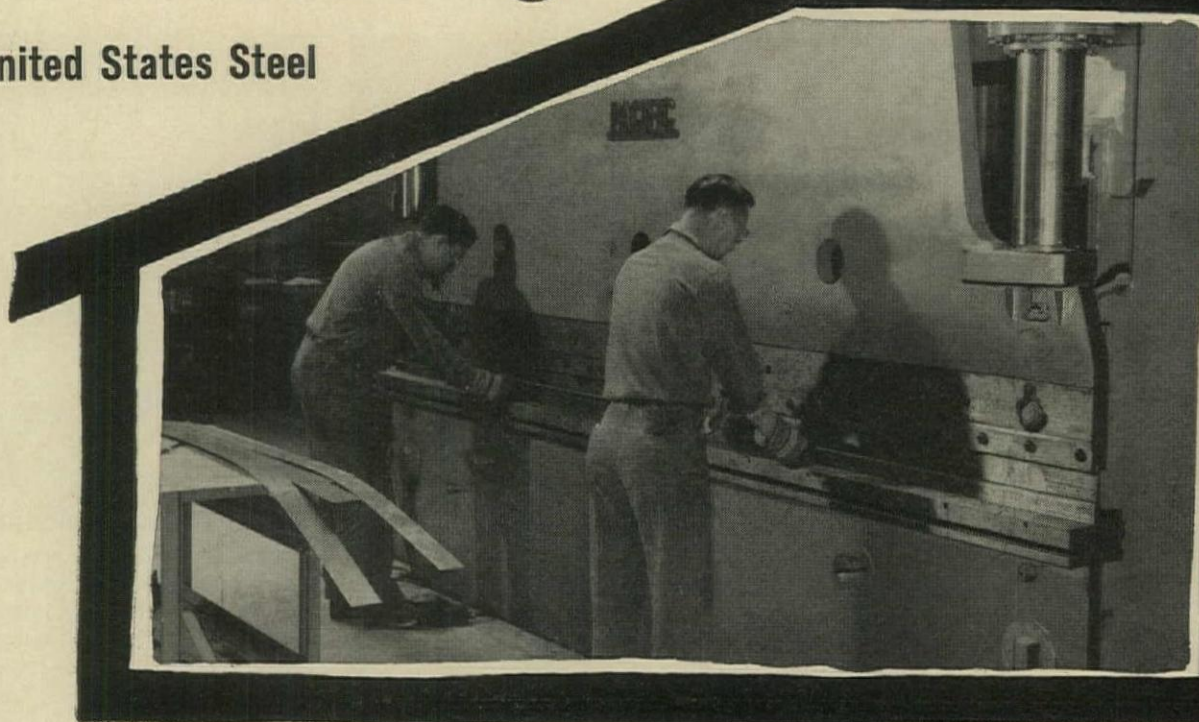
United States Steel works closely with the National Association of Home Builders' Research Institute. One development that you'll be hearing a lot about is a revolutionary new drywall building method that substantially cuts construction time and costs. And there are many more in the wind that mean more house for your money. Watch for them.

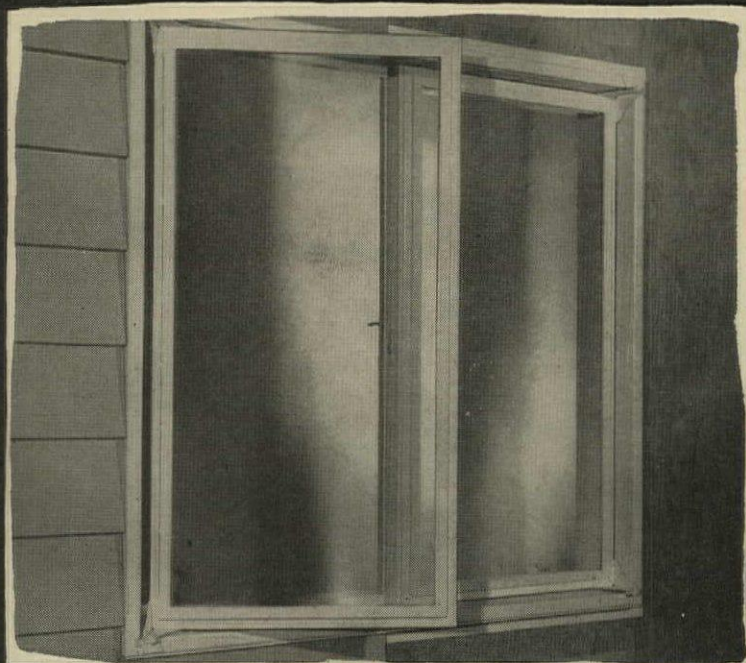
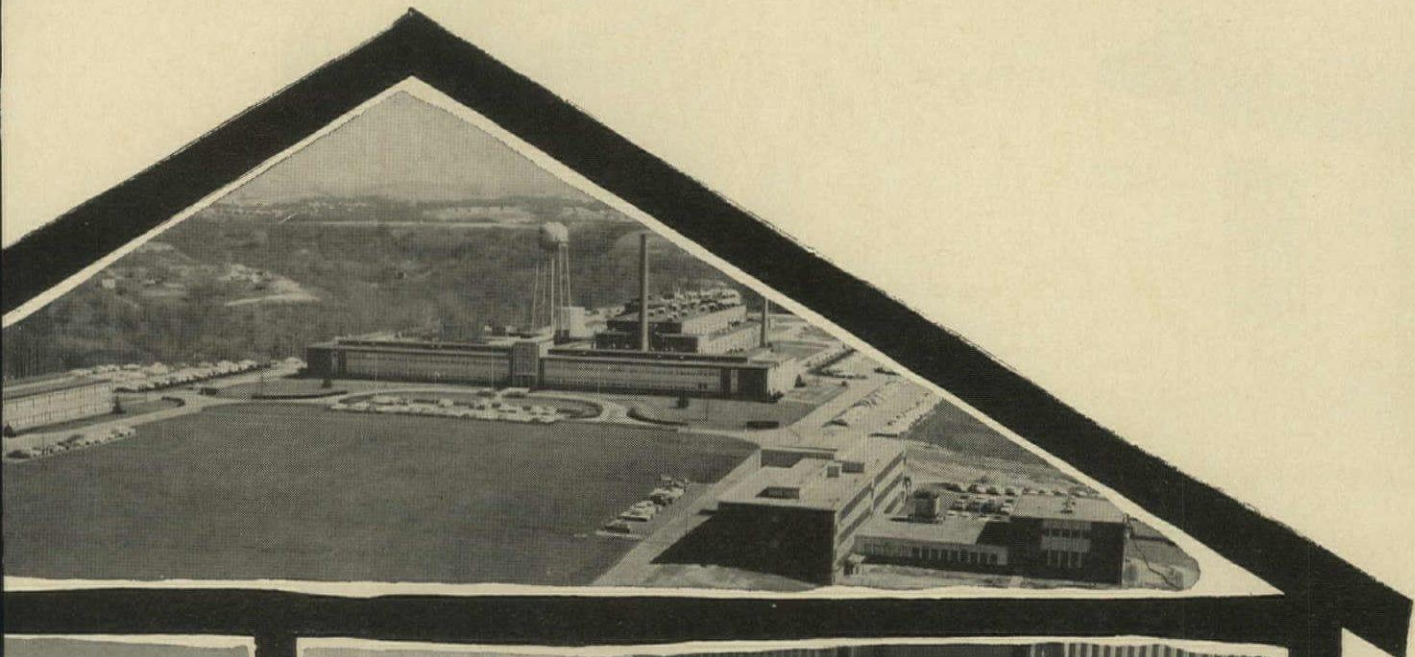
*USS is a registered trademark*

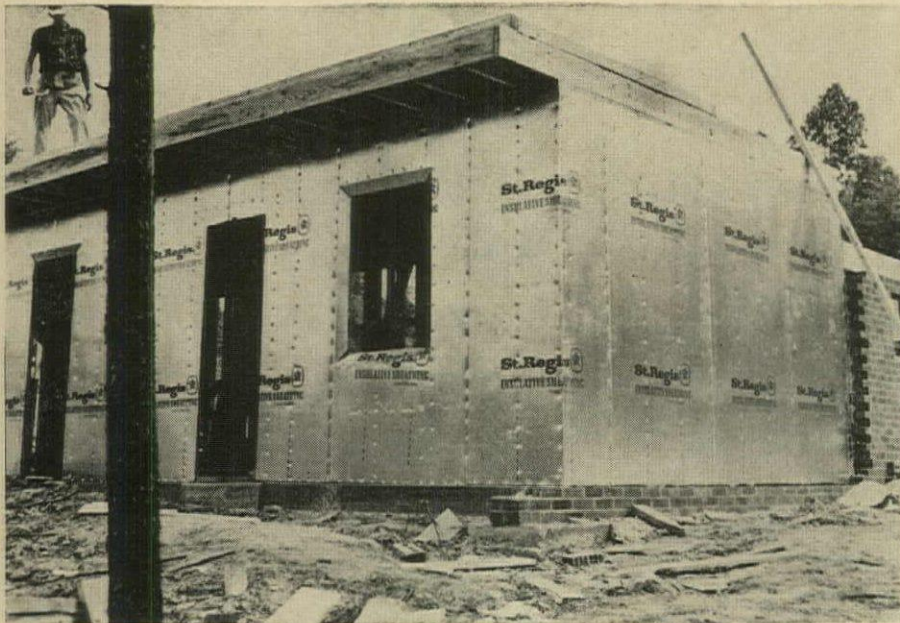
This mark tells you a product is made of modern, dependable Steel.



**USS** United States Steel







**St Regis insulative board** is a light-weight resin-impregnated fiberboard faced with perforated aluminum foil. It comes in 4' x 8' sheets 1/4" thick, weigh-

ing only 6 1/2 lb. It has twice the insulation value of 1/2" fiberboard for the same cost. Sheets can be lapped or bent around corners (left). It can be



put up in full sheets with door and window openings cut in later (right).  
St Regis Paper, New York City.

For details, check No. 5 on coupon, p 280

## New light, low-cost, sheathings need no corner bracing

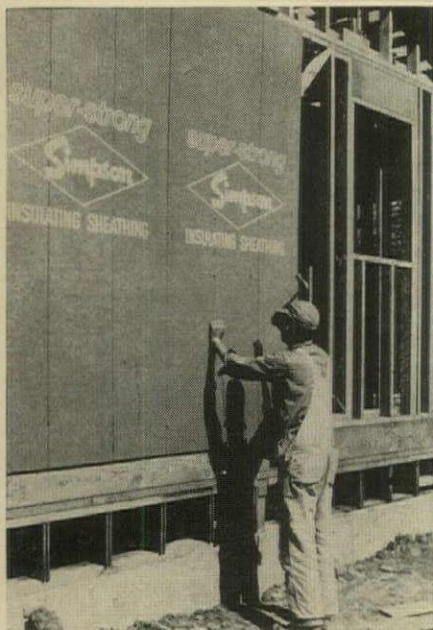
More and more FHA-acceptable products are coming on the market as replacements for plywood and diagonal boards in sheathing new houses. In ordinary construction the extra strength of plywood and lumber is not necessary so you can take advantage of other virtues—like light-weight, better insulation, lower cost—in other materials. Some of these sheathings—like those above—are new thin fiberboards foil-faced on both sides to give better insulation. Others—like the two below—are modifications of fiberboard insulation that are stronger and/or hold nails better.



**Simplex Thermo-Ply** is an 1/8" aluminum-faced fiberboard that exceeds FHAMPs for permeability and strength. It is claimed to exceed 1/2" fiberboard plus 1" blanket in insulation value, racking strength, and fire resistance. Weight is only 425 lb per M sq ft. Price is competitive.

Simplex Paper Corp. Adrian, Mich.

For details, check No. 6 on coupon, p 280



**Simpson Super-Strong** (left) is a 1/2" asphalt-impregnated wood fiberboard, can be used without corner bracing and as a nailbase for wood or asbestos shingles. It is claimed to give greater wall strength than lumber. Sheets come 4'x8' and 4'x9', are Biotex treated against termites, rot, and mildew.

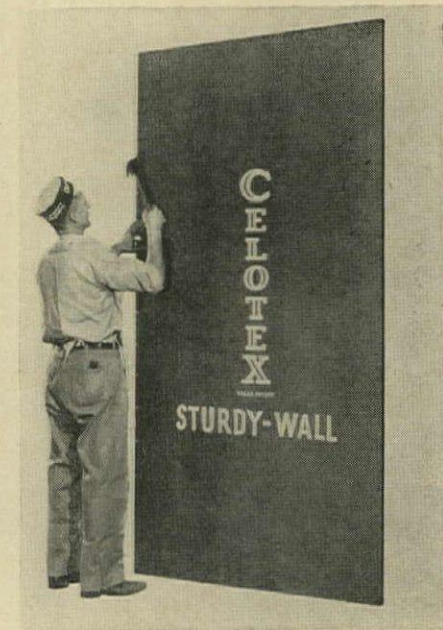
Simpson Logging Co. Seattle.

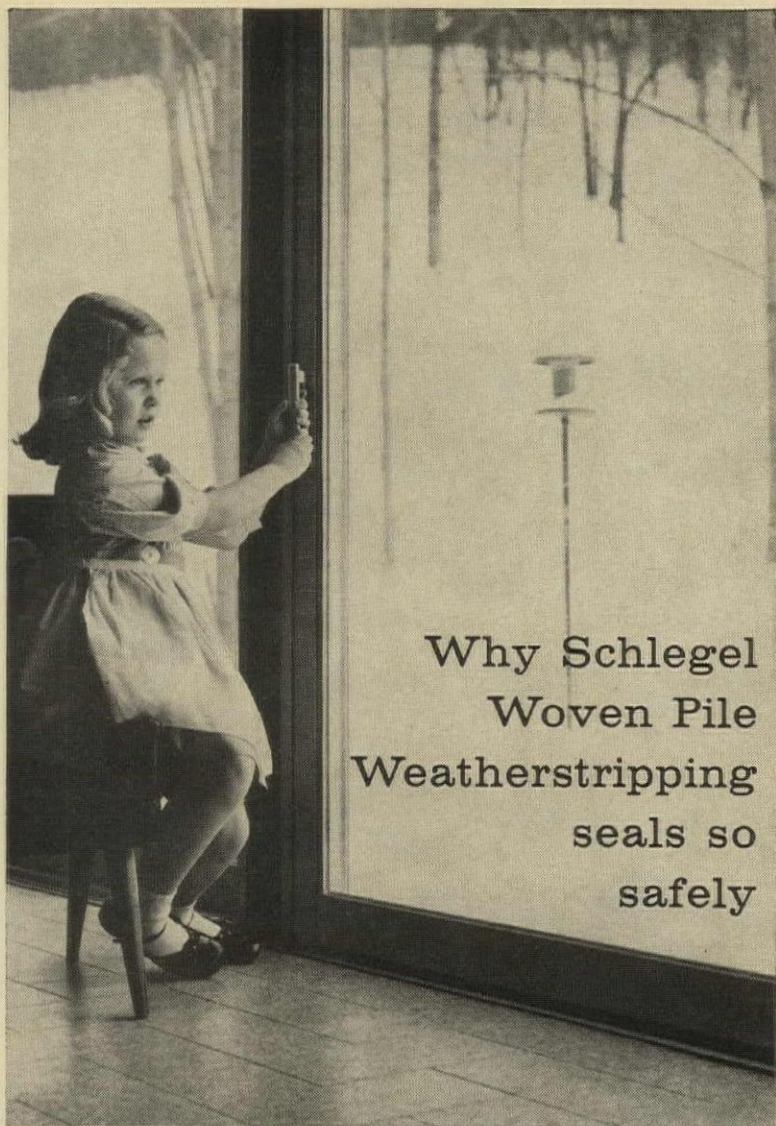
For details, check No. 7 on coupon, p 280

**Celotex Sturdy-Wall** (right) cost \$8 per M sq ft more than ordinary insulation board but saves up to \$20 a M sq ft in bracing costs. It costs about \$13 less than nailbase sheathing, \$3 less than gypsum wall products with an equivalent 0.23 U value. It exceeds FHA standards when installed with nails or staples.

Celotex Corp. Chicago.

For details, check No. 8 on coupon, p 280





Why Schlegel  
Woven Pile  
Weatherstripping  
seals so  
safely

Schlegel's dense pile of soft wool fibres adjusts to all uneven surfaces and forms a soft, sure, cushiony seal against rain, snow, wind, dust, dirt. It keeps conditioned air *in*, locks drafts and cold air *out* . . . and helps protect every member of the family.

*The reason?* Schlegel Woven Pile Weatherstripping has a natural resilience not found in metal or plastic. Its positive seal has been proven by rigid FHA tests for air infiltration—and by countless satisfactory installations.

**SILICONE-TREATED.** Dow-Corning silicone treatment maintains the natural resilience of Schlegel Woven Pile *under all weather conditions*. It makes the pile extra water resistant for positive protection against moisture leakage and makes it last longer under all weather conditions.

**SEALS SILENTLY.** Nothing matches Schlegel Woven Pile Weather-

stripping for sheer soundlessness. Its deep, soft pile can't squeak, rasp, or rattle. It gives doors and windows an easy ride on wool "ball bearings" that never swell, stick or bind.

For complete information on Schlegel Weatherstripping, and a list of manufacturers using it, write for our booklet "Your Guide to Windows—Doors—Screens."



Wool fibres smooth out the uneven surfaces, give a firm, snug bond.

for protection that's *silent, smooth* and *sure*

**Schlegel** 

**WOVEN PILE WEATHERSTRIPPING**  
**SCHLEGEL MANUFACTURING COMPANY**  
P. O. Box 197, Rochester 1, N. Y. In Canada: Oakville, Ontario

## COMPACT—LOW PRICE!

### BIG CAPACITY ELECTRIC OVEN

with features your customers will like!

- 15" high, 18" wide and 19½" deep
- Automatic clock controlled oven or broiler cooking and automatic temperature controlled broiling
- Perma-View window
- Removable Door
- Removable oven racks and supports
- Choice of porcelain or chrome oven interiors

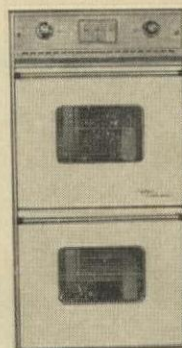


## Vernois

### GIANT CAPACITY OVENS

#### GAS Broilmaster Oven

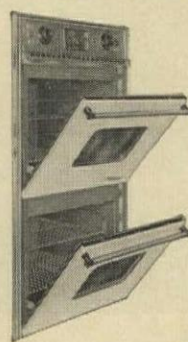
Automatic as a gas oven can be — featuring Robertshaw "FLAME MASTER" oven control with Lo-Temp setting and minimum-flame broiler control. Porcelain or polished chrome interiors.



New 3-burner Shadow-Slim gas surface units with top controls — only 3" deep, installs in 24" cabinet.



#### ELECTRIC Broilmaster Double Oven



Top oven has automatic clock controls for pre-set oven cooking or broiling. Temperature controlled broiling or baking in bottom oven. Use top or bottom oven simultaneously or independently.

2 Perma-View windows; 2 electric oven lights; electric clock. Available with porcelain or polished chrome interior.



3-burner Shadow-Slim electric surface units have top controls — are only 3" deep, installs in 24" cabinet.

Boost YOUR profits for '60! Show and sell the rapidly expanding Vernois line! Ideal for economical remodeling, or multiple installations by builders who need a competitive advantage!

TERRITORIES OPEN: write for information

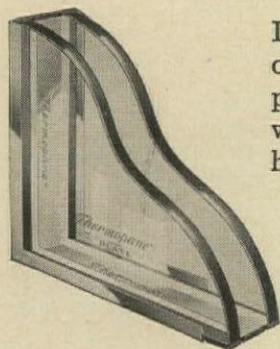
**MT. VERNON FURNACE & MFG. CO.**

Mt. Vernon • Illinois

(Builders of Fine Stoves Since 1920)



Now 2 types of *Thermopane* insulating glass for all kinds of windows



It's both desirable and practical to put insulating glass in *all* of the windows of a house. Two types of *Thermopane* make it possible: *Thermopane* with *Bondermetic Seal*® for picture windows, window walls and sliding doors; *GlasSeal*® *Thermopane* for double hung, casement, awning, sliding—all types of opening windows.



Double Hung



Casement



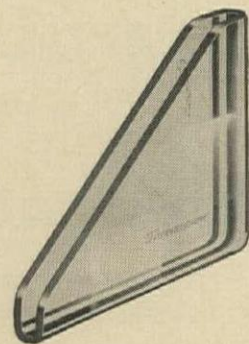
Picture Window



Awning



Sliding Door



***In every room . . . built-in quality you can  
put your finger on!***

It's there, lightly etched right on the pane — the familiar name *Thermopane*®.

Your prospective home buyers may miss it *if you don't point it out*. It's that inconspicuous! But the inscription is there—PROOF that you've used the best—built-in quality your prospects have read about in magazines and seen on network TV.

*Thermopane* has been nationally advertised for 17 years.

So most of your prospects know that *Thermopane in every window* means a more comfortable home to live in. A home that will cost them less to heat, less to air condition.

Put *Thermopane* in all of the windows of your next model house. Offer it as an option, if you wish. *Thermopane* is the best-known, most wanted insulating glass in the world.

***. . . you can't miss with these merchandising aids!***

Your L·O·F Glass Distributor or Dealer has other merchandising aids to help make your model home promotion a complete success. Phone him — he's listed under "Glass" in the Yellow Pages of your phone book.



FREE HANDOUT FOLDERS



WINDOW SILL CARD

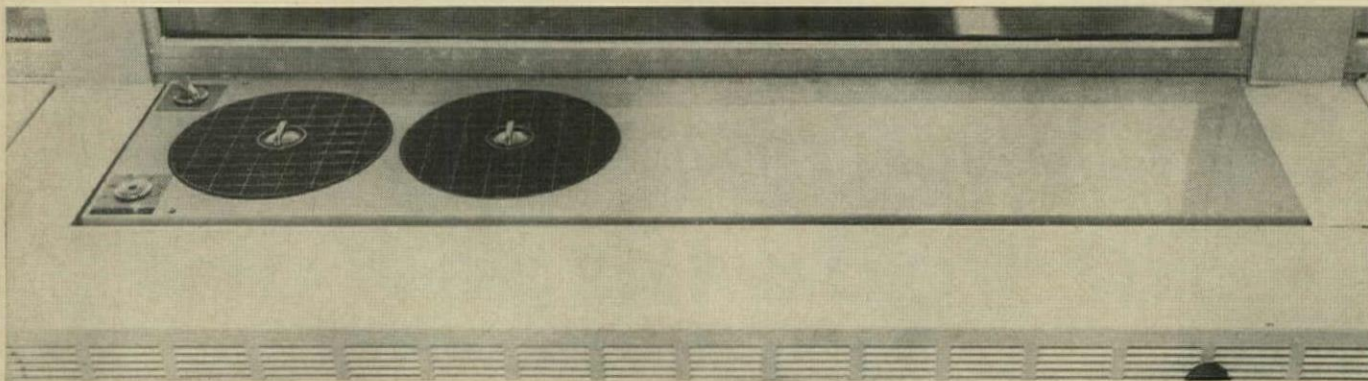


FREE WINDOW STICKERS

***Thermopane*** made in U.S.A.  
INSULATING GLASS only by



LIBBEY · OWENS · FORD · TOLEDO 1, OHIO



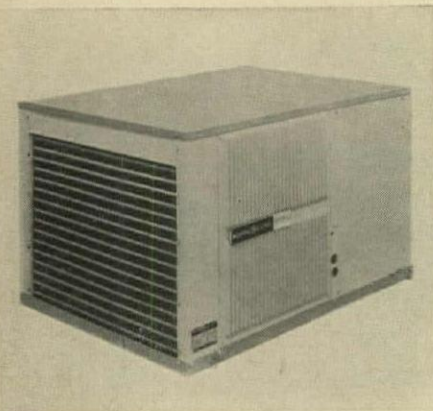
**Long low unit** fits into heating-ventilating cabinet under glass walls of modern apartments. Unit is only 12¼"x12¼"x 51⅝", has 9,000 Btuh cooling capacity. It exhausts through a cast aluminum grille set flush with the building facade.

Top controls provide cooling, ventilation, or air circulation. Filter is accessible beneath plastic grille.

Amana Refrigeration Inc, Amana, Iowa.

For details, check No. 9 on coupon, p 280

## Here are six new heating and cooling units



**Small heat pump** for smaller homes can be installed on a slab, suspended, or rooftop mounted. The 230-v, 2-ton unit weighs just over 300 lb. Condenser fan is direct-drive propeller; circulator is quiet centrifugal blower. Permanently oiled, hermetic compressor is shipped fully charged. Cabinet is sound insulated.

General Electric, Tyler, Tex.

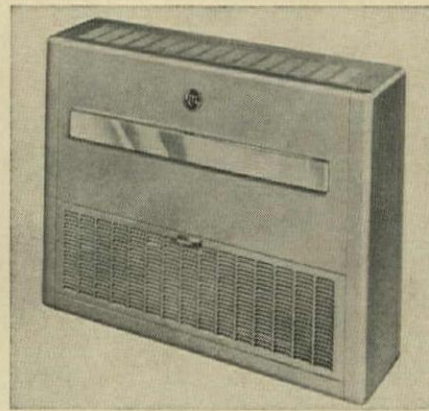
For details, check No. 10 on coupon, p 280



**Split-system heat pump** puts condensing unit outdoors, blower-filter and heat exchanger indoors. Supplementary heat is a modulated S-W electric furnace. Outdoor section has tilt-back housing for service access, refrigerant stabilizer, overhanging coils which let condensate drip on the ground, eliminate need for drain pan.

Stewart Warner, Lebanon, Ind.

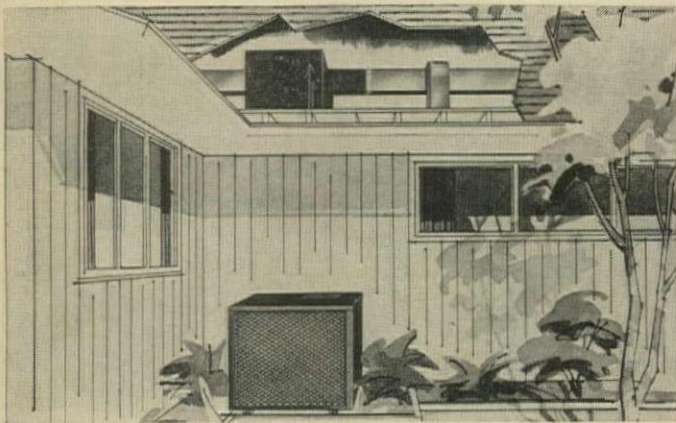
For details, check No. 11 on coupon, p 280



**Self-contained cooling** is combined with forced-air central heating in these new room units. Various models give 9,000 to 12,000 Btuh cooling, 14,900 to 24,400 Btuh heating. Heat can be steam, hot water, or electric. Unit also dehumidifies, filters, circulates, or exhausts all air. It can be adapted to existing piping.

Modine Mfg Co, Racine, Wis.

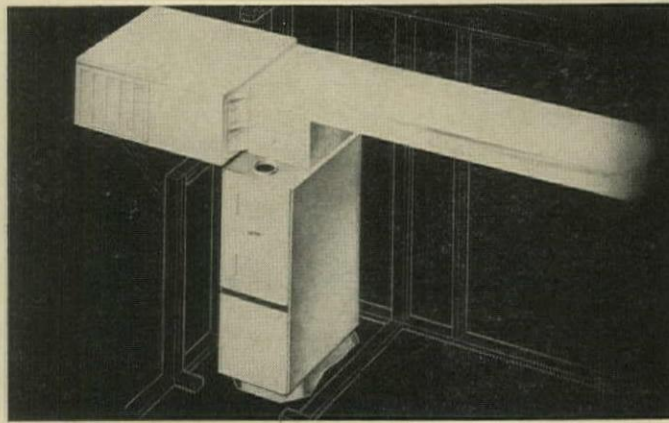
For details, check No. 12 on coupon, p 280



**Air-to-air heat pump** puts condenser section outdoors, mounts indoor blower, filter, and heat exchanger in attic, crawlspace, closet, basement, etc. Units come in 2-, 3-, 5-, and 7½-hp sizes with rated cooling capacities of 22,100 to 77,800 Btuh; heating, 21,500 to 74,500 Btuh. Add-on resistance heat comes in 5-, 10-, and 15-kw packages.

Trane Co, LaCrosse, Wis.

For details, check No. 13 on coupon, p 280



**Through-wall unit** can add cooling to 26 different Coleman oil or gas furnaces in upflow, downflow, or horizontal models. New "Solar Pak" comes in 2- and 3-hp models (23,500 and 35,000 Btuh). Unit can be installed at ground level, in an attic, under the eaves, etc, to cut duct runs and eliminate the need for evaporator blower.

Coleman Co, Wichita.

For details, check No. 14 on coupon, p 280

New Products continued on p 245

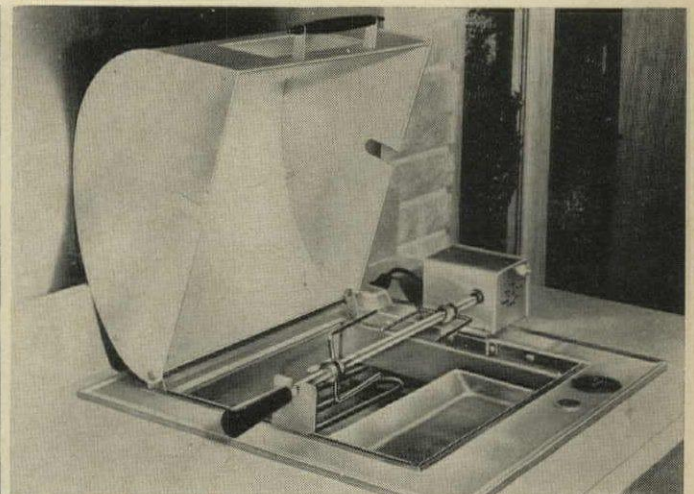




**New white finish** that shows a hint of the hardwood grain adds to the provincial look of Mutschler's series 600 cabinets. Wood molding is gold and pulls are white and gold enameled fluer-de-lis. Catalytic finish is proof against heat, alcohol, water spots, and scratches.

Mutschler Bros, Nappanee, Ind.

For details, check No. 15 on coupon, p 280

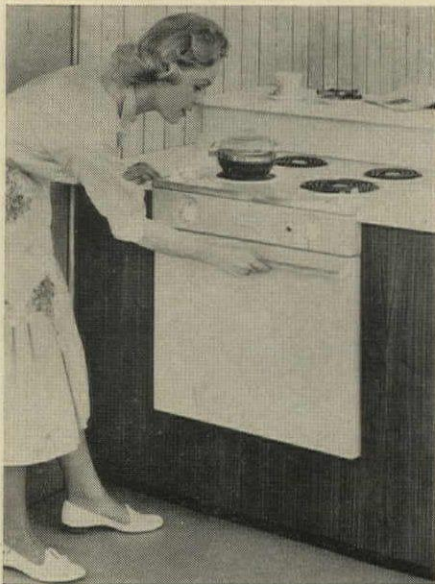


**New built-in barbecue** has electric and charcoal models for use indoors or out. Electric model offers 800-, 1,600-, or 3,000-w heat, is fully insulated, drops in counter top. Both come in anodized aluminum and brushed chrome. Prices: electric, \$129.95; charcoal, \$59.95; rotisserie (opt), \$34.95.

Nutone, Cincinnati.

For details, check No. 16 on coupon, p 280

## These are the newest for kitchen and laundry



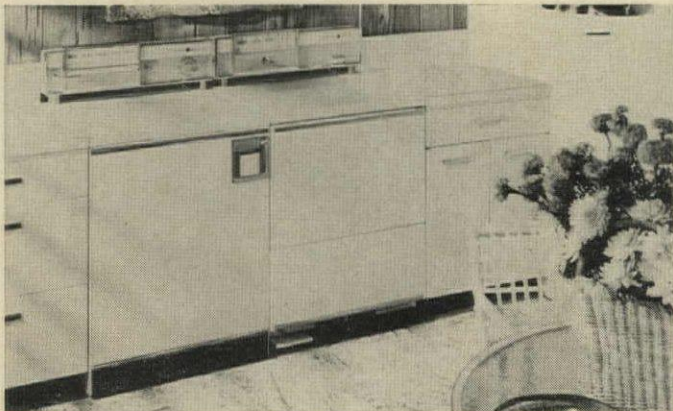
**New drop-in range** designed by Henry Dreyfuss includes a 19" oven and four surface units in a 2' cube. Full-width door seals against fiberglass-insulated, porcelain-lined oven. Burner control knobs are set in top surface, oven control on face panel.

Waste King Corp, Los Angeles.

For details, check No. 17 on coupon, p 280

**New combination laundry** fits counter-high space 27" wide. Philco 1961 Duomatics wash and dry full load in under an hour. Top models have bleach and rinse dispensers, automatic dampness control. Suspension system compensates for off-balance. Prices: gas drying, \$549.95; all-electric, \$519.95. Philco Corp, Philadelphia.

For details, check No. 18 on coupon, p 280



**New washing capacity** is featured in all GE's 1961 laundries. Washers handle 12-lb at full load, can be set for "average" (6- to 10-lb) or small (under 6-lb) loads. New wash basket, activator, and more powerful motor give more vigorous washing action. Units are only 25" deep, install flush with wall.

General Electric, Louisville.

For details, check No. 19 on coupon, p 280



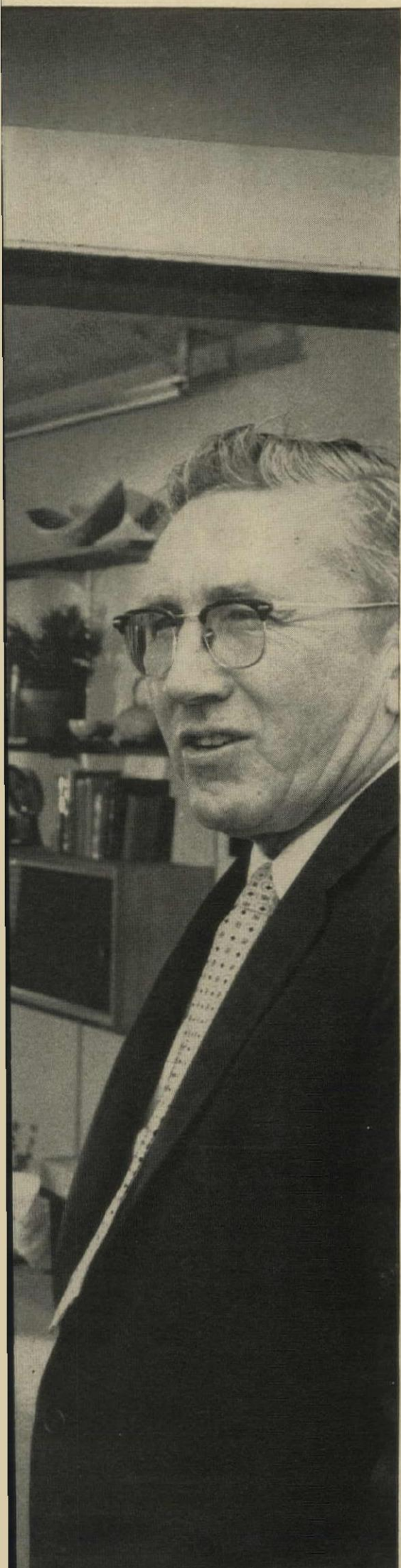
**New high-style washer** has 14 pushbuttons to control all washes from silks to work clothes. Top-line model also has automatic bleach, rinse, and detergent dispenser and automatic temperature control. Matching dryer uses large volumes of gently heated air. Custom Crest heads seven-model line.

Hotpoint, Chicago.

For details, check No. 20 on coupon, p 280

New Products continued on p 250





"OVERHEAD DOOR" in front



"OVERHEAD DOOR" in back



—idea sells 20\* homes for Indiana builders. That's why they say...

"**Today's CONVERTIBLE-GARAGE is our biggest bargain in sales appeal...our biggest help in better land use**"

"An extra door in the back wall of the garage costs us only \$38† additional," say Charles S. Lazerwitz and Joseph E. Finerty of Lazerwitz-Finerty Corp., Gary, Indiana. "Yet it opens over 300 square feet of garage space to *extra use* as play, work, and storage space. And it helps us save on land with homes designed to make better use of long, narrow lots."

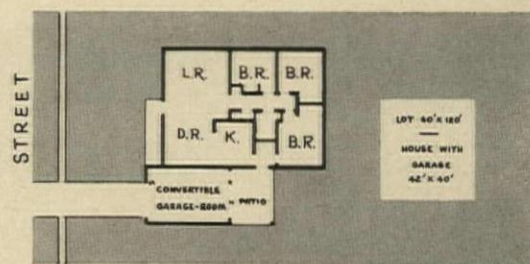
"The extra door lets in light and ventilation, so the garage can be used as a family room, breezeway, or workshop," Mr. Lazerwitz adds.

"Even when it's not fixed up, buyers are enthusiastic," says Mr. Finerty. "Most buyers like the idea so much, they prefer models with a 'Convertible-Garage-Room' to those offering other features for the same price. We expect to use the idea in at least 200 homes in a 770-home subdivision we're now developing."

\*As of September 18, 1960

†Materials and labor saved in the back wall make up much of the cost of the extra door.

"Convertible-Garage-Room" permits attached garage on narrow lots, helps gain more lots from same frontage. Using Overhead Door Corporation's "Convertible-Garage-Room" plan, a house can be turned sideways on a minimum lot with a single, even double, attached garage along the front. As shown in this sketch of a Lazerwitz-Finerty home, the rear "OVERHEAD DOOR" makes this design practical by providing pass-through convenience to a rear patio.



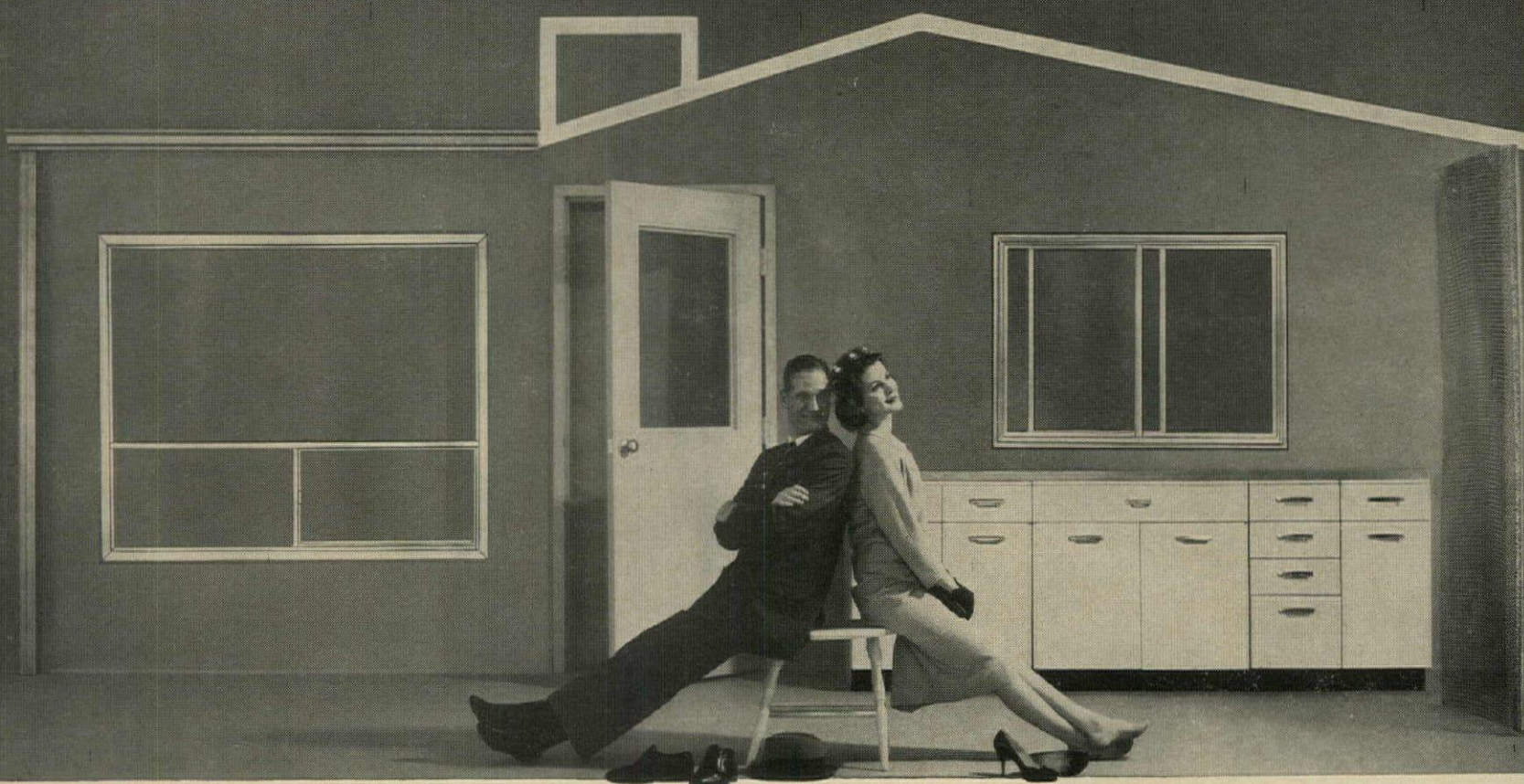
Bargain multi-use space in the garage can mean more sales for you — A "Convertible-Garage-Room" can give your model homes dramatic sales appeal. And "OVERHEAD DOOR" backs this appeal with a guaranteed installation, sales helps galore. You'll find your distributor listed in the white pages of your phone book under "OVERHEAD DOOR." See him soon . . . or write Overhead Door Corporation, Dept. HH-11, Hartford City, Indiana



the original upward-acting sectional door, made only by

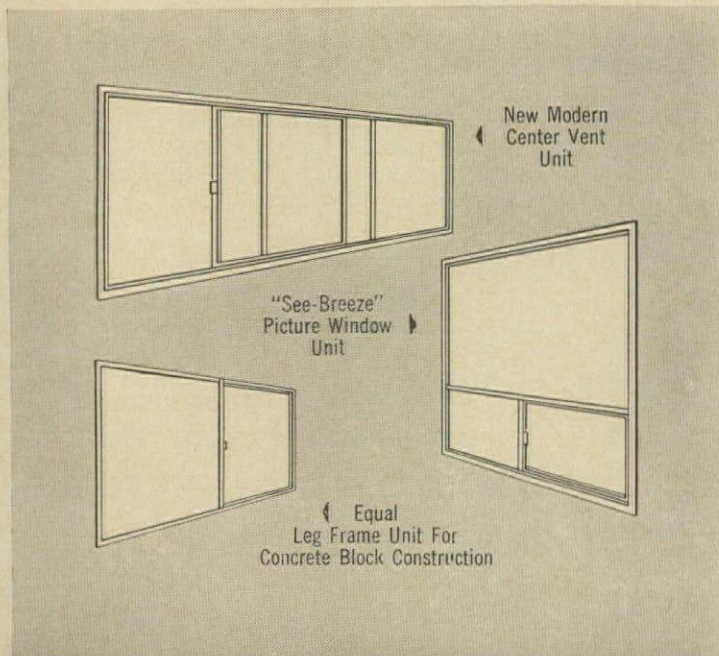
**OVERHEAD DOOR CORPORATION**

Overhead Door Corporation, General Office: Hartford City, Indiana—Manufacturing Distributors: Cortland, N.Y.; Hillside, N.J.; Lewistown, Pa.; Nashua, N.H.—Manufacturing Divisions: Dallas, Tex.; Portland, Ore.—In Canada: Oakville, Ontario.



## TRUSCON'S New Full Line of Aluminum HORIZONTAL SLIDING WINDOWS SERIES 700

*... in types to meet every consumer demand*



SINGLE SLIDE—one ventilator operates  
FIXED PICTURE WINDOWS  
SEE-BREEZE—slide ventilating picture windows  
CENTER VENT PICTURE SLIDE WINDOW  
SIDE VENT PICTURE SLIDE WINDOW  
FOR CONCRETE BLOCK CONSTRUCTION  
COMBINATION STORM SASH AND SCREENS AVAILABLE

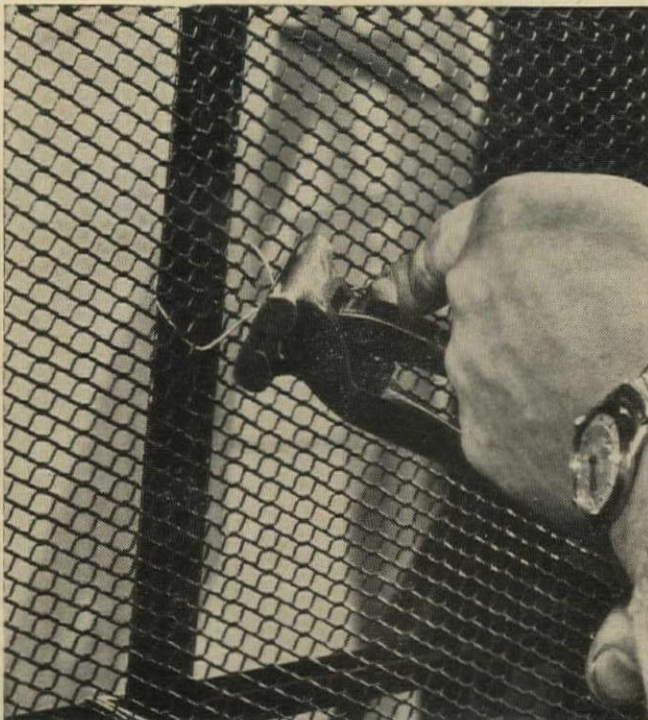
No other manufacturer supplies all these types to meet every consumer demand. Available in standard types and "Pacific Coast" types. Majority of types and sizes are stocked, completely glazed, for prompt shipment from warehouse.

Manufactured to meet FHA and VA requirements. Full perimeter weatherstripped. Stainless steel vent slide channel assures smooth, easy operation. Interlock at meeting rail assures weathertightness, easy operation.

Call your Truscon representative and get the facts direct. Or, send coupon.



**YOUR REPUBLIC ROOF DRAINAGE PRODUCTS DISTRIBUTOR** carries a complete line of everything you need—in galvanized steel, ENDURO® Stainless Steel, terne, or copper, with perfectly matched accessories to assure fast, low cost installations. They go up easy, go up fast, go up to stay—with more profit on every job. Ask for Republic Roof Drainage Products by name. Send coupon for more information.



**TRUSCON TRU-DIAMOND METAL LATH** trimmed square . . . no flare! It's a pleasure to work with this precision-made, distortion free metal lath. Sheets are perfectly square and true—selvage edges are neatly finished. These Truscon Tru-Diamond features insure a good fit on the toughest job. Full line of Truscon Tru-Mesh Metal Lath Accessories. Contact your Truscon Dealer and get the complete story, or send coupon below.

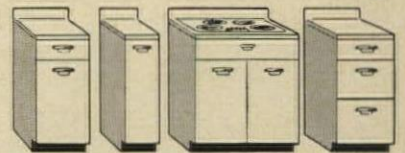


# REPUBLIC STEEL

*World's Widest Range  
of Standard Steels and Steel Products*



Standard Units of Republic Steel Kitchens are available in a wide range of sizes in base and wall cabinets, sinks, drop-ins, and accessories to meet every kitchen need and size. Easy to install.



**NEW TRADITIONAL FINISH**—grain texture, vinyl on steel. *Traditional* is the homebuilder's answer to any kitchen preference. A vinyl of beautiful, natural grain inseparably bonded to Republic Steel Kitchen door and drawer fronts. In apartment or multiple home developments, you can vary the kitchen plan without altering the floor area. Every kitchen is a custom kitchen with a choice of *Traditional Finish*, or crisp, clean, popular colors. Republic Steel Kitchens are easy to install, dimensionally accurate. Call your Republic Steel Kitchens distributor, or send coupon for information and color sample.

**REPUBLIC STEEL CORPORATION**  
DEPT. HO-9635-R  
1441 REPUBLIC BUILDING • CLEVELAND 1, OHIO

Please send more information on the following products:

- Truscon Aluminum Horizontal Sliding Windows, Series 700
- Republic Roof Drainage Products and Accessories
- Truscon Metal Lath and Accessories
- Republic Steel Kitchens Traditional Finish—Color Sample

Name \_\_\_\_\_ Title \_\_\_\_\_

Firm \_\_\_\_\_

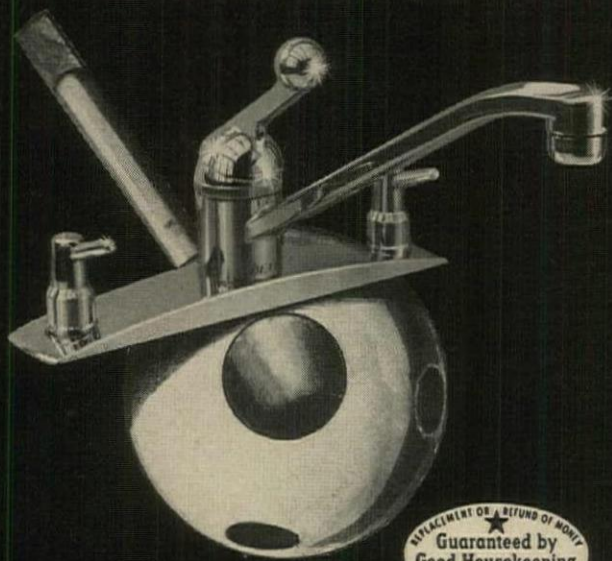
Address \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

*Special Note!*  
*order DELTA faucets*  
*on all future jobs...*  
*they're the greatest!*  
*Priced right too!*

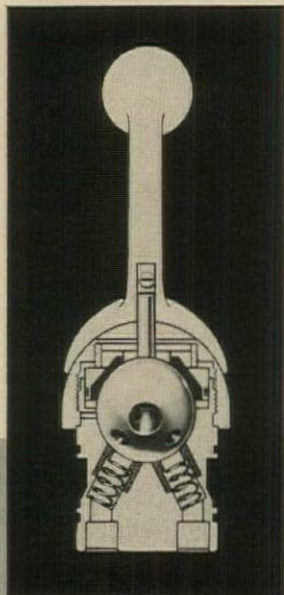
# Delta

## SINGLE-HANDLE BALL FAUCETS . . .



ATTACHMENT OR A REFUND OF MONEY  
 ★  
 Guaranteed by  
 Good Housekeeping  
 IF NOT AS ADVERTISED THEREIN

*the faucet that's "on the ball"*  
*and the ball is the*



**ONLY  
 ONE  
 MOVING  
 PART . . .**

Here shown is a cut-a-way of the heart of the Delta Faucet. Note the expert simplicity in design excellence. Having only one moving part (the BALL) it is readily understandable WHY the DELTA FAUCET is considered the FINEST.

**Delta**  
**FAUCET**  
**CORPORATION**  
 GREENSBURG, INDIANA

In Canada: EMCO LIMITED

Literature available upon request.



**BASIC UNIT** is designed to give a clear view of the work all around.

### New router does five jobs

This tool offers new versatility in a professional capacity tool. It does all a router's jobs—grooving, edging, shaping—but also converts into an 1 3/4" power plane, a shaper-jointer, finish sander, or high-speed plunge-cut saw. The 4-amp, 115-v motor puts out 23,000 rpm (about 12 times the capacity of a 1/4" drill) but can be controlled by one-hand in any position. List prices: router, \$54.95; plane, shaper, or sander, \$24.95 each; scroll saw, \$8.95.

Porter-Cable, Syracuse.

For details, check No. 21 on coupon, p 280



**SCROLL SAW** (23,000 rpm) cuts faster, smoother than sabre saw.



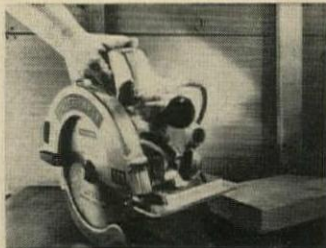
**FINISH SANDER** is standard size 5,000-rpm orbital unit.



**POWER PLANE** bevels 0° to 30°, takes 3/64"x1 1/4" cut.

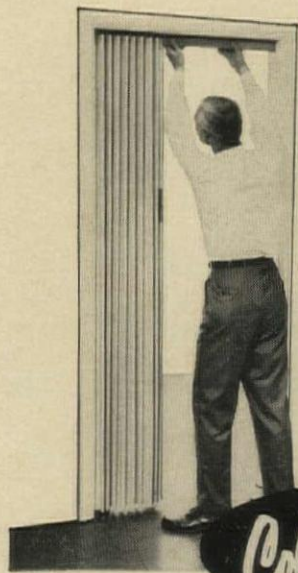


**SHAPER TABLE** cuts 3/4", jointer cuts 1 1/2"x3/32" deep.



**OTHER NEW TOOLS** from P-C include an improved helical-drive 6,000 rpm saw, left (check No. 22) and six new heavy-duty drills, right (check No. 23) in 1/4" to 3/8" sizes, with compound reduction gears.

New Products continued on p 252



Takes  
longer  
to unpack  
than  
INSTALL!



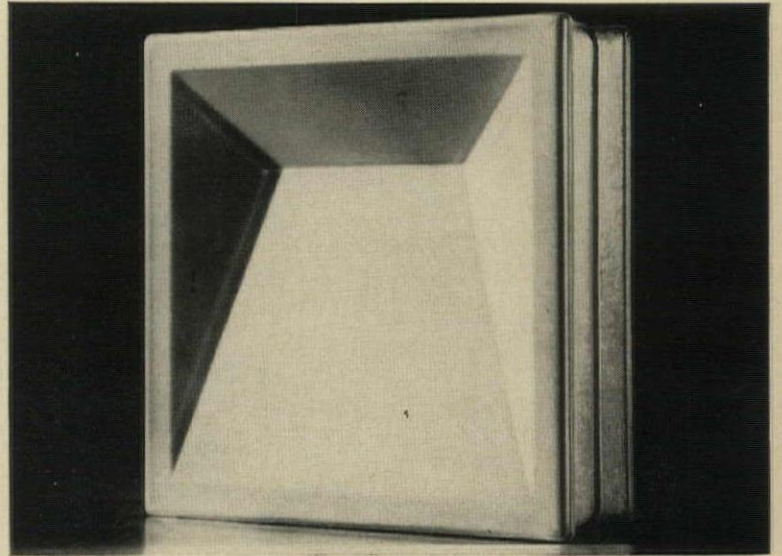
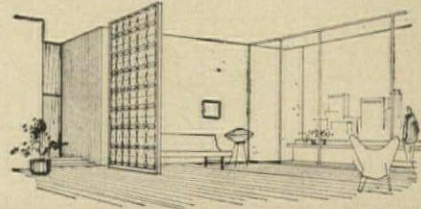
## FABRIC DOOR

Many builders leave the Columbia-matic Fabric Door right in the carton—the buyer installs it later—in seconds. No painting, no hanging, no hardware, no framing necessary. A real space saver. Neat folding, narrow profile, portable, reversible, washable. Lovely vinyl covering, heights to 8', widths to 4', can be hung in pairs.

For complete details write:

**THE COLUMBIA MILLS, INC.**  
368 S. WARREN STREET • SYRACUSE 1, NEW YORK

A reminder to House & Home readers



In the October apartment issue of House & Home, a Pittsburgh Corning advertisement described the exciting apartment designs made possible by PC Glass Blocks and Sculptured Modules. You see above one of four Sculptured Module patterns available—and one of the stimulating design possibilities it suggests.

If you missed that advertisement, you may well have overlooked one of the year's most intriguing possibilities for adding excitement and saleability to the design of apartments and apartment buildings. To prevent that oversight, we should like to send you a free copy of our new design catalog. To receive it, simply write to: Pittsburgh Corning Corporation, Department HH-110, One Gateway Center, Pittsburgh 22, Pennsylvania. In Canada: 3333 Cavendish Boulevard, Montreal, Quebec.

**PC**



**OVER 5,000 BUILDERS  
ASKED FOR THIS  
BOOKLET IN '59!**

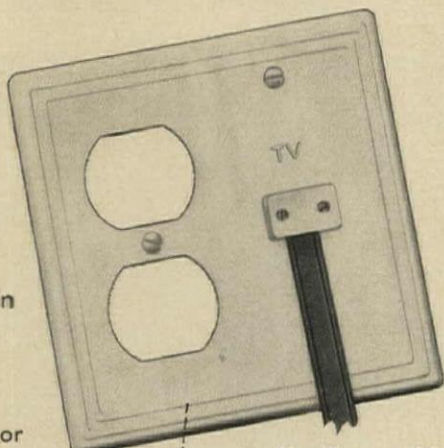
## MOSLEY TV WIRING HELPS SELL HOMES

Complete packaged kits with wiring, wall plates and hardware... designed by Mosley electronic specialists for perfect-picture reception.

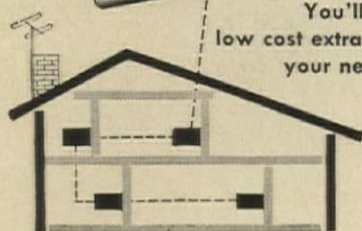
Gives each home a factory-engineered, built-in system that connects one rooftop antenna with two or four rooms. (Have a set in each room or move one around.)

**ALREADY USED IN  
THOUSANDS OF  
QUALITY HOMES**

**WRITE FOR YOUR FREE  
BOOKLET HH-11 NOW!**



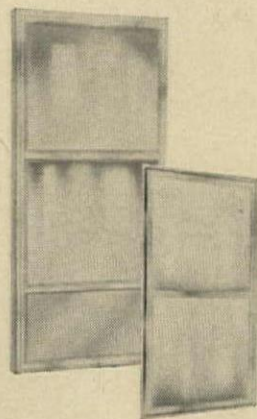
You'll want this  
low cost extra feature in  
your new homes!



**Mosley Electronics Inc.**  
4610 No. Lindbergh • Bridgeton, Mo.

ALL  
from  
Keystone

ONLY  
from  
Keystone



Solid Quality  
Good Price Range  
Best Sales Features

**SERVICE** — The big market is Keystone's back yard. Keystone has its own fleet of trucks to give you fast delivery!

**Keystone Alloys co.** home fashions in Aluminum  
DERRY, PENNSYLVANIA

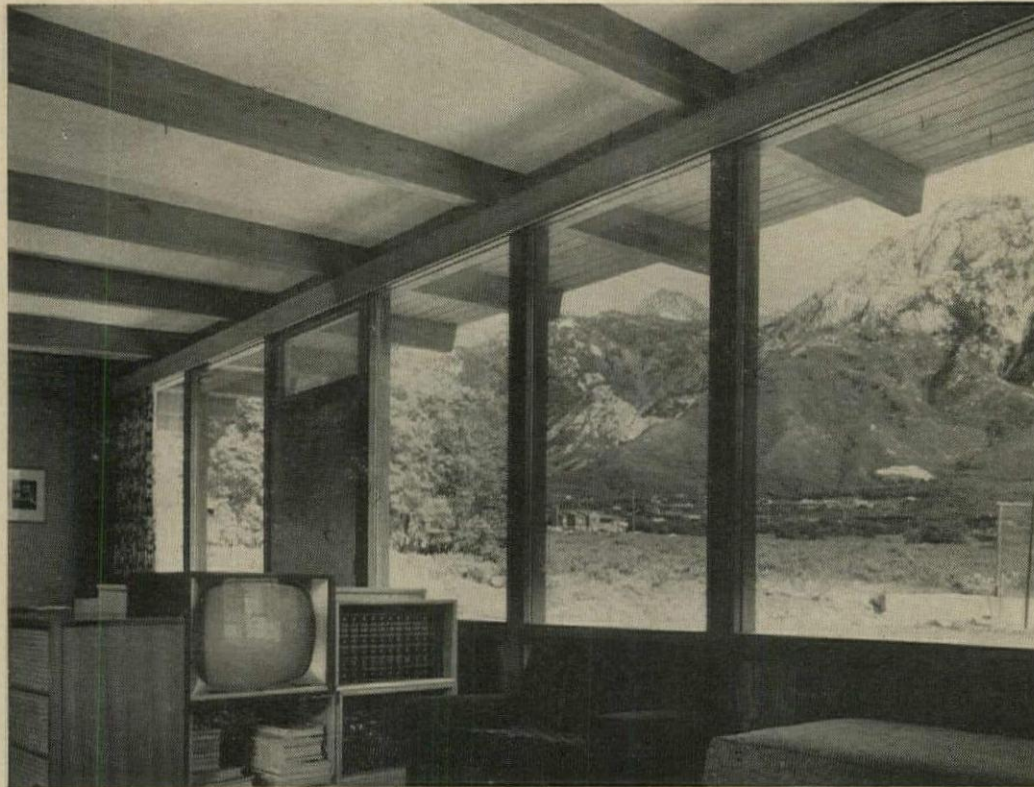
Send me complete information on KEYSTONE Aluminum:

- Fascia and Ventilated Soffit System
- Aluminum Siding
- Railings and Porch Columns
- Storm Windows and Doors

Name.....

Company.....

Address.....



## Rilco Laminated Wood Adds Natural Beauty and Warmth to Any Home

An attractive site . . . a fresh, appropriate design . . . the special warmth and beauty of exposed laminated wood beams—all are richly combined by architect Lyle Rohde, A.I.A., in his new Salt Lake City home.

And the laminated wood beams are Rilco. As Mr. Rohde discovered they blend easily with any style architecture, and the fine workmanship and natural beauty of Rilco products please the most exacting owner.

Rilco laminated wood structural members are economical—initial cost is low, no special skill is required to erect them, and upkeep expenses are minimum.

Whether it's residential, church, school, commercial or industrial building, Rilco helps you build better . . . for less. Our field sales engineers will be happy to consult with you, without obligation.



### RILCO LAMINATED PRODUCTS

W843 First National Bank Building  
St. Paul 1, Minnesota

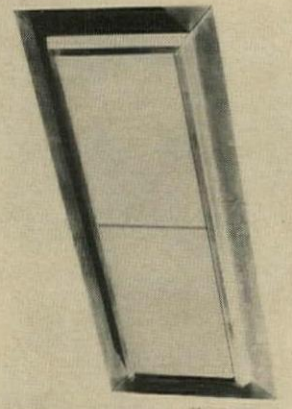
DISTRICT OFFICES: Tacoma, Wash.;  
Fort Wayne, Ind.; Linden, N. J.

Lyle J. Rohde residence, Salt Lake City, Utah.  
Architect: Lyle Rohde, A.I.A. Construction features Rilco laminated wood beams up to 49' 8" in length.



**Decorative hardboards** in a number of perforated or embossed patterns offer new design possibilities. Above, Shadobox. Lightweight boards are grain-free, warp-free, easy to work or form. Both perforated and embossed boards cost only a bit more than ordinary hardboard.

Edwards Hines Lumber Co, Chicago.  
For details, check No. 24 on coupon, p 280



**Translucent skylight** can be used to bring diffused daylight into interior spaces. Kalwall skylights are made in sizes to fit standard rafter spaces, starting at 14½" x 14½". Double reinforced plastic lights are shatterproof, free of condensation, insulating (U=.40). Self-flashing frame projects only 2" above the roof surface.

Kalwall Corp, Manchester, N.H.  
For details, check No. 25 on coupon, p 280



**New corrugated sheet** is made of translucent vinyl, is planned for use in structural glazing and partitions. New resin, Geon 82304, and new extrusion process bring cost into competition with other corrugated plastics. Sheets 52" wide can be made to any length. Material is self-extinguishing, strong, weather resistant.

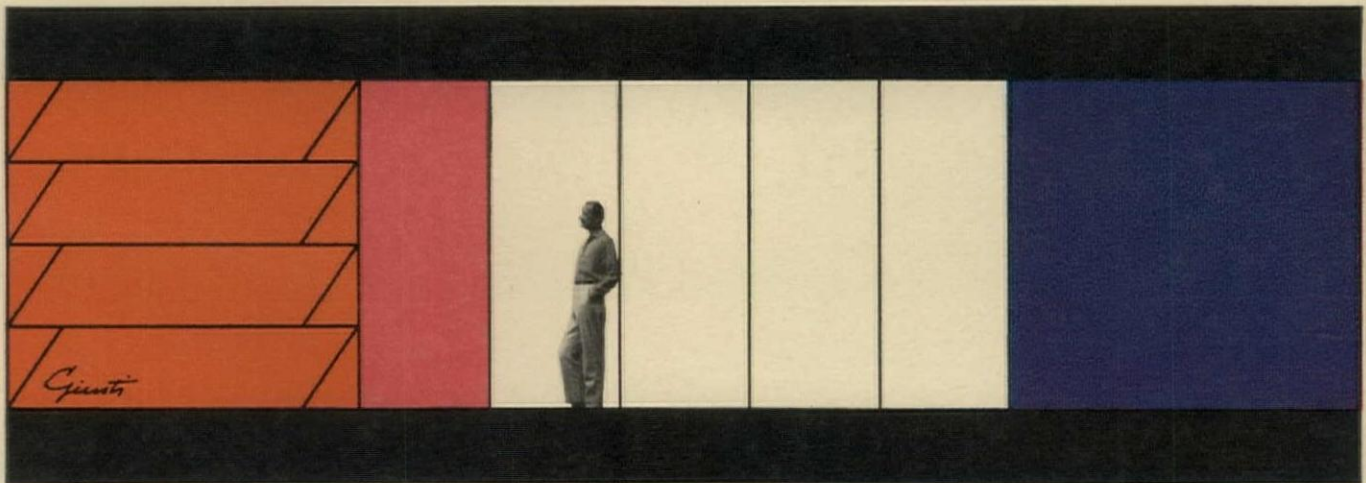
B. F. Goodrich Chem Co, Cleveland.  
For details, check No. 26 on coupon, p 280


New Products continued on p 258

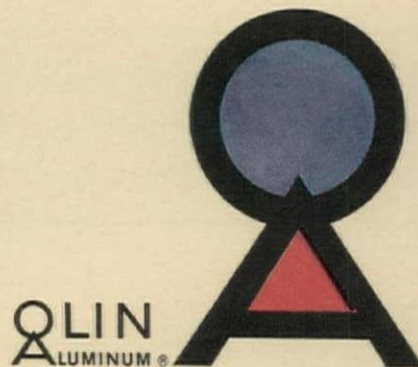


## Olin Aluminum works wonders with windows...brightens sales outlook

Ten years ago, only one window in 20 was made of aluminum. Today, it's almost one out of every two for this material that doesn't rust, rot or swell. If you've ever been called back to paint or restore a window... you'll know why. Esthetically, too—trim, strong extrusions of aluminum enhance any design. More and more Olin Aluminum is helping sell homes—in windows, doors, awnings and canopies, siding, gutters, railings and roofs. Aluminum is demanded by beauty-conscious, practical homemakers—and their husbands. Upkeep is so easy. Exterior and interior applications require only minimum maintenance. All over the house, Olin Aluminum works for you. For more detailed information, write for your copy of our interesting free booklet, "Aluminum for Architecture."



 OLIN MATHIESON • METALS DIVISION • 400 PARK AVENUE • NEW YORK 22, N.Y.





# Ever hear a sidewall

---

Here's what new, market-tested  
Johns-Manville Plastic Surface Rock-  
Shakes can say about your new homes

---

**"This house has the look of quality!"**  
*(I am a reproduction of old, hand-hewn shakes.)*

**"This house will keep its new look indefinitely!"**  
*(A special plastic surface keeps my colors bright.)*

**"This house will be inexpensive to maintain!"**  
*(Permanent as stone, I can't rust, rot, or burn.)*

AVAILABLE  
IN THESE  
TREND-SETTING COLORS



COLONIAL YELLOW



SANDALWOOD BROWN



CANYON RED



PEWTER GRAY



# sell a house?

Why not let new Johns-Manville Rock-Shakes® help sell the homes you are designing and building? After enthusiastic consumer acceptance in test markets, these new siding shingles are being offered nation-wide. See your nearest J-M Building Materials Dealer. Or write Johns-Manville, Box 111, Dept. HH-11, New York 16,

N. Y. In Canada, address Canadian Johns-Manville, Ltd., Port Credit, Ontario. Offices throughout the world. Cable address: Johnmanvil.



**JOHNS-MANVILLE**



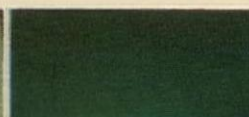
BIRCH WHITE



QUAKER GRAY



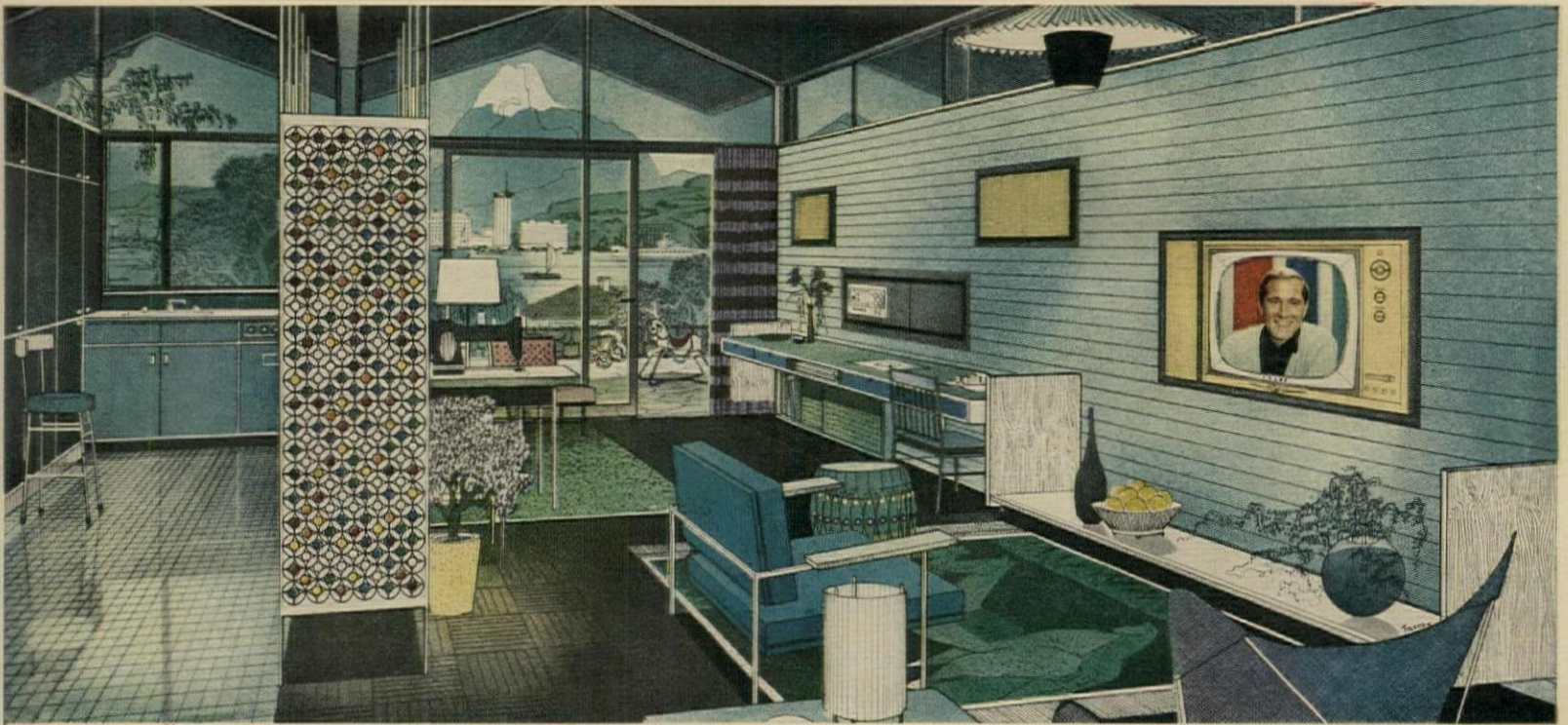
ASPEN GREEN



FIR GREEN



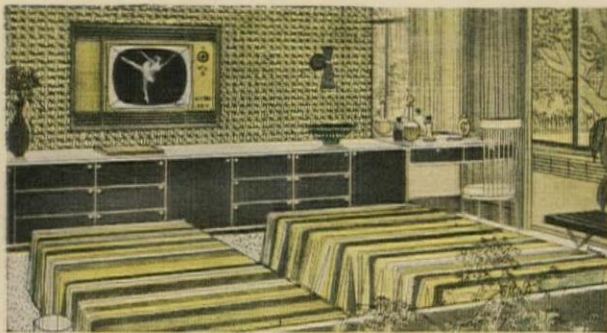
DELFT BLUE



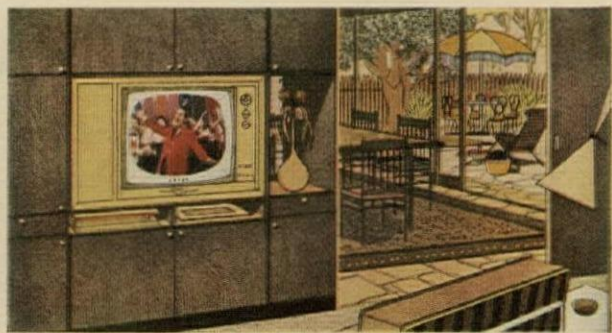
**COMPLETE HOME ENTERTAINMENT**... "In the wall, off the floor, out of the way!" Here the magic of Color TV is combined with the finest pushbutton Radio-"Victrola"® High Fidelity Stereo. 4-speed record changer slides out

for easy loading... plays all records. Stereo AM-FM Tuner, visual Stereo Balance Control, 2-in-1 supercharged chassis with 58 watts of power. Shown is Model BK-2 with DK-109 Panoramic Sound 3-speaker units.

(©RCA Trade Mark for Record Players)



**B & W "MURAL TV"**... Front-ventilated Model DK-103. The custom TV look plus the convenience of "Wireless Wizard" remote control. Superb performance—25% brighter picture... 3-speaker Panoramic Sound. Rear-ventilated model available.



**"MURAL TV"**... Like 2 sets in one, build in the magic of Color TV and get superb B & W reception too. Simplified color-quick tuning (new wireless remote control available), mirror-sharp picture, 3-speaker Panoramic Sound, adaptable for stereo. Above: The DK-107 Frame for rear ventilation. Front-ventilation design also available.

Year's best new idea for selling homes...

## "MURAL TV" and STEREO BUILT-INS BY RCA VICTOR CONVERT LOOKERS INTO BUYERS

Many successful tract developers are now selling from model homes with RCA Victor "Mural TV" and Stereo Built-ins. The same is true with smaller builders of custom homes.

It is significant that most of these builders are installing *Color TV*, alone or in combination with stereo. Why? Most home buyers feel that Color TV

is the coming thing, yet many hesitate to buy right now. But when you show it built into a home they can afford, the bars are down and they "have to have it." It's the *extra value* that wins over competition.

RCA Victor Built-in units are engineered for the top performance and dependability that the public expects

from RCA Victor. They are available in a complete line of fashion-leading styles... expressly designed for simple installation into walls, permanent room dividers, or in cabinets and closets.

Experienced RCA Victor sales engineers are ready to discuss plans, models and costs with you. Send coupon today!



The Most Trusted Name  
in Electronics

RADIO CORPORATION OF AMERICA

Tmk (s)®

RCA Sales Corporation  
Box 1226—A29  
Philadelphia 5, Pa.



Please send full information on RCA Victor  
Built-in "Mural TV" and Stereo.

Name \_\_\_\_\_ Title \_\_\_\_\_

Company \_\_\_\_\_

Street \_\_\_\_\_

City & State \_\_\_\_\_

Specify the  
**BILT-WELL**  
Line by  
**CARADCO**

**Super double-hung windows**

**Super-hold**

with ingenious sash-holding device for budget homes.

**Super-lift**

with fingertip operation for medium priced homes.

**Super-therm**

with double insulating glass for custom built homes.

**Casement Windows**

Sleek, trim, double-weather-stripped casements with concealed hinges and hardware. Unitized sill permits side-by-side installation in long ribbons.

**Awning Windows**

New releasable hinge permits removal of sash for easy cleaning. Lever, jointed bar, rigid bar or gear operator available. Use these windows as casements, awning, hopper or fixed sash.

**Kitchen Cabinets**

Beautiful, streamlined cabinets of Ponderosa Pine, all water repellent treated for dimensional stability, with pine or birch doors and drawer fronts. Cabinets come in 3" modules to fit any size kitchen. Wide choice of accessories.

**Storage Walls**

Economical and practical arrangements of door and drawer units form complete storage walls. Easy to install in out-of-the-way corners for additional storage, too.

**BILT-WELL Products**

by **CARADCO, INC.**

Dubuque, Iowa

**New products**

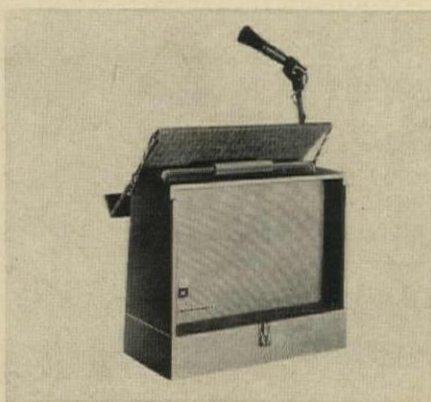
start on p 235



**Portable intercom** needs no special wiring, can be plugged into any house outlet. Transistorized units draw no more current than an electric clock, can be left on 24 hours without overheating. Any number of units can be used on a single transformer line. List price: first unit, \$79.95; additional units, \$39.95.

General Electric, Syracuse.

For details, check No. 30 on coupon, p 280



**Portable PA system** in a luggage-type case includes Shure microphone with goose-neck stand, 10-w amplifier, 10" speaker, outputs for extra speaker and tape recorder, inputs for phonograph and microphone. Unit runs on two lantern batteries with a three-month life. Unit is 16"x18"x8½", costs \$149.95.

Kinematix Inc, Chicago.

For details, check No. 31 on coupon, p 280



**Push-button thermostat** handles eight different combinations of heating-cooling-ventilating. The unit is "anticipated" to give differentials as low as ½°. Subbase has built-in level to assure exact mounting. Bimetal thermometer can be recalibrated quickly by a set screw on the back of the instrument. Mercury contacts are sealed against corrosion and dirt.

White-Rodgers Co, St Louis.

For details, check No. 32 on coupon, p 280

**MORE FIREPLACE MAGIC**

By

**Majestic**



the  
**"Harthside"**

**NEW**

**ALL-METAL CORNER FIREPLACE**

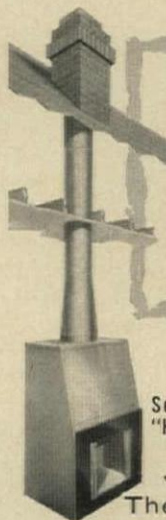
Complete, factory-built unit

No mortar or masonry needed

For a wide variety of installations

Left or right-end opening

A GENUINE WOOD-BURNING MAJESTIC THULMAN FIREPLACE for living room, den, playroom or other location in project or custom home. Ideal in any "L" location or at the end of a dividing wall. Can be finished with any style mantel or trim. Light in weight, needs no heavy footers or other unusual supports. Completely safe, even butted directly against wood, because all clearances are built in. Tested and labeled by Underwriters Laboratories.



SAVES TIME AND MONEY for builder and home buyer alike. An excellent remodeling feature. Attaches to Majestic Thulman all-metal chimney like the standard front-opening model shown at left. Attractive brick-like chimney top housings in red, tan, or off-white.

Send now for details on Majestic "Harthline" fireplaces and chimneys.

The **Majestic** Co., Inc.

416 Erie Street Huntington, Indiana

New Products continued on p 264



## BUILT-IN SALEABILITY!

### QUALITY-ENGINEERING AND ALERT STYLING MAKE "THE DIFFERENCE" IN FORD FACTORY-BUILT HOMES

Whether you plan to build one home or a hundred, it will pay you to get the facts behind the expanding demand for FORD-built Homes . . . to discover the "big Ford plus" in quality, style, convenience and economy.

Start by writing today for the sparkling new 28-page, full-color Ford Homes catalog featuring 20 home styles and over 40 house plans, together with ideas for vacation cottages, Southern homes, motels and guest houses.

### HERE'S WHY FORD HOMES SELL FAST . . . PROFITABLY!

- **FORD** Homes go up quickly . . . are ready for decorating 24 hours after delivery.
- **FORD** Homes yield big savings in costly on-site labor.
- **FORD style** is right for today's market . . . functionally modern, tastefully attractive, the kind of styling that will live well through the years.
- **FORD quality** sells more homes faster because Ford combines "engineered-in" efficiency of layout with exceptional strength and economy, direct result of production manufacturing methods that deliver "more home for the dollar."
- **FORD** builds with famous brand materials, equipment and components throughout.
- **FORD** builds in "re-sale insurance" with advanced wiring and outlet installations designed for the appliances and services of today—and tomorrow.
- **FORD** Homes are complete homes . . . Ford does the wiring, applies the drywall, lays the finish flooring . . . all in one package.
- **FORD** Homes meet or exceed FHA, VA and conventional mortgage requirements, and are accepted by leading building code authorities.

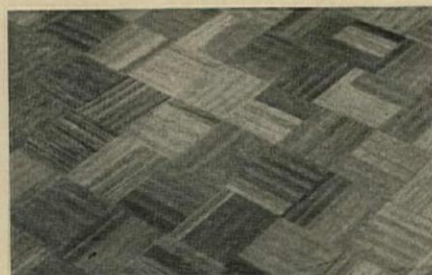
For catalog and full details, write today on your letterhead to Dept. HH:

IVON R. **Ford** INC., MC DONOUGH, N. Y.

Manufacturing Franchises Available In Some Areas

## New products

start on p 235



**Mosaic parquet** in oak, will install on concrete (or other subfloor) for about 55¢ a sq ft maple, cherry, and walnut cost about 75¢, teak about \$1. Cromosaic comes in 18" blocks 5/16" thick made up of 16 alternating 4½" squares. Tiles are laid in adhesive on floors on or above grade (not below). Contrasting strips and inlays are available.

Cromar Co, Williamsport, Pa.

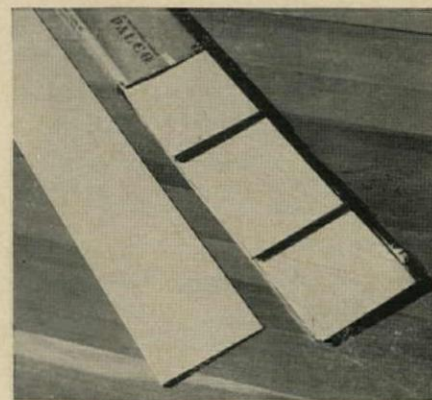
For details, check No. 33 on coupon, p 280



**New terrazzo** has an epoxy resin rather than a cement binder. Durazzo is laid like regular terrazzo but floor is ready for grinding in one day, needs only 10% as much grinding. It is one-fifth the weight of cement terrazzos; resists acids, alkalis, sunlight, weather, fungi, solvents, temperature change. Bright translucent or opaque colors are available. Material costs are comparable with cement terrazzo.

Durazzo Inc, Garfield, N.J.

For details, check No. 34 on coupon, p 280



**Primed redwood siding** is factory-coated with two mils of alkyd resin paint. Neutral gray prime allows finishing with one site-applied coat in any color of any paint type. Boards are painted on face, edges, and ends; back is sealed with water repellent. Boards are packed in polyethylene and paper. Savings of \$70 per M sq ft are claimed.

Pacific Lumber Co, San Francisco.

For details, check No. 35 on coupon, p 280

New Products continued on p 269

HOUSE & HOME



Harris BondWood Flooring—Eagle Red Oak, Finished dark

Many combinations of Oak, Maple, Walnut and Cherry are available.

## ADDS HAND-CRAFTED RICHNESS AT NO EXTRA COST

and sometimes at less cost than ordinary parquet

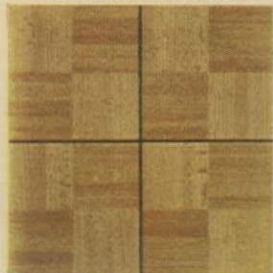
The beauty of Harris BondWood is centuries old — yet the cost of this distinguished hardwood flooring is often *less* than the cost of the common, the usual.

Recreated here is the craftsmanship of the old masters in Harris BondWood — an example of the beautiful geometric patterns in parquet. Sturdy Oak . . . durable Maple . . . fashionable Walnut . . . and distinctive Cherry are easily and perma-

nently installed in adhesive on concrete or wood sub-floor. And the beauty is deep — a lifetime of service — slats are 5/16" of solid hardwood, not tongued and grooved.

Write for booklet illustrating the possibilities. See our catalog in Sweets'. HARRIS MANUFACTURING COMPANY, Dept. HH-110, Johnson City, Tenn. The Finest in Flooring since 1898.

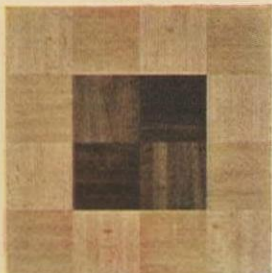
WITH DIVIDER STRIPS



CHECKERBOARD DESIGN



INSETS



# HARRIS



**BondWood® Hardwood Floors**

*A new concept of flooring beauty*



## HERE TO STAY...THAT'S THE BEAUTY OF ALUMINUM

For shutters outside . . . or for ductwork inside . . . you can build better, to last longer with aluminum.

■ Shutters made with Kaiser Aluminum never warp or sag, eliminate costly call-backs. With baked-on paint beauty, they're maintenance-free for years. ■ Heating and air-conditioning ducts made with Kaiser Aluminum cannot rust, and aluminum's thermal efficiency adds to heating and cooling system economy.

■ For complete information on shutters and ductwork, write today directly to: Kaiser Aluminum & Chemical Sales, Inc., Department HB-318, Kaiser Center, 300 Lakeside Drive, Oakland 12, California.





TODAY'S MOST TALKED-ABOUT NEW HOME BUILDING MATERIAL

**KAISER**



**ALUMINUM**



Tile Description: Chimney face and side wall in unglazed tile are  $2\frac{3}{16}$ " squares, c.e. in Sand Gray Textone with special design of  $1\frac{1}{16}$ " squares and  $2\frac{3}{16}$ " oblongs, c.e. in Black, Sand Gray Textone, Rust Brown and White. Raised hearth is glazed Crystalline tile in Scored Design SD-4 in 362 Crystal Black. Color Plate 118.

**Home buyers warm up to TILE** Today, more than ever, it's the extra touch, the "something different" that helps sell homes. In this living room, the decorative fireplace of ceramic tile adds dramatic interest to what could have been just another room. The beauty of American Olean tile brings new glamor to other areas as well. It gives you an inexpensive and extremely effective way to make your houses more merchandiseable. Use it in an entrance hall or kitchen, as well as in fresh new color treatments for bathrooms and powder rooms. Write for new idea-packed booklet, "Color Planning with Ceramic Tile", showing distinctive new tile treatments for homes.

CERAMIC TILE  
**American Olean**

AMERICAN OLEAN TILE COMPANY • EXECUTIVE OFFICES: CANNON AVE., LANSDALE, PA. • FACTORIES: LANSDALE, PA., OLEAN, N. Y., LEWISPORT, KENTUCKY • MEMBER: TILE COUNCIL OF AMERICA, PRODUCERS' COUNCIL • A SUBSIDIARY OF NATIONAL GYPSUM COMPANY

## New products

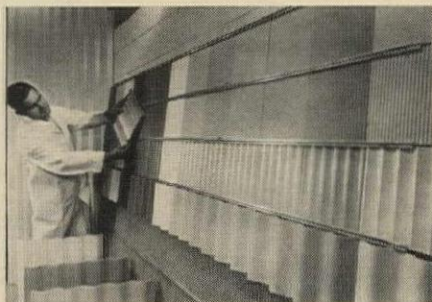
start on p 235



**Insulated aluminum siding** can be used without sheathing or building paper. Aluminum is .019 gauge, is chemical coated and enameled on both sides, backed with  $\frac{3}{8}$ " foil-faced styrene foam. Backer board provides a thermal break and compression seal between metal faces. Weep holes dissipate moisture vapor.

Alsco, Akron.

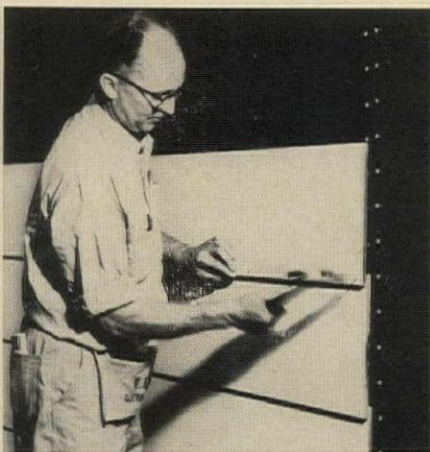
For details, check No. 36 on coupon, p 280



**Colored asbestos cement** has a 3-mil scratch- and abrasion-resistant finish that will withstand attack by stains, solvents, chemicals including strong acids and alkalis. Fifteen colors are available in flat, ribbed, and corrugated sheets. Finish is expected to last five times as long as a painted surface.

Keasbey & Mattison, Ambler, Pa.

For details, check No. 37 on coupon, p 280



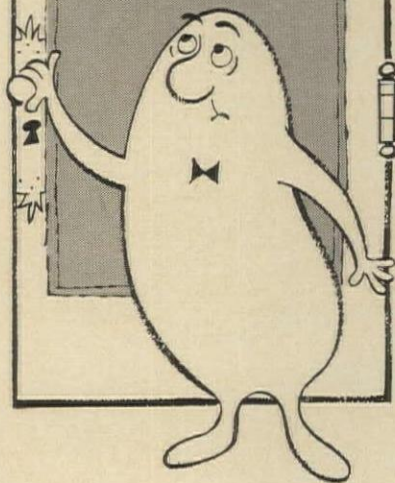
**New hardboard siding** is  $7/16$ " thick, comes in 16' lengths, can be applied to give  $10\frac{1}{2}$ " or 11" exposure. Boards are prime coated and back sealed (final coat can be delayed up to 60 days). Shadocast siding cuts like wood, will not splinter, split, or crack under impact. Stormguard siding nails are included in package.

Celotex Corp, Chicago.

For details, check No. 38 on coupon, p 280

# BIG

opportunity  
knocks  
just once...



Open  
the door to

# BIG

profits  
with

## HARNISCHFEGER HOMES!

We think big at Harnischfeger. That's why thinking builders are switching to the BIG Harnischfeger opportunity. They like our personal merchandising assistance. They like the bigger profits that result from Harnischfeger's controlled-overhead plan. They like our better quality, our new designs, our expanded financing services, our vast variety of models geared to the tough second-buyer market.



Let Harnischfeger help you to a better year.

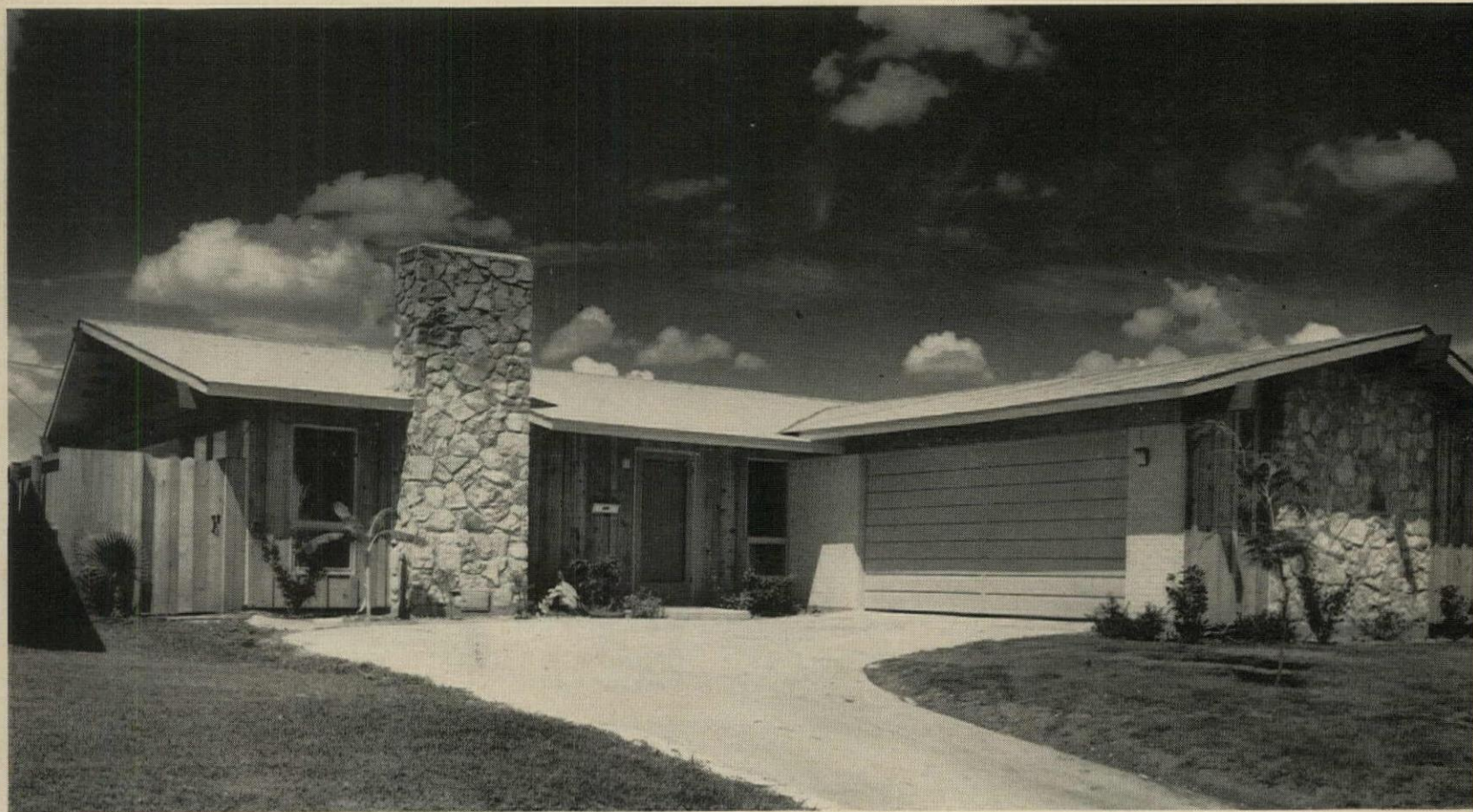
Telephone or write directly to . . .

HARNISCHFEGER HOMES, INC.  
Port Washington, Wisconsin



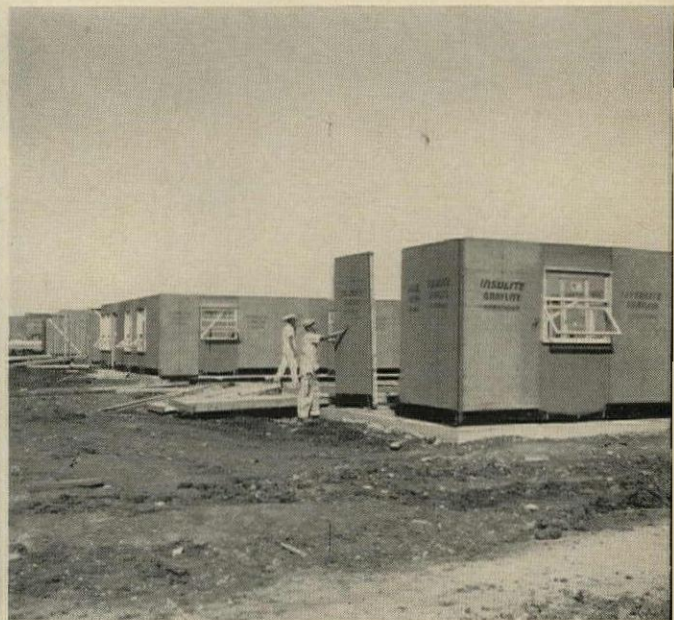
Publications start on p 276

# "Insulite Sheathing helps us build **FASTER...and BETTER**



"WE USE ONLY TOP QUALITY PRODUCTS like Insulite," say F&J. Home above is typical of their Highland Meadows

development, Dallas. \$16,000 to \$20,000. F&J are building about 1000 homes in this area this year.



## NO NEED TO BABY THIS SHEATHING—FROM FABRICATING YARD TO SITE TO TIP-UP

Entire wall sections are panelized at F&J yard; speeded to site for tip-up. "Production moves fast thanks to the way Graylite stands up to rough handling," say F&J.

Graylite stores anywhere, too. Out in the rain, at yard or during construction. Asphalt impregnated Graylite sheds water! Yet its permeability allows water vapor to escape outward.

# STRONGER... INSULATED"

"... that's why we've used it for 12 years!"... reports the prominent Texas builder team, Dave Fox and Ike Jacobs



"JUST HALF AN INCH. That's all the thicker Insulite Graylite Sheathing is. But what a difference this tough structural insulation board makes in speeding our construction methods, increasing the comfort and strength of our homes, and keeping our costs down," reports Ike Jacobs, President of Fox & Jacobs.

Whether you build everything on the site—or, like F&J, produce "panelized" wall sections in quantity for tip-up at each site—you'll like the many benefits of rugged Insulite Graylite Sheathing.

Your homes are stronger because of Graylite's greater bracing strength. You save the cost of extra corner bracing and still get greater strength. Graylite is plenty tough. No need to baby it in handling. As Dave Fox says: "We like the way entire wall sections of it stand up to rugged handling and shipping 15

miles from our fabricating yard to site for tip-up."

Your labor is simplified. Big 4 ft. x 8 ft. sheets go up fast. Easy to handle; one man can do it. Lets you close in big areas fast. Sawing and nailing are easier, too, because of Graylite's controlled uniformity, sheet after sheet.

Your homes are easier to sell because of Graylite's added insulation. Graylite means greater comfort. Helps keep your homes warmer in winter, cooler in summer. Plus this added sales feature—your buyers save on heating and air conditioning costs!

You'll build stronger, faster . . . better insulated with Insulite. Talk to your dealer or send for new 32-page brochure, *Insulite Builder Products*: Write, Insulite, Minneapolis 2, Minnesota.

*build better, save labor, with*

## **INSULITE**



**Insulite Division, Minnesota and Ontario Paper Company, Minneapolis 2, Minnesota**  
INSULITE, GRAYLITE AND OWENS-CORNING'S FIBERGLAS ARE T.M. REG. U.S. PAT. OFF.

**FOR MAXIMUM INSULATING EFFECTIVENESS**, the perfect companion to Graylite is Insulite Insulating Wool, made of Owens-Corning Fiberglas. Every F&J home has it. "Keeps indoor summer temperatures as much as 15° cooler. Lets us use a smaller, less expensive air conditioning unit. And, it cuts winter fuel bills up to 40%," report F&J.



**NOW!**

**MAXIMUM HOUSEPOWER  
FOR ALL-ELECTRIC HOMES**



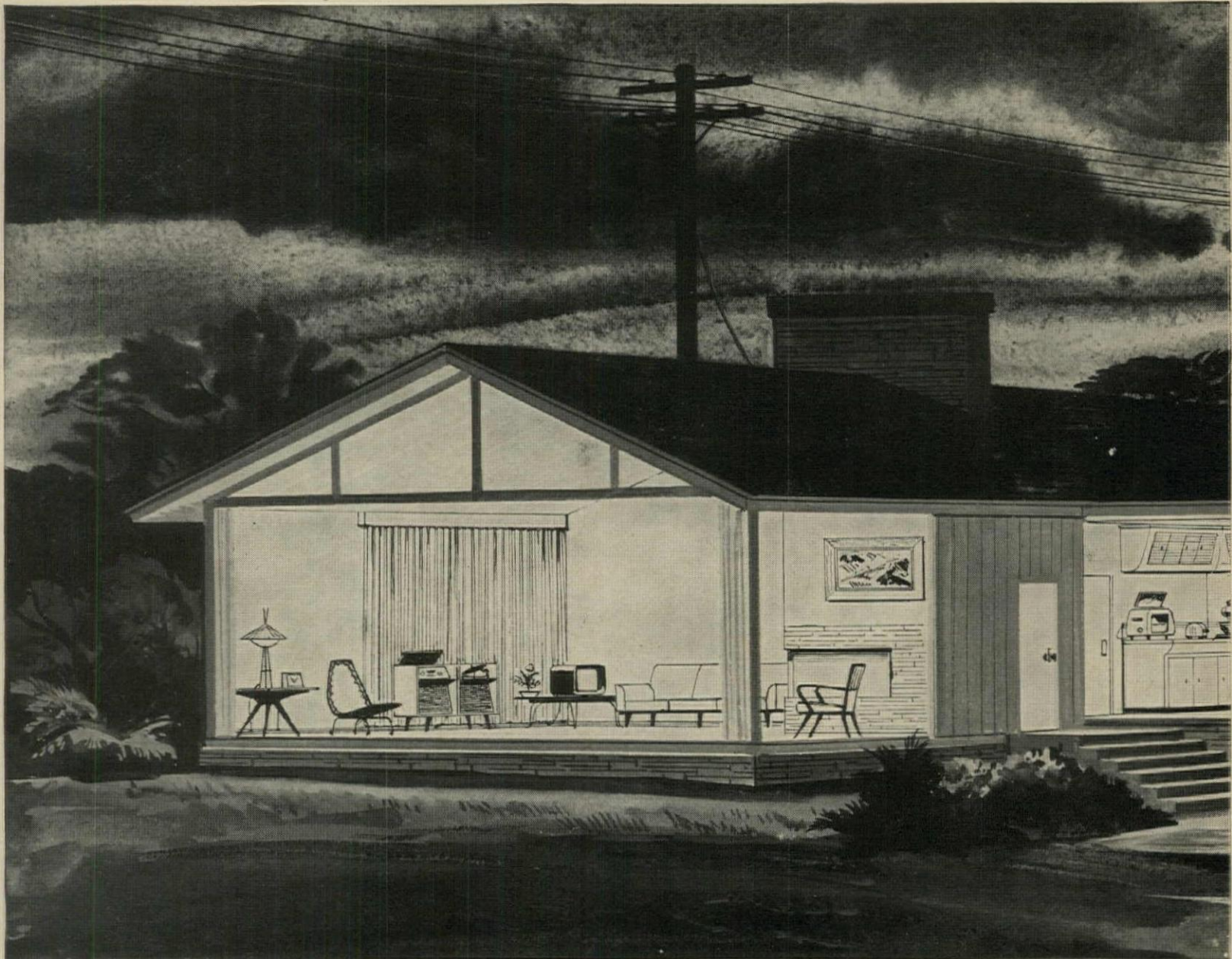
*with BullDog's 200-Amp  
distribution service center*

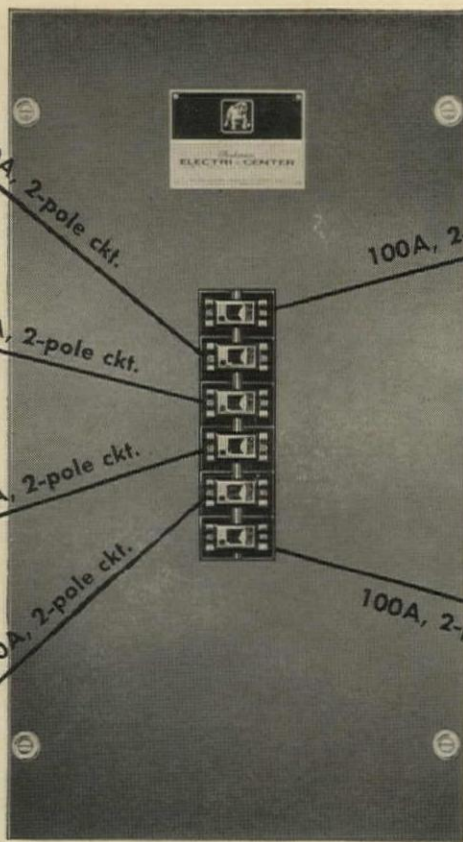
Provide better electrical living with BullDog's PL12A Pushmatic Electri-Center®! This residential distribution service system supplies 34 circuits to feed electric heating, air conditioning, range, oven, water heater, dryer, plus lighting and general purpose circuits . . . all from a single compact 200-Amp 12-circuit panel! (See diagram at right.) For further information contact:

BullDog Electric Products Division, I-T-E Circuit Breaker Company, Box 177, Detroit, Michigan.  
In Canada: 80 Clayson Rd., Toronto, Ont. Export Division: 13 East 40th St., New York 16, N.Y.



**BULLDOG ELECTRIC PRODUCTS DIVISION  
I-T-E CIRCUIT BREAKER COMPANY**





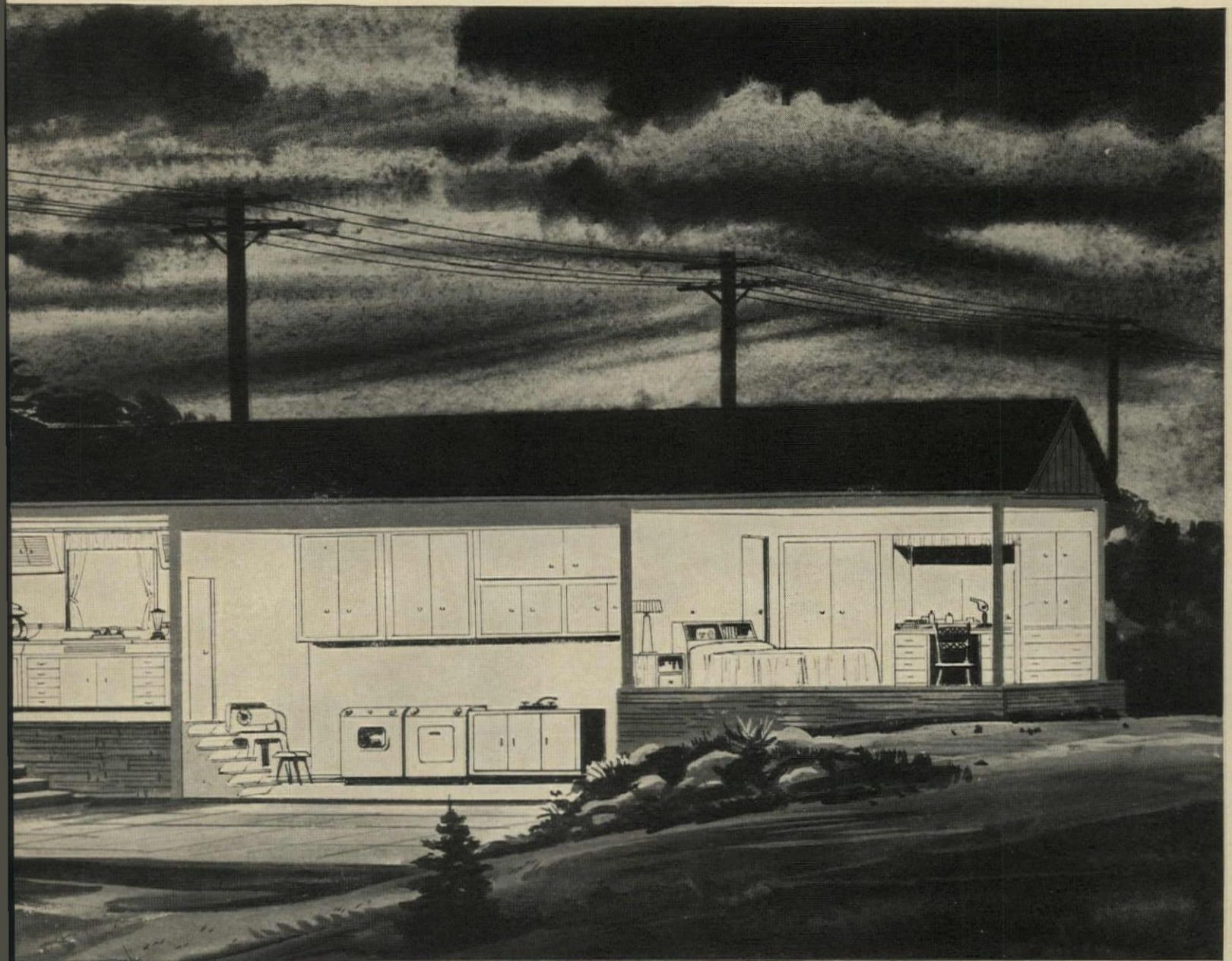
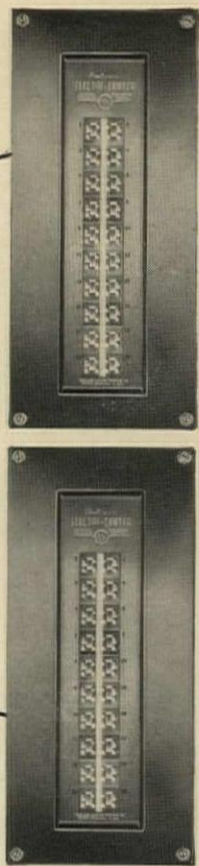
Cat. No. PL12A  
Service Center

100A, 2-pole feeder —Cat. No. PL20

Sub-panel with 10—  
2-pole circuits for  
electric heat and air  
conditioning . . .  
or a separate feeder  
for electric heat  
pump.

Sub-panel for 20  
general purpose and  
lighting circuits.

100A, 2-pole feeder —Cat. No. PL20



# NOWADAYS, IF LAND IS YOUR WATER IS

Suitable land for building? A rare commodity. Water-serviced land? Even rarer.

Result: many builders now find themselves in the water business. If there is no water system on the land a builder wishes to develop, he must see that one is installed. He must have a water supply system in order to sell his property.





# BUSINESS, YOUR BUSINESS, TOO

If you're like most builders, you don't compromise when it comes to water supply systems. You want the best: cast iron pipe.

Don't be misled concerning the initial cost of cast iron pipe—cement-lined and inherently rugged, cast iron pipe delivers a full flow of water, generation after

generation; lasts for over a century.

Ask a consulting engineer. Chances are he will specify cast iron pipe.

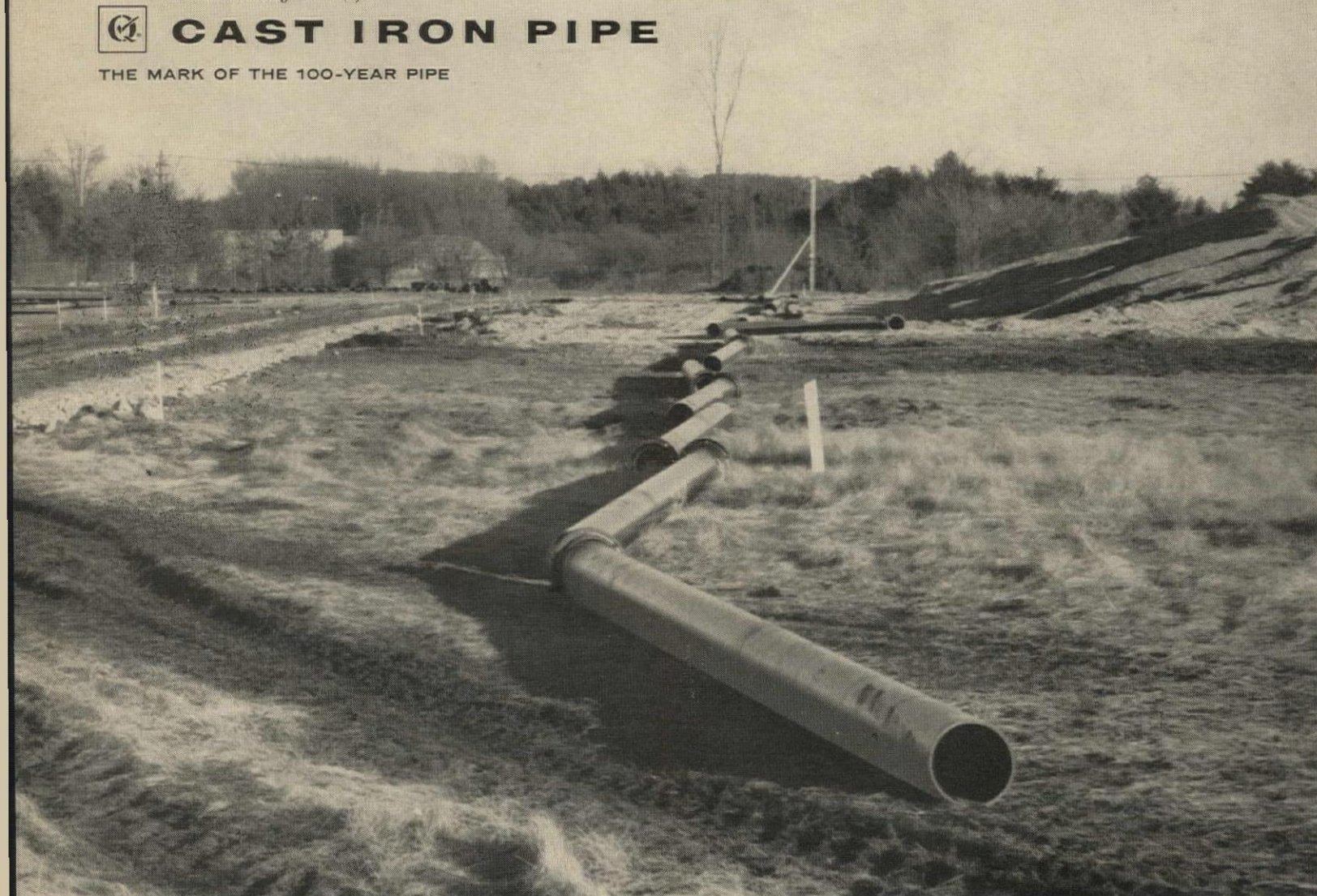
Write for complete information to Cast Iron Pipe Research Association, Thos. F. Wolfe, Managing Director, 3440 Prudential Plaza, Chicago 1, Ill.

*Permanently Yours,*



**CAST IRON PIPE**

THE MARK OF THE 100-YEAR PIPE



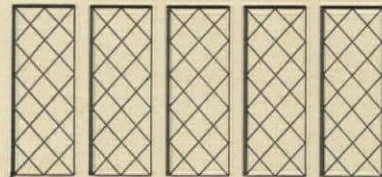




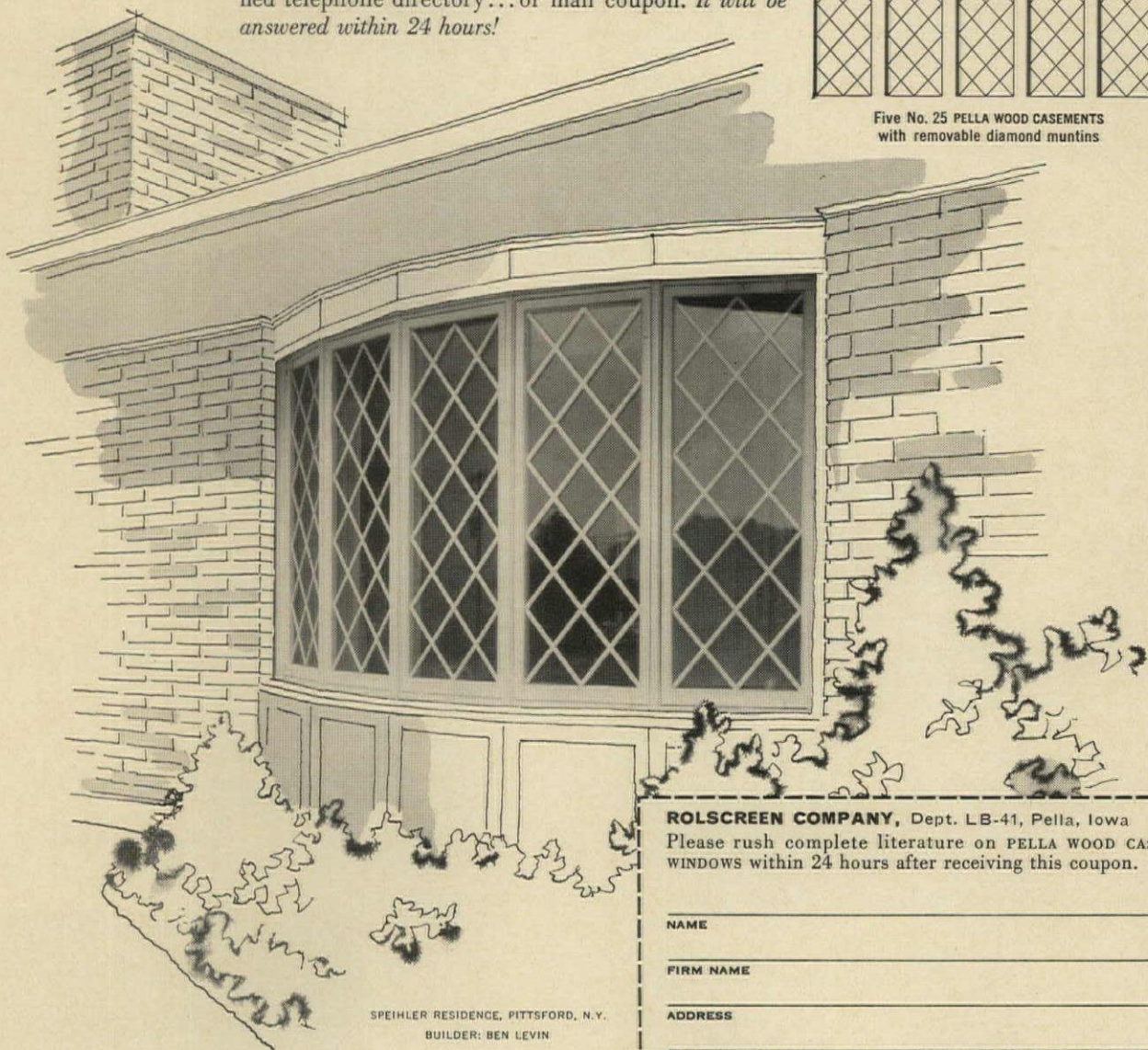
**wood casements  
with removable  
muntins**

....when hearts are set on traditional

All the warm appeal of traditional design is combined with the *world's most convenient* window features in PELLA WOOD CASEMENTS. If this statement sounds strong, read on... then compare. First, the *exclusive* ROLSCREEN feature is the original *inside* screen that rolls up and down. Self-storing Dual Glazing Panels or insulating glass are available to save work and storage space. Removable muntins snap in and out for easier cleaning and painting. Select from diamond, regular or horizontal styles. Patented hinge design permits PELLA sash to swing out so outside glass can be washed from inside. If you are interested in a nationally recognized MARK OF QUALITY that you can demonstrate, investigate PELLA WOOD CASEMENTS. Call your PELLA distributor now. Consult your classified telephone directory... or mail coupon. *It will be answered within 24 hours!*



Five No. 25 PELLA WOOD CASEMENTS  
with removable diamond muntins



SPEHLER RESIDENCE, PITTSFORD, N.Y.  
BUILDER: BEN LEVIN

**ROLSCREEN COMPANY**, Dept. LB-41, Pella, Iowa  
Please rush complete literature on PELLA WOOD CASEMENT  
WINDOWS within 24 hours after receiving this coupon.

NAME \_\_\_\_\_

FIRM NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

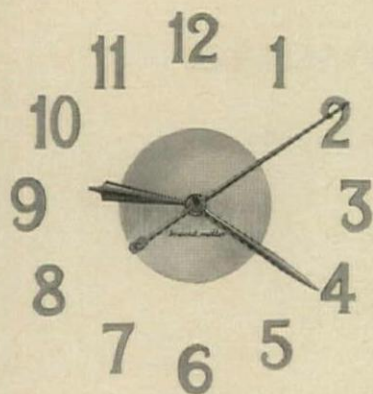
CITY & ZONE \_\_\_\_\_ STATE \_\_\_\_\_

OTHER PELLA QUALITY PRODUCTS INCLUDE PELLA WOOD MULTI-PURPOSE WINDOWS, ROLSCREENS, WOOD FOLDING DOORS AND PARTITIONS, WOOD SLIDING GLASS DOORS

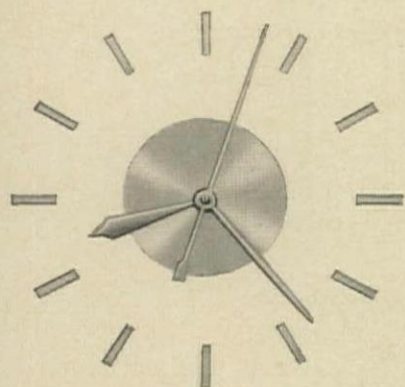
## HOWARD MILLER



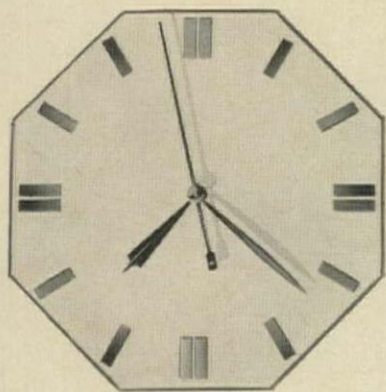
HOWARD MILLER BUILT-IN CLOCKS tell much more than just the time; they bespeak excellent taste and discernment!



Model 6737—New...polished brass or black finish. 9" to 12" diameter. \$17.95



Model 6721—Satin Brass, Copper, Chrome or Black Finish. 9" to 12" diameter. \$15.95



Model 6735—Polished brass hour markers mounted on mat finished white or black polystyrene panel. Brass hands. 11" overall. \$15.95

UL Approved

Easy installation according to template and complete instructions furnished. Write for complete, illustrated literature. Other models dial diameters to 24" and custom clocks to your specifications.

BUILT-IN DIVISION  
**howard miller clock company**  
ZEELAND, MICHIGAN

## Publications

start on p 276

### New lumber grades and uses

New 20-page booklet describes various species of wood from the Douglas fir area—Douglas fir, white fir, West Coast hemlock, western red cedar, sitka spruce. Typical grades and patterns of finish lumber, siding, boards, framing, joists, and planks are shown. Four pages discuss roof decking—grades, insulation, moisture control, fire safety, etc. Tables give conversion factors for changing lineal feet and square feet to board feet, span tables for decking and joists.

West Coast Lumberman's Assn, Portland, Ore.

For copy, check No. 44 on coupon, p 280

### Two catalogs from Leigh

New range hoods, ventilating fans, and accessories are shown in a 12-page catalog, No. 218-L. Range hoods, covering a price range of \$28 to \$97, vent-light-heater combinations at \$20 to \$70 are covered in detail. Roof jacks, baffles, filters, fittings are summed up on the back page.

For copy, check No. 45 on coupon, p 280

Leigh's full line of air control registers, grilles, diffusers, and sheetmetal screws is described in a 72-page catalog. Six types of equipment are covered: air conditioning registers and grilles; perimeter diffusers, baseboards, floor grilles, etc; Multitrol and Multilouver registers and grilles; ceiling diffusers; gravity system registers and intakes. Full engineering detail is included.

Leigh Industries, Asheville, N.C.

For copy, check No. 46 on coupon, p 280

### Builder's styrene foam

Plastic insulation in a wide range of sizes and types is described in a new brochure from the makers of Cellulite. Among the uses discussed are plaster base insulation, shingle backer, aluminum siding backer, cavity wall insulation, perimeter insulation, roof insulation. Rigid Cellulite is offered in large uncut blocks or in boards 12" to 50" wide, 1/2" to 20" thick, 4' to 12'4" long. Flexible foam is available for packaging, pipe wrapping, etc.

Gilman Bros, Gilman, Conn.

For copy, check No. 47 on coupon, p 280

### Building product line from Progress

A 16-page catalog just released tells all about the bathroom cabinets, range hoods, exhaust fans, and intercom systems made by Progress Mfg Co. Featured is a new electronic ductless hood from Power Vent, one of four hoods described. Four Sound-guard intercoms and several varieties of ventilator-heater-light combinations, and four lighted medicine cabinets complete the list.

Progress Mfg Co, Philadelphia.

For copy, check No. 48 on coupon, p 280

### Light and heat control

How grilles can be used to limit light and heat loads is told in a new brochure about Grillewall, a new non-modular aluminum grille. Installation instructions, design ideas, sample specs are included.

Integrated Ceilings, Los Angeles.

For copy, check No. 49 on coupon, p 280

continued on p 280

# housing professionals depend

ON



In small towns just as in big towns.

Says W. D. Schamber of the  
Fairmont (Minn.) Federal  
S & L:

"When we get HOUSE & HOME, I first take it home to read. Then I bring it back to the bank and set it on the counter and let people — builders as well as home-buyers — take it out and bring it back."

Says Harold Kramer,  
President of the Kramer  
Lumber Company in  
Clifton, N.J.:

"I consider HOUSE & HOME the finest and most complete in the field; the others can't touch it."

in America's biggest industry  
almost everybody

reads **House  
&  
Home**

Published by Time Inc.

Watch for  
**HOUSE & HOME's**  
March Issue on  
Home Furnishing  
and  
Interior Design



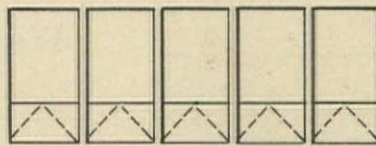
## WOOD TWINLITE WINDOWS

### add glamour to rec room and patio

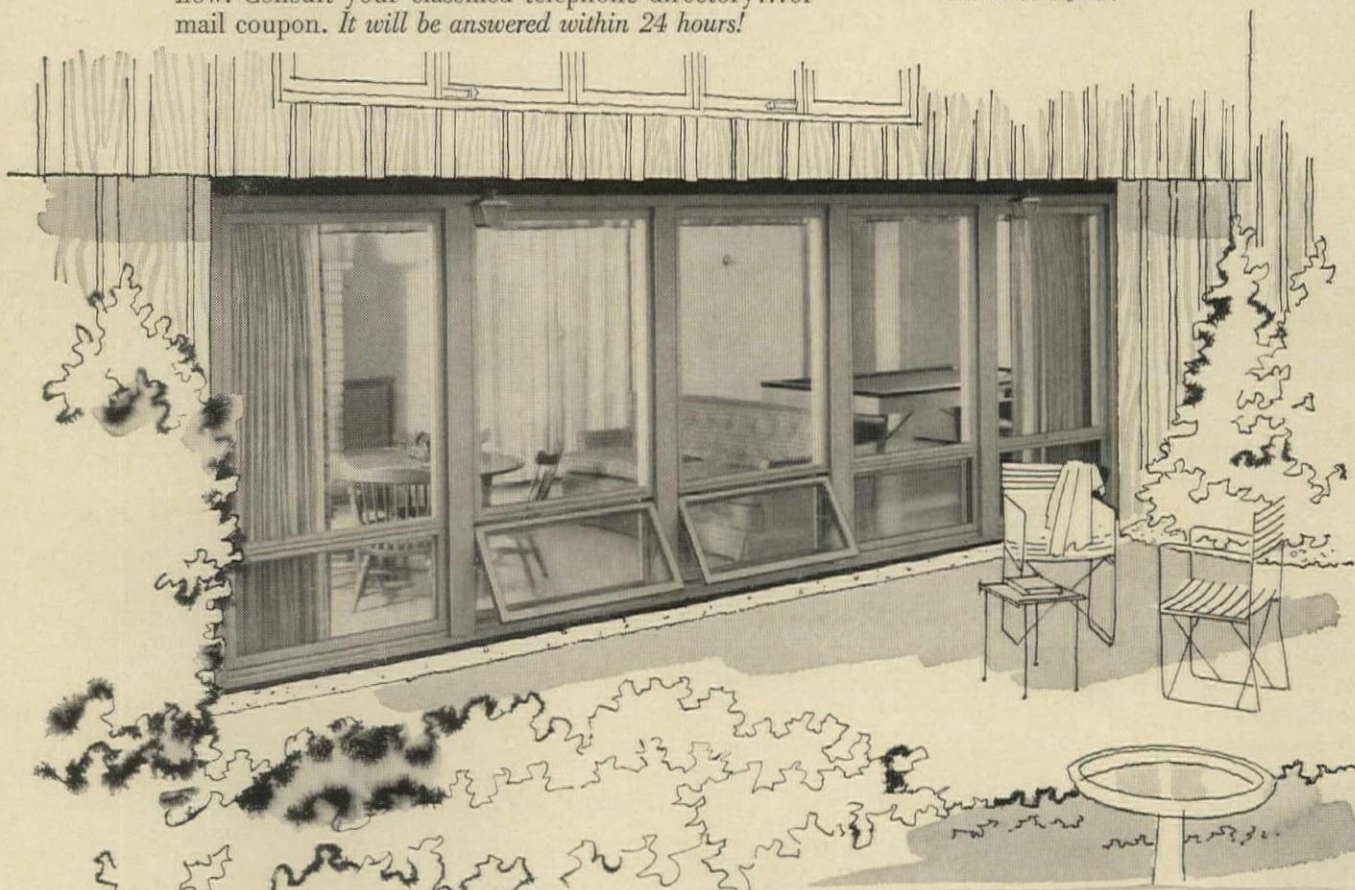
Next time you want to "dress up" a lower level rec room and patio...do it with a string of economical PELLA TWINLITES! These wood windows will always be *right* and in style.

Aside from their good looks, their convenience and quality construction can be demonstrated. It's done by simply showing prospects PELLA'S exclusive GLIDE-LOCK® underscreen operator...and how it holds in 10 positions...Self storing screens and storm sash...Solid aluminum and stainless steel hardware. Removable muntin bars make painting and cleaning easier.

Put the good looks and features of PELLA WINDOWS to work on your next jobs. Call in the PELLA distributor now. Consult your classified telephone directory...or mail coupon. *It will be answered within 24 hours!*



Five No. 476 PELLA TWINLITE UNITS used in this arrangement



Builder: Harvey Construction Company  
Bettendorf, Iowa

**ROLSCREEN COMPANY, LB-42, Pella, Iowa**

Please send free illustrated details on PELLA WOOD TWINLITE WINDOWS by return mail.

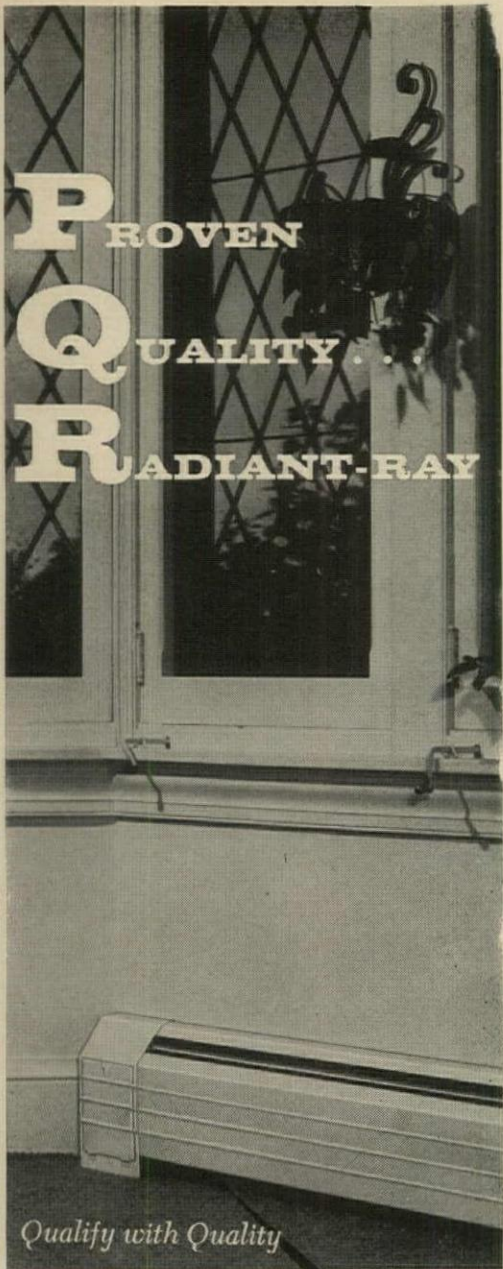
NAME \_\_\_\_\_

FIRM NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY & ZONE \_\_\_\_\_ STATE \_\_\_\_\_

OTHER PELLA QUALITY PRODUCTS INCLUDE PELLA WOOD CASEMENT WINDOWS, ROLSREENS, WOOD FOLDING DOORS AND PARTITIONS, WOOD SLIDING GLASS DOORS



Qualify with Quality

For modernization of present structures or installation in new building, specify and insist on Radiant-Ray baseboard radiation. Get all the cost-saving advantages of hydronic heating plus the proven quality of Radiant-Ray, the most complete baseboard line in the industry... IBR approved ratings. Buy from this one source and fulfill every heating requirement in home, apartment building or institution.



**newington, conn.**

Please send me complete information, including your Free Easy Estimator

NAME \_\_\_\_\_

TITLE \_\_\_\_\_

COMPANY \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_

**How to sell sewage disposal**

Yeomans Bros, a leading producer of sewage disposal plants, has put its merchandising experience into a small format 24-page handbook to help builders sell sanitary equipment. The booklet will help you understand the buyer's attitude, show how to merchandise the equipment at the model house, how to promote it in the community.

Yeomans Bros, Melrose Park, Ill.  
For copy, check No. 50 on coupon below

**New industrial equipment**

All tools in Massey-Ferguson's industrial line are described in a new 24-page catalog. Action photographs, cutaway drawings, operating information, specification data are included for each of the many items in the line.

Massey-Ferguson, Wichita.  
For copy, check No. 51 on coupon below

**How to figure heat loss**

A handy booklet and computer have been prepared by Arvin to help you figure heat loads for electric systems. The booklet shows wattage losses for windows, doors, walls, ceilings, floors, and infiltration; it lists design temperatures and degree-days for all over the US.

Arvin Industries, Columbus, Ind.  
For copy, check No. 52 on coupon below

**Special purpose insulation**

The many forms of Fine-Fyber Felt insulation are detailed in a new folder from the maker. The product serves many heat and sound insulating uses, comes in rolls 24" to 72" wide, 100' and 200' long. Density range: 1/2 lb to 3 lb per cu ft. Acoustic and thermal efficiency is charted.

Baldwin-Ehret-Hill, Trenton.  
For copy, check No. 53 on coupon below

**Want more information?**

The numbers below are keyed to the items described on the New Products and Publications pages. Check the ones that interest you and mail the coupon to:

**House & Home** Room 1960, Time & Life Building  
Rockefeller Center, New York 20, N.Y.

**NEW PRODUCTS • November**

- 1.  Anaconda's Quik-Ruf kit
- 2.  Ford's Econoline trucks
- 3.  Chevrolet's Corvair trucks
- 4.  Dodge Dart pickup
- 5.  St Regis Insulative Board
- 6.  Simplex Thermo-Ply sheathing
- 7.  Simpson Super-Strong sheathing
- 8.  Celotex Sturdy-Wall sheathing
- 9.  Amana curtain-wall cooler
- 10.  GE 2-ton heat pump
- 11.  Stuart-Warner heat pump
- 12.  Modline self-contained cooler
- 13.  Trane air-to-air heat pump
- 14.  Coleman Polar-Pak cooling unit
- 15.  Mutschler Chateau white cabinets
- 16.  Nutone built-in barbecue
- 17.  Waste-King compact range
- 18.  Philco Duomatic laundry
- 19.  GE 1961 laundry
- 20.  Hotpoint Custom Crest laundry
- 21.  Porter-Cable router kit
- 22.  Porter-Cable 6,000 rpm saw
- 23.  Porter-Cable heavy-duty drills
- 24.  Hines Lumber Co perforated hardboard
- 25.  Kalwall skylights
- 26.  Goodrich Geon vinyl sheet
- 27.  Kersting record rack

- 28.  Challenger electric lock
- 29.  Stanley slim knuckle hinge
- 30.  GE portable intercom
- 31.  Kinematix PA system
- 32.  White-Rodgers pushbutton thermostat
- 33.  Cromar mosaic flooring
- 34.  Durazzo flooring
- 35.  Palco primed redwood
- 36.  Alscoc foam-backed siding
- 37.  Keasbey & Mattison a/c sheets
- 38.  Celotex hardboard siding

**PUBLICATIONS**

- 42.  DFFPA's Insta-floor system
- 43.  SCPF's disaster shelter plans
- 44.  West Coast lumber grades
- 45.  Leigh ventilating hoods and fans
- 46.  Leigh full diffuser line
- 47.  Gilman Bros Cellulite foam
- 48.  Progress building products line
- 49.  Grillewall non-modular screens
- 50.  Yeoman Bros merchandising
- 51.  Massey-Ferguson industrial line
- 52.  Arvin heat computer
- 53.  B-E-H all-purpose insulation

NAME \_\_\_\_\_

POSITION \_\_\_\_\_ FIRM \_\_\_\_\_

KIND OF BUSINESS \_\_\_\_\_

STREET \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_

**IMPORTANT:**

House & Home's servicing of this coupon expires Feb, 1961. In addressing direct inquiries please mention **House & Home** and the issue in which you saw the product or publication.

I wish to enter a subscription to **House & Home** for 1 year, \$6  2 years, \$8   
US and possessions and Canada only

New  Renewal \_\_\_\_\_ Signature \_\_\_\_\_

STATEMENT REQUIRED BY THE ACT OF AUGUST 24, 1912, AS AMENDED BY THE ACTS OF MARCH 3, 1933, JULY 2, 1946 AND JUNE 11, 1960 (74 STAT. 208) SHOWING THE OWNERSHIP, MANAGEMENT AND CIRCULATION OF *House & Home* published monthly at New York, N. Y., for October 1, 1960.

1. The names and addresses of the publisher, editor, managing editor, and business managers are: Publisher, P. I. Prentice, Time & Life Building, Rockefeller Center, New York 20, N. Y.; Editor, Henry R. Luce, Time & Life Building, Rockefeller Center, New York 20, N. Y.; Managing Editor, Robert W. Chastaney, Jr., Time & Life Building, Rockefeller Center, New York 20, N. Y.; Business Manager, Lawrence W. Mester, Time & Life Building, Rockefeller Center, New York 20, N. Y.

2. The owner is: Time Incorporated, Time & Life Building, New York 20, New York; the names and addresses of stockholders owning or holding one percent or more of total amount of stock are: Brown Brothers Harriman and Company,\* 59 Wall Street, New York 5, New York; Henry P. Davison, c/o Morgan Guaranty Trust Company of New York, P.O. Box 1266, New York, New York; French and Company,\* c/o The First Pennsylvania Banking & Trust Company, Packer Building, Philadelphia, Pennsylvania; Irving Trust Company, trustee under the will of Briton Hadden for the benefit of Elizabeth Busch Pool, 1 Wall Street, New York 15, New York; Roy E. Larsen, c/o Time Incorporated, Rockefeller Center, New York 20, New York; Margaret Zerbe Larsen, c/o Time Incorporated, Rockefeller Center, New York 20, New York; Henry R. Luce, c/o Time Incorporated, Rockefeller Center, New York 20, New York; The Henry Luce Foundation, Incorporated, c/o Chemical Bank New York Trust Company, Income Collection Department, 100 Broadway, New York 15, New York; Henry Luce, 3rd, c/o Time Incorporated, Rockefeller Center, New York 20, New York; Samuel W. Meek, c/o The National Bank and Trust Company of Fairfield County, Trust Department, 1 Atlantic Street, Stamford, Connecticut; J. C. Orr and Company,\* c/o Chemical Bank New York Trust Company, 100 Broadway, New York 15, New York; Pratt and Company,\* c/o Boston Safe Deposit and Trust Company, 100 Franklin Street, Boston, Massachusetts.

\* Believed to be held for account of one or more stockholders.

3. The known bondholders, mortgagees, and other security holders owning or holding one percent or more of total amount of bonds, mortgages, or other securities are: None.

4. Paragraphs 2 and 3 include, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting; also the statements in the two paragraphs show the affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner.

5. The average number of copies of each issue of this publication sold or distributed, through the mails or otherwise, to paid subscribers during the 12 months preceding the date shown above was: 123,395

LAWRENCE W. MESTER,  
Business Manager.

Sworn to and subscribed before me this 20th day of September, 1960.

MARY JANE GILMORE  
Notary Public, State of New York  
No. 31-1437965

(My commission expires March 30, 1961)

[SEAL.]

# House & Home

completely surrounds the housing dollar ...in depth!

Just about the biggest dollar in American industry is the housing dollar: the money spent to build new housing and modernize old housing. And only HOUSE & HOME, with a circulation of over 125,000, reaches all the important housing professionals who buy and sell housing products for both the new housing market and the modernization market.

published by TIME INC.



**For a safer... more comfortable... more enjoyable home...**

## New Talk-A-Phone

ALL-TRANSISTOR  
**HOME INTERCOM-RADIO SYSTEM**

Provides complete intercommunication as well as radio all thru your house.

- Listen-in on baby, children or sick room . . . You can keep an ear on loved ones from any room in the house, day or night.
- Answer outside doors from any room . . . without opening doors to strangers. Saves time . . . saves steps . . . gives you that added safety in the home
- Talk from room to room . . . upstairs or downstairs, talk back and forth with anyone in kitchen, bedroom, work or play room.
- Enjoy radio in every room . . . Your best liked radio programs follow you throughout the house with the simple flick-of-a-switch.

A touch of elegance—distinctively styled by Dave Chapman, internationally renowned industrial designer. Beautifully finished in richly blended tones of satin silver and polished gold. Easily installed in homes already constructed as well as in new construction.

Write today for complete information and prices

A.I.A. File Number 31-i-51

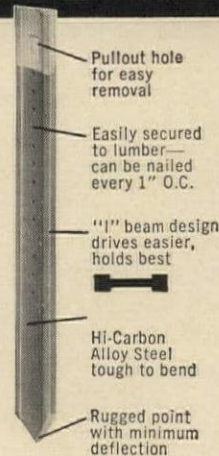
**TALK-A-PHONE CO.**

Dept. HH-11, 5013 N. Kedzie Ave., Chicago 25, Illinois

## SYMONS Steel Stake

Can Be Reused Indefinitely

Drives easily into hard earth. Can be used for practically any type of stake work. This popular and profitable item is available in 12", 18", 24", 30", 36" and 42" sizes.



**FREE!**

**Stake Puller with order of 100**

Sizes can be mixed

Prices and items shown are net F.O.B. Chicago, Illinois factory and subject to change without notice.

TERMS: (Check one) Check enclosed\_\_\_; if satisfactory mercantile rating or reference is furnished, net 30 days\_\_\_, C.O.D. \_\_\_

**Symons CLAMP & MFG. CO.**

4277 Diversey Avenue Dept. L-O Chicago 39, Ill.

Please ship the following Steel Stakes:

Quantity	Size	Price Each	Total Price	Quantity	Size	Price Each	Total Price
	12"	\$1.00			30"	\$1.30	
	18"	1.10			36"	1.45	
	24"	1.20			42"	1.60	

PLEASE PRINT

Firm Name \_\_\_\_\_

Address \_\_\_\_\_

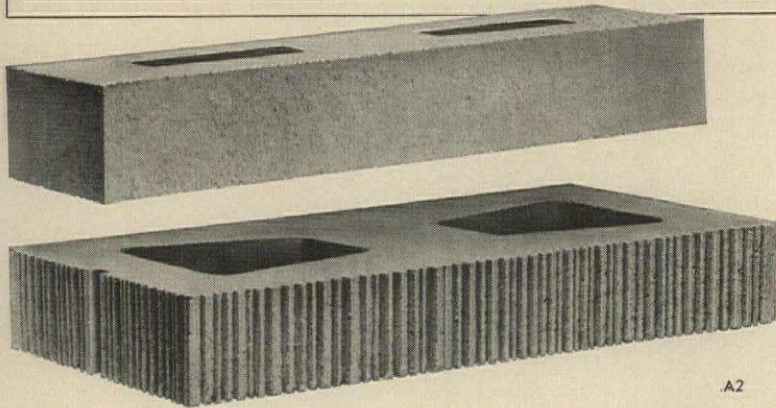
City \_\_\_\_\_

Zone \_\_\_\_\_ State \_\_\_\_\_

By \_\_\_\_\_

SIGNATURE

# AMEROK<sup>®</sup>



A2

## NEW HORIZONS IN MASONRY

If you're not in the mood for monotony, build of Amerok—the supreme achievement in masonry.

For Amerok is refreshingly different. There's newness in its striated texture . . . tomorrow's touch in the wide color range . . . thought of contemporary styling in its clean-lined symmetry.

And it's easy to build with Amerok. It is strictly in modular conformation. Precisely dimensioned. Generous voids to entrain air and lighten the load on footings and foundations. Ample structural strength. Two lengths — 16" and 12"; two thicknesses — 8" and 4". Two heights — 2 $\frac{1}{4}$ " and 3 $\frac{5}{8}$ ". Half units for each size. Striated or plain face.

Price? Beauty considered, 8-inch-thick Amerok is easily the lowest cost masonry available. Material for material, usually costs less than lumber. And there's the 4-inch-thick for cavity walls, or veneer over frame.

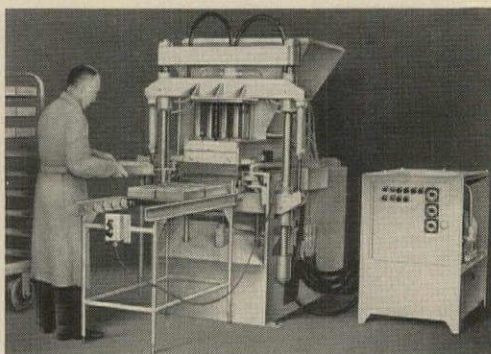
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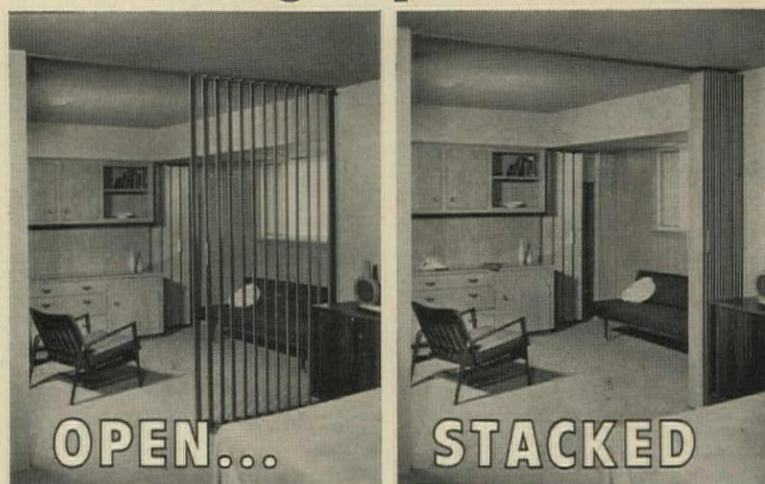
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