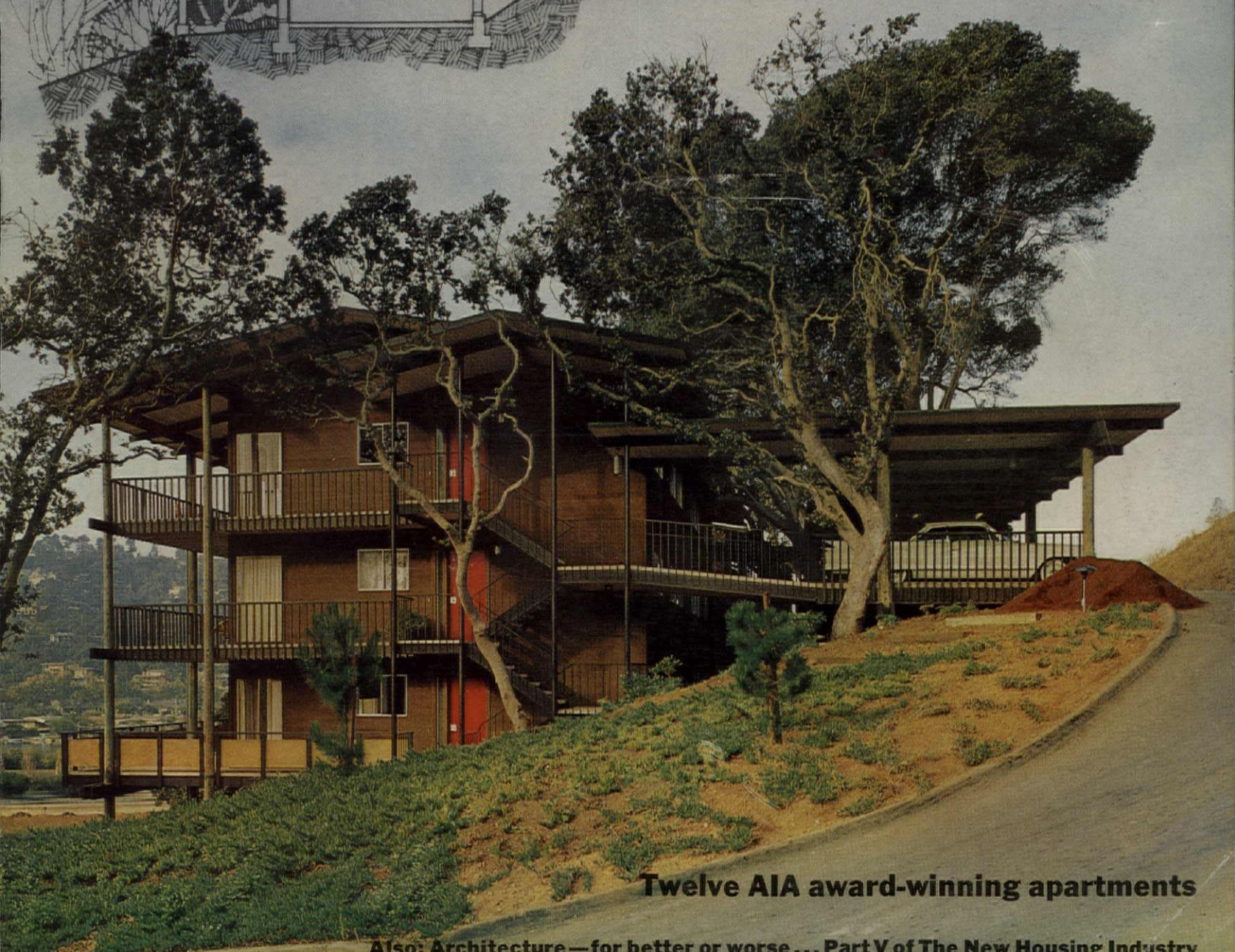
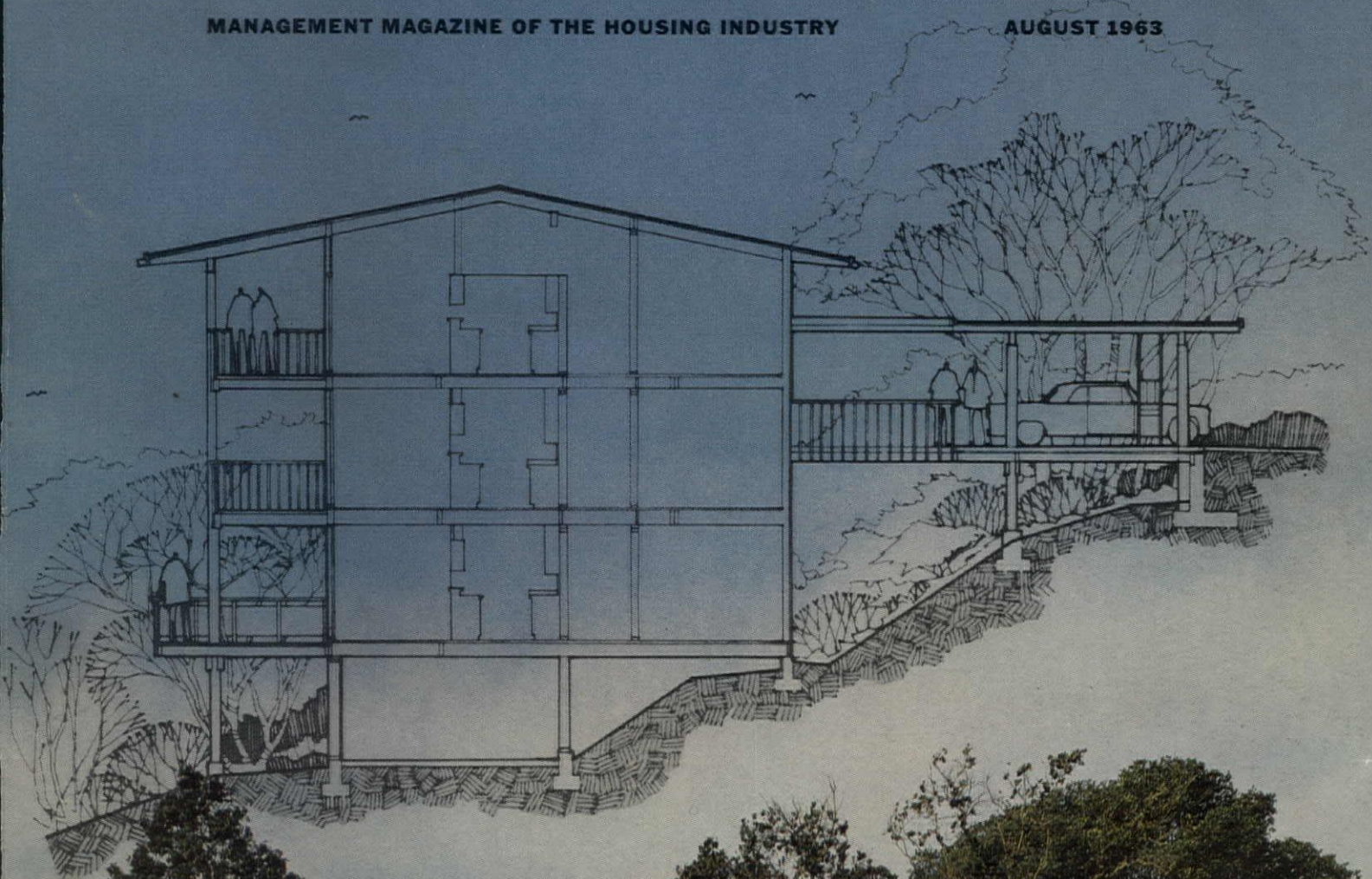


# House & Home

MANAGEMENT MAGAZINE OF THE HOUSING INDUSTRY

AUGUST 1963



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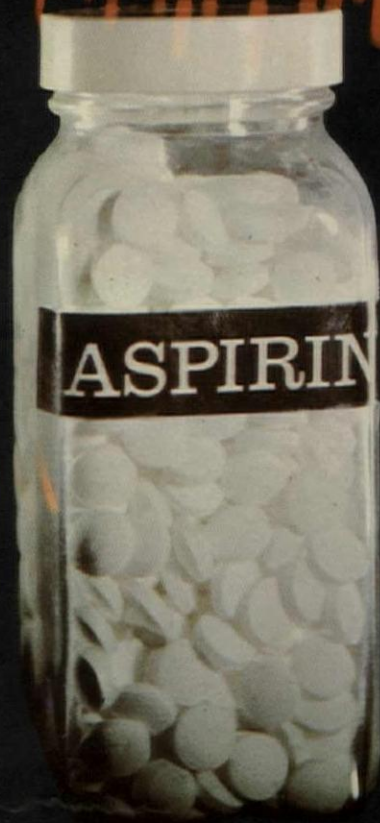
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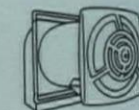


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*ELECTRICAL BUILT-INS FOR  
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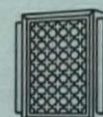
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**FHA: key to how new job anti-bias order will hit builders**

As expected, President Kennedy has amended his 1961 Executive Order barring racial bias on construction and other work under government contract to include federally-aided construction. This includes federal financial aid via "any grant, contract, loan, insurance, or guarantee." So it takes in construction jobs on FHA, VA, urban renewal and other housing programs.

But the President is leaving it up to each agency how to carry out his order. FHA officials predict it may take them quite a while to act. And they predict their regulations will probably encompass only multi-family housing. Why? Explains one veteran: "It's only there that we have contractual relations with the owner."

Conceivably, how FHA carries out the Presidential mandate could be a life-or-death matter for its rental programs. Since FHA was founded 29 years ago, the firm basis of its operations has been that its insurance on a mortgage is incontestable in the hands of an innocent holder. Moreover, FHA has not welched on a commitment to insure, except when it found fraud. It has resisted all pressure so far, for example, to withdraw commitments from builders who had them before Kennedy's anti-bias order in FHA and VA housing, even if they refuse to sell on an open occupancy basis. Now, 90% of FHA rental housing is now built with insured advances—that is, with FHA insurance on the loan before construction starts. Thus, if a contractor is successfully accused of job bias, FHA would flout the whole basis of its program by cutting off its insurance—and no doubt give lenders second thoughts about buying FHA loans.

More probably, FHA will adopt a lesser penalty to enforce JFK's edict against job bias. Blacklisting of offenders is one possibility.

The target of Negro groups in this case, of course, is race bias in construction labor unions. So this latest twist in federal policy is an unexpected reward to non-union builders (about 50 to 70% of homebuilders, NAHB figures). The non-union builder cannot get caught in a bind beyond his control in hiring, whereas most unionized builders must hire whomever the union hiring hall sends out to the job.

**Housing outlook: better and better**

May housing starts hit the highest rate in 13 years. Seasonally adjusted, private non-farm starts reached an annual pace of 1,690,000 units. That is a gain of more than 4% over the revised April level of 1,618,000 units. Prophets are boosting their forecasts for 1963. MBA President Dale Thompson now expects a gain of 40-50,000 units over 1962's total of 1,482,000. HMF Administrator Weaver predicts his earlier estimate of 1,450,000 will be bettered. Contracts for rental housing are rising surprisingly, and FHA has just come up with the good news that its rental vacancy rate has begun to drop, after a five-year rise (see p. 18).

**Rate controls for S&L dividends? Not this year**

Friction between the White House and Sen. A. Willis Robertson (D, Va.), chairman of the Senate banking committee, has apparently torpedoed the Kennedy Administration's chances of putting over its s&l control bill this year. Already miffed at the Administration's civil rights moves, Robertson hit the ceiling when the White House decided to dump his protégé, Home Loan Bank Board Member Joseph J. Williams, when his four-year term expired June 30. (Small Business Administrator John Horne is slated to replace Williams—and he will probably win confirmation approval of Robertson's committee because he is a former staff aide to Sen. John J. Sparkman, second ranking Democrat on the committee.) But Robertson has let it be known he will refuse to hold hearings on the s&l control bill this year. Up to now, he wrote the President tartly, he has not tried to block Administration legislation even though he has opposed much of it.

The s&l control bill, sent to Congress June 26 not by the HLBB but by Treasury Secretary Dillion, would give the Administration stand-by controls over s&l dividend rates (to be imposed by the HLBB after consultation with the Federal Reserve and the FDIC). It would also 1) impose stricter reserve requirements and added rules against conflicts of interest by s&l officers and directors, 2) boost the insurance ceiling for deposits in both banks and s&l from \$10,000 to \$15,000. s&l leaders have been pulling out all the stops against dividend controls, even though many of them privately deplore the dividend rate war raging hotter than ever in southern California (see p. 33).

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## What the new Negro militancy means for housing

Los Angeles Times

Housing, like so much else in American life, is caught up in a revolution.

In this one, only a few people apparently will be killed. Generally, law and order seem likely to prevail. There will be a lot of agonizing. And quite a few people—including builders—may be hurt, mostly financially.

Essentially, the U.S. white majority is in the same position as the British in India: unwilling to take the steps that would be necessary to suppress the uprising that American Negroes call their "summer of discontent." So—one way or another—most Negro demands will be met. On what timetable? That's anybody's guess. In the end, the ten-year-old prophecy of HFA's brilliant onetime race relations adviser, Dr. Frank Horne, may come to pass. "The white flight from the Negro," he ventured in 1953, "will end when the white community realizes there is nowhere left to flee."

**Mood of militancy.** The new tone of militancy was nowhere more apparent than in Chicago last month at the annual convention of the National Association for the Advancement of Colored People. Leaders at a workshop panel entitled "Direct action to achieve integration in housing" called for *mass involvement* in pressure techniques—techniques which up to now have been carried out by a comparatively small number of action-group professionals and volunteers. Executive Director Harold Williams of the Cleveland NAACP chapter recommended mass demonstrations to pressure legislators to pass open-occupancy laws. Watch each lawmaker, he counseled. "Watch how he votes. If he votes 'no,' demonstrate. Embarrass him, make him consistently in the public eye, point out that he doesn't believe in democracy. Picket, kneel in, pray in, sit in at the legislative assembly. Involve everybody in it."

Williams recommended that Negroes carry on their own community-readiness programs by windowshopping in white areas, marching through them, checking out for-rent signs, and setting up for possible action programs any potential segregators.

He named banks as a prime future target because, he said, they often block integration by reticence in financing Negroes. "Write bank policy," advised Williams. "Make them sign and return in ten days. If they don't, go into

**SIT-INS** camped en masse in the sales office of Builder Don Wilson until he put them under citizen's arrest. Then came mass picketing which tied up traffic, scared housewives, and led local officials to ask him to close his office.



their lobbies and go limp. You might have to go to jail, but you have to be willing to go to jail in order to get things you believe in done now. Banks have to realize that business can be stopped by a good, limp squat-in."

**Forced change.** Already, the militant pressures are forcing changes on builders and real estate men. In Dayton, Negro tenants of a 503-unit FHA rental project staged a six-day rent strike. Their ground: poor maintenance and unfair rent practices. After demonstrations aided by the Congress of Racial Equality (CORE), Shelby Construction Co. of New Orleans beefed up its maintenance staff.

In Baltimore, a federal judge ruled that Developers Abraham S. Sind and Israel Cohen must sell a \$26,000 house in an all-white Montgomery County subdivision to a Negro school principal. They are enjoined from selling it to anyone else.

In Los Angeles, Builder Don Wilson, No. 1 target of CORE pickets (News, July), took matters into his own hands after a 12-hour sit-in (see cut). He made a citizen's arrest of 40 sit-ins on two weekends, charging them with entering and occupying property without the owner's consent, a misdemeanor. Housewives in his all-white Torrence tract protested

that the massive Negro demonstrations violated *their* right to peaceful occupancy of their homes. "They want their freedom, and it's their right—but how about ours?" cried Mrs. Don Foyle. "I'm sending my children out of the area this weekend. It's too dangerous."

**Reactions.** Resourceful builders are using various means to sidestep the financial woes of being caught in the rights fight. In Philadelphia, most builders merely take orders from models which are "not-for-sale." Thus they have no inventory of completed homes vulnerable to forced sale to Negroes. One Long Island builder asks for a \$1,000 deposit, non-refundable if a customer fails to qualify.

Realtors are mounting a counter-offensive against the Negro drive for anti-bias laws—"forced housing" to Realtors. "We cannot gain one freedom by destroying another," says NAREB President Daniel F. Sheehan. Adds President Ralph Lewis of the Building Contractors Assn. of California: "The new militant tactics have done more to accentuate prejudice than to remove it . . . The Negro vote can determine who wins the White House in close elections. Consequently it must be courted and the only lure appears to politicians to be integration."

## Negro goal: 'Government neutrality is not enough'

Few are in better position to judge what directions the new Negro militancy in housing will take than Jack E. (for Everette) Wood, 42, housing secretary of the National Association for the Advancement of Colored People, largest and the best organized of the Negro groups.

Wood works directly with 550 local NAACP housing committees—and only about one-third of all NAACP chapters have housing committees.

"Our philosophy is constantly changing day

by day," says Wood. "But one thing we have learned—government neutrality is not enough. You have to have positive and affirmative programs encouraging racial and economic diversification in housing. Something more than a law is needed. The laws don't mean a thing if you don't get out and push."

Pushing is Wood's job. Much of his time now is taken up in trying to convince state and federal officials that government should not be neutral in housing.

For example, he has prepared written arguments for the governors of three states—Massachusetts, New Jersey, and California. Some are partly acceding to his position.

Gov. Richard Hughes (D.) of New Jersey has just held a housing conference at which he encouraged state public housing and planning agencies to do more to avoid continuing segregated patterns in selecting sites and staging land-reuse in renewal areas. Gov. Edmund (Pat) Brown (D.) of California has just formed a civil rights task force. First job: prepare executive orders guaranteeing equal opportunity in all businesses regulated or licensed by the state—including real estate.

At the federal level, the Urban Renewal Administration has just made itself a non-neutral in Wood's eyes. URA Commissioner William Slayton has ordered all cities planning

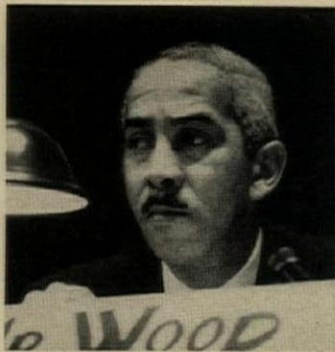




community-wide renewal programs to study the housing needs of minorities and develop positive programs to improve the quality and quantity of Negro housing. URA will no longer let owners listing homes for sale or rent to families displaced by renewal projects show a race preference. And the Public Housing Administration has refused to approve a 100-unit project in Englewood, N. J. (scene of Negro school demonstrations) because the units would be built in an all-Negro neighborhood and thus tend to harden segregation.

Wood says that Negro groups are becoming a lot sharper on the long-term implications of site selection and types of housing to be provided in renewal and public housing. In White Plains, N. Y., outside New York City, Parent-Teacher Assns. have been won over to supporting vest-pocket public housing projects in all sections of town to shelter Negro displacees of an urban renewal project.

For the future, Wood forecasts: "I see



NAACP's WOOD  
Pushing is his job

builders making an overt effort to attract a segment of the Negro market. Many good builders have come around to support democracy in housing and profited by it—Redeveloper James Scheuer of New York City, Ferd

Kramer, sponsor of interracial Prairie Shores in Chicago, Builder Joseph Eichler in Palo Alto, Calif. We admire them for taking the lead. In a short time I suspect their competitors will envy the acclaim they are getting.

"The guys who don't follow their lead are going to be competitively disadvantaged."

Could the NAACP and other Negro leaders stop the present wave of racial disturbances? Wood doubts it. Negro leaders have traditionally looked askance at demonstrations because they feared the mass of Negroes might not join in. And if they did, there was no assurance of victory. But the demonstrations in Birmingham and Philadelphia (NEWS, July) showed something can be gained. As a result: "I expect it will continue and expand," says Wood. At the just-ended NAACP convention, Wood presented tips on "direct action to achieve integration in housing." The open treatment is new, but the subject is not, says Wood.

—KENNETH D. CAMPBELL

## LEGISLATURES

# Amid riotous sit-ins, California bans bias in housing

California has just adopted bitterly-contested law outlawing race bias in an estimated 70% of the state's private housing. It was the only state to pass new bias curbs this year. Alaska adopted an anti-bias law last year, and five did so in 1961. All told, 11 states and 5 cities now have laws against bias in housing.

The California bill prohibits refusal to sell, lease, or rent because of race in all publicly-assisted single-family homes, all publicly-aided apartments of more than two units, and all apartments with four or more units. Publicly-aided housing may be either through FHA, VA, or the state's Cal-Vet loan program. The state Fair Employment Practices Commission will enforce the law, along with the 1959 Unruh Act banning bias in all business including real estate offices. FEPC may seek a 20-day restraining order against alleged offenders while it investigates cases.

California legislators adopted the measure only a few minutes before mandatory adjournment at midnight June 21—to applause and singing of demonstrators and spectators. This followed days of sit-ins, hunger strikes, and other demonstrations by Negro groups inside California's capitol building itself.

**Behind the headlines.** What really counted was that Gov. Edmund (Pat) Brown (D.) used all his muscle to pass the bill. He summoned the state Democratic central committee to Sacramento six days before adjournment and told them bluntly: "I intend to use every ounce of power and persuasion a governor has to push this important legislation." He asserted that Democrats had not put their full strength behind the Berkeley anti-bias ordinance (defeated by voters in a referendum in April)—and "That's the kind of mistake we must not make again."

What put the state bill over was days of secret negotiations between Assembly Speaker Jesse M. Unruh (D., Los Angeles), Chairman Luther Gibson (D., Vallejo) of the Senate committee which stalled an Assembly-passed bill for nearly a month, and other key party men. Out of this came agreement to send the

bill to a Senate vote—where Senate President Pro Tempore Hugh M. Burns (D., Fresno) voted against it.

The secret maneuvers by the power-structure short-circuited efforts of opposing Realtors and Builders who relied on lobbying with members of Gibson's committee. During the fight Gibson received 4,000 letters—2,500 opposing the Rumford bill.

The California Real Estate Assn. moved quickly to advise its members of their rights and duties under the law. But Realtors hinted they may join in a fight to force the law to a state-wide referendum—which would require 292,662 signatures on a petition. Cries CREA President L. H. Wilson: "The law is equivalent to seizure of private property without due

process of law. We stand for equal rights for all and special privileges for none. This is class legislation."

**Three stronger laws.** Negro groups made headlined attempts to get new laws in Ohio and Rhode Island. One group even handcuffed itself into the Ohio Senate gallery to force action. But both states rejected proposed anti-bias laws. Ohio's died in a 10-10 tie Senate committee vote on an House-passed measure. Proposals also died in Iowa, Wisconsin, Illinois, Michigan, Indiana and Washington. Backers of anti-bias laws succeeded in gaining wider coverage for existing laws in New York, Connecticut, and Massachusetts.

Associated Press



**DEMONSTRATIONS** in California's capitol building, say political analysts, hurt chances for the original anti-bias bill offered by Negro Assemblyman Byron Rumford (D., Berkeley). A modified measure passed.



## Condominiums: 23 more states adopt enabling laws

So far this year legislators in 23 states have adopted condominium laws.

This is the biggest advance yet for condominium, which became popular in Puerto Rico in 1955 and spread to the U.S. when Congress began letting FHA insure condominium mortgages in 1961. (Under condominium law, apartment residents own their own apartments. In contrast, co-op owners hold stock in a co-operative association which owns the building. Co-op residents are liable for default by other residents; condominium occupants are not.)

Before FHA condominiums could be widely used, state enabling legislation was needed. With few legislatures in session last year, only eight—Arkansas, Arizona, Hawaii, Kansas, Kentucky, Louisiana, South Carolina, and Virginia—legalized them before this year.

This year, when most biennial sessions of lawmakers are held, some of the nation's biggest housing states like California, Texas, and Florida have moved into the condominium column. Others joining the parade at this writing are Alaska, Connecticut, New Jersey, Georgia, Indiana, Iowa, Kansas, Maryland, Michigan, Minnesota, Nevada, New Mexico, Ohio, Rhode Island, South Dakota, Tennessee, Utah, Washington, West Virginia, Wisconsin. Nine states have bills pending.

**Opponents falter.** Only in Texas did condominium face organized opposition. The Apartment Owners Assn. assailed the bill as an "FHA boondoggle" and "an invitation for promoters to prey on the people's desire for

### Minnesota: big cities derail drive against public housing

Pressure from mayors and councils in the Twin Cities helped block a bill to limit public housing units to 50 per 100,000 population and require a referendum on every proposed project. Most industry groups supported it.

"If public housing can't justify itself, then it doesn't deserve the vote of the people," testified Executive Vice President Bernard Rice of the Minneapolis Board of Realtors at one of several heated hearings. The bill was offered by a House freshman, Daniel J. Slater of St. Paul, who had campaigned on an anti-public housing platform.

Mortgage bankers failed in an effort to reduce the redemption period on home foreclosures to six months. The present one-year requirement (in several states) leads investors to penalize FHA and VA loans via deep discounts. The bill was supported by mortgage bankers and homebuilders' groups, but it got nowhere in the face of major unemployment and a depressed economy in the Mesabi range area near Duluth.

"There was no future for such a measure when the state is burdened with its own northeastern section," said Sen. Harmon T. Ogdahl, a Minneapolis Realtor.

A bill to establish a uniform state building code won widespread support outside the legislature but died in House committee in the adjournment rush. Rep. Robert Ashbach, a St. Paul contractor and one of its authors,

home ownership." It added: "The condominium device gives the promoter an unusually dangerous sales gimmick." Apartment men argued that promoters will draw heavily upon widows and single working girls, who know the least about apartment operation, with promises of paying less than rent. Legislators rejected this argument, but they did heed pleas of builders who feared condominium would be applied to already-constructed (and vacant) apartments to let them compete with new homes. The law makes existing property ineligible for condominium financing.

States with homestead tax exemptions wrestled with the problem of whether to give a full exemption to each condominium apartment owner or only one exemption for the entire building. Florida lawmakers, fearing full exemption might erode local tax rolls, authorized one homestead exemption of \$5,000 assessed valuation for all units under the same roof. The tax exemption would be divided among apartment owners.

Georgia and Minnesota allowed full homestead exemptions for each unit, although in Georgia some urban counties have already whittled away the nominal \$2,000 exemption by imposing special school taxes.

In Connecticut, lawmakers substituted the word "unit" for "apartment" in the law, hence applying condominium to commercial development like shopping centers and offices.

**Who buys condominium?** Promoters of the first condominiums in California are planning their units to appeal to some new groups.

blamed "three or four key people in key places." The League of Municipalities, professional engineering and building associations, and contractors backed it.

### Oklahoma: state lawmakers shout down public housing

An overwhelming House voice vote killed a bill to make Oklahoma the 46th state to authorize public housing. The measure had squeezed through the Senate on a narrow vote before homebuilders. Realtors and mortgage bankers organized a grass-roots campaign in opposition. Builders sent dozens of letters to each representative and arranged phone calls and visits by influential persons. Industrial groups, lumbermen, and savings and loan associations joined the assault. The Senate had amended the bill to limit rentals to families with incomes of \$2,750 or less.

### Three states crack down on mail-order land sales

California and New York have tightened their law against land fraud and Oregon has added a strict regulatory act.

New Mexico was the first state to legislate against wide-open mail-order sales this year (NEWS, May). Colorado, Florida and Minnesota have also enacted curbs (NEWS, July).

California had a law widely considered as

At a condominium conference in Los Angeles, Leonard B. Schneider said his Ardmore Development Co., which has merchandised many co-op apartments in the last nine years, is thinking of designing condominium complexes with large owner apartments and smaller rental apartments. His reasoning: "People who like the advantages of a home [plus a rental income] may find condominium very attractive," especially when professional management removes many of the worries for them. He points out that no one individual can own more than four units under FHA Sec. 234, but he doubts conventional condominiums will have this requirement. Adds Schneider: "Condominium could be merchandised as a form of syndication where large apartment buildings could be offered—conventionally financed—to individuals or groups on the basis of income-earning potential."

Schneider also sees a third market for condominiums: "the fixed income person (e.g., widows and retired folk) who can afford to pay cash but who must have low monthly payments."

But Schneider warns: "The real danger is from the fast-buck operators who promise what they cannot deliver. Condominiums are not a substitute for value in housing. Condominiums can fail. It is not the magic word that will guarantee rapid sale of any kind of junk you or I decide to put together. Condominium is not the product . . . and remember the customer must like the product. And the very elements which make any other kind of housing fail will make a condominium fail."

the nation's most severe, but the legislature in Sacramento raised violations from misdemeanor to felony status which opens the way into state prison for errant promoters.

The change requires subdividers to show adequate financial backing, desist from misleading advertising, and establish roads and sewers. The state can bar a public report if it doubts that site improvements were made, and it can require non-resident subdividers to consent to be served with California complaints before letting them sell in the state.

Gov. Mark Hatfield of Oregon signed a subdivision control law providing up to \$10,000 fines and prison terms for promoters failing to file full particulars with the real estate commissioner, failing to prove financial ability, or to submit acceptable plans for water and sewage lines. The law goes into effect Sept. 2.

New York amended section 9A of its Real Property Law to require a subdivider to offer a full-disclosure statement to buyers. The change requires a financial statement from the offering company and raises a violation from a misdemeanor to a felony. The new rules went into effect July 1.

### California: controversial plan for new housing agency loses

Gov. Edmund G. (Pat) Brown's much debated plan to put the state deeper into the housing field cleared the Assembly but died in



## FHA REGULATIONS

## FHA names two new top deputies

a Senate committee during the adjournment rush.

Builders, s&ls, lenders, title companies, and real estate brokers fought the program, which would have:

- Created a new state Department of Housing and Community Development to pressure the federal government for more and bigger loans and grants in housing (e.g. lobbying for amendments to FHA Sec. 221d3s' submarket interest-rate scheme so low-income families could borrow at subsidized rates to buy homes).

- Shifted to the new department the division of housing standards now lodged in the Department of Industrial Relations.

- Given the new department \$1 million to lend local agencies for redevelopment.

- Set up a \$600,000 experimental program on low-cost housing.

The governor's proposals were based on the much more sweeping recommendations of a housing advisory commission headed by Builder Edward P. Eichler (NEWS, Mar.). Among these was a suggestion that California adopt an interest-subsidized plan for middle-income rental housing like New York's Mitchell-Lama program, under which the state uses its power to issue tax-free bonds to provide 50-year mortgage money at sub-market interest rates. The commission also proposed that the state should plan and develop new satellite cities—as a move to counter urban sprawl. To builders, this added up—as President Robert G. Stewart of the San Diego Building Contractors Assn. put it—to putting “the state into the housing business on a grand scale and giving it dictatorial controls over the building industry.” Perhaps moved by industry protests, the governor did not forward these recommendations to the legislature. HHF Administrator Weaver wrote Brown that he was “impressed by the breadth of this study and its imaginative recommendations. . . .”

*California lawmakers also:*

- Cracked down on urban sprawl by creating annexation agencies in every county with power to veto new cities or districts. “There is too much government in California today,” said Brown. “This will slow down the trend.”

- Tightened up provisions of California's celebrated 1913 Municipal Improvement Act, under which smart developers were often able to form improvement districts consisting of land they owned, and issue bonds to finance utility costs in development. Improvement districts and cities issued some \$450 million in tax-free bonds during the first five months of 1963—about 10% of the U.S. total—arousing fears about the state's fiscal reputation.

- Passed a bill bringing house designers under the state Architects' Act and requiring that designers be licensed—a move that organized civil engineers oppose as an invasion of their domain.

- Set up a fund—to be financed from realty license fees—from which persons aggrieved by an act of a real estate licensee may be reimbursed up to \$10,000 if a defendant broker or salesman lacks the assets to pay. The measure was sponsored by Realtors.

- Let die in Assembly committee a proposed state constitutional amendment to give cities and counties power to shift local realty taxes from land plus buildings to land alone. The idea is aimed at taxing away the profits in both slums and land speculation.

“This is the first real reorganization of FHA in more than a decade.”

So says Lawyer Stanley Berman of New York City, who has just been named to one of two newly created jobs as associate deputy FHA commissioner. Berman, deputy for operations, will head up all FHA home and multi-family operations, property improvement and rehabilitation, and foreclosure dispositions.

Carlos Starr, who joined FHA when it was founded in 1934 and has lately been assistant commissioner for field operations, has been



Walter Daran

**FHA'S BERMAN**  
He'll direct operations.

named associate deputy commissioner for management. He will supervise all FHA budgeting, administration, and auditing.

The two new \$20,000-a-year appointments by FHA Commissioner Philip Brownstein end talk that FHA might split its rental housing operations off from its one-family operations, creating a dual processing and underwriting bureaucracy. Instead, Brownstein has created a new top layer of supervision between him and the eight assistant FHA commissioners, including Rental Housing Assistant Franklin Daniels.

“I've been complaining for years about how FHA is run,” says Berman with a smile. “Now, I've got a chance to do something about it. If this reorganization works, FHA's percentage of starts should go up dramatically. A lot of jobs that now go conventional could go FHA if we can get the agency running better.” Statistics underscore the agency's need. Its share of privately-financed starts fell to 14.4% for the first five months of 1963 vs. 18.9% for the same period in 1962.

Berman, a Cornell law graduate, joined FHA in 1949, but left in 1957. All his FHA experience was in multi-family housing—which now accounts for 12.4% of FHA's business. But this is an area where even its own veterans concede



Walter Daran

**FHA'S STARR**  
New management chief

FHA needs beefing up—particularly on cutting processing time in many field offices and on supervising rental projects after they are built.

Since leaving the agency, Berman has specialized in realty law, most of the time in partnership with former FHA deputy Commissioner Charles Sigety, now executive director of the New York State Housing Finance Agency. As a lawyer and as vice-president of Webb & Knapp, Berman figures he has helped set up \$500 million worth of rental housing.

One move Berman has in mind: revamping both the fee schedule and application form for FHA rental projects. Today's skimpy form (20-12), as he sees it, is subject to abuse by sponsors bent on short-cutting specs.

### FHA begins ad campaign to sell foreclosed homes

Foreclosures of FHA-insured homes are still rising—despite assurances by some congressmen like Rep. Albert Rains (D., Ala.) that they have leveled off.

FHA Commissioner Philip Brownstein has just told the Senate appropriations committee that FHA foreclosures on hand may have shot up 22% in the last six months. At the end of fiscal 1963, he testified FHA expected to have 49,000 foreclosed homes vs. 40,073 units on hand last Dec. 31.

Foreclosures are still coming in at the rate of 3,000 a month, and the agency has been able to sell only 2,000, FHA men say.

FHA has boosted its estimate of new foreclosed homes it expects in fiscal 1964, ending next June 30. The old estimate of 37,000 “likely” will be topped, says Brownstein.

The agency has made many changes in tightening underwriting and market analysis, but Brownstein doubts the effect of these changes will be felt for another year.

To cope with the backlog, FHA plans to begin advertising its foreclosed homes in newspapers like the *Wall Street Journal* and *New York Times*. The agency first will push its 7,000 homes in Florida, an effort to sell Northerners on buying in this vacation area.

FHA's disposition problems prompt some real estate men to say, “I told you so.” When FHA quit giving exclusive listings of foreclosed homes to real estate agents last September (in a move to cut bias in resales), realty men predicted that sales would slow.

### FHA under fire for dropping insurance on foreclosed units

Private insurance companies are protesting so loudly over FHA's new policy of not buying hazard insurance on homes and apartments it acquires in defaults that the agency was called before the House housing subcommittee to explain. Insurance companies did not get very far. FHA stopped taking out hazard policies for foreclosed homes on Jan. 1 and for apartments on July 1.

FHA Commissioner Philip Brownstein defended the economy. He said premium payments were much more than FHA had recovered via fire and hazard policies. From 1954 to April 30, 1963, FHA paid \$4,363,396 in premiums but collected only 17.5% in claims, or \$736,166. The General Accounting

NEWS continued on p. 13

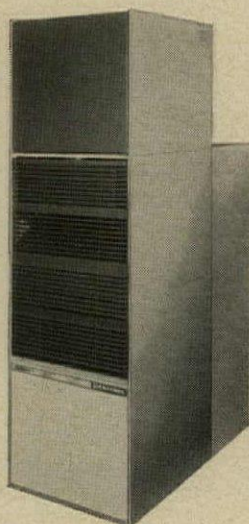


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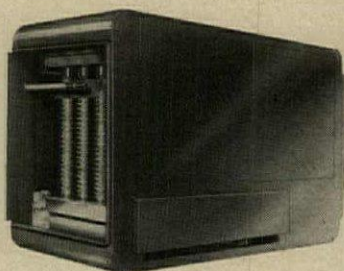
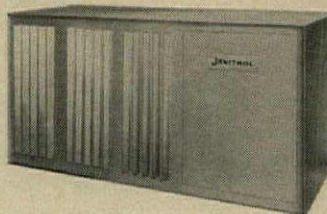
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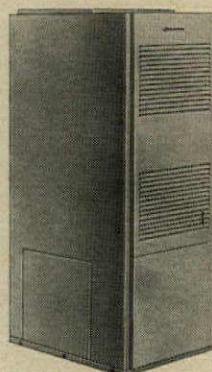


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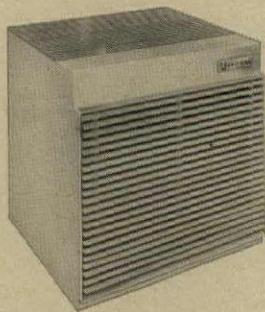
**Oil-Fired Winter Air Conditioners** in upflow, counterflow, lowboy and horizontal models. Complete with high pressure, atomizing-type burner, heavy gauge welded steel heat exchanger and low voltage controls.



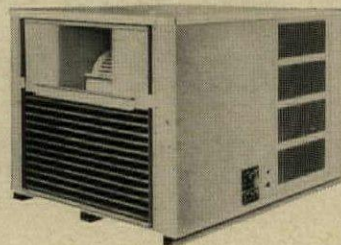
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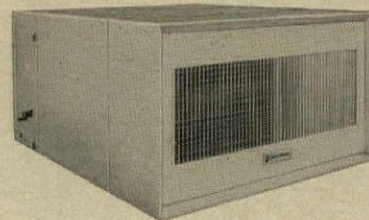


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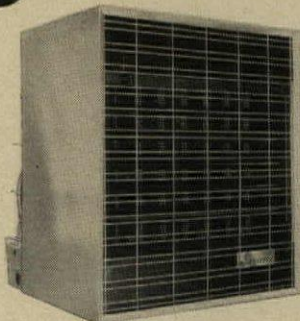
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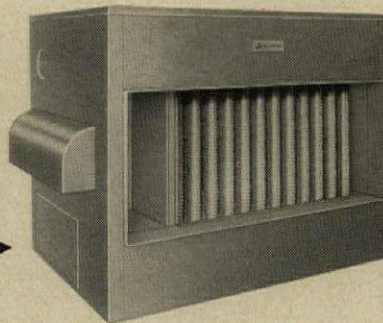


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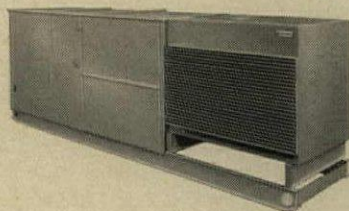


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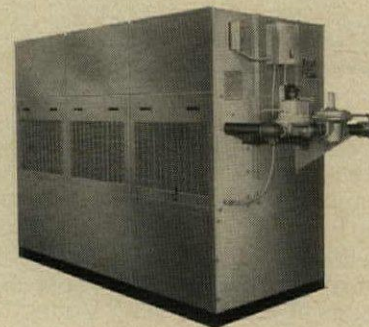
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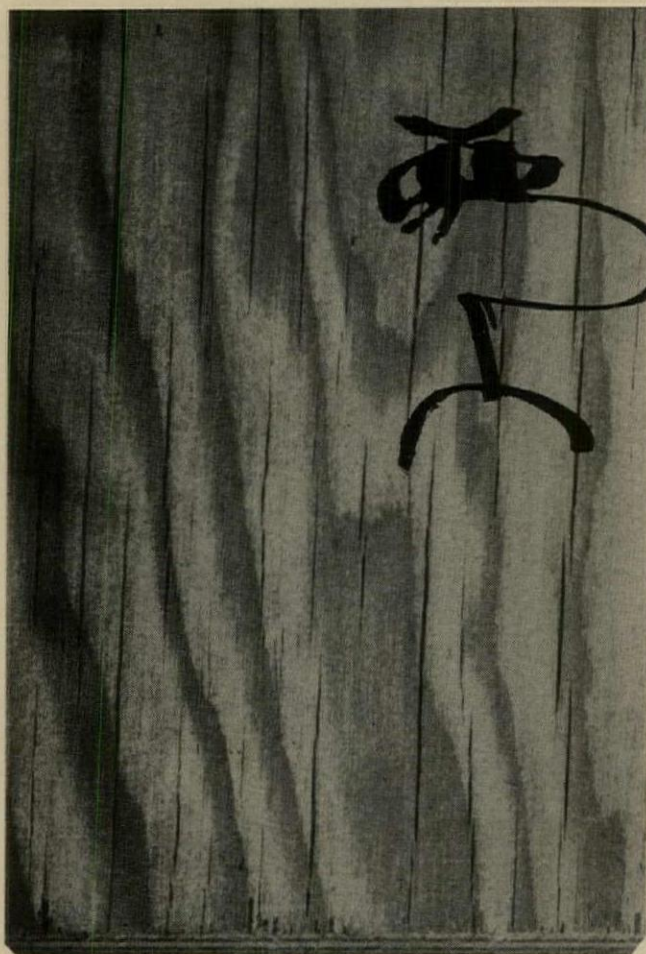


**More Information?** Detailed specifications and engineering information on all of these models are available from your local Janitrol representative. He's an expert in equipment utilization and ready to provide personal assistance. Give him a call, he's listed in the yellow pages. Or, you may write to the Product Application Manager at the factory in Columbus.

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Result: The photos (unretouched except for cartoon lines) speak for themselves. Regular plywood started to face-

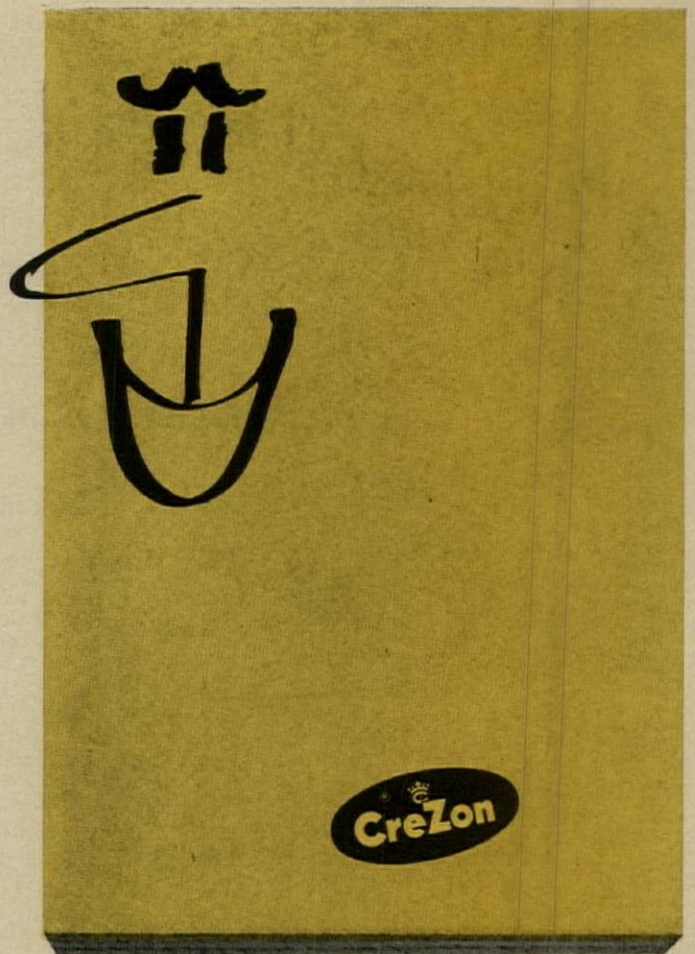
check during the first cycle, and became progressively worse. But the same plywood with CreZon overlay remained smooth and tough. There was no checking, cracking or grain-raise.

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## HOUSING POLICY

## House knives better housing statistics

Office, Congress' watchdog on spending, urged FHA to drop hazard insurance a year ago.

After listening to the insurance men and Brownstein, Chairman Albert Rains (D., Ala.) of the committee observed gently that Congressmen get letters from businessmen every day demanding cuts in government spending. He suggested the private insurance companies and FHA work out a plan for co-insurance. Both sides say they are willing to try—but observers doubt much will happen.

## FHA eases processing for Sec. 220 rehabs

FHA has just relaxed its regulations to simplify and speed processing of multi-family rehabilitation housing mortgages under Sec 220.

If the loan is \$200,000 or less and FHA does not insure advances during construction, sponsors need not:

- Go through the same complex procedure in cost certifying as is required on larger multi-family projects. Notably, the builder's statement of costs need not be backed up by independent accountants.
- Submit detailed data on his organization.
- Undergo regulation or supervision while work is in progress.
- Furnish a survey or surveyor's certificate.

## FHA warns military housing must meet normal tests

FHA has just cautioned its field offices not to approve more Sec. 222 military housing than long-term market demand will sustain.

The warning, in field letter OL-376, stresses: "There is no authority for more liberal underwriting policies or for exempting Sec. 222 from controls exercised over Sec. 203 in areas of military impact or predominance." The only differences, FHA notes, are that 1) the Defense Dept. will pay the insurance premiums under Sec. 222 while the home-buyer remains in the service, and 2) the serviceman gets consideration of his career status when FHA figures his eligibility for mortgage credit.

Where housing surpluses have developed, and FHA is keeping close control over commitments, "close surveillance of the entire market, military and non-military, must be maintained," warns FHA. Moreover, it adds: "Some military installations do not exhibit the permanence" to let FHA issue commitments under Sec. 222 based on military demand. In such cases, Sec. 222 commitments, like those under FHA's regular Sec. 203b, must hinge on "normal needs of the communities adjacent to the military installations" without adding in today's military demand at all.

## VA tightens rules on automatic guarantee

VA has told supervised lenders to stop closing home loans on the VA's automatic guarantee basis as a favor for non-supervised lenders. The automatic guarantee applies to regulated lenders—banks, S&LS, and insurance companies. Mortgage bankers must apply for prior approval.

VA gave supervised lenders until July 17 to conform or lose their privilege of an automatic guarantee. The order may slow VA processing for builders and prefabbers.

Efforts to get more detailed and up-to-date housing statistics from the federal government (NEWS, Mar.) have been slapped down in the House.

The House appropriations committee cut out all \$210,000 the Census Bureau sought for a national housing inventory and slashed the remaining budget so deeply that work to improve housing vacancy data cannot begin.

The battle now shifts to the Senate, where the finance committee is pondering industry pleas to restore some of the funds. The Senate is traditionally more generous than the House.

**No mid-census count.** In dropping the \$210,000 in 1965 or 1966, the House appropriations committee said tersely: "If the interested housing agencies believe the inventory is necessary, they should provide the funds."

But there is no chance that either HHFA or the Home Loan Bank Board, whose budgets are still stalled in the appropriations committee, could divert enough money for the count from other activities.

The big reason is that the \$210,000 for the fiscal year ending next June 30 is only the first installment on a total bill of \$6 million. The appropriations committee apparently was shocked by this estimate, because the housing inventory of 1956 cost only \$1 million. That count proved a tremendous boon to the housing industry, for it revealed that the Bureau of Labor Statistics was understating housing starts by as much as 25%. One result was a major overhaul of the statistical method of counting

monthly housing starts, beginning in 1959.

For the 1965 or 1966 housing inventory, housing men had wanted much more detail than in 1956. They wanted to get breakdowns between city and suburban areas in metropolitan areas to shed light on whether families are migrating back to the cities and whether the housing supply of central cities is increasing. The survey would also measure whether rents and house values are going up or down and how much deterioration is taking place.

**Status quo in vacancies.** The committee trimmed \$3.2 million from a \$17.2 million request for collecting, compiling, and publishing other census statistics on housing.

This almost certainly dooms a plan to expand Census' housing vacancy reports to cover the locals situation in 35 met areas. Currently Census reports vacancies only by sections of the nation. The funds provided would only let Census give technical aid to local organizations in gathering their own vacancy data.

Housing men in the Federal Statistics Users Conference are pushing hardest to get vacancies by metropolitan areas restored in the Senate. They say the met area program, along with a program of correcting the wild month-to-month swings in housing starts, would cost \$1,035,000. A half-way approach to the met vacancy reports would cut this to \$735,000.

Still undecided in the House is the fate of HHFA's request for \$600,000 to continue and expand its quarterly report on housing sales and unsold inventory.

## LABOR

## A fresh report on labor featherbedding

How widespread are labor abuses in home-building? A new NAHB survey gives definite, if spotty, support to builders' contentions that restrictive practices—in a number of cases severe ones—exist and need remedying through changes in federal labor laws.

Some 15% of builders generally say they face labor abuses in one form or another. This percentage increases to 28% in areas where organized labor predominates. Given the small sample (86 replies or 11% of 778 builders queried) the survey is less revealing statistically than it is for the documentation it provides of restrictive practices. Some samples:

- Power tools: "no spray guns," "all trades outlaw the use of power-actuated tools, guns;" "a 12½¢ premium per hour on automatic nailing machines for carpenters."
- Contracting: all work, from "installation of form work for foundations (to) all types of cabinets, wardrobes and sliding doors shall be done by the prime contractor or builder direct with carpenters on a straight per diem basis."
- Brushes and rollers: "Brushes over 4" wide shall be used in water soluble material only, but brushes over 6" wide shall not be used;" "maximum width of rollers shall be 9"; "maximum handle length shall be 18"."

• Prefabs: "They are opposed to packaged homes and always manage to change one or two requirements in building codes to keep them unacceptable here."

Concludes NAHB Labor Director John J. Riley: "The replies . . . constitute a valuable record to support our position that changes should be made in federal labor laws, as soon as possible, to equalize the bargaining strength of labor and management." He also calls for elimination "by a strict prohibition in the Taft-Hartley law" of restrictive practices related to either materials or procedures.

Another precinct heard from: a broad-based survey by the Builders Institute of Westchester and Putnam Counties turned up "an overwhelming number of responses complaining about feather-bedding as the primary problem," according to Executive Vice President, George A. Frank. The study also branded the mechanical trades like electricians and plumbers as among the least productive, operating engineers as "the worst offenders in maintaining featherbedding work rules." With a current average Westchester wage rate of \$4.70 an hour, with an additional 54¢ for fringe benefits, the situation is growing worse—despite a "growing revulsion" toward these practices by builder and general contractors in the area, the survey reports.



"...installation very fast and simple"

"Saves counter-top waste and base cabinet"

"Homeowners like lowered top and foil-lined oven..."



Mayer-  
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Curt Peterson, Tacoma builder (right), with Al Lyman, Domestic Supply Co., and new Kelvinator slide-in range.

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## URBAN RENEWAL

## Cities fall farther behind in selling cleared land

The tract of rubble which rips a huge gash through the landscape not far from downtown Buffalo (*see photo*) testifies to the growth of renewal's crown of thorns: how to get cleared slum land back into the hands of private developers.

A year ago HOUSE & HOME found a big buildup of cleared land (NEWS, Aug.). Today, renewal agencies are still failing to sell as much land as they buy and clear. But the pace of sales has quickened and the rate of buildup has slowed. And both renewal agencies and developers are trying new ways to cut the backlog.

Reports to the Urban Renewal Administration show cities had a record 11,334 acres on their hands on last Dec. 31. During 1962, cities acquired 3,017 acres, down from a peak of 3,774 the year before. Sales of land reached 1,193 acres, highest since the federal renewal program began in 1949. But even with that brisk sales pace only 4,999 acres for former slums have been restored to some use.



**New tactics.** Developers are taking some new approaches to the buying of slum land. Three or four years ago the big push was for negotiated agreements with cities. This approach is now losing favor.

"I used to think negotiating was the best," says A. Charles Brooks of United Redevelopment Corp. in Columbus, Ohio. But after working two years on a Newark, N.J. project which still has not materialized, he says: "The lead money is fantastic. Let the city set its plans and qualify its bidder. The bid basis is best."

Developer James Scheuer of New York City finds competition for good renewal projects hotter than ever. "Now that renewal has proved itself, there are more bidders," he explains.

A sampling of projects in the past months bears him out: Bidding for the Ellicott project in Buffalo drew nine companies in January—vs. only one bidder who showed up 20 months earlier. An equal number tried for the 7.6-acre residential section of Bushnell Plaza in Hartford. Des Moines attracted eight bidders for residential land in its River Hills sites. Denver and Norfolk, Va. both received six proposals for their Avondale and Hague project land. Syracuse analyzed four bids for its 13.5 acres in its Near East Side project, and Kansas City got three bids for a site for 1,000 apartments. If competition is getting tougher, developers are increasingly tough in their standards for the land they seek. The all-or-nothing offer is gaining favor.

"You need the opportunity to create a new image for a neighborhood—it's vital in renewal," says Brooks of United Redevelopment. Accordingly, United (owned by Realtor John W. Galbreath and Nationwide Mutual Insurance Co.) is signing a contract for 45-acre Market-Mohawk project adjoining downtown Columbus (under a plan by Architect I. M. Pei) and has persuaded Dayton officials to offer their 66-acre near-downtown project as a unit.

**New role for lawyers.** Amid the rising competition, a few developers have been caught in local political fights.

Some developers try to sidestep such en-

tanglements by hiring politically-neutral architects, consultants, and attorneys. But Scheuer, one of the first national developers, notes an increasing number of developers are hiring attorneys in hopes they have enough political connections to swing a deal.

As builders often find when they retain special attorneys for zoning changes, the political chart of the lawyer is easy to overrate. Often the attorney's only advantage is a long experience with complex renewal rules.

One skilled renewal attorney, Eugene J. Morris of Demov & Morris of New York City, and his associate, Henry Halprin, speak candidly from their nearly ten years of experience with renewal work: "Where the attorney is able to obtain a more favorable contract provision for his client, he is frequently regarded with suspicion, since a developer in some communities is still looked upon with a jaundiced eye. Every private developer who enters this program does it for a profit. Despite this admitted fact, there is often little respect for his effort and the risk he assumes."

Morris maintains the true renewal attorney is a full partner in a team that includes architect, builder, and mortgage broker both in negotiating the best renewal contract and in securing the best possible financing.

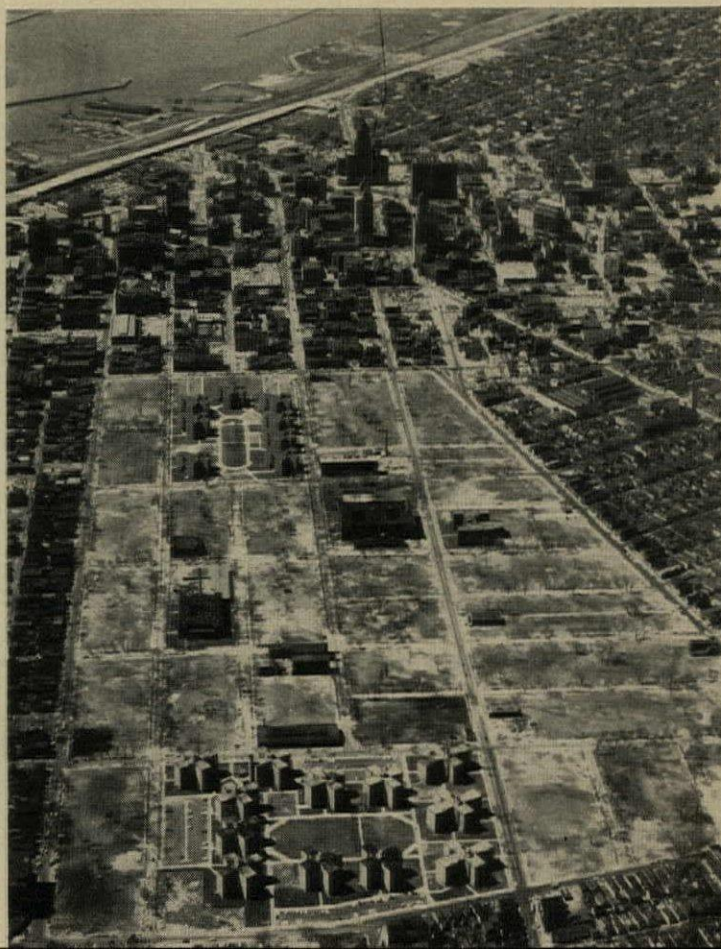
When two top-flight renewal attorneys

represent competitors for a renewal plum, sparks often fly—as is now happening in Buffalo. In May 1961, the city got only one bidder for its 75-acre Ellicott project. In the middle of negotiating a final contract, Republican Chester Kowal replaced a Democrat as mayor. Six months later the first developer was ousted because his proposed apartments omitted basements and brick veneer. In this politically-charged atmosphere nine bidders vied for the Ellicott land last January, and subsequent tests winnowed this to two. One is First Hartford Realty Corp. of Manchester, Conn., a publicly-owned company which has redeveloped areas in Putnam, New Haven, and New London, Conn. The other is Urban Properties of Pittsburgh, U. S. subsidiary of Revenue Properties Ltd. of Toronto. Mayor Kowal and his Republican administration line up in favor of Urban Properties; ten of the 11 Democrats on the common council have passed a resolution favoring First Hartford.

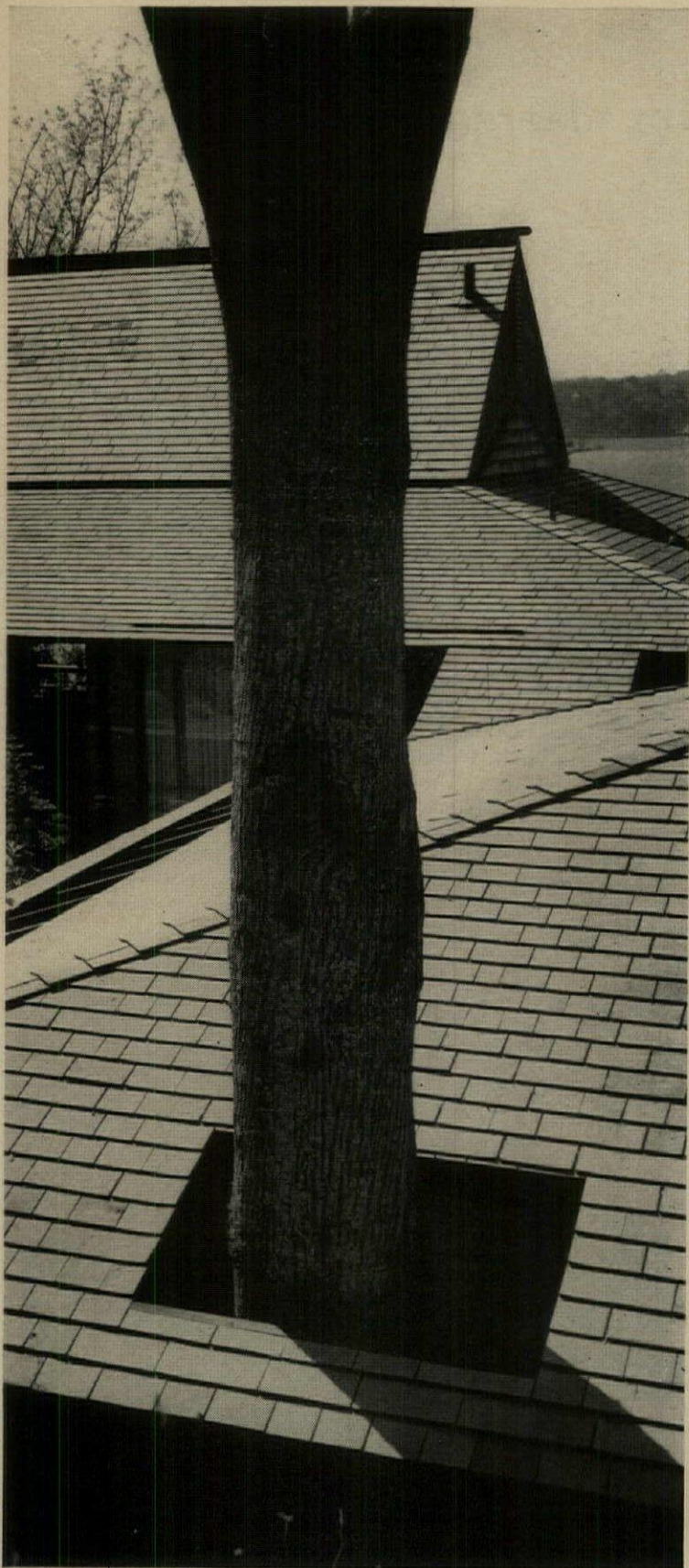
**New role for Realtors.** In the first sales of land by cities, the use of real estate agents was regarded with disfavor.

But more and more cities are coming to use real estate brokers to help them dispose of land, especially specialized tracts for commercial and industrial use. The National Association of Real Estate Boards has just surveyed 100 cities and found 61% use brokers for either assembling land or reselling it. "With nearly a half-billion square feet of urban renewal property programmed for sale to private developers, broker services are needed by city governments more than ever before to prevent accumulation of this land," says Chairman Lloyd D. Hanford Sr. of NAREB's Build America Better Committee. Samples:

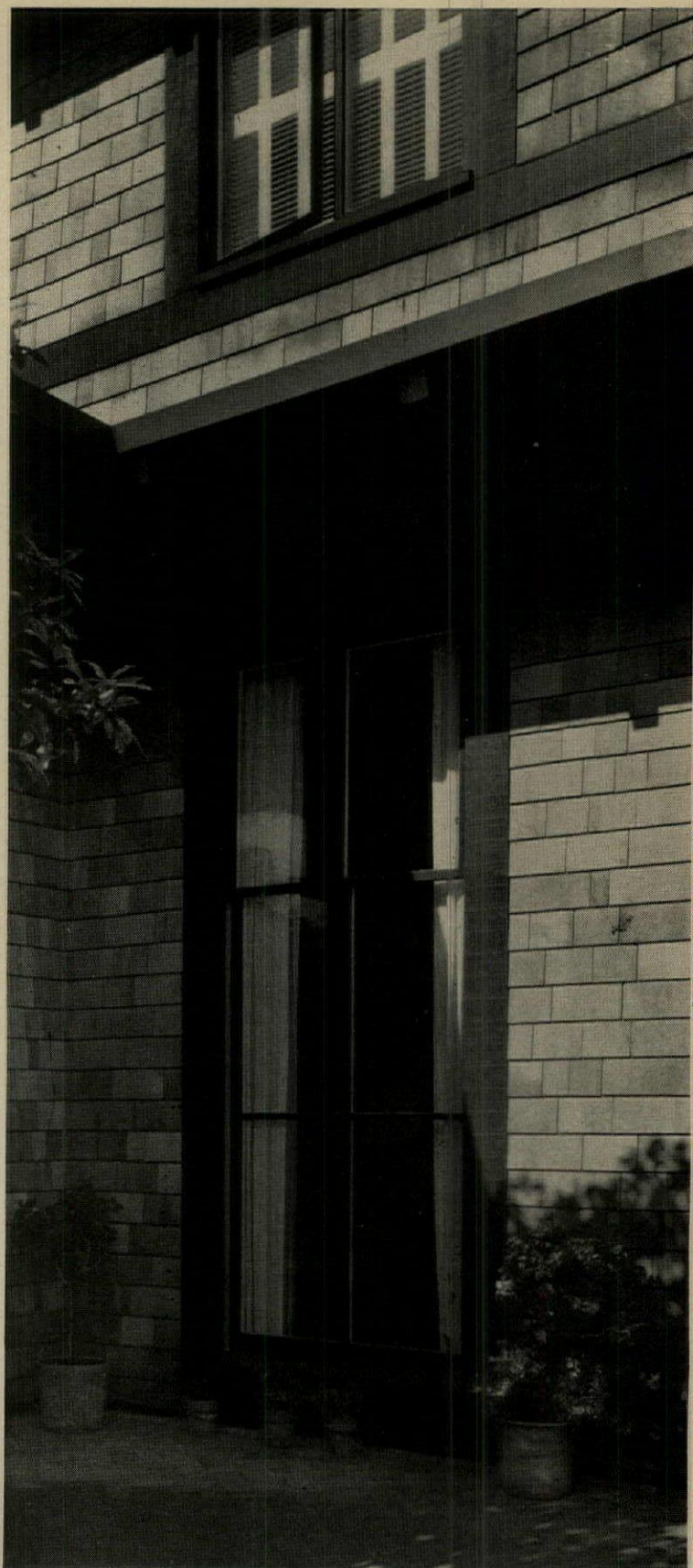
**VACANT TWO YEARS.** Ellicott project land in Buffalo stands between two public housing projects (*top and bottom*) and typifies troubles cities are having selling cleared slum land.







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- Pittsburgh is paying real estate men who bring a genuine buyer or lease the prevailing commissions of the Real Estate Board.
- St. Louis offers a broker 6% commission to negotiate sale of industrial or commercial land in its 220-acre Kosciusko project.
- Little Rock has perhaps the most unusual tie with Realtors: the Housing Authority lists all property for sale with the local realty board, which then confers with all prospective developers. Developers submit their proposals through the board to the authority, which will pay a 6% commission on each sale. "This will be like having 1,000 people on your staff," enthuses Executive Director Dowell Naylor Jr.

**The price is fixed.** As renewal agencies grow more sophisticated, they tend more and more to fix the price of the land they offer and judge competing entries on design merit. This practice avoids the kind of furor raised two years ago when Santa Monica asked developers to increase their dollar bids.

Of the major competitions recently, Kansas City, Denver, Norfolk, Syracuse, Buffalo and Hartford used the fixed-price method. Lexington and Louisville will follow suit.

Some sample prices and winning bidders: Kansas City: \$906,100 for 8.5 acres for 1,000 apartments by Lumbermen's Co.; Denver: 65¢ and 75¢ a sq. ft. for 658,824 sq. ft. for 473 units by Colfax Terrace West Corp. (combining Van Schaack & Co. of Denver and Midwest Redevelopment Corp. of Cleveland, headed by Chat Paterson); Norfolk: \$220,000 for 7.9 acres for 49 high-rise units and 55 terrace apartments and townhouses by Samuel A. and Henry A. Berger of Philadelphia; Syracuse: \$1.80 per sq. ft. for about ten acres of residential land for 972 apartments by Reynolds Aluminum Service Corp. associated with Eagan Brothers Corp. of Syracuse.

**URA rapped for approving costly projects too fast**

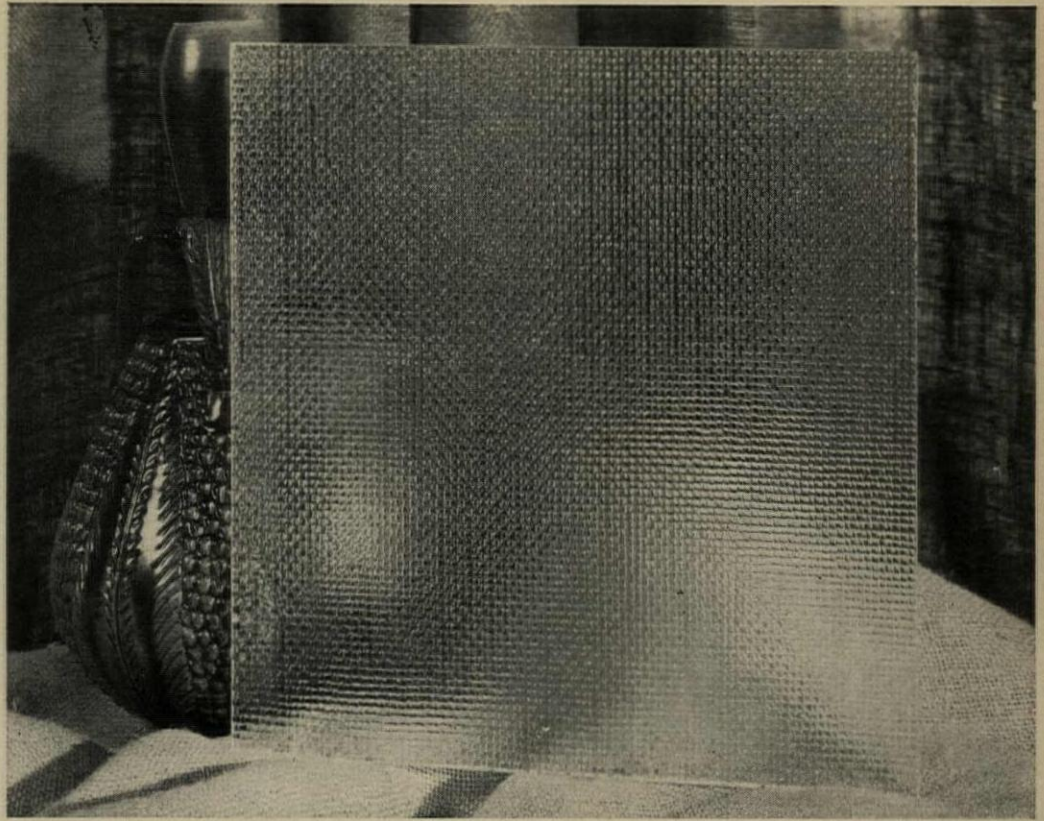
Is the federal government approving millions of dollars in urban renewal subsidies to tear down central city areas which need not be demolished at all?

The General Accounting Office, Congressional watchdog of federal spending, has just raised this question in a report that sharply criticizes the Urban Renewal Administration.

In Cleveland's \$131 million Erievue project, says GAO, the federal renewal agency used unreliable inspection reports from city officials as a basis for judging housing substandard—thus eligible for razing. URA accepted city reports showing 71% of housing in the project area was substandard. But an on-the-spot inspection by GAO investigators, working with city and federal housing inspectors, indicated only 20% of the buildings were substandard "because of deficiencies which could not be corrected by normal maintenance." Moreover, this 20% accounted for only 11% of the ground floor area and 6% of the total floor area, GAO charges.

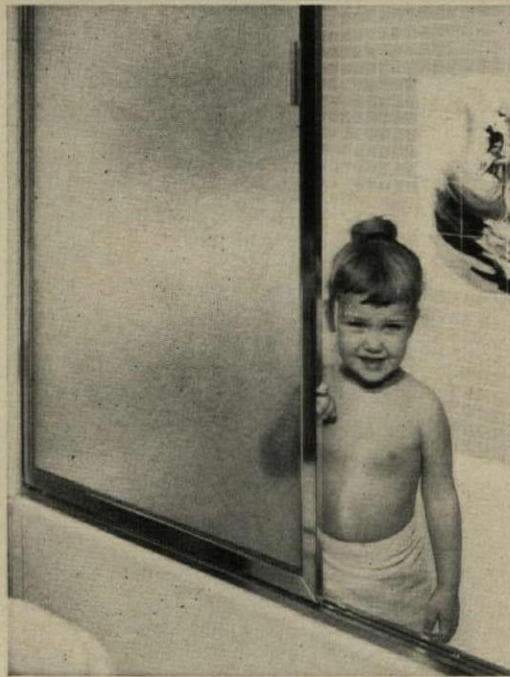
Yet on such flimsy and inaccurate evidence, says GAO, renewal officials approved federal grants of more than \$10 million and federal loans of more than \$33 million. In reviewing Cleveland's application, says the GAO report, HHFA regional officials did not even go inside any of the 84 buildings the city classified as substandard—buildings which had appraised values as high as \$900,000.

The GAO report complains that federal



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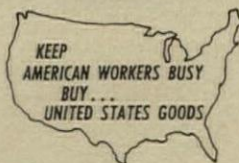
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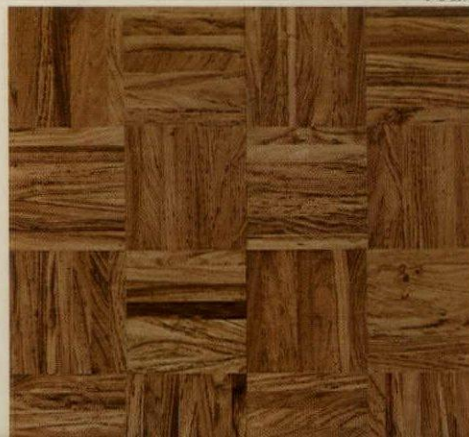
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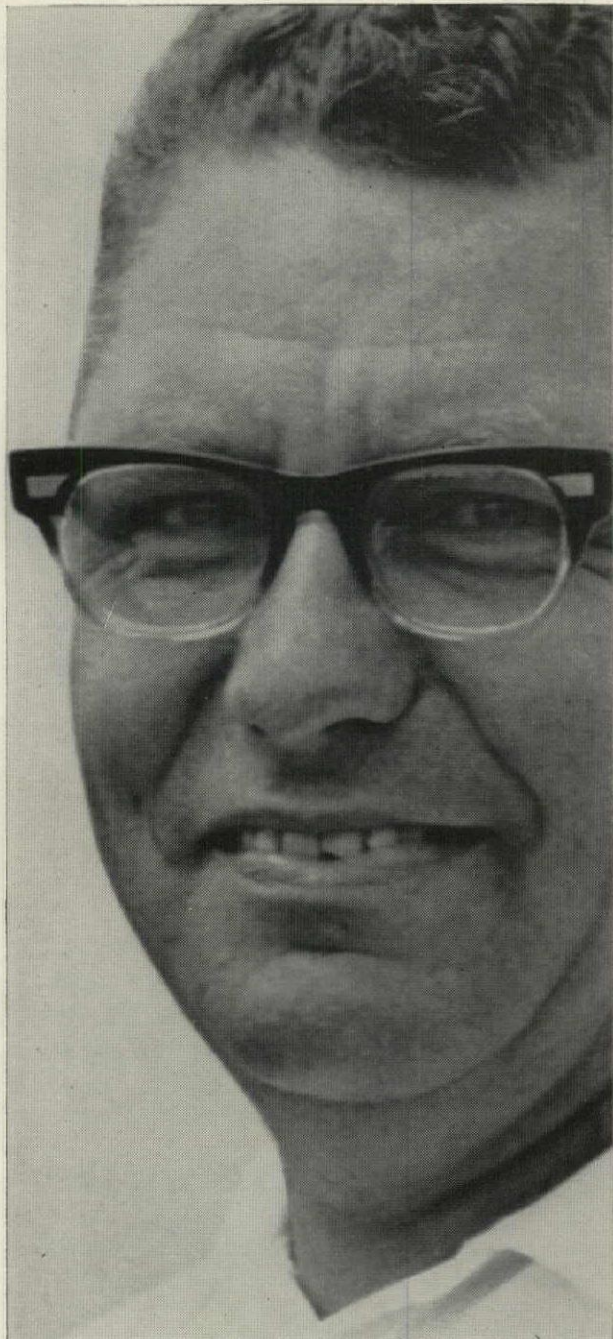
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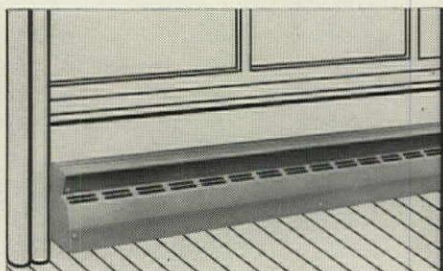


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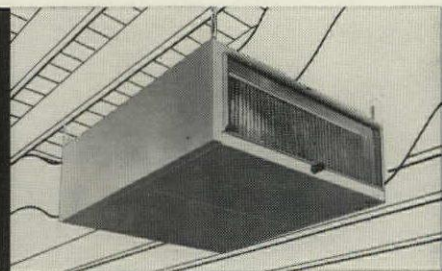
Season-Aire is pre-engineered to go in fast, save money. It offers your home buying customers automatic heating with humidification in winter; cooling with dehumidification in summer; clean, filtered mountain-fresh air every day of the year.

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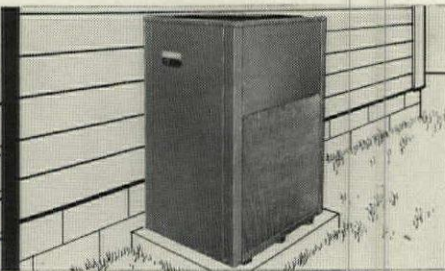
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## PEOPLE

## U.S. indicts 11 in FHA's newest scandal

A federal grand jury in Brooklyn has indicted eight FHA field inspectors, a former inspector and a VA construction analyst on charges of taking \$13,000 in bribes from homebuilding companies on eastern Long Island.

It also charged Builder **Richard Wallen**, 55, of Old Field, L.I., with perjury in denying he made bribe payments. Wallen heads the Echo Hills development in Kings Park, L.I. It was the largest mass indictment of FHA inspectors in the agency's 29-year history.

**The accused.** U.S. Attorney **Joseph P. Hoey** says the alleged bribe takers got from \$110 to \$8,000 between 1959 and 1962 for expediting paper work for the construction and financing of 700 homes in the \$16,000 to \$24,000 range in Suffolk County. He said the \$8,000 went to **Edward Moss**, 45, a \$9,000-a-year supervising

inspector in the FHA's Queens office. Moss was indicted for bribery and for perjury before the grand jury in denying he collected any money. Other inspectors connected with the Hollis office and similarly indicted: **Hyman Winter**, 42, a supervisor; **Isadore Rosen**, 48; **James De Vito**, 35; **David E. Strutt**, 58; **Richard Maher**, 38; **Irving Heller**, 50, who retired in August.

Two inspectors were charged only with accepting bribes: **Arthur B. Civardi**, 54; **William T. McCartney**, now with FHA office in Coral Gables, Fla. The VA man, accused of both bribery and perjury, was **Frank Luciano**, 62, supervisory construction analyst for the Manhattan office.

FHA has put its accused on paid leave and denied them access to their offices. The maximum penalty for bribery is three

years in prison and a fine three times the amount of the bribe; for perjury it is five years and a \$2,000 fine on each count.

**The builders.** Hoey says the bribes were paid by four companies besides Wallen's. Their officers cooperated with the grand jury and were not indicted. But Attorney General Robert Kennedy identified them as Laurellen Corp. (the late Dick Osias), Junard Homes, Royal Oaks Inc. and Torama Realty.

Reports circulated before the indictments that L.I. builders were paying visit money, or fees, to persuade inspectors to call at construction sites on schedule after an earlier system of Yule gifts proved inadequate. FHA inspects at three stages—foundation, rough framing and final—and can run up a builder's costs by delaying.



**JAMES B. PRENDERGAST**  
He steps up

### Shakeup at Barrett; Canadian named chief

A management shuffle has brought the resignation of **H. Dorn Stewart**, 56, as president of Barrett Roofing and his replacement by **James B. Prendergast**, 43, a Canadian war hero who joined the parent Allied Chemical only three years ago as a management trainee. He was formerly president of Gutta Percha & Rubber Ltd. in Toronto.

**G. Peter Oldham**, 50, of Riverside, Conn., is out as vice president for sales. His general marketing manager, **Don A. Proudfoot**, 52, of Greenwich, Conn., had departed earlier (NEWS, June). Proudfoot and Stewart, a New Yorker, are past presidents of the Producers Council.

Insiders say the upheaval derives in part from the death in 1962 of Allied's dynamic chief executive, Kerby H. Fisk. Control passed to a group headed by President **Chester M. Brown**. Oldham, according to insiders, found the new Allied hierarchy unsympathetic to proposals to expand Barrett by buying new plants and modernizing to boost profits. Now, he says only: "We carried it as far as we could."

### Four housing concerns pick new top officers

**EICHLER HOMES** of Palo Alto, Calif. (1962 sales: \$19.3 million) has named **Edward P. (Ned) Eichler**, 33, as president and manager of its single-family division. Ned Eichler chaired California Gov. Edmund Brown's housing commission whose controversial recommendations died in the just-ended legislature (see p. 8). He steps up from vice president, although recently he had been on loan to Janss Co. of Los Angeles. His father, Company Founder **Joseph L. Eichler**, becomes chairman and will concentrate on a new multi-family division. **Richard L. Eichler** becomes senior vp and treasurer.

**MAJOR REALTY CORP.**, New York City land development and

### S&L scandal convicts two ex-congressmen

Maryland's seamy scandals echoed once more in court as a federal jury convicted ex-Congressmen **Frank W. Boykin** (D., Ala.) and **Thomas F. Johnson** (D., Md.) on all eight counts of conspiracy and conflict of interest.

**J. Kenneth Edlin**, 64, a Miami S&L operator and ex-convict, and his attorney, **William L. Robinson**, 37, were also found guilty. Each of the four could draw up to 19 years in prison and \$75,000 in fines.

Both congressmen were defeated for reelection last year. Multimillionaire Boykin, 77, a flamboyant fixture in the house for 28 years whose constant slogan was "everything is made for love," had received **President Kennedy's** accolade as a man of "blythe spirit and warm heart." Johnson, 53, had been endorsed by the President for reelection only six days before being indicted. Attorney General **Robert Kennedy** testified for the government at the ten-week trial, which ended June 13.

**The charges.** The indictment was drawn under an old conflict-of-interest statute and its first count charged the four with conspiring from April 1960 to December 1961 to obstruct the impartial operation of the Justice Dept. and to deprive the government of its right to the services of congressmen "free from cor-

ruption, dishonesty and fraud." The next seven counts charged Johnson with accepting \$24,918 from Edlin and Robinson in return for efforts to induce the Justice Dept. to quash charges against Edlin, who had been indicted in November 1959 on eight counts of mail fraud in the operation of First Colony S&L of Prince Frederick and Elkton, Md. Boykin, Robinson and Edlin were also accused of abetting Johnson. The grand jury also charged that:

- Johnson defended Maryland's independent S&Ls in a House speech June 30, 1960, and the other three men circulated 50,000 copies.

- The congressmen participated in 36 contacts with Justice Dept. officials—including Attorney General Kennedy—trying to win dismissal of the Edlin charges.

The charges were not dropped. Edlin pleaded no contest in December 1961 and finished a six-month term in the federal penitentiary at Tallahassee only a week before the Baltimore indictment.

**The defense.** Johnson testified that money from Edlin and Robinson represented legal fees for S&L work. He cited his draft of incorporation papers for a \$2.3-million apartment project in Prince Georges County, Md., as an example. He vehemently denied he had been bribed to make the House speech and termed it an honest rebuttal of newspaper stories he asserted

were unjustly critical of S&Ls.

Boykin shook hands with newspapermen on hearing the verdict and walked out repeating "everything is made for love." He had maintained his innocence from the start, insisting that \$250,000 he got from Edlin was the down payment on two land tracts and not an inducement to use influence. He was defended by Lawyer Edward Bennett Williams, who has until Aug. 5 to file appeal motions. Johnson also says he will appeal.

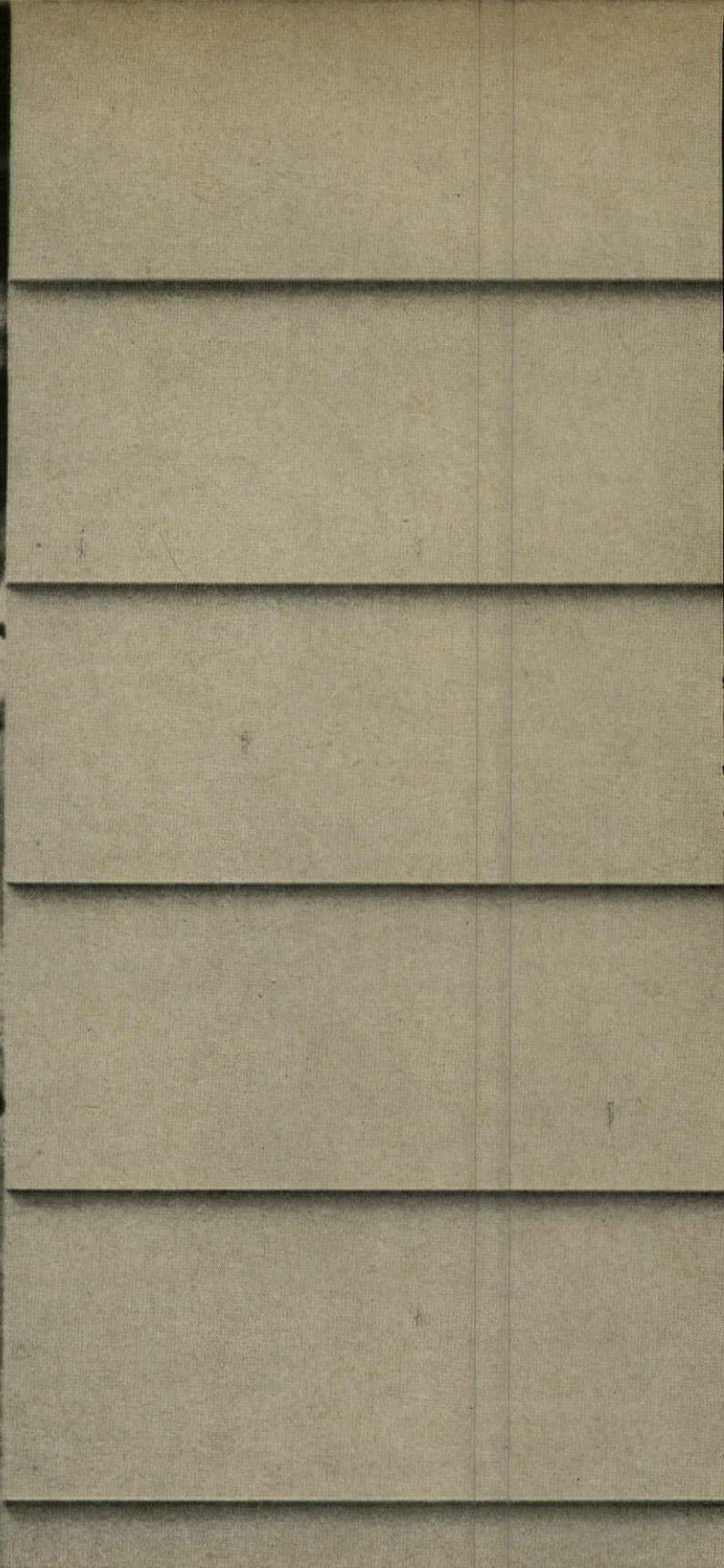
### Bryce Curry named to head New York HLB

Alabama-born **Bryce Q. (for Question) Curry**, 39, who began his public career as a page in the House of Representatives in 1941, has been elected to the \$35,000 presidency of the Federal Home Loan Bank of New York over the virtually unanimous protest of rank-and-file savings and loan men from New York and New Jersey. Curry, a nephew of Sen. John J. Sparkman (D., Ala.), has been general counsel of the National League of Insured Savings Assns since 1959.

His election by New York directors followed a day of controversy attending a visit by Chairman **Joseph P. McMurray** of the Federal Home Loan Bank Board.

McMurray had come from the capital to back Curry against S&L managers from all over New York State who had proposed **Michael Zarelli**, acting president.





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building company (1962 sales: \$1.1 million), has picked **Theodore U. Delson** as president.

Former Chairman **Charles H. Kellstadt** of Sears, Roebuck & Co. has been named chairman and chief executive officer of General Development Corp., Miami-based land development company (which showed a loss last year, see p. 34). Kellstadt succeeds Magazine (Look) Publisher **Gardner Cowles**. **Harry A. Yoars** remains as president.

**Francis S. Levien** is new chairman of Franchard (né Glickman) Corp., New York City realty company whose former chairman **Louis Glickman** lost control when his personal syndication activities collapsed (NEWS, Feb.).

President **W. Hamilton Crawford** of Crawford Corp. in Baton Rouge and two associates have been elected to the 11-man board of Inland Homes Corp. of Piqua, Ohio. Crawford, who owns 28% of its stock, is now Inland's largest shareholder. Inland earned \$346,774 on sales of \$7.7 million in the year ending Jan. 31, while Crawford had profits of only \$2,338 on sales of \$7.2 million in 1962.

### Upheaval at Pringle; Sey quits as president

President **William F. Sey**, 65, a founder and director of **J. Maxwell Pringle & Co.**, New York mortgage brokers, has resigned amid a major personnel shakeup. Also departing: Senior Vice President **Harry R. Moody**; Treasurer

**Louis A. Brown** and his son, **Richard**; Vice President **William I. Zimmerman**; and Salesman **Richard W. Jennings**.

Pringle, 68, and Sey blame policy differences for the parting, but emphasize that they were not in personal conflict with each other. They had been together 21 years. Sey has organized a new mortgage brokerage concern, Sey, Brown & Zimmerman. Max Pringle resumed the presidency of his company (\$120 million in mortgage placement last year). **Frank G. Sheehy** of Chemical Bank New York Trust was named senior vice president, secretary, and treasurer. **John F. Downey** moved up to senior vice president.

**DIED: Clarence A. Hardesty**, 54, president of Carroll Mortgage Co. of Seattle (servicing: \$58 million), when a speeding hot-rodder crashed into the auto in which he was riding, May 25 in Seattle. Hardesty was a governor and executive committee member of the Mortgage Bankers Ass'n. In 1956 he was one of 28 mortgage bankers who set up Investors' Central Management Corp. of New York City to woo pension fund money into mortgages. ICMC now manages \$200 million in mortgages. **J. Lee McIntosh** becomes Carroll president.

**DIED: Albert H. Baum Jr.**, 75, veteran leader in the campaign for modern building codes, June 16 in St. Louis.

Baum was president of the Building Officials Conference of America from 1948 to 1953 and for 12 years was chairman of the



Walter Daran

### CODE LEADER BAUM

A long try at unification

committee that drafted and administered the BOCA basic building code, one of the nation's four proprietary building codes.

Baum helped organize the Joint Committee on Building Codes and was its chairman for 12 years. With insufficient funds and sparse meetings, the committee tried valiantly but unsuccessfully to eliminate the four regional codes. Baum also set up the American Society of Building Officials, a cooperative activity between BOCA, and the International Conference of Building Officials. He helped to organize the National Coordinating Council of Building Officials Conference and the Southern Building Code Conference.

Al Baum began working for St. Louis in 1909 as a draftsman fresh out of Washington University. He joined the architects Hoener, Baum & Froese in 1921, helped design the Scottish Rite Cathedral, the West Park Baptist Church and Christian Hospital.

In 1941, St. Louis named him building commissioner, a post he held until retirement in 1960. His

last major effort was in behalf of the new code (News, Apr.) that has opened St. Louis to modern building techniques. He was the technical adviser to its drafting committee and attended most of its more than 100 meetings.

**DIED: Harry Lefrak**, 78, who came to New York from Palestine at 20 with \$4 in his pocket to found the apartment house empire that bears his name, July 1 in New York City after a long illness. He was chairman of the Lefrak Organization, which has built 50,000 housing units in the New York area since 1920.

He began building one-family homes in Brooklyn, but switched to apartments as New York City grew cramped for space. Today, the Lefraks estimate one of every 16 New Yorkers lives in a Lefrak house. Lefrak gave up many of his activities in 1948 when his son, **Samuel J. Lefrak**, took over management of the business.

**DIED: Charles Marshall Cormack**, 63, director of the fiscal management branch of the Public Housing Administration, June 13, of a brain tumor in Washington. **Joseph J. Greenberg**, 79, real estate developer and builder of one of the first large apartment houses in Philadelphia, co-founder of the Society of Industrial Realtors and president of the City Planning Commission, June 16 in Philadelphia; **Alfred Ilch**, 53, vice president and director of City Investing Co., June 16 in New York City; **Dr. Emil Lorch**, 92, dean emeritus, University of Michigan college of architecture & design, June 20 in Ann Arbor.

## CANADA

### Liberals' daffy prescription for housing provokes a donnybrook

The first budget by Canada's new Liberal government, handed to Parliament in mid-June, has almost brought the housing industry to a standstill.

Builders are up in arms (some in Vancouver are threatening to strike) over the plan to apply Canada's new 11% sales tax on manufactured products to building materials, until now exempt. On a \$15,000 house, this will increase the price about 4%, or \$600.

To make it easier for buyers to finance this larger price, the Liberals 1) cut the interest ceiling on National Housing Act loans from 6½% to 6¼%, and 2) let buyers get larger NHA loans by boosting the ceiling on 5% down payments from \$12,000 to \$13,000 and boosting maximum loan limits from \$14,900 to \$15,600. The Toronto Real Estate Board says

this will cut \$2.11 from monthly payments on a \$14,000 loan.

In a separate move, Labor Minister Allan MacEachen announced that the federal government will give \$500 tax-free grants to buyers of homes built between December 1 and March 13. This scheme seeks to spur winter construction across the country, since only Vancouver has a temperate winter climate. But builders protest it may lead potential buyers to wait for winter to collect the bonus.

**Crippling sales.** Moreover, imposing the tax on building materials has crippled an already weak sales picture, builders cry. And they are not sure how houses they started before the tax was announced will be treated.

In extending the tax, embattled

Finance Minister Walter Gordon said all fixed price contracts in existence would be tax exempt. But builders who have already started houses don't know whether these houses had to be sold before the budget date or how they will get their rebates on materials ordered but not delivered until after the tax was levied. Compounding the confusion, Gordon later shaved the tax to 4% for now, with step-ups scheduled to 8% March 31, 1964 and to 11% Jan. 1, 1965. He promised revisions to apply it "more fairly" to prefabbers.

Builders estimate that if the tax sticks it will cause at least a two-year depression in the industry. And even if it is ultimately rescinded, they say it cut a lot out of this year's production. NHBA has received hundreds of

telegrams, letters, and phone calls from builders already saying that people have lost interest in buying a house. Some builders have even lost sales—anywhere from five to 15 homes.

**Cheaper money.** Will the drop in NHA's interest ceiling to 6¼% drive private lenders out of the mortgage market? NHA loans by private lenders through May (before the rate cut) were running 2.3% behind year-earlier levels, and direct government loans were 5.9% higher. Overall private lenders were making 72% of all NHA loans. But conventional mortgages bring 6¾% to 7% interest, and in the wake of the NHA rate cut, some builders already say they can find no private lenders willing to lend at 6¼%. Canadian law bars discounts on NHAs.





# The home where 100 people dial their climate on Zoneline Heat Pumps



Wychmere Nursing Home, Memphis, Tenn.

How do you keep 100 residents of a nursing home never too hot, never too cold all year round?

At Wychmere Nursing Center, co-owner Bob Pugh answered the question with General Electric Zoneline Heat Pumps.

"The prime concern here is for the patient," says owner Pugh. "We get a broad temperature spread in Memphis. Anywhere from zero to the low hundreds. Plenty of humidity, too. The Zoneline Heat Pumps allow us to fit the room temperature to the needs of the person who's staying in it. They do it quietly. They do it economically, no matter what conditions are outside. There are times when the Zoneline Heat Pumps are cooling on one side of the building and heating on the

other. In the morning and early evening, for example. You can't beat that for flexibility. Our people are very pleased with them. So am I. I am using them in a similar project at Knoxville, Tenn.

"Only there, I'm using twice as many."

More and more builders and owners are discovering the flexibility and economy offered by G-E Zoneline heating and cooling. How about you? Write Room Air Conditioning Department, General Electric Company, Appliance Park, Louisville 1, Kentucky.

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**GENERAL  ELECTRIC**



## MORTGAGE MONEY

## Discounts firm but loan supply stays spotty; S&L dividends go two ways

Schizophrenic is the only way to describe the mortgage market evolving under the onslaught of a torrent of savings that persists in setting records almost each month.

The FHA market has split into two sub-markets—one for the New York State savings banks and the other for Massachusetts savings banks, insurance companies, and pension funds. "There is a price and quality gap separating them," says President Arthur Viner of Investors Central Management Corp. At the same time, Los Angeles s&Ls are pushing their dividend rates up a notch, mostly from 4.8 to 4.85% but to 5% in one instance, while some thrift men in other cities—including San Francisco and San Diego—are cutting dividends.

HOUSE & HOME's monthly survey of mortgage prices in 18 cities shows not a single change for the key FHA Sec. 203b, immediate delivery loan on new homes with minimum down payment.

The prima donna of the mortgage market now is the Sec. 220 loan because FHA will pay off in cash instead of debentures in foreclosure. So sought after are Sec. 220s that Mortgage Brokers Sonnenblick-Goldman of New York City have just arranged \$43 million of Sec. 220s with the investors, all life insurance companies, paying their commission (under 1/2%).

### Mortgage supply is still lagging behind the increase in housing starts.

"It is becoming harder and harder for investors to obtain prime quality FHA or VA mortgage loans ready for near delivery at better than a 5% yield," says Mortgage Bankers Patterson & Kirwin of New York City.

The supply of loans from the big California market—where almost 20% of U.S. housing is built—is still holding firm. Mortgage men say the volume is increasing from Texas, especially Houston where the new Manned Space Center is sparking a housing boom. Atlanta has a "greatly improved" loan supply.

Elsewhere, loans are in very short supply. Seasonal increases are coming in Philadelphia and Chicago, but house sales are down 5% in Denver from last month and loan supply is still below demand in St. Louis.

The Home Loan Bank Board reports mortgage recordings of mortgages under \$20,000 are up 9% from 1962, totaling \$11 billion through April. But houses on a conventional or all-cash basis are bulking larger and larger; in May these starts set a new record for the second consecutive month. Conventional starts are 15% ahead of 1962 and now account for 81% of total activity.

FHA financing is shrinking and starts of one- to four-family units under FHA are 19% behind 1962 through May. In this new market many mortgage men are making more spot loans on existing homes than ever before. Los Angeles and San Francisco mortgage bankers say they are setting new records in this category.

### The S&L dividend picture: It's southern California vs. the nation.

Two months of official pressure by Home Loan Bank Board officials and trial balloon dividend cut (later rescinded) by s&L Tycoon Bart Lytton, have split the s&L market. California, until now a high-rate island with dividends generally at 4.8%, is now two markets: many Los Angeles s&Ls are at 4.85% and one, State Mutual s&L, subsidiary of Far West Financial Corp., has jumped to 5%. Four large San Francisco s&Ls—Citizens Federal, San Francisco Federal, First Savings of Oakland, and Guaranty Savings of San Jose—retreat from 4.8% to 4.5%. s&Ls in Cleveland drop 1/4% to 4 1/4% and Majestic s&L, a Midwestern Financial subsidiary in Denver, drops from 4 3/4% to 4 1/2%. Three large Dallas s&Ls go from 4 1/2% to 4%.

Bart Lytton, after saying his Beverly Hills Federal s&L would cut from 4.8% to 4.6% in October, cancelled that cut and upped rates in his Lytton Savings from 4.8% to 4.85%.

Mortgage men are anxiously waiting the first figures for what effect these changes will have on s&L savings inflow. New s&L money is 40% ahead of 1962 through May and an increase of 10% to 15% is estimated for June. Savings banks are holding pace, with net savings running 6.8% over 1962 through June.

The hot competition for savers' dollars is hurting some commercial banks. Two giants in New York City, Chemical (assets: \$5.3 billion) and Morgan Guaranty (assets: 5.2 billion), report lower profits through June due largely to higher interest payments on deposits.

**BID FOR DEPOSITS** has resulted in a new wave of ads in East Coast papers by California s&Ls—all stressing high rates. The new dividend levels end the HLBB's hopes of talking the s&Ls onto a lower plateau.

### Illinois S&L men indicted; two told to halt shaky lending

The curtain is going up on what may develop into a sensational scandal involving state-chartered savings and loan associations in the Chicago area.

So far, four men have been indicted by a federal grand jury on loan-fraud charges, two s&Ls have been threatened with a public hearing leading to loss of their s&L deposit insurance if they don't reform in 120 days. And strong hints come from federal s&L men that more trouble lies around the corner.

The first surfacing is the indictment of former President Robert Pfeiffer and former Treasurer Anthony Montalbano of Hillside s&L on charges of embezzling \$331,823. Hillside was merged into Oak Park Federal s&L in April when its directors felt it could not pay announced dividends (NEWS, May).

A federal grand jury accused President Benjamin Ivan McCully and former Vice President Robert E. Gartland of defunct LaSalle Mortgage Corp. (not to be confused with LaSalle Mortgage Co.) of abetting the embezzlement. The jury said Pfeiffer and Montalbano channeled money to LaSalle for mortgages in which LaSalle had no interest, and that Pfeiffer and Montalbano each received \$125,000 of the loan proceeds. LaSalle had handled about \$6 million in Hillside loans since 1959. All four have pleaded not guilty.

Pfeiffer, 42, founded state-chartered Hillside s&L in 1957. He quit in 1961 and a year later a county grand jury indicted him for embezzling \$42,000 by obtaining loans on non-existent homes. Also indicted with him was Vernon J. Knox, operator of a realty company in Crystal Lake and attorney for Crystal Lake s&L. The





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case against the two men is still pending.

Federal attorneys say they are looking at books and records of Tinley Park S&L, which has been accused in a civil suit of making mortgages nearly \$5 million more than the property is worth. A.D.K. Enterprises, a building company, is seeking \$1.5 million damages from Tinley Park Chairman Kenneth Katschke, President Paul Pickle of Central States Mortgage Co., and Executive Vice President Harry Little of Gold Star Homes Inc. Rome, Ill., component maker now operated by a bankruptcy trustee.

A.D.K. charges Tinley made loans of \$8,530,000 from May to October 1961, when "the fair market value of these properties as shown by independent appraisal was \$3,532,284." The defendants have denied the charges.

Meantime, two Chicago area S&Ls have been told by the Home Loan Bank Board to end questionable practices or face a public hearing for ending federal deposit insurance. A public hearing normally sets off a devastating run on an S&L, so the 120-day shape-up warning is a life and death matter for an S&L.

The developing scandals have brought cries for changes in Illinois' S&L law. The law sets no limits on the amount of a loan or its term for state S&Ls, but requires only "good and ample security."

Behind the S&L ills: the Chicago met area has 267 insured S&Ls and the lowest population-per-S&L in the nation. At a time when S&L assets are booming, home and apartment building in Chicago is tailing off (see p. 8). So several Chicago S&Ls have cut dividends.

### Crackdown on S&L brokers stands despite protests

In a surprise move, the Home Loan Bank Board has curbed the activities of savings and loan brokers who place accounts with S&Ls for a commission, usually 1%.

The new rules 1) bar a third party such as a builder or S&L holding company from paying the commission and 2) prohibit a federally-insured S&L from accepting more than 5% of its assets from brokers. Formerly an S&L could accept more than 5% but could not pay commissions on deposits above that amount.

HLBB Chairman Joseph McMurray says the new rules were put into effect June 14 without the usual 30-day advance notice for comment to strengthen the hand of S&Ls who wanted to lower their dividend rates on July 1.

"Any delay in issuance of the regulations would facilitate raiding of their accounts by competitors using the practices restricted and prohibited by the regulation," says McMurray. "Such raids could have endangered the safety and soundness of insured institutions that had reduced or announced their intention to reduce the return on their shares, deposits, or other withdrawable accounts."

S&L brokers—there are less than 50 of them—cry that the Bank Board is trying to interfere with the free flow of capital from capital surplus to capital short sections. Most brokers place accounts with California and Nevada S&Ls where rates are tops in the U.S. If some S&Ls are making imprudent mortgage loans to sustain high dividends, the brokers contend HLBB should crack down on lending practices instead of pressuring dividends down by the back door.

HLBB shows no inclination to back down.

## MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee who retains servicing.) As reported to HOUSE & HOME the week ending July 5, 1963.

| City         | Conventional Loans <sup>™</sup> |                                    | Construction Loans <sup>™</sup> |                                       | FHA 207         | FHA 220                  | FHA 203 <sup>b</sup>       |
|--------------|---------------------------------|------------------------------------|---------------------------------|---------------------------------------|-----------------|--------------------------|----------------------------|
|              | Comm. banks, Insurance Cos.     | Savings banks, S & Ls              | Banks, Ins Cos. & Mtg. Cos.     | Interest + fees Savings banks, S & Ls | Firm Commitment | Firm Commitment 35 years | Min. Down 35 year Immed    |
| Atlanta      | 5 1/4-6                         | 5 3/4-6                            | 6+2                             | 6+2                                   | a               | a                        | 97 1/2-98                  |
| Boston local | 5 1/4                           | 5 1/4 <sup>n</sup>                 | 5 1/4-5 3/4                     | 5 1/4-5 3/4                           | a               | a                        | a                          |
| out-of-st.   | —                               | —                                  | —                               | —                                     | a               | a                        | 97 1/2-98                  |
| Chicago      | 5 1/4-5 3/4                     | 5-6                                | 5 3/4-6+1-1 1/2                 | 5 3/4-6 3/4+1 1/2-2                   | 98 1/2-par      | 98 1/2-par               | 97-98                      |
| Cleveland    | 5 1/2                           | 5 1/2-6                            | 6+1                             | 6+1                                   | 99-par          | 99-par <sup>h</sup>      | 97 1/2-98 1/2              |
| Dallas       | 5 1/2-5 3/4                     | 6 <sup>j</sup>                     | 6+1                             | 6+1                                   | 99-100          | a                        | 98-99 1/2 <sup>l</sup>     |
| Denver       | 5 1/2-6                         | 5 3/4-6 1/2                        | 6+1 1/2-2                       | 6+1 1/2-2                             | 99              | a                        | a                          |
| Detroit      | 5 1/4-5 1/2                     | 5 1/4-5 1/2                        | 6+0                             | 6+0                                   | 99 1/2-par      | 99 1/2-par               | 98-98 1/2                  |
| Honolulu     | 6-6 1/2                         | 6-7                                | 6+1-2                           | 6+1-2                                 | a               | a                        | 97                         |
| Houston      | 5 1/2-6                         | 5 1/2-6 1/4                        | 6+1                             | 6+1                                   | 98-99           | 98 <sup>h</sup>          | 98                         |
| Los Angeles  | 5 1/2-6                         | 5 3/4 <sup>h</sup> -6.6            | 6+1-1 1/2                       | 6-6.6+2-3                             | 99-99 1/2       | 99-99 1/2                | 98-98 1/2                  |
| Miami        | 5 1/2-5 3/4                     | 5 1/2-6                            | 6+1 1/2-1                       | 6+0-1                                 | 99 <sup>h</sup> | a                        | 97 1/2                     |
| Newark       | 5 1/2-5 3/4                     | 5 1/2-6                            | 6+1                             | 6+1                                   | 99-99 1/2       | 99-99 1/2                | 98 1/2                     |
| New York     | 5 1/2-6 <sup>f</sup>            | 5 1/2 <sup>r</sup> -6 <sup>f</sup> | 6+0-1                           | 5 3/4-6 <sup>g</sup>                  | 99-par          | 99 1/2-par               | 99-par                     |
| Okla. City   | 5 1/2-6 <sup>h</sup>            | 5 3/4-6 1/2                        | 6+1-2 <sup>h</sup>              | 6+1-2                                 | a               | a                        | 97 1/2-98 1/2 <sup>h</sup> |
| Philadelphia | 5-5 3/4                         | 5 1/4-6                            | 5 1/2+1                         | 5 3/4+1                               | 99 1/2          | par                      | 99                         |
| San Fran.    | 5 1/2-6 <sup>h</sup>            | 5 3/4-6.5                          | 5 3/4-6+1-1 1/2                 | 6-6 6+1 1/2-2 1/2                     | 99-99 1/2       | 99 1/2-par               | 98 1/2                     |
| St. Louis    | 5 1/4-6                         | 5 1/2-6 1/4                        | 5 1/2-6 1/2+1-2                 | 5 1/2-6 1/2+1-2                       | a               | a                        | a                          |
| Wash. D.C.   | 5 1/2-5 3/4                     | 5 1/2-5 3/4                        | 5 3/4+1                         | 6-1                                   | par             | par-1/2                  | 99                         |

### FHA 5 1/4s (Sec 203) (b)

| City         | FNMA Scredy Mkt <sup>xy</sup> | New Construction Only             |                        |                          |                 | Existing <sup>z</sup> Min Down 25 year Immed |
|--------------|-------------------------------|-----------------------------------|------------------------|--------------------------|-----------------|--|
|              |                               | Minimum Down <sup>a</sup> 30 year |                        | 10% or more down 30 year |                 |  |
|              |                               | Immed                             | Fut                    | Immed                    | Fut             |  |
| Atlanta      | 97 1/4                        | 98-98 1/2                         | 98-98 1/2              | 98 1/2 <sup>h</sup>      | 98 <sup>h</sup> | 97 1/2-98 1/2                                |
| Boston local | 98 1/4                        | par-101                           | par-101                | par-101                  | par-101         | par-101                                      |
| out-of-st.   | —                             | 97-98                             | 97 1/2-98              | a                        | a               | 97 1/2-98                                    |
| Chicago      | 97 1/4                        | 99-par                            | 98 1/2-99 1/2          | 98 1/2-99                | 98-99           | 99-100                                       |
| Cleveland    | 97 1/4                        | 98 1/2-99                         | 98-99 <sup>h</sup>     | 99-par                   | 98 1/2-99       | 98-98 1/2                                    |
| Dallas       | 97 1/4                        | 98-99 1/2                         | 97 1/2-98 1/2          | 98-99 1/2                | 98-99 1/2       | 97 1/2-99                                    |
| Denver       | 96 3/4                        | 98-99                             | 97 1/2-98 1/2          | 98-99                    | 97-98           | 98-99  |
| Detroit      | 96 3/4                        | 98-99                             | a                      | 99-par                   | a               | 98-99  |
| Honolulu     | 96 3/4                        | 97 1/2                            | 97 1/2                 | 98                       | 97 1/2          | 97-97 1/2                                    |
| Houston      | 97 1/4                        | 98-99                             | 98-98 1/2 <sup>h</sup> | 99                       | a               | 98 1/2                                       |
| Los Angeles  | 96 3/4                        | 98 1/2-99                         | 98                     | 99 <sup>h</sup>          | 98 1/2          | 98 1/2-99 <sup>h</sup>                       |
| Miami        | 97 1/4                        | 98                                | a                      | 99 <sup>h</sup>          | a               | 98   |
| Newark       | 97 3/4                        | 99-par                            | 99                     | par                      | 99              | par  |
| New York     | 98 1/4                        | 99-par                            | 99-par                 | 99-par                   | 99-par          | 99-par                                       |
| Okla. City   | 96 3/4                        | 98-99                             | 98-99                  | 98-99 1/2                | a               | 97 1/2-99                                    |
| Philadelphia | 97 3/4                        | par                               | par                    | par                      | par             | 99 1/2                                       |
| San Fran.    | 96 3/4                        | 98 1/2-99                         | 98 1/2                 | 99                       | 98 1/2          | 98-98 1/2 <sup>h</sup>                       |
| St. Louis    | 97 1/4                        | 97-99                             | 97-99                  | 97 1/2-99                | 97-99           | 97-99  |
| Wash. D.C.   | 97 3/4                        | 99 1/2                            | 99-99 1/2              | 99-99 1/2                | 99 1/2          | 99 1/2                                       |

\* 3% down of first \$15,000; 10% of next \$5,000; 25% of balance.

Sources: Atlanta, Robert Tharpe, pres., Tharpe & Brooks Inc.; Boston, Robert M. Morgan, pres., Boston Five Cents Savings Bank; Chicago, Robert Pease, vice pres., Draper & Kramer Inc.; Cleveland, David O'Neill, vice pres., Jay F. Zook, Inc.; Dallas, Aubrey M. Costa, pres., Southern Trust & Mortgage Co.; Denver, Allen C. Bradley, asst. vice pres., Mortgage Investments Co.; Detroit, Sherwin Vine, exec. vice pres., Citizens Mortgage Corp.; Honolulu, Howard Stephenson, asst. vice pres., Bank of Hawaii; Houston, Everett Mattson, exec. vice pres., T. J. Bettes Co.; Los Angeles, Christian Gebhardt, vice pres., The Cowell Co.; Miami, Lon Worth Crow, Jr., pres., Lon Worth Crow Co.; Newark, William W. Curran, Franklin Capital Corp.; New York, John Halperin, pres., J. Halperin & Co.; Oklahoma City, M. F. Haight, first vice pres., American Mortgage & Investment Co.; Philadelphia, Robert S. Irving, vice pres., First Pennsylvania Banking & Trust Co.; St. Louis, Sidney L. Aubrey, vice pres., Mercantile Mortgage Co.; San Francisco, William McGowan, vice pres., Bankers Mortgage Co. of Calif.; Washington, D.C., Hector Hollister, exec. vice pres., Frederick W. Berens Inc.

### VA 5 1/4s

| City         | FNMA Scredy Mkt <sup>xy</sup> | New Construction Only |                            |  |
|--------------|-------------------------------|-----------------------|----------------------------|--|
|              |                               | No down 30 year       |                            | Existing <sup>z</sup> Min Down 25 year Immed |
|              |                               | Immed                 | Fut                        |  |
| Atlanta      | 97 1/4                        | 98-98 1/2             | 98-98 1/2                  | 97 1/2-98 1/2                                |
| Boston local | 98 1/4                        | par-101               | par-101                    | par-101                                      |
| out-of-st.   | —                             | 97 1/2-98             | 97 1/2-98                  | 97 1/2-98                                    |
| Chicago      | 97 1/4                        | 98-99                 | 98-99                      | 99-100                                       |
| Cleveland    | 97 1/4                        | 97 1/2-98             | 97 1/2 <sup>h</sup>        | 97 1/2-98                                    |
| Dallas       | 97 1/4                        | 98-99 1/2             | 97 1/2-98 1/2              | 97 1/2-98 1/2                                |
| Denver       | 96 3/4                        | 97 1/2-98 1/2         | 97 1/2-98 1/2              | 98-99  |
| Detroit      | 96 3/4                        | 98 1/2-99             | a                          | 98-99  |
| Honolulu     | 96 3/4                        | 97 1/2                | 97                         | 97-97 1/2                                    |
| Houston      | 97 1/4                        | 98-98 1/2             | 98-98 1/2 <sup>h</sup>     | 98 1/2                                       |
| Los Angeles  | 96 3/4                        | 98 1/2-99             | 98                         | 98 1/2-99 <sup>h</sup>                       |
| Miami        | 97 1/4                        | 98                    | a                          | 98   |
| Newark       | 97 3/4                        | 99                    | 98-99                      | par  |
| New York     | 98 1/4                        | 99-par                | 99-par                     | 99-par                                       |
| Okla. City   | 96 3/4                        | 97 1/2-99             | 97 1/2-98 1/2 <sup>h</sup> | 97 1/2-99                                    |
| Philadelphia | 97 1/4                        | 99 1/2                | 99 1/2 <sup>h</sup>        | 99 1/2                                       |
| San Fran.    | 96 3/4                        | 98 1/2-99             | 98 1/2                     | 98-98 1/2 <sup>h</sup>                       |
| St. Louis    | 97 1/4                        | 95-98                 | 95-98                      | 97-99  |
| Wash. D.C.   | 97 3/4                        | 99 1/2                | 99-99 1/2                  | 99 1/2                                       |

Footnotes: a—no activity. b—limited activity. c—for local portfolios. d—on spot basis. e—FNMA is only purchaser. f—lower price is for loans under 80%. g—depending on location. h—limited 6% j—some 5 1/2 and 5 3/4 available. k—for 25 or 30 years. m—no fee if permanent loans included. n—limited 5%. p—1/2 point differential has generally disappeared. r—depending on % of loan. s—no fees to 1%. w—interest charged to borrower. x—FNMA pays 1/2 point more for loans with 10% or more down. y—plus 1% stock purchase figured at sale for 75¢ on the \$1. z—on houses not over 30 years old of average quality in a good neighborhood.

- Immediate covers loans for delivery up to 3 months, future covers loans for delivery in 3 to 12 months.
- Quotations refer to prices in metropolitan areas, discounts may run slightly higher in surrounding towns or rural zones.
- Quotations refer to houses of typical average local quality with respect to design, location and construction.

## NEW YORK WHOLESALE MORTGAGE MARKET

FHA, VA 5 1/4s  
 Immediate: 97 1/2-98 1/2 Futures: 97 1/2-98 1/2  
 Note: prices are net to originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies.

FHA, VA 5 1/4 spot loans (On homes of varying age and condition)  
 Immediate: 97-98  
 Prices cover out-of-state loans, reported the week ending July 5, by Thomas P. Coogan, president, Housing Securities Inc.

## CONVENTIONAL LOANS

(combined averages)

|   | Mar. | Apr. | May  |
|---|------|------|------|
| New homes                                 | 5.86 | 5.84 | 5.82 |
| Existing homes                            | 6.05 | 5.99 | 5.95 |
| (interest for various lenders, new homes) |      |      |      |
| S&Ls                                      | 6.00 | 5.97 | 5.95 |
| Life Ins. Cos.                            | 5.55 | 5.51 | 5.57 |
| Mtg. Companies                            | 5.72 | 5.63 | 5.67 |
| Com. Banks                                | 5.75 | 5.72 | 5.65 |
| Mut. Sav. Banks                           | 5.60 | 5.57 | 5.58 |

Source: Federal Home Loan Bank Board.

## NET SAVINGS DEPOSIT CHANGES

(in millions of dollars)

|                               | % change |         |                        |
|-------------------------------|----------|---------|------------------------|
|                               | May '63  | May '62 | Year to date from 1962 |
| Mut sav banks <sup>a</sup>    | \$231    | +26     | 1,211                  |
| S&Ls <sup>b</sup>             | 940      | +20     | 4,437                  |
| Commercial banks <sup>c</sup> | 1,500    | -11     | 7,800                  |

<sup>a</sup>National Association of Mutual Savings Banks. <sup>b</sup>United States Savings & Loan League projections. <sup>c</sup>Federal Reserve Board.



## Builder goes public to raise funds to finance buyers' second mortgages

In a move that puts public money behind second mortgages with balloon payments, S. V. Hunsaker & Sons of Irwindale, Calif. has sold a \$1.5 million offering of common stock and debentures. Issuance of 150,000 new shares leaves the Hunsaker family, which owns 650,000 common shares, with 81% control.

Hunsaker is the first homebuilding company to go public since another southern Californian, Louis Lesser, and Cousins Properties of Atlanta did so last September. Underwriters Bateman, Eichler & Co. of Los Angeles say the entire offering was snapped up five hours after sales opened—evidence that the securities market is receiving building companies better these days than many other realty issues.

Hunsaker grossed \$15,215,673 in fiscal 1962. It sold 762 houses priced from \$17,000 to \$24,000, built apartments (some of which it held for rental income), and operated a lumber yard.

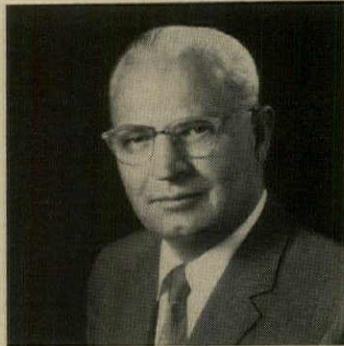
**Off-beat financing.** The company uses no FHA financing and offers VA terms in only two of its 16 subdivisions. Instead, it gains a competitive edge in a tough market by undercutting FHA and VA down payments with two sometimes controversial forms of financing—but forms which seem likely to gain wider use as builders strive to avoid the race-bias entanglements of selling FHA or VA:

**1.** Most of its houses are sold with a combination of conventional first mortgages and second trust deeds (second mortgages). Buyers get a 70% to 80% mortgage at 6½% to 7% interest. The company takes back a second trust deed for the difference between first mortgage amount and down payment. Second trust deeds are for five to seven years, "usually with a large principal payment at maturity."

**2.** Some houses are sold under conditional sales contracts. The company holds title to the house until the mortgage is paid off—usually for 25 to 30 years.

The upshot, says Hunsaker's prospectus: Competitors offering government financing require larger down payments (usually \$800 to \$2,700 more under FHA in the Hunsaker \$17,000 to \$24,000 price bracket).

Hunsaker will use the \$1,240,000 net pro-



**BUILDER HUNSAKER**  
Sells \$1.5-million offering

ceeds from its sale of securities (after underwriting discounts and commissions of \$150,000 and expenses of \$110,000) to try to sidestep its high-interest method of raising capital to help finance its customers. It will repay \$183,664 in unsecured bank loans and \$200,000 of \$619,052 borrowed on second trust deeds taken from homebuyers.

Says the prospectus: "The company believes that it will no longer be necessary for it to sell second trust deeds or to make loans secured by second trust deeds or contracts of sale and that it will thereby eliminate the heavy costs of these types of financing. Loans secured by second trust deeds have generally involved 10% annual interest charges and 7% to 11% initial loan fees with terms of only 12 to 24 months. Borrowings secured by contracts of sale have generally cost the company approximately 15% per annum in interest, discounts, and loan fees. During the fiscal year ended September 30, 1962 the interest and loan costs attributable to secondary financing on trust deeds and contracts of sale totaled \$341,000, and discounts on sale of second trust deeds totaled \$15,000."

**Key question.** How has Hunsaker's venture into junior financing affected the company's overall fiscal picture?

The prospectus does not report the annual volume of second trust deeds. But at the end of fiscal 1962 seconds owed to the company topped its retained earnings by \$160,050 and totaled 5% of its \$53,516,000 residential real estate sales in the past six years. The company was owed \$2,703,852 in second trust deeds at 6½% to 7% interest. Against this, it owed on \$2,434,548 in installment notes at 8% to 10% interest. Of that total, \$1,746,376 was secured by second trust deeds, and for the balance (\$688,172) the company had assigned second trust deeds.

At the end of fiscal 1962, Hunsaker held \$22,113,612 in conditional sales contracts. Installment notes against the contracts, generally payable over 25 years, totaled \$17,434,272.

**Repossessions.** In the past six years and five months, the prospectus discloses, Hunsaker has repossessed 20% of 3,812 new homes sold. All but 44 have been resold. Last year the company sold 157 repossessed houses at a net loss of \$69,063 (or \$439 a house). Losses were \$5,614 on 133 resales in 1961,

\$44,302 on 200 resales in 1960. In 1960 and 1961 Hunsaker also surrendered its \$370,000 equity in an un-named number of homes which it could not resell in the Palmdale-Lancaster and Riverside areas.

**Tight control.** Hunsaker incorporated in January 1962 to consolidate the building and real estate operations of 12 companies owned by S. V. Hunsaker Sr. and his two sons. S. V. Sr. now serves as chairman at a salary of \$37,500; Richard is president at \$30,000; S. V. Jr. is vice president and secretary at \$25,000.

The Hunsakers, all directors of the corporation, have waived cash dividends on their stock through Sept. 30, 1965, will accept reduced dividends in 1966 and 1967.

Hunsaker debentures are subordinate to its senior debt of \$41 million and convertible to common stock at \$5 a share through Dec. 31, 1964 and at higher prices after that. The underwriters are also receiving warrants to buy 20,000 shares at an initial price of \$5.50.

**Diversification.** Hunsaker began building apartments in October 1961, has completed 683 units in Los Angeles and Orange Counties and started 259 more. Unaudited financial statements for the five months ending Feb. 28 show \$201,000 in operating costs and \$158,000 in rental income. Units completed three months or longer were 86% rented.

The company also began operating a wholesale and retail lumber yard in July 1961, but says profits to date have been insignificant.

The prospectus offers a seldom-seen look at what land prices really are. Hunsaker, which buys only land it will soon develop, reports these prices: \$15,100 an acre (plus 7% interest from the option date) for a 39½-acre detached-house tract in Huntington Beach; \$1,660 per unit (plus 7% interest) for an 84-unit apartment site.

### Realty trust wins half of battle with tax collector

Internal Revenue Service has reversed its stand that income from construction loans bars a real estate investment trust from getting conduit tax treatment.

Under a 1960 law, a realty trust pays no income tax if it distributes 90% of its income to its investors. The trust must earn 75% of its income from real estate, including rents, interest on mortgages, or property interests.

Early this year IRS ruled that First Mortgage Investors of Boston could not qualify because over 25% of its income came from construction loans and mortgage warehousing (NEWS, Mar.). IRS held these were too close to business loans to be classified as realty investment. FMI asked IRS to reconsider.

Now, IRS says income from construction first mortgage loans qualifies as "interest on obligations secured by mortgages on real property." But IRS holds firm on its stand that interest on mortgages warehoused under interim purchase agreements does not qualify under the law. FMI Secretary Jack R. Courshon says income from this source never did exceed 25% of total income.

FMI had net earnings of \$665,137 in the year ending Jan. 31 and paid 97%, or \$647,066 to shareholders. For the quarter ended Apr. 30, it paid 99% of \$168,545 income, or 15¢ a share. Price now: 13½¢ bid, 14½¢ asked.



**BEST SELLER** at S. V. Hunsaker & Sons' Lakewood East project near Long Beach, Calif., is the Diamond Head, four-bedroom model and the tract's most expensive at \$23,500. Architects were Ramberg & Lowery, Santa Ana.



STOCK MARKET

# Going public grows popular again

For months, realty and housing stocks have lagged behind the general recovery in the stock market. The Dow-Jones industrial average, for example, has rebounded fully from its 1962 dip; last month it was 716.45, close to an all-time high. By contrast, HOUSE & HOME's index of housing stocks, which hit its lowest point in November, 1962, is back up to 10.46.

But at last, investors again seem ready to buy into housing companies which have no taint of syndication or land promotion and show good earnings prospects. So the housing industry is back in Wall Street—and more particularly back in regional securities markets—with a new rush of public issues.

**Slow start.** Only four housing companies—two of them newcomers to the market—registered stock or debentures with the Securities & Exchange Commission in the first three months of this year. SEC says total offerings then were the lowest since 1958. Although the issues totaled \$13,240,000 (with the companies netting \$12,895,693), the biggest issue has not yet reached the market. This is the Dennis Real Estate Investment Trust of Albany. Sponsor George J. Dennis says he has held the issue off the market because he feels conditions are not yet right.

The second newcomer, Americana East of Macon, Ga., sought to raise a net \$850,000 for a motel and apartment building. The issue—a speculative one—was not fully sold five months after registration.

In the second quarter stock issues totaling \$40,942,230 were registered with SEC by 12 companies in housing and selling shareholders. Companies listed on a major exchange had little trouble getting new financing. Four—Sunset International Petroleum, San Diego Imperial, Realty Equities, and General Builders—raised \$13,301,730 by issuing stocks, bonds, notes, or debentures. These issues were sold quickly, brokers reported. General Builders (traded ASE) offered 96,883 shares to existing stockholders at \$3 a share; brokers said the offer was well received.

Only one unlisted company came back to market with a secondary issue. Mortgage Guaranty Insurance Corp. of Milwaukee, offered \$5,400,000 in common stock in May, netting \$5 million. The issue was oversubscribed at \$27.

**How newcomers fared.** Six new companies went public in the second quarter, triple the first three months. Altogether, they registered \$20,770,500 in securities.

Builders S. V. Hunsaker & Sons were oversold in one day (see p. 34). Associated Mortgage Companies, holding company for three Eastern mortgage banking companies with over \$430 million servicing (NEWS, Feb.) was oversubscribed within a month, says Shields & Co., the underwriter. Associated's \$1,062,500 issue netted the company \$866,250 after underwriting discounts and commissions of \$106,250 and expenses of \$90,000. The company has just paid an 8¢ dividend, its first.

Fleetwood Securities, underwriters for the fifth company, Southeastern Mortgage Investment Trust of Charlotte, N. C., is selling \$10 million, with underwriting on an all-or-nothing basis for the first 40,000 shares (\$10 each) and a best-effort basis after that.

Housing stocks, as reflected by HOUSE & HOME's index, gained 1.1% last month—from 10.35 to 10.46—while Dow-Jones' industrials eased off 1.3% to 716.45. The National Quotation Bureau's over-the-counter average rose 0.2% to 137.24.

Real estate investment trusts led the housing groups on a gain of 15.3% to 10.40. It was traceable to advances by Continental Mortgage Investors, up from 11 3/8 to 14 1/4, and First Mortgage Investors, up from 10 to 13 5/8.

Building companies dipped 1.7%, with Dov-

er, Edwards Engineering, Eichler, Hawaiian Pacific and Del E. Webb the principal losers. Kaufman & Broad rose from 27 5/8 to 28 1/4, and Levitt from 4 1/2 to 5 1/8.

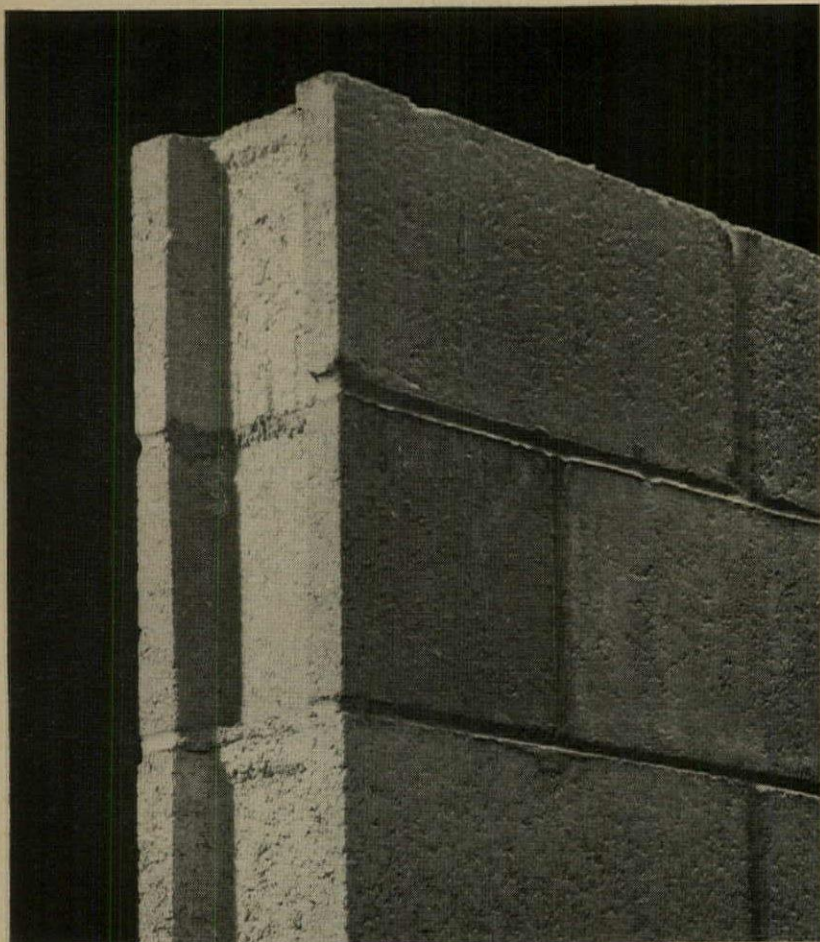
Here are HOUSE & HOME's averages of selected stocks in each housing group:

|                  | May 8 | June 5 | July 5 |
|------------------|-------|--------|--------|
| Building         | 5.93  | 6.32   | 6.21   |
| Land development | 5.26  | 5.16   | 5.25   |
| S&LS             | 23.21 | 22.53  | 22.53  |
| Mortgage banking | 11.46 | 11.48  | 11.46  |
| REITs investment | 5.89  | 5.68   | 5.85   |
| REITs            | 8.80  | 9.02   | 10.40  |
| Prefabrication   | 5.71  | 5.61   | 5.85   |
| Shell homes      | 9.06  | 9.34   | 9.40   |
| AVERAGE          | 10.45 | 10.35  | 10.46  |

## HOUSING'S STOCK PRICES

| Company                              | May 8  |        | June 5 |        | July 5 |        | Company | May 8 |     | June 5 |     | July 5 |     |
|--------------------------------------|--------|--------|--------|--------|--------|--------|---------|-------|-----|--------|-----|--------|-----|
|                                      | Bid    | Ask    | Bid    | Ask    | Bid    | Ask    |         | Bid   | Ask | Bid    | Ask | Bid    | Ask |
| <b>BUILDING</b>                      |        |        |        |        |        |        |         |       |     |        |     |        |     |
| Adler-Built Inc.                     | 15¢    | 30¢    | 20¢    | 30¢    | 20¢    | 25¢    |         |       |     |        |     |        |     |
| Capital Bld. Inds.                   | a      |        | 3 1/2  | 3 1/2  | 3 1/2  | 3 1/2  |         |       |     |        |     |        |     |
| Cons Bldg (Can)                      | 8 1/4  | 8 7/8  | 9 1/2  | 9 1/2  | 9 1/4  | 9 3/8  |         |       |     |        |     |        |     |
| Dev. Corp Amer.                      | 1/2    | 7/8    | 3/4    | 1      | 1/2    | 7/8    |         |       |     |        |     |        |     |
| Dover Const.                         | 5 1/4  | 5 3/4  | 5 1/2  | 6      | 4 3/4  | 5 1/4  |         |       |     |        |     |        |     |
| Edwards Eng.                         | 7 1/8  | 8 1/4  | 6 3/8  | 6 7/8  | 5 3/4  | 6 1/4  |         |       |     |        |     |        |     |
| Edwards Inds.                        | 1      | 1 1/2  | 7/8    | 1 1/8  | 3/4    | 1      |         |       |     |        |     |        |     |
| Eichler Homes                        | 9 1/2  | 10 1/4 | 9      | 9 3/4  | 8 1/2  | 9 1/4  |         |       |     |        |     |        |     |
| First Natl Rty                       | 3 1/2  | 3 3/4  | 3 1/2  | 3 3/4  | 3 1/2  | 3 3/4  |         |       |     |        |     |        |     |
| Frouge                               | 2 1/8  | 3 1/4  | 2 3/4  | 3 1/8  | 2 1/2  | 3 1/8  |         |       |     |        |     |        |     |
| General Builders                     | 3 1/2  | 3 3/4  | 3 1/2  | 3 3/4  | 3 1/2  | 3 3/4  |         |       |     |        |     |        |     |
| Hawaiian Pac Ind.                    | 4 1/4  | 4 3/4  | 4 1/4  | 4 3/4  | 4 1/4  | 4 3/4  |         |       |     |        |     |        |     |
| Kavanagh-Smith                       | 5      | 5 1/2  | 4 1/2  | 4 7/8  | 4 1/4  | 4 3/4  |         |       |     |        |     |        |     |
| Kaufman & Broad                      | 25 1/4 | 25 1/2 | 27 1/2 | 28 1/4 | 28 1/4 | 28 1/4 |         |       |     |        |     |        |     |
| Louis Lesser Ent.                    | 7 1/4  | 7 3/4  | 8 1/2  | 9 1/4  | 8 1/2  | 8 5/8  |         |       |     |        |     |        |     |
| Levitt                               | 4      | 4 1/8  | 4 1/2  | 5 1/8  | 5 1/8  | 5 1/2  |         |       |     |        |     |        |     |
| Lusk                                 | 1 1/2  | 1 3/4  | 1 1/2  | 1 3/4  | 1 1/2  | 1 3/4  |         |       |     |        |     |        |     |
| Pacific Cst. Prop.                   | 10 3/4 | 10 3/4 | 10 3/4 | 10 3/4 | 10 3/4 | 10 3/4 |         |       |     |        |     |        |     |
| U.S. Home & Dev.                     | 1 1/4  | 1 1/2  | 7/8    | 1 1/4  | 1 1/4  | 1 1/4  |         |       |     |        |     |        |     |
| Del E. Webb                          | 8 7/8  | 9 1/4  | 11 1/8 | 12     | 10 1/2 | 11 3/8 |         |       |     |        |     |        |     |
| Webb & Knapp                         | 11 1/2 | 11 1/2 | 11 1/2 | 11 1/2 | 11 1/2 | 11 1/2 |         |       |     |        |     |        |     |
| <b>S&amp;LS</b>                      |        |        |        |        |        |        |         |       |     |        |     |        |     |
| American Fin.                        | 18 1/4 | 19     | 17 1/2 | 18     | 16     | 16 3/4 |         |       |     |        |     |        |     |
| Brentwood                            | 12 1/2 | 13     | 11 3/4 | 12 1/4 | 11 5/8 | 12     |         |       |     |        |     |        |     |
| Calif Fin                            | 9 1/2  | 9 1/2  | 8 7/8  | 8 7/8  | 8 7/8  | 8 7/8  |         |       |     |        |     |        |     |
| Empire Fin                           | 15 1/2 | 16 3/8 | 16 1/4 | 17 3/8 | 15 1/2 | 16 5/8 |         |       |     |        |     |        |     |
| Equitable S&L                        | 34 7/8 | 35 1/4 | 32 1/2 | 33 1/4 | 32 3/4 | 32 1/4 |         |       |     |        |     |        |     |
| Far West Fin                         | 20 1/4 | 22 1/4 | 19 1/2 | 21     | 22 1/4 | 24 3/8 |         |       |     |        |     |        |     |
| Fin Fed                              | 57 1/2 | 57 1/2 | 53 3/4 | 54     | 54     | 54     |         |       |     |        |     |        |     |
| First Charter Fin                    | 38 5/8 | 38 5/8 | 37 3/8 | 39 1/2 | 39 1/2 | 39 1/2 |         |       |     |        |     |        |     |
| First Fin West                       | 13 1/2 | 14     | 13 1/2 | 13 7/8 | 13 3/8 | 13 3/4 |         |       |     |        |     |        |     |
| First Lincoln Fin                    | 18 7/8 | 20 1/4 | 18 1/2 | 19 3/4 | 17 3/8 | 19     |         |       |     |        |     |        |     |
| First Surety                         | 19 1/8 | 21     | 18     | 19 1/4 | 18 3/4 | 19 1/2 |         |       |     |        |     |        |     |
| First Western Fin                    | 32 1/2 | 34 1/2 | 36 3/4 | 38 1/2 | 37 1/2 | 39 1/2 |         |       |     |        |     |        |     |
| Gibraltar Fin                        | 32 1/2 | 32 1/2 | 29 1/4 | 28     | 28     | 28     |         |       |     |        |     |        |     |
| Great Western Fin                    | 21     | 19 3/4 | 19 3/4 | 19 3/4 | 19 3/4 | 19 3/4 |         |       |     |        |     |        |     |
| Hawthorne Fin                        | 10     | 10 1/2 | 8 7/8  | 9 1/4  | 9      | 9 1/2  |         |       |     |        |     |        |     |
| Lytton Fin                           | 32 1/4 | 34 1/4 | 35 3/4 | 37 7/8 | 34 1/4 | 36 3/8 |         |       |     |        |     |        |     |
| Midwestern Fin                       | 6 3/8  | 6 3/8  | 5 1/2  | 6 1/2  | 6 1/2  | 6 1/2  |         |       |     |        |     |        |     |
| San Diego Imp                        | 12 1/2 | 12 1/2 | 11 1/4 | 12 1/4 | 12 1/4 | 12 1/4 |         |       |     |        |     |        |     |
| Trans-Cst Inv                        | 15 1/4 | 16 1/2 | 15     | 16 1/4 | 13 3/8 | 15     |         |       |     |        |     |        |     |
| Trans World Fin                      | 18     | 18     | 17 1/2 | 17     | 17     | 17     |         |       |     |        |     |        |     |
| Union Fin                            | 8 1/4  | 8 3/4  | 7 7/8  | 8 3/8  | 7 7/8  | 8 3/8  |         |       |     |        |     |        |     |
| United Fin of Cal                    | 24 1/4 | 24 1/4 | 23 5/8 | 24 3/4 | 24 3/4 | 24 3/4 |         |       |     |        |     |        |     |
| Wesco Fin                            | 45 1/2 | 45 1/2 | 46 1/2 | 43 3/4 | 43 3/4 | 43 3/4 |         |       |     |        |     |        |     |
| <b>SHELL HOMES</b>                   |        |        |        |        |        |        |         |       |     |        |     |        |     |
| Albee Homes                          | 8 3/8  | 9 1/8  | 8 7/8  | 9 3/4  | 8 5/8  | 7 3/4  |         |       |     |        |     |        |     |
| Modern Homes Const.                  | 6      | 6 3/8  | 5 5/8  | 6      | 4 3/4  | 4 5/8  |         |       |     |        |     |        |     |
| Morris Homes Corp.                   | 3 1/2  | 3 1/2  | 3 1/4  | 3 1/2  | 3      | 3      |         |       |     |        |     |        |     |
| Nationwide                           | 1      | 1 1/8  | 1      | 1 1/4  | 1 1/4  | 1 1/2  |         |       |     |        |     |        |     |
| U.S. Finance                         | 8      | 8 1/2  | 7 5/8  | 8 1/4  | 7      | 7 1/2  |         |       |     |        |     |        |     |
| Jim Walter                           | 18 1/2 | 20 1/2 | 19 1/2 | 21 1/4 | 20 3/4 | 22     |         |       |     |        |     |        |     |
| Western Shell                        | 15¢    | 9      | 1/4    | 1/2    | 3/8    | 3/8    |         |       |     |        |     |        |     |
| <b>REALTY INVESTMENT</b>             |        |        |        |        |        |        |         |       |     |        |     |        |     |
| Brookridge Dev                       | 3 1/16 | 3 1/16 | 3 1/16 | 3 1/16 | 3      | 3 1/16 |         |       |     |        |     |        |     |
| Disc Inc                             | 3 1/2  | 3 3/4  | 4      | 4 1/2  | 4      | 4 1/2  |         |       |     |        |     |        |     |
| Gt. Amer. Rity                       | 35¢    | 50¢    | 35¢    | 50¢    | 3/4    | 1/2    |         |       |     |        |     |        |     |
| Herman & Appley                      | 3 1/2  | 3 3/4  | 3 1/2  | 4      | 3 1/2  | 4      |         |       |     |        |     |        |     |
| Income Props                         | 4      | 4 1/2  | 3 3/4  | 3 3/4  | 3 3/4  | 3 3/4  |         |       |     |        |     |        |     |
| Kaymarq Cons                         | f      | 1/8    | 1/4    | 3/4    | 3/4    | 3/4    |         |       |     |        |     |        |     |
| Kratter                              | 8 3/8  | 8 3/8  | 8 3/8  | 9 1/2  | 9 1/2  | 9 1/2  |         |       |     |        |     |        |     |
| Mensch Inv & Dev.                    | 12 1/4 | 13 3/4 | 12     | 13     | 12 1/2 | 13 1/2 |         |       |     |        |     |        |     |
| Presidential Rity                    | 8 1/2  | 8 1/2  | 7 5/8  | 7 3/4  | 8 1/2  | 8 1/2  |         |       |     |        |     |        |     |
| Rity Equities                        | 7 1/2  | 7 1/2  | 6 3/4  | 6 3/4  | 6 3/4  | 6 3/4  |         |       |     |        |     |        |     |
| <b>MORTGAGE BANKING</b>              |        |        |        |        |        |        |         |       |     |        |     |        |     |
| Advance                              | 9 1/8  | 10     | 9 3/8  | 9 7/8  | 10 1/8 | 10 1/2 |         |       |     |        |     |        |     |
| Charter                              | 2 3/8  | 2 3/8  | 2 3/4  | 2 3/4  | 2 3/8  | 2 3/8  |         |       |     |        |     |        |     |
| Cowell                               | 17 1/2 | 18 1/2 | 18     | 19     | 17 3/4 | 18 1/2 |         |       |     |        |     |        |     |
| FNMA                                 | 90 7/8 | 93 7/8 | 92 1/4 | 95 1/4 | 88     | 91     |         |       |     |        |     |        |     |
| MGIC                                 | 27 1/4 | 27 1/2 | 27     | 27 1/2 | 26 3/4 | 27 1/4 |         |       |     |        |     |        |     |
| Palomar                              | 6      | 6 3/8  | 5 3/4  | 6 1/4  | 5 1/4  | 6      |         |       |     |        |     |        |     |
| Stockton, Whatley                    | 10 3/4 | 11 1/2 | 10 1/2 | 11 1/4 | 10     | 11     |         |       |     |        |     |        |     |
| Wallace Invests                      | 6 3/4  | 7 1/2  | 7      | 7 3/4  | 7 1/4  | 8 1/4  |         |       |     |        |     |        |     |
| <b>REAL ESTATE INVESTMENT TRUSTS</b> |        |        |        |        |        |        |         |       |     |        |     |        |     |
| American Rity Trust                  | 10 1/4 | 10 3/4 | 10 3/8 | 10 3/4 | 9 3/4  | 10 1/8 |         |       |     |        |     |        |     |
| Contl Mtg Inv                        | 9 7/8  | 10 3/8 | 11 3/8 | 12 1/8 | 14 1/4 | 15 1/4 |         |       |     |        |     |        |     |
| First Mtg. Inv                       | 9 3/4  | 10 3/4 | 10     | 11     | 13 3/8 | 14 3/8 |         |       |     |        |     |        |     |
| First Ntl                            | 8      | 8 1/8  | 7 3/4  | 8 1/4  | 8 3/4  | 8 3/4  |         |       |     |        |     |        |     |
| Liberty                              | 7 3/8  | 7 3/4  | 7      | 7 3/8  | 7      | 7 3/8  |         |       |     |        |     |        |     |
| U.S. Realty Inv                      | 9      | 9 1/4  | 9      | 9 3/4  | 8 3/4  | 9 1/2  |         |       |     |        |     |        |     |
| <b>PREFABRICATION</b>                |        |        |        |        |        |        |         |       |     |        |     |        |     |
| Admiral Homes                        | 1 1/2  | 2      | 1 1/2  | 1 7/8  | 1 1/2  | 1 7/8  |         |       |     |        |     |        |     |
| Crawford                             | 4 3/4  | 5 1/2  | 4 3/4  | 4 5/8  | 3 3/4  | 4 1/4  |         |       |     |        |     |        |     |
| Great Lakes Homes                    | 6 1/8  | 6 3/8  | 5 3/8  | 5 3/4  | 7 1/4  | 7 5/8  |         |       |     |        |     |        |     |
| Harnischfeger                        | 16 1/2 | 16 1/2 | 16 7/8 | 16 3/4 | 16 3/4 | 16 3/4 |         |       |     |        |     |        |     |
| Hilco Homes                          | 1      | 1 1/8  | 1 1/8  | 1 1/2  | 1      | 1 1/4  |         |       |     |        |     |        |     |
| Inland Homes                         | 12 1/2 | 12 1/2 | 10 5/8 | 10 7/8 | 11 1/2 | 11 1/2 |         |       |     |        |     |        |     |
| Madway Mainline                      | 9 3/4  | 10 3/4 | 11 1/2 | 12 1/2 | 13     | 14     |         |       |     |        |     |        |     |
| Natl Homes A                         | 4 7/8  | 5 1/2  | 5 7/8  | 6 1/8  | 5 1/4  | 5 7/8  |         |       |     |        |     |        |     |
| Richmond Homes                       | 4      | 4 1/4  | 2 3/4  | 3 1/4  | 4 1/4  | 4 3/4  |         |       |     |        |     |        |     |
| Schol Homes                          | 1 1/2  | 1 3/4  | 1 3/8  | 1 1/2  | 1 1/2  | 1 1/2  |         |       |     |        |     |        |     |
| Seaboard Homes                       | 3 1/2  | 3 1/2  | 3 1/4  | 3 1/4  | 3 1/4  | 3 1/2  |         |       |     |        |     |        |     |
| Steel Crest Homes                    | 5 3/4  | 6 1/4  | 5      | 5 3/4  | 5 1/4  | 5 3/4  |         |       |     |        |     |        |     |
| <b>LAND DEVELOPMENT</b>              |        |        |        |        |        |        |         |       |     |        |     |        |     |
| All-State Props                      | 2 1/4  | 2 1/4  | 2 1/2  | 2 1/2  | 2 1/2  | 2 1/2  |         |       |     |        |     |        |     |
| American Land                        | 1 1/4  | 1 1/4  |        |        |        |        |         |       |     |        |     |        |     |





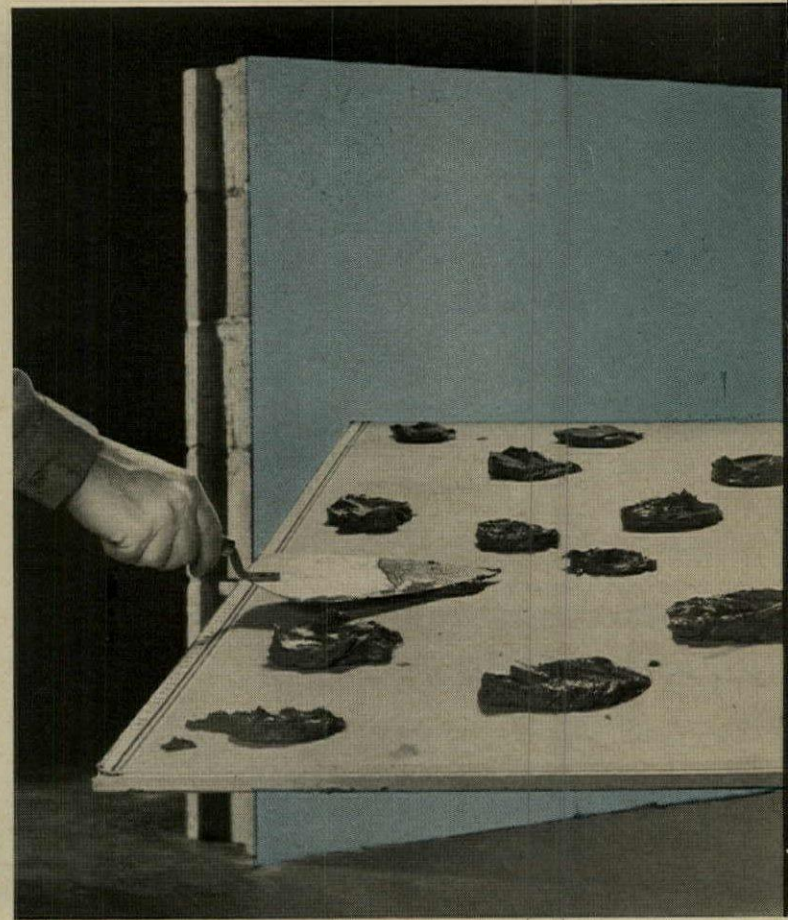
**1. To insulate masonry walls well:**



**2. Start with Styrotac® bonding adhesive.**

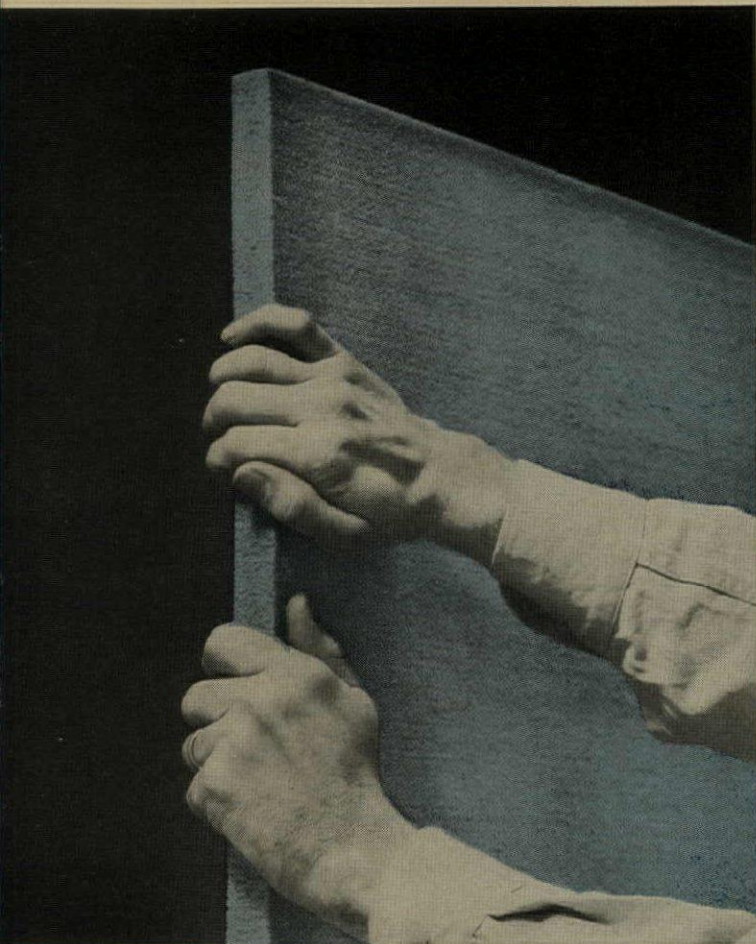


**5. Take wallboard. (Forget about furring.)**

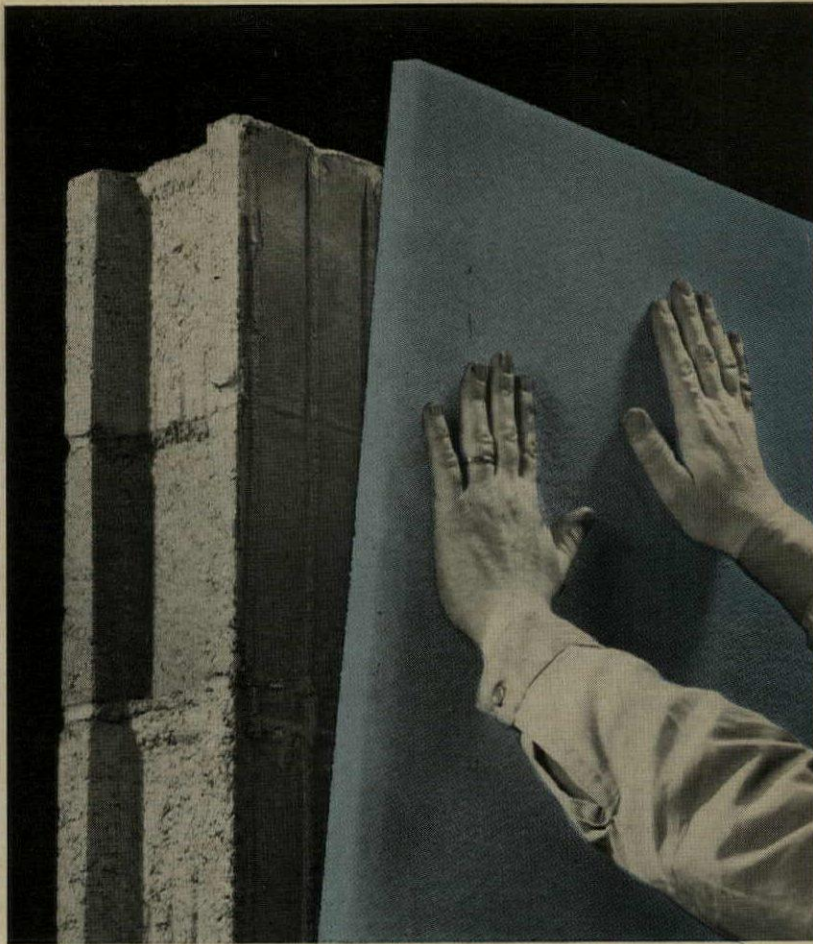


**6. Apply Styrotac—no nails, no holes to fill.**





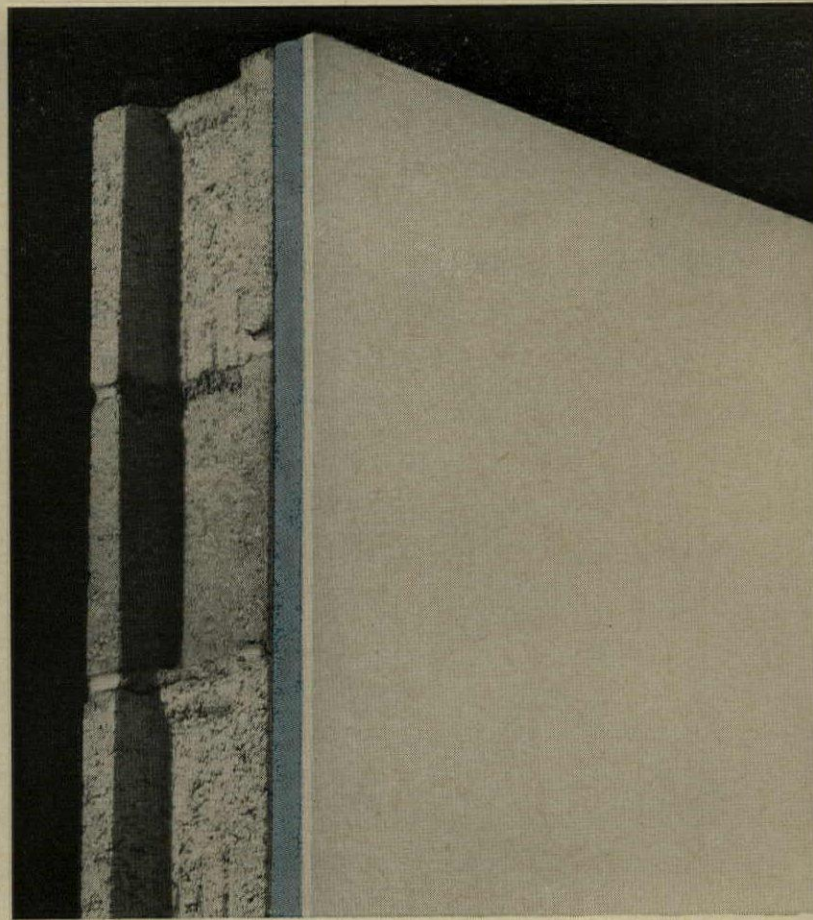
**3. Take Styrofoam® FR insulation board. If it isn't *blue*, it isn't Styrofoam FR.**



**4. Press Styrofoam FR into place. It installs fast, resists heat transfer, stays dry for year-round comfort.**



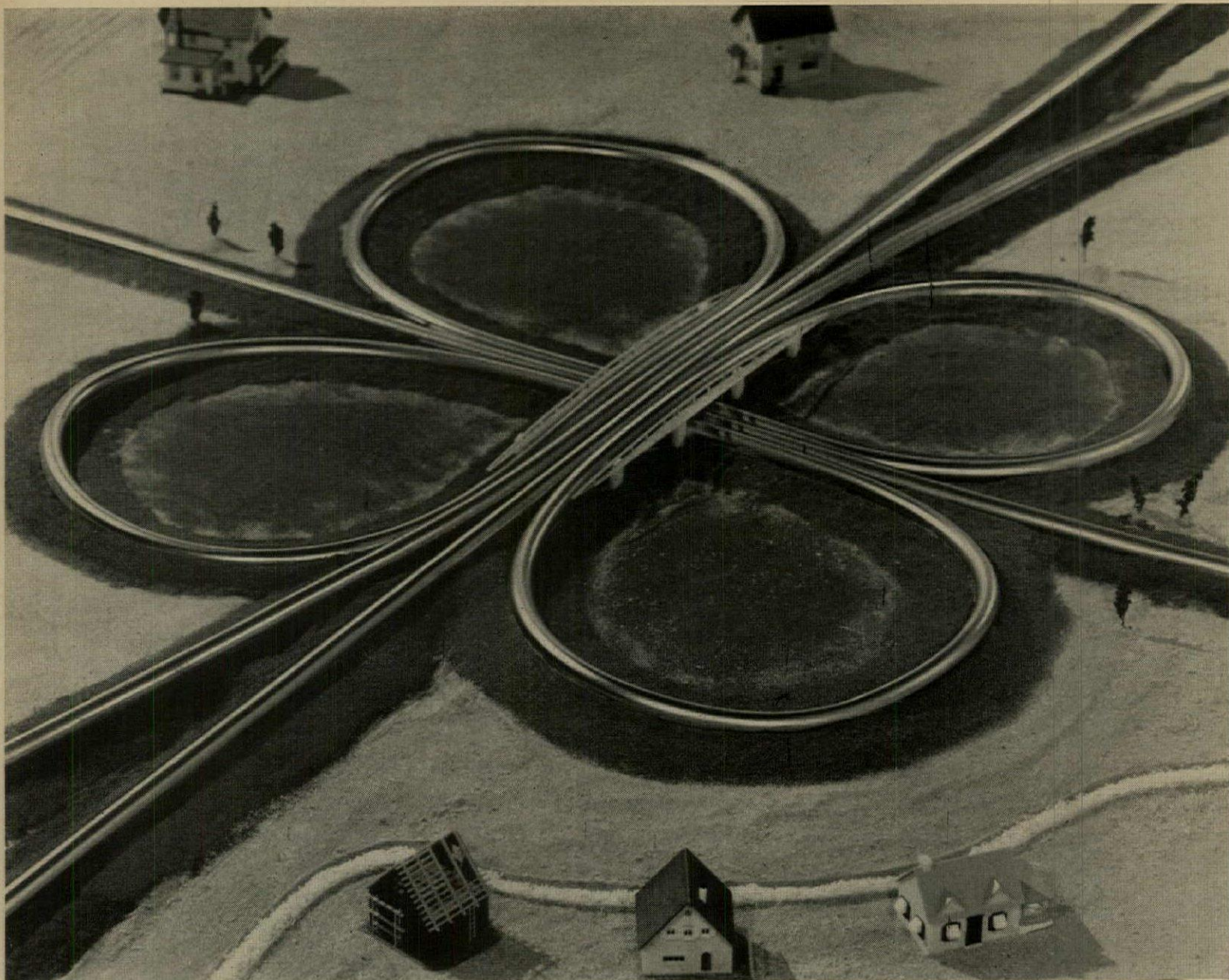
**7. Press on wallboard. No warping, no "pops!"**



**8. Any questions? See Sweet's Light Construction File, or write: The Dow Chemical Company, Midland, Mich.**







## Freon\* Freeway... direct route to better home building

Freon Freeway—a new, “bug-free” refrigerant flow control system—the LENNOX RFC™.

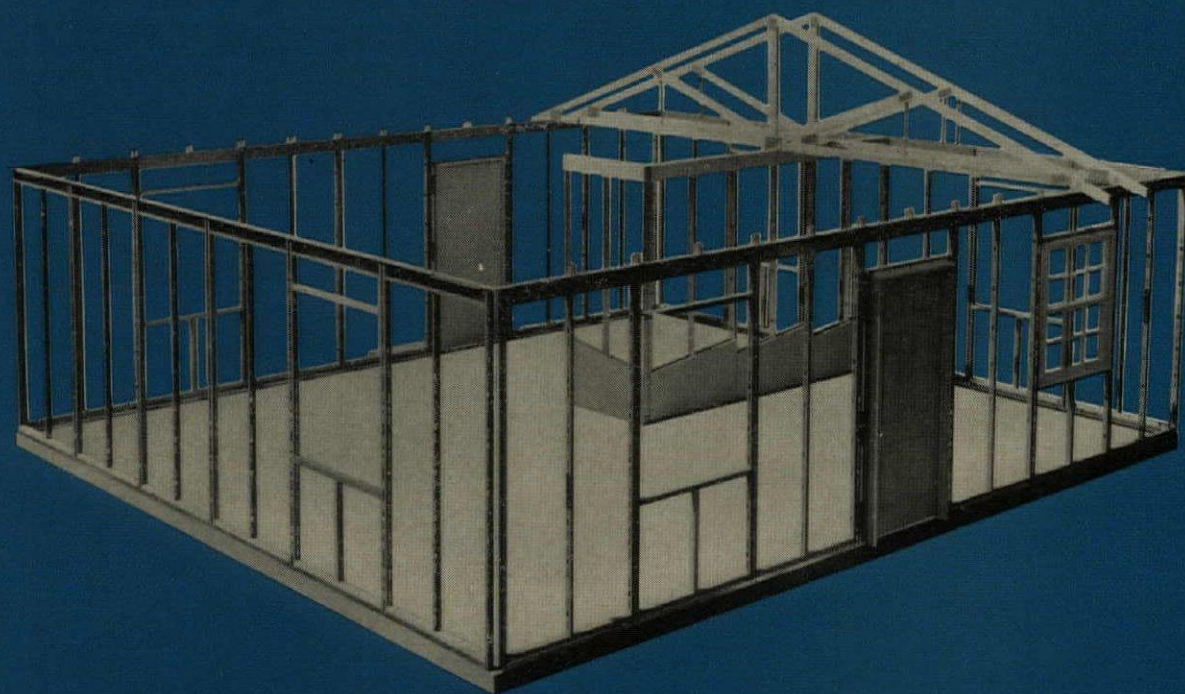
This ingenious freeway tube will make your residential air conditioning as simple, affordable and foolproof as the kitchen refrigerator! Gone are yesterday's problems. No unpredictable expansion valves. No “cap” tubes to clog. No capacitors to go wrong. No receivers to cause trouble. Installation is quicker, less costly. New years of trouble-free service are added. Yes, it's time to take a new look at air conditioning, and a new look at home design. For when you design your homes around LENNOX air conditioning you design in, almost free, the freshest sales story a builder ever told. Get up-to-date on air conditioning. Write LENNOX, 19 S. 12th Avenue, Marshalltown, Iowa.

\*DuPont registered trademark

AIR CONDITIONING • HEATING

**LENNOX**  
®





**This STEEL STRUCTURAL SYSTEM is the HEART of the MOST COMPLETE LINE of RESIDENTIAL PRODUCTS in the MANUFACTURED HOMES INDUSTRY!**

. . . and is the big reason our builder-dealers have a strong competitive edge over other builders. This system enables you to offer buyers a product that keeps its like-new soundness longer, requires less maintenance, and is the one steel structural system for residential housing with proven marketability and consumer acceptance. **For more information and a look at our complete 1964 product line, turn the page.**





TOWN HOUSE Series



BI-LEVEL Series



RANCH Series



APARTMENT Series

**Here is the most complete 1964 line of manufactured homes in the industry**

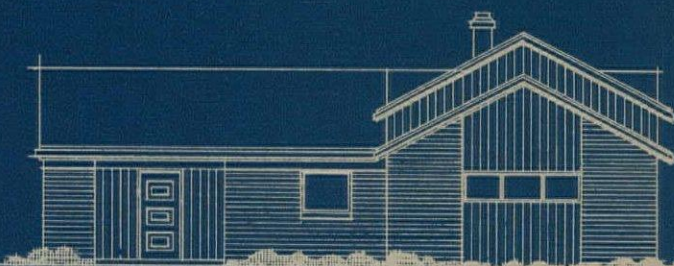




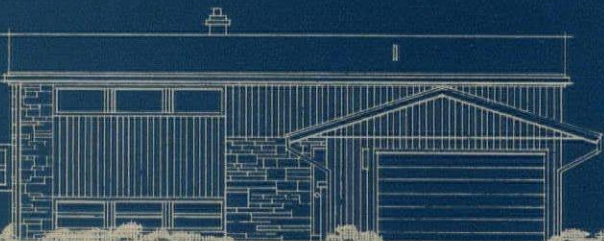
TOWN HOUSE Series



STORY-AND-A-HALF Series



SPLIT-LEVEL Series



SPLIT-FOYER Series



TWO-STORY Series

## ... and they're all framed with steel

This is the U. S. Steel Homes story for 1964: the widest range of residential products on the market, plus the exclusive steel framing system. These two powerful selling tools can go to work for you if you're a U. S. Steel Homes Dealer. But, there's more: U. S. Steel Homes Dealers get comprehen-

sive financial assistance through U. S. Steel Homes Credit Corporation, complete advertising and marketing help, expert assistance in planning your building program, in FHA and VA procedures and submissions, sales training, and sales literature. Whether you are interested in building apartments,

town houses, or a wide range of single family homes, U. S. Steel Homes has the products and program for you.

To find out how you can become a U. S. Steel Homes builder-dealer, call or write U. S. Steel Homes, 2549 Charlestown Road, New Albany, Indiana. USS is a registered trademark.

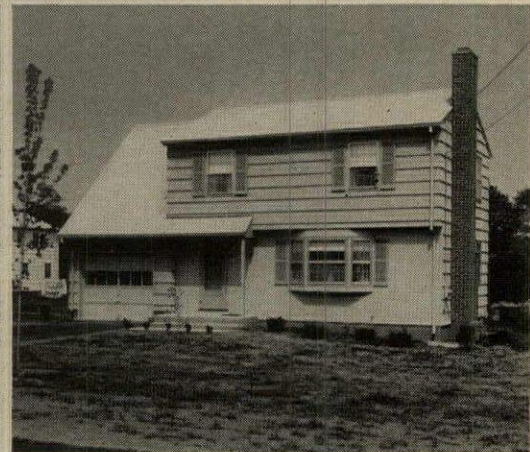
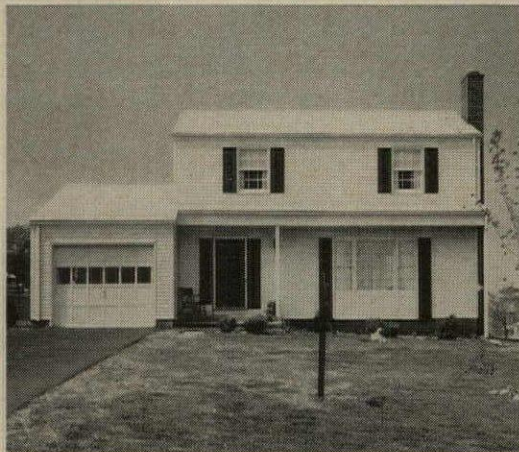
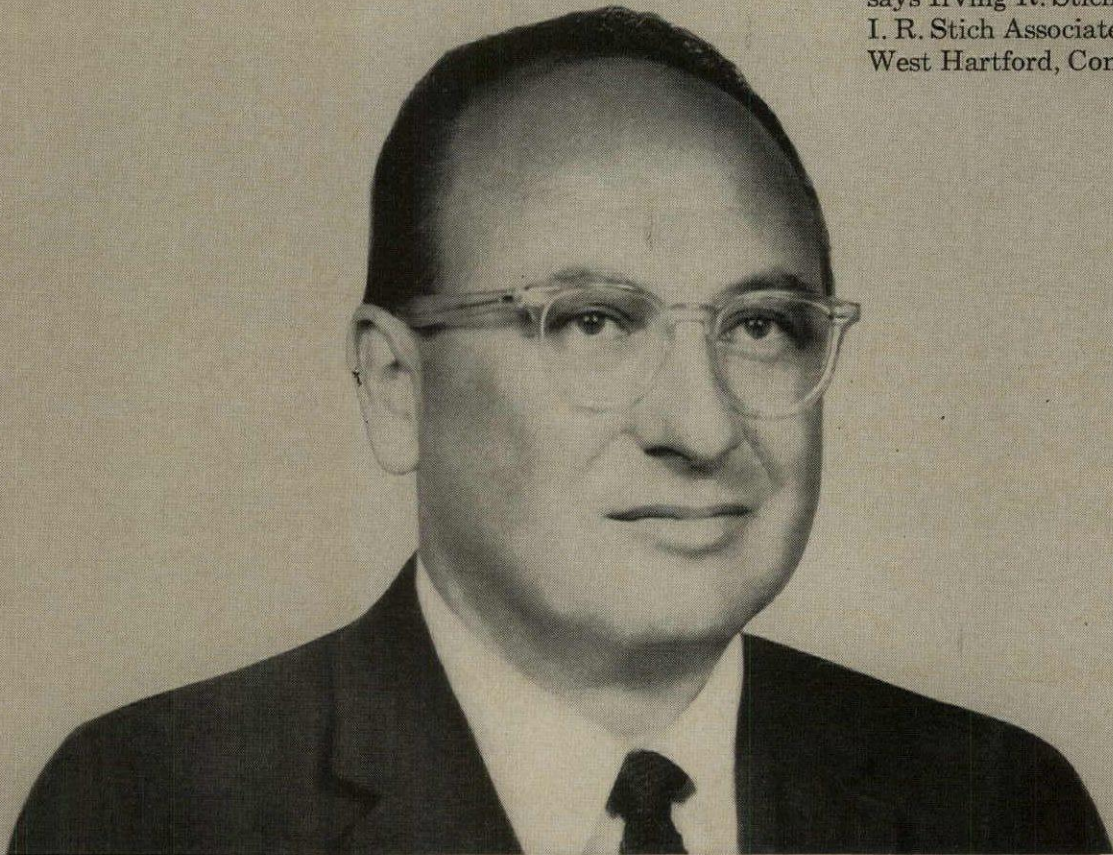


**United States Steel Homes  
Division of  
United States Steel**



# "Central air conditioning helps me sell houses in Hartford"

says Irving R. Stich, Pres.  
I. R. Stich Associates  
West Hartford, Conn.



Would you think that in New England, central electric air conditioning helps sell new homes? Mr. Stich, builder of homes in the \$16,500 to \$20,000 price range, thinks so—and does it!

"Today's home owners want to get their money out of the house, preferably at a profit," says Mr. Stich. "More and more consumers are recognizing that, if they ever have to sell, air conditioning not only increases market value, but also makes it easier to move the house, particularly when in competition with a non-air-conditioned home. These are some of the powerful sales arguments I use in selling *my* homes."

You, too, can boost sales by featuring central residential air conditioning. Leading builders are doing it right now through participation in the "Crowning Touch" promotion program. For more information mail the coupon to: Du Pont Company, "Freon" Products Division, N-2420HH8, Wilmington 98, Delaware.



## SEND FOR FREE BOOKLETS

Du Pont Company  
"Freon" Products Division, N-2420HH8  
Wilmington 98, Delaware.

- Please send builder's booklet on central residential air conditioning.
- Send booklet on "Crowning Touch" promotion.

Name \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

(OFFER GOOD IN UNITED STATES ONLY)

Du Pont makes FREON® refrigerants, not air-conditioning equipment.



**Three builders add guarantees to their sales pitches**

But the guarantees are not alike—one covers houses, one covers tax levels, one covers apartment rents. Specifically:

A ten-year structural warranty is given with each house sold by Houston Builder Downey Bros. "We introduced the warranty in the ads for our new \$11,989 model," says Bros. "and most prospects were astounded that we would back our houses for such a long period." Bros's warranty, like that of Columbus, Ohio Builder Ernest Fritsche (H&H, July), covers materials and workmanship in the house structure.

A three-year property tax guarantee is offered by Kaufman & Broad Building Co. in its five communities in the Phoenix area. The company will pay any tax increases levied until 1966. "We've found the guarantee is a very good closing tool," says General Manager William Langenberg. "We researched the tax situation very carefully, and decided the guarantee is a reasonable business risk."

A plan guaranteeing no rent increase during the life of the tenant is offered to senior citizens (50 years or older) who move into J.W. Blumenfeld's Copper Beech Club apartments in Secane, Pa. The plan was introduced in a new 72-unit section where, as a result, the number of units rented to senior citizens is 25% higher than in previously built sections. (The guarantee is retroactive, however, and now also applies to all senior citizens.)

"We expect the plan to give us more continuity in our rentals," says Blumenfeld, "and to save us the advertising and redecorating costs that go with re-renting."

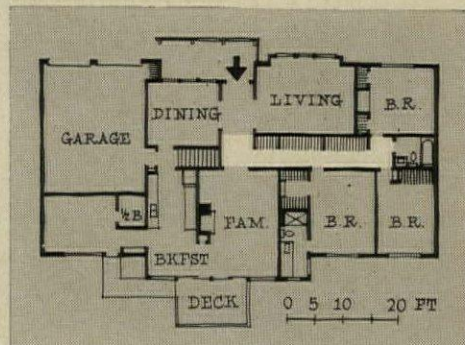


Hutchinson

**20' storage wall makes the most of hall space**

And it has been a big sales feature too. Kodner Construction Co. of St. Louis says the wall is a major reason for the success of its Bordeaux model (plan, right): 25 sales in six months.

Storage units are just over 2' deep, leaving slightly less than 3' for hallway width—tight but adequate. The biggest cost item is the steel folding doors: ten pairs at \$12 a pair. The only other expense is shelving inside the closets. Doors are full height, from floor to ceiling, and have no side returns, so there is no additional framing.



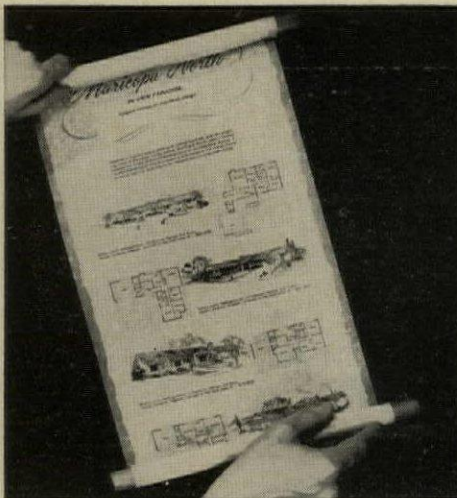
**Mystery living area sells out 100-house project in 48 hours**

The area is actually a finished room in the lower level of a \$13,990 split-entry house. But Crown Realty Co. of Baltimore didn't say that in its ads; instead it talked about a 40'x14' "living level."

"The ads drew the biggest opening crowd I've ever seen," says Leonard Attman, Crown's secretary-treasurer, "and we sold all 100 houses in 48 hours—firm sales, not just deposits."

Crown Realty could have offered the house for \$1,200 less by eliminating the paneling, floor, and ceiling in the recreation room and adjoining powder room. "But," says Attman, "we think this gives us a more unusual sales story, since standard practice in our area is to leave most of the lower level unfinished."

The houses were sold with FHA and VA financing on leased land.



**Parchment scroll makes a memorable brochure**

The parchment, showing renderings and plans of four model houses, is rolled up on two stained redwood dowels and tied with a leather thong.

"It looks so expensive that people just don't like to throw it away," says William P. Decker, president of Maricopa Builders, Scottsdale, Ariz. "It's so bulky that it doesn't get lost in the shuffle of brochures people have picked up at other subdivisions. And it's so handsome that some of our subs have it hanging on the walls of their offices."

The printed parchments, 22"x10", cost 15¢ each. Then Decker's sales staff stained the dowels and stapled the parchment sheets to them.

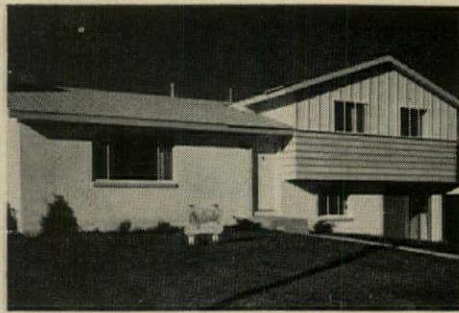
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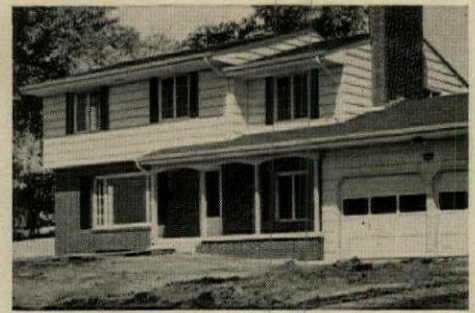
# HERE'S BUILDER ACCEPTANCE! Since 1957



**IN ILLINOIS:** "No other building material has as much curb appeal."  
William L. Lee, Palatine



**IN COLORADO:** "Insulite gives our buyers more for the money."  
Melody Homes, Boulder and Aurora



**IN MINNESOTA:** "Striking beauty pulls prospects in . . . pre-sells our homes."  
Ray Kroiss, St. Paul



**IN NEBRASKA:** "Builds our reputation for quality."  
Lippold Construction Co., Omaha



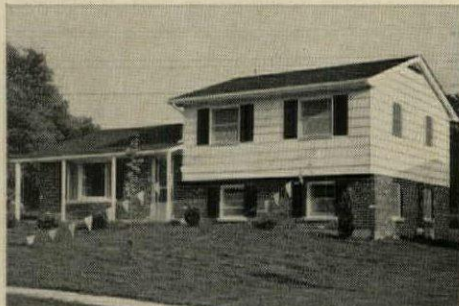
**IN OHIO:** "We use all three kinds of Insulite for design variation."  
R. M. Jones, Inc., Toledo



**IN MASSACHUSETTS:** "Good prime coat helps me lick the weather."  
Andrew J. Lane, Hudson



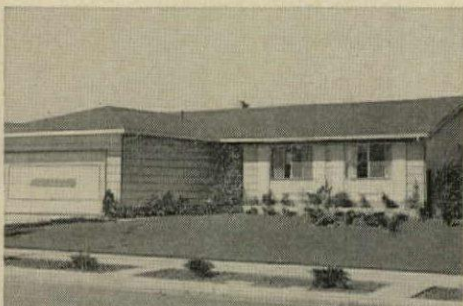
**IN OKLAHOMA:** "No knots or splits with Insulite."  
David L. Dillion, Tulsa



**IN KENTUCKY:** "Goes up looking good . . . and stays that way."  
Ball Homes Inc., Lexington



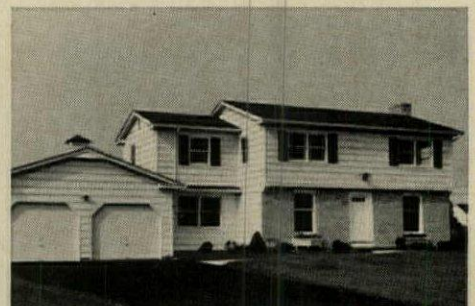
**IN KANSAS:** "Easier to handle, easier to nail than shakes or wood siding."  
R. Eugene Lawrence, Wichita



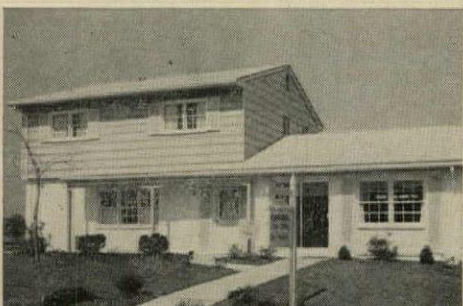
**IN CALIFORNIA:** "No splits, no paint callbacks."  
Leep Construction Co., San Jose



**IN WEST VIRGINIA:** "I've never had a siding callback since I switched to Insulite."  
Mel Wright, Huntington



**IN NEW YORK:** "Insulite lets us start selling outside the house."  
Orioli Bros., Penfield



**IN VIRGINIA:** "Saves time and money on the job."  
Rashkind & Rosen, Norfolk



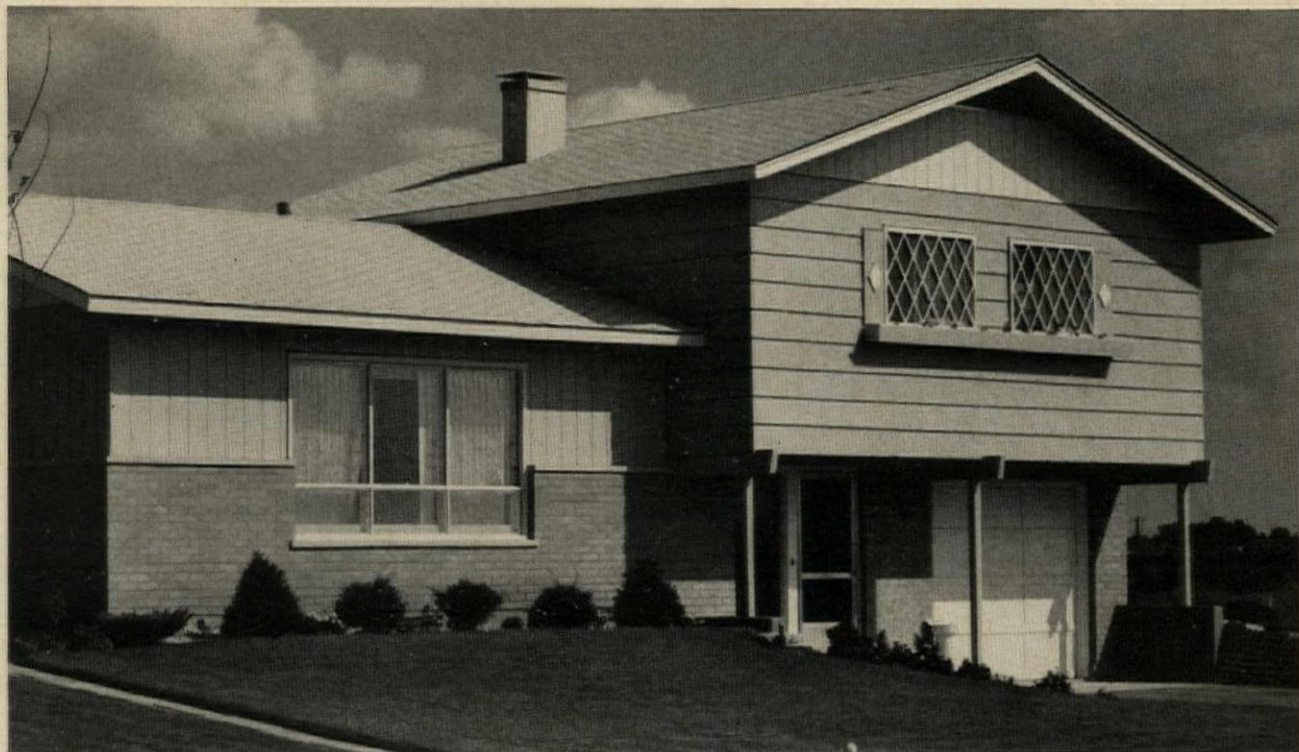
**IN SOUTH CAROLINA:** "Excellent dimensional stability."  
Mauldin Co., Greenville



**IN DELAWARE:** "Here's quality I can sell."  
Walter J. Ellis, Dover



# 375,000 homes built with Insulite



## So why settle for less! Put the 4 proven advantages of Insulite Primed Siding to work for you

**1. Extra design versatility!** Now it's easy to add beauty and value to any home in any price range. Insulite Primed Siding is available in three styles . . .

- *Horizontal lap* . . . in 16' lengths, 8", 10" and 12" widths.
- *Vertical grooved* . . . 4' wide, in 8', 9' and 10' lengths.
- *Vertical plain* for board and batten construction . . . in 4' wide panels, 8', 9' and 10' lengths.

**2. Goes up fast!** Insulite is easy to handle, easy to work with, easy to nail into place. Saws like wood without wood's knots, grains or

splinters. No scantage; every piece is true to size.

**3. Virtually eliminates callbacks!** Offers exceptional dimensional stability. Many builders who have used Insulite Primed Siding for 5 years . . . even longer . . . report that they have never had a siding callback due to warping or buckling. Joints stay butted because expansion and contraction are reduced to an absolute minimum.

Furthermore, Insulite's special weather-drip edge stops wicking action, causes water to drip off outer edge . . . prevents water from seeping behind siding and causing wall deterioration and

paint blistering. And the factory-applied deep prime coat means Insulite takes paint beautifully, further resists paint blistering.

**4. Curb appeal!** Insulite's striking beauty pulls prospects in . . . pre-sells your homes. Extra smoothness . . . fewer, tighter joints . . . deep shadow lines . . . all work to create a lasting impression of beauty and value.

How about you? Isn't it time to put the proven advantages of Insulite Primed Siding to work for you? Before your next start, get all the facts from your Insulite Dealer. Or . . . for fact-filled, full-color brochure . . . write Insulite, Minneapolis 2, Minn.

# **INSULITE**<sup>®</sup>

## **Primed Siding**

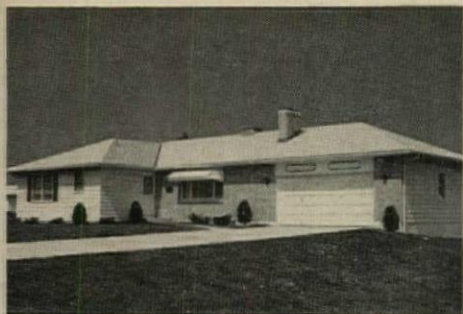
Insulite Division of MINNESOTA AND ONTARIO PAPER COMPANY, Minneapolis 2, Minnesota





# ed on 375,000 homes coast to coast

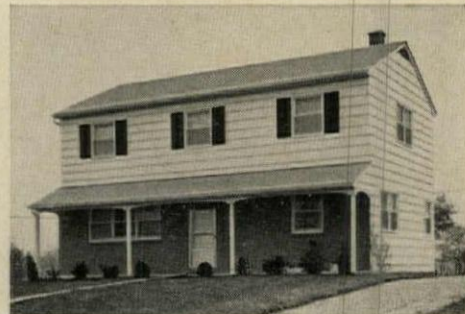
(And growing every month)



**IN MISSOURI:** "Goes up faster than shakes or wood siding."  
Best Built, Inc., Raytown



**IN OHIO:** "Reversible edges help us eliminate waste on gable ends."  
Smith-Kettler Bldrs., Inc., Cincinnati



**IN MARYLAND:** "No shortages with Insulite. You get all the siding you pay for."  
Florian & Kirschman, Baltimore



**IN DELAWARE:** "Little waste with Insulite Primed Siding."  
Mike Toner, Wilmington



**IN INDIANA:** "Weather-drip edge stops paint blistering."  
F & F Builders, Indianapolis



**IN COLORADO:** "Never a complaint in over 5 years."  
H. B. Wolff Co., Denver



**IN ILLINOIS:** "Here's quality that I can save money on."  
Shorewood Park, Inc., Joliet



**IN TENNESSEE:** "I can count on the price . . . no wild fluctuations with Insulite."  
John R. Price, Realtor, Knoxville



**IN CALIFORNIA:** "Adds beauty to any style home."  
Hal Porter Homes, Santa Cruz



**IN GEORGIA:** "Insulite takes paint beautifully."  
Scott Hudgens Builders, Atlanta



**IN NORTH CAROLINA:** "We avoid the problems of grain, knots and splits."  
Lashley-Austin, Inc., Raleigh



**IN MISSISSIPPI:** "I save time and money with Insulite."  
Fonzo Finch, Jackson



**IN OREGON:** "Pre-priming means we can outlast the rainy days."  
Cooley Construction, Portland



**IN MASSACHUSETTS:** "My customers like the way it looks."  
R. P. Pidgeon, Wilbraham



**IN INDIANA:** "Callbacks? Not with Insulite!"  
Lebrato Bros., Inc., Fort Wayne



# Insulite Primed Siding is performance-prove



**IN SOUTH DAKOTA:** "Doesn't split when we nail or saw."  
Tabbert Inc., Sioux Falls



**IN MICHIGAN:** "A beautiful, quality product."  
Modern Builders, Lansing



**IN PENNSYLVANIA:** "The way Insulite takes paint is almost too good to be true."  
Arthur W. Blaker, Yardley



**IN TEXAS:** "No guesswork. Insulite comes in uniform lengths and thicknesses."  
Gladwin Construction Co., Arlington



**IN OHIO:** "Our carpenters like to work with it."  
Sims Bros. Inc., Marietta



**IN IOWA:** "Looks great on homes in any price range."  
Davenport Co., Sioux City



**IN PENNSYLVANIA:** "Saws in any direction . . . goes up with no splits or cracks."  
Colosimo Construction Co., New Stanton



**IN INDIANA:** "Absolutely no paint blistering or cracking."  
John Kleinops, Indianapolis



**IN WEST VIRGINIA:** "Wide widths, long lengths mean Insulite goes up fast."  
C. F. Woodroe, Charleston



**IN NORTH CAROLINA:** "My buyers know and want Insulite."  
Crestmont Bldg. Co., Greensboro



**IN PENNSYLVANIA:** "Pays off in appearance, performance and design versatility."  
C. R. Lange, Ardmore



**IN TENNESSEE:** "Unmatched for lasting beauty."  
McCallen Builders, Memphis



**IN IOWA:** "No shrinkage . . . joints stay butted!"  
Star Homes, Sioux City



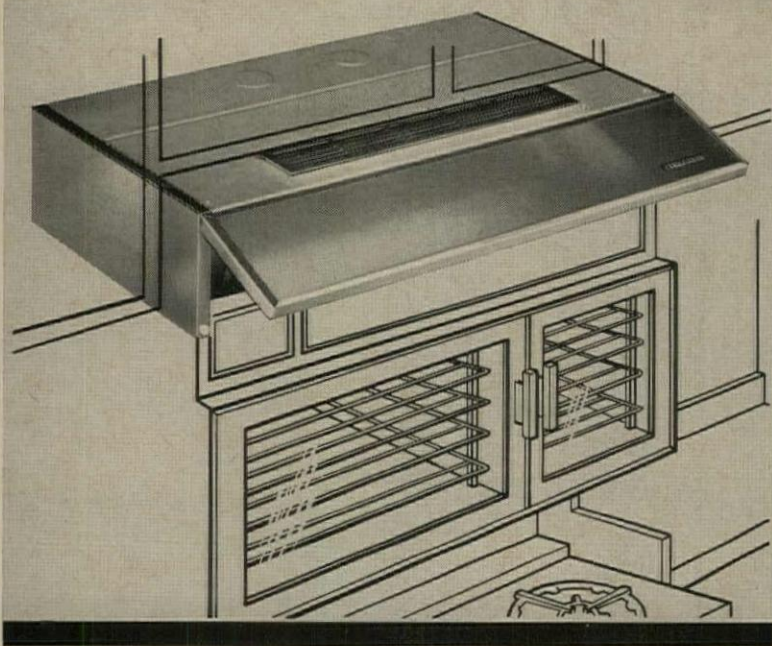
**IN OHIO:** "Terrific design flexibility with Insulite."  
Wargo Realty, Sagamore Hills



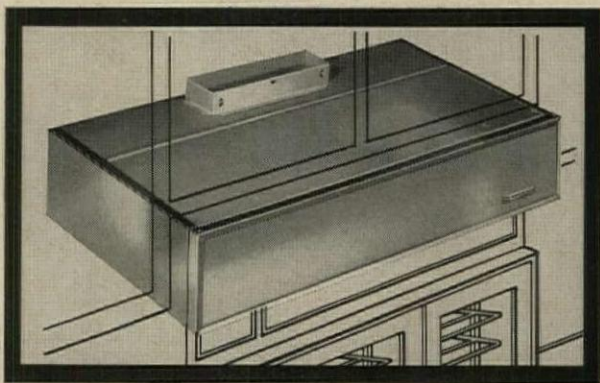
**IN MICHIGAN:** "Every piece stays true . . . no warping, twisting or splitting."  
James Boonstra, Grandville



## PERFECT VENTILATION for Bi-Level Oven/Ranges



2400 SERIES—VENTLESS



2300 SERIES—VENTED

### ... vented and ventless both only 6 inches high!

Ventilation for one-piece, bi-level combination oven/ranges can now be accomplished simply and economically with the new 2300 and 2400 Series Swanson Range Hoods. The simple, clean design of these new units blends perfectly with that of any of the many one-piece oven/ranges available for either built-in or free-standing use today.

Specify the Ventless 2400 or the Vented 2300 depending on the particular installation. Both are available in 30-inch, 39-inch and 40-inch sizes with brushed chrome finish. Both are only 6-inches high allowing placement of a standard 12-inch high wall cabinet over the range hood.

free, full-line catalogues . . . write today

**Swanson** MANUFACTURING CO.  
DEPT. HH2

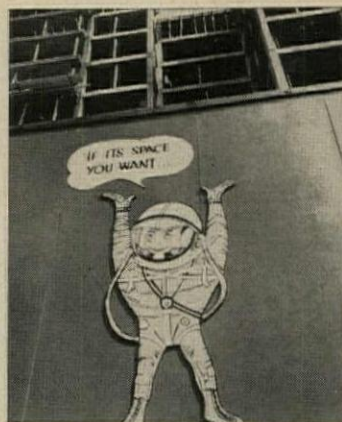
607 S. WASHINGTON STREET, OWOSSO, MICHIGAN

RANGE HOODS • RADIO INTERCOMS • "KITCHEN KADDYS"  
TOASTERS • DESKS • IRONING CENTERS • CLOCKS • VENT FANS

## MARKETING ROUNDUP

starts on p. 45

Photos: Walter Daran



### Famous folks spout selling quotes

Strung out across the construction bridge (below) of a New York apartment are easily recognized caricatures of famous figures past and present. As the close-ups above show, out of the mouth of each figure comes an invented—but appropriate—quote extolling a feature of the building. Cartoons and quotes are the work of Lubell Advertising Inc. When finished, the 35-story, \$25-million building—owned by Glenwood Management Corp.—will have 825 one- to four-bedroom units at \$150 to \$550 a month. So far 200 units have been rented despite a sticky market in luxury units.



EYE-CATCHING CARTOONS are at second-story level for top visibility.

Marketing roundup continued on p. 63





**How to know you've saved dollars,**



**before you've spent a dime**

**CHOOSE THE REPUBLIC PACKAGE!** To get all the conveniences of one source of supply, one purchase order, and one invoice, plus prompt delivery *when you want it*, with minimum paper work, always specify the Republic Package of Building Products!

One purchase order to your man from Republic can cover all these from Republic; doors, frames, windows, folding closet doors, patio doors, all cabinets for kitchens, gutters, downspouts, metal lath, drainage and subdrainage products.

You'll get the best in steel or aluminum windows—or, better still, install new Republic **FREEDOM STAINLESS STEEL WINDOWS**—the ultimate in durability and permanent beauty, and priced for every home.

Save more time and more dollars with Republic **NEWPORT** Packaged Doors and Frames for interiors...doors that almost hang themselves! Another almost automatic installation, **TARTAN** Door Frames.

Save time on the job and on callbacks ...and put the savings in your pocket! Send the coupon for details on the Republic Package, today!

**REPUBLIC STEEL**  
CORPORATION  
MANUFACTURING DIVISION  
Youngstown 5, Ohio



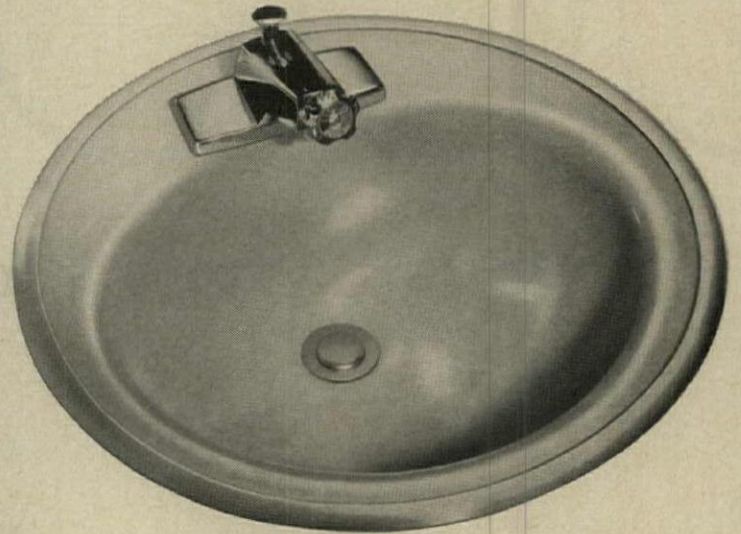
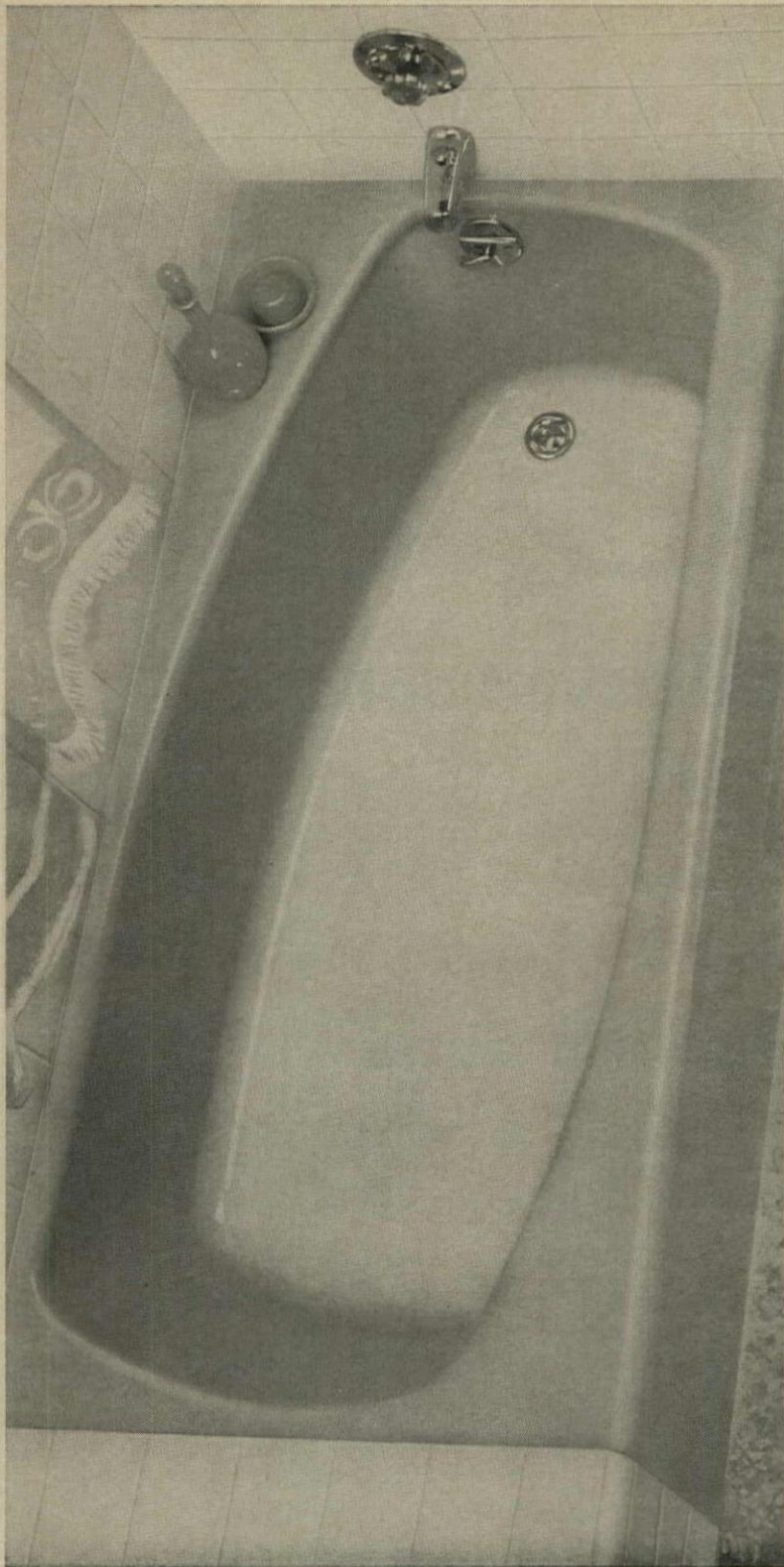
**REPUBLIC STEEL CORPORATION**  
MANUFACTURING DIVISION • DEPT. HO-6389  
YOUNGSTOWN 5, OHIO

Tell us more about the savings and convenience of the Republic Package.

Name \_\_\_\_\_ Title \_\_\_\_\_  
Company \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_



# WOMEN LOVE THESE SHAPES



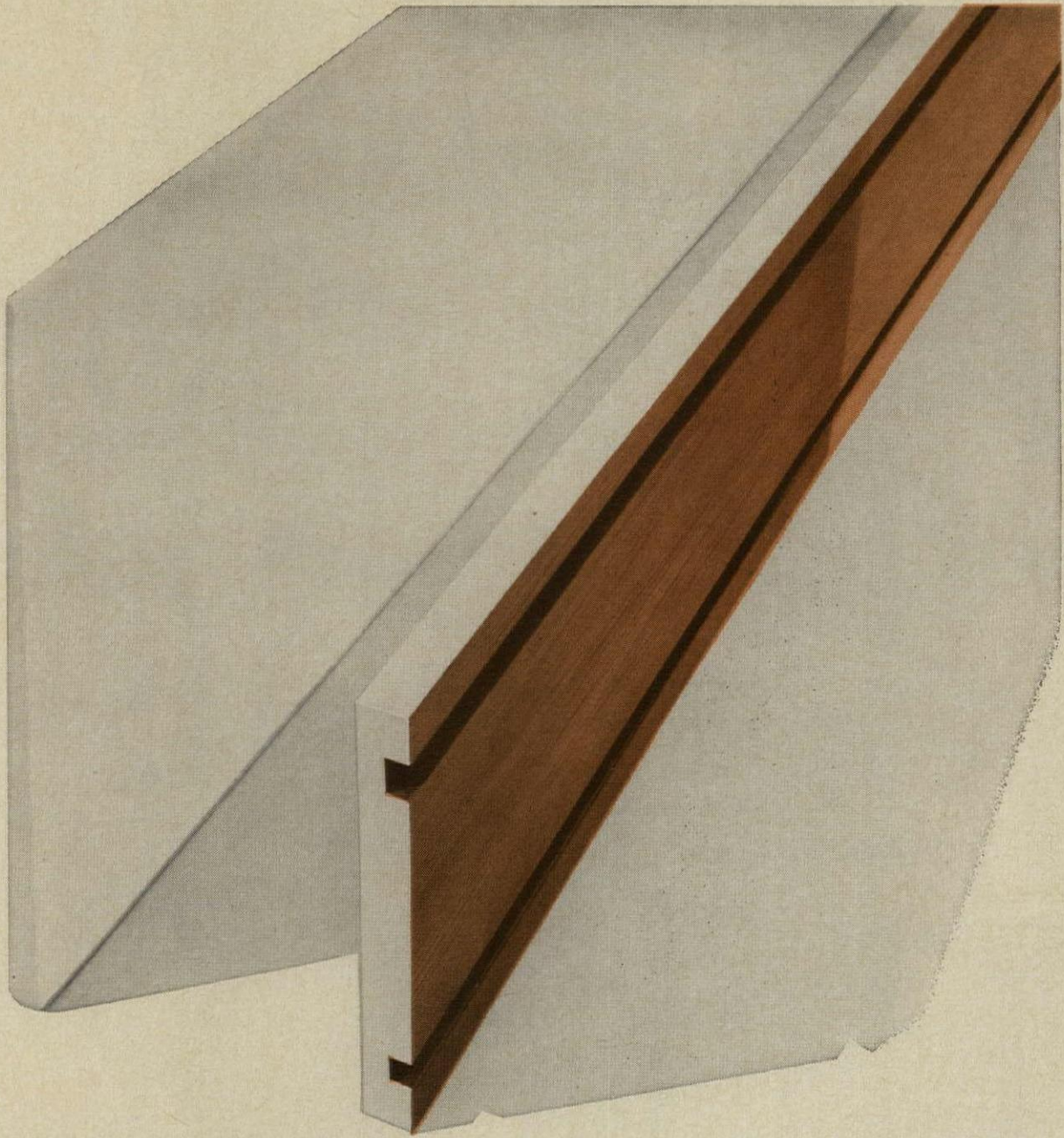
These American-Standard beauties speak for themselves—and the model homes you place them in. They say new and modern in a most winning way. But loveliness of form isn't all the Contour bathtub, Circlyn lavatory and Custom-Line sinks (single- and double-well) have to offer. Under the smooth-sweeping enameled exterior is a heart of sturdy cast iron. For real selling excitement, install them in the Colors of the Year—Fawn Beige, Venetian Pink and Spice Mocha—with modern American-Standard single-control fittings that won't drip or leak. Also available in four other fashion colors and white. Ask your American-Standard representative. Or write American-Standard, Plumbing and Heating Division, 40 West 40th Street, New York 18, N. Y.



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

**AMERICAN-Standard**  
PLUMBING AND HEATING DIVISION





## **COST CUTTERS**

### **PALCO PAINT-PRIMED REDWOOD PLOWED FASCIA, SIDING**

*NEW! PALCO DOUBLE-PLOWED FASCIA BOARD* cuts on-site labor. One plow on back fits  $\frac{1}{4}$ " soffit, the other,  $\frac{3}{8}$ ". Eliminates cost to apply soffit mouldings. Available in any combination of specified lengths — and mill primed! With fascia and Palcote paint-primed siding you save two ways! Write for literature.



**PALCO**<sup>®</sup>

*Architectural Quality*

**THE PACIFIC LUMBER COMPANY**

San Francisco - 100 Bush Street • Chicago • San Marino, Calif.

PAINT-PRIMED REDWOOD

6589



NEW from Moe Light - *an imaginative*





*new line and catalog featuring*

27

**NEW CHANDELIERS**

56

**NEW PENDANTS**

21

**NEW OUTDOOR LIGHTS**

**Plus 500 OTHER EXCITING STYLINGS  
IN MOE LIGHT'S IMAGINATIVE NEW  
92-PAGE FULL-COLOR CATALOG**

*Here is the newest, brightest, longest selection of residential and decorative commercial fixtures ever offered at one time—a full display of all types, styles and finishes. Added to that are over 30 smart lighting idea room settings to guide your planning. You need this bright new catalog to plan lighting for your new homes. For your copy, see your Moe Light Distributor or send the coupon today.*



**THOMAS INDUSTRIES INC.  
MOE LIGHT DIVISION**

207 E. Broadway, Louisville 2, Ky., Dept. HH-8  
Moe Light • Benjamin • Star Light

- Send me the new 92-page Moe Light catalog.  
 Please have your representative call.

Name \_\_\_\_\_

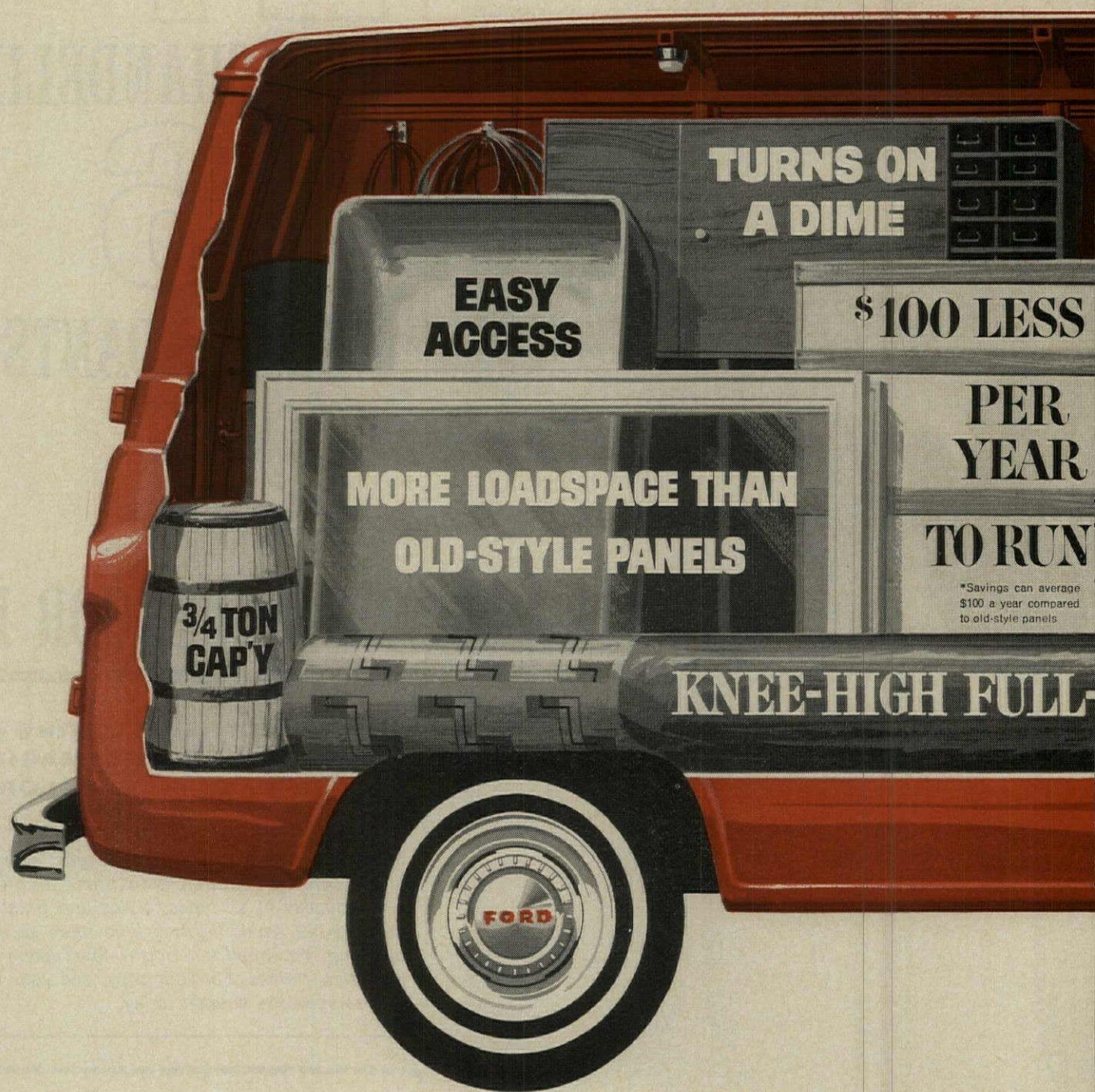
Firm \_\_\_\_\_

Address \_\_\_\_\_

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



# ALL THIS...



## FOR \$126 TO \$394 LESS\*!

\*Based on a comparison of latest available manufacturers' suggested retail prices of popular conventional 1/2-ton panels





**PLENTY  
OF  
HEIGHT**

**LENGTH FLAT FLOOR**

FOR 60 YEARS THE SYMBOL  
OF DEPENDABLE PRODUCTS



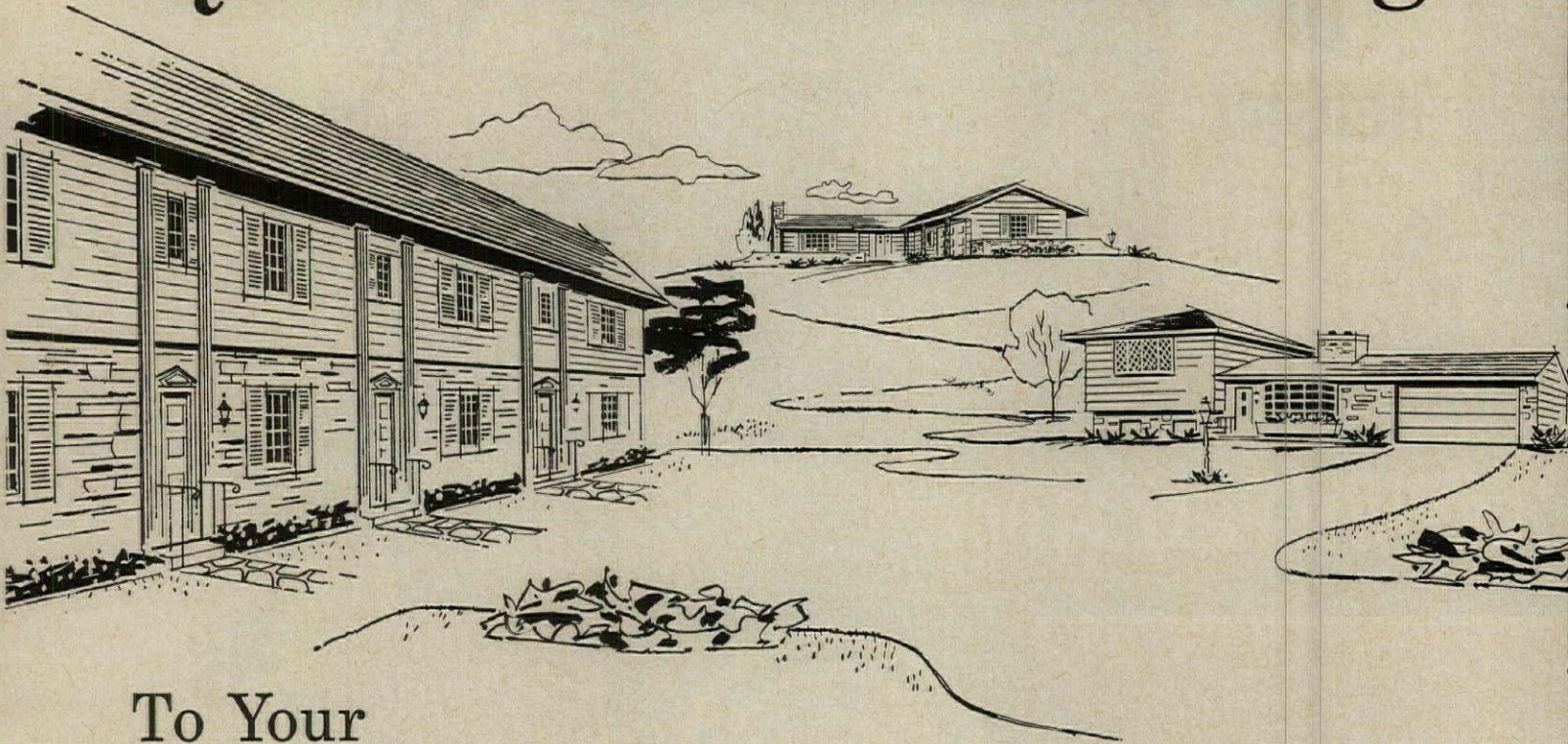
MOTOR COMPANY

# '63 FORD ECONOLINE VAN



sales-clinching NEWS FROM CELOTEX

# 3 WAYS you can add the proved sales advantages of *Quiet Conditioned Living*



## To Your Town Houses and Single Family Homes

**BUYER PREFERENCE** — Yes, buyer demand for the modern comfort of Quiet Conditioned Living is increasing daily! Alert builders are turning this demand into sales advantages for their town houses, apartments, single family homes.

Through widespread publicity, as well as personal experiences, prospective buyers and renters have learned that noise *can* be reduced. In some cases, tenants have left apartments because of irritating noise that could have been eliminated by sound quieting construction.

To help you capitalize on this fast-growing buyer demand, Celotex offers a helpful brochure defining noise problems and showing drawings for tested-rated constructions. Send coupon for your free copy today.

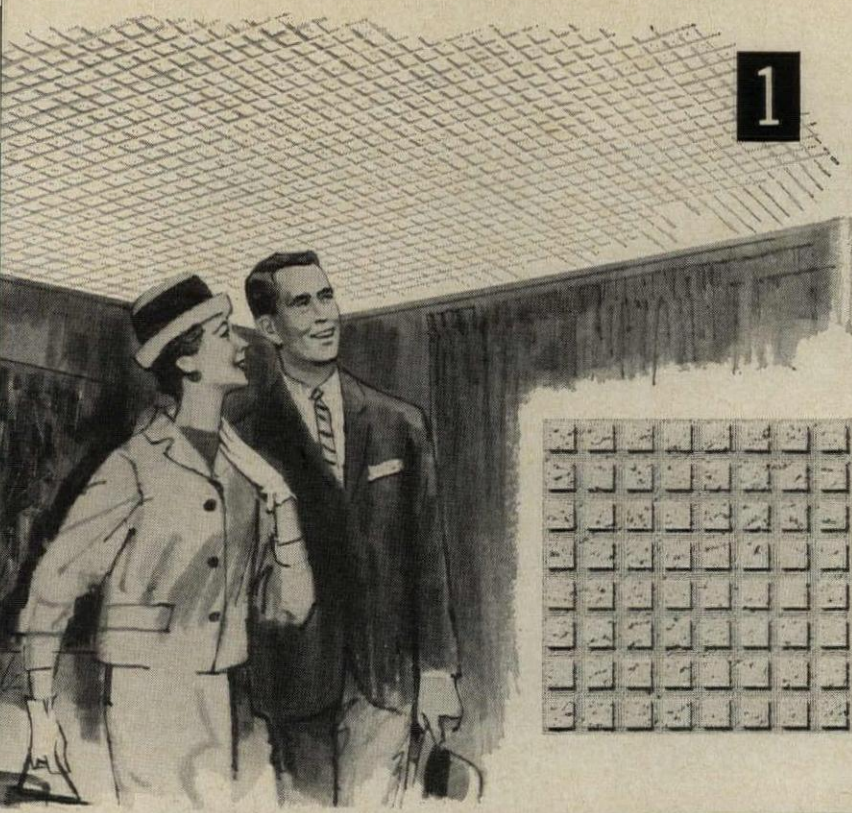


1

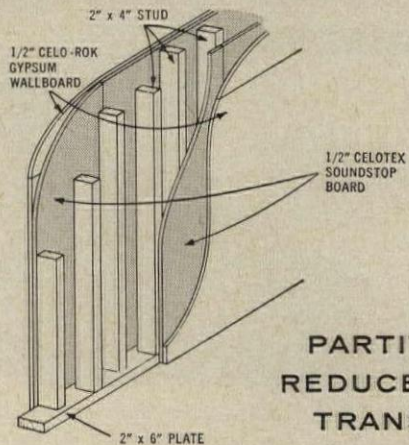
## Quiet Conditioned Living *begins* with Acoustical Ceilings by Celotex

Celotex acoustical ceilings in the model home or apartment are visible evidence to the buyer that his builder has Quiet Conditioned the home. Prospective buyers and renters can *see* and *feel* the benefits of quiet. These are the ceilings that absorb and hush the irritating noises. People know this. For years they have enjoyed the comfort of acoustical ceilings in luxury hotels, shops, offices and restaurants. Little wonder Celotex acoustical ceilings dramatically, convincingly demonstrate extra value. *Choose from a wide variety of exclusive Celotex designs.*

NEW! Celotex Incombustible Mineral Fiber Acoustical Tile in the handsome exclusive 3-D *Riviera* pattern. Square, kerfed edges and striations make joint lines invisible, provide monolithic appearance. (Size: 12" x 12" x 3/4".)



2



### PARTITIONS THAT REDUCE SOUND TRANSMISSION

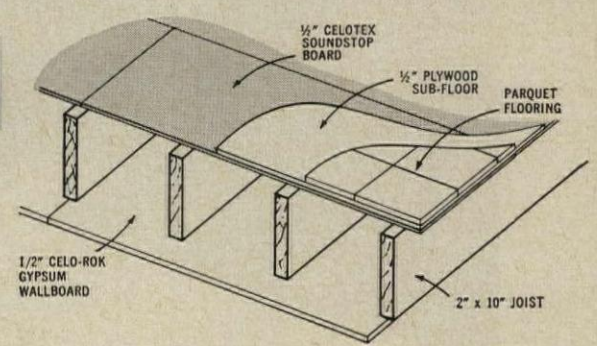
Construction shown here provides vastly improved Sound Transmission Loss over ordinary partition construction (1/2" gypsum wallboard on both sides of 2x4 studs 16" o.c.).

In this partition, both sides have lining of 1/2" Celotex Soundstop<sup>†</sup> Board and laminated facing of 1/2" Celo-Rok tapered edge Gypsum Wallboard. Excellent Sound Transmission Class (STC) :50.

*\*Based on tests conducted by Geiger and Hamme Laboratories, Ann Arbor, Michigan.*

<sup>†</sup>Trademark

3



### SOUND DEADENING CEILING-FLOOR ASSEMBLY

This ceiling-floor assembly reduces transmission of both *airborne* sound (e.g., loud voices) and *impact* sound (e.g., dropped objects, footsteps).

Sound Transmission Class (STC) for airborne sound :42, as tested by Armour Research Foundation Riverbank Laboratories, Geneva, Ill. On floor side, 1/2" Celotex Soundstop Board is installed over joists, under plywood sub-floor. On ceiling side, Celo-Rok 1/2" Gypsum Wallboard is applied directly to joists.

Get the Facts on Quiet Conditioning by Celotex— Send for this FREE MANUAL



THE CELOTEX CORPORATION • CHICAGO, ILLINOIS

Dept. HH-83, THE CELOTEX CORPORATION  
120 S. La Salle St., Chicago 3, Illinois

Please send me, without obligation, the FREE 8-page brochure, "New Building Techniques for Quiet Conditioned Living."

My Name.....  
Firm Name.....  
Address.....  
City..... Zone..... State.....





The Mount Vernon has four bedrooms, two baths and powder room, plus a 19' 10" x 13' 1" family room with log-burning fireplace. White marble window sills, slate foyer and jalousie basement windows are examples of the quality features in the home.

## In Cincinnati, Ohio, this house sells for \$35,000

*("... and features like concealed telephone wiring help sell it," says builder William F. Hendy)*

"Concealed telephone wiring is a terrific convenience—for us and for our customers," says Mr. William F. Hendy, Treasurer of The Arcose Company, which builds an average of 150 to 200 homes a year in nine locations around Cincinnati.

"The wiring is installed quickly

by the Telephone Company while the walls are open. The work never interferes with our timetables.

"Besides being an excellent sales feature, concealed telephone wiring helps keep customers happy after they've moved in. One question they always ask is where their

phones will be. They're elated when we say, in effect, 'you name the locations.'"

\* \* \*

*For help in telephone-planning your homes, call your Bell Telephone Company and ask for the Architects' and Builders' Service. Also, see Sweet's Light Construction File, 11c/Be. For commercial installations, Sweet's Architectural File, 33a/Be.*



**BELL TELEPHONE SYSTEM**





**Who  
worries  
about  
garage  
doors**

**fading  
weathering  
shattering  
denting  
warping?**

Not you — if you insist on residential and commercial garage doors made with genuine Structoglas, the most beautiful, most durable fiberglass reinforced panels made.\* Lightweight, of course, but tougher, more weather-resistant than ordinary fiberglass panels. Its jewel-like colors keep their good looks longer — transmit light more evenly to every corner of the garage. Structoglas doors give you added selling points — for instance, there's more usable living and play area, less maintenance, greater security against prowlers — and Structoglas never needs painting.

*\*Structoglas contains a vastly better light stabilizing ingredient, the highest quality garranzed fiberglass mat, more evenly dispersed resins—not just a plating. So naturally it looks better—lasts longer.*

*Avoid call-backs and complaints. You can forget garage door worries when you patronize quality manufacturers who use real Structoglas. There is no "equal".*

**Arm-R-Lite Doors**  
Arm-R-Lite Door Mfg. Co.

**Overhead Doors**  
The Overhead Door Corp.

**Ro-way Doors**  
Rowe Mfg. Co.

**Weather-Tite Aristocrat Doors**  
Weather-Tite Division of the Pacific Coast Co.

**structoglas**<sup>®</sup>

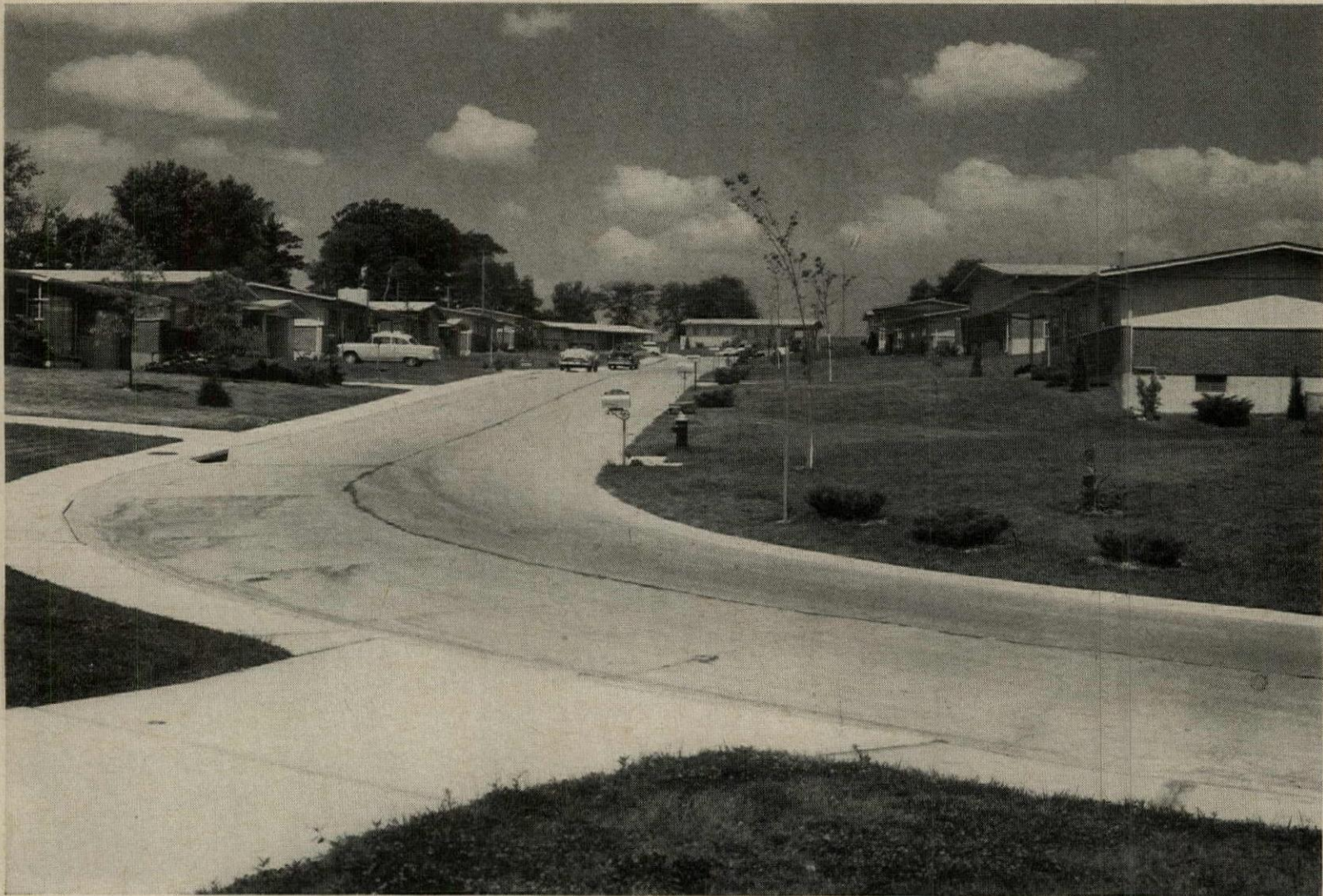
Structoglas, Inc. • 11701 Shaker Blvd. • Cleveland 20, Ohio





**"TODAY'S HOME BUYERS  
LOOK FOR VALUE...THAT'S WHY  
ALL OUR STREETS ARE CONCRETE"**

*Says FRANK MAROON,  
Maroon Brothers Builders, Inc., St. Louis, Missouri*



*Modern concrete street in Madonna Hills, St. Louis County, Missouri.*

**T**n our Madonna Hills subdivision in south St. Louis County, we found that concrete streets and driveways really add 'curb appeal' to our homes. Potential home buyers like the clean, attractive look of concrete. They know that as builders we have first and always considered their safety, convenience and pride of home ownership."

For all subdivisions—modest to luxurious—builders find it pays to provide streets of modern concrete. Paving is fast and easy. Homesites are accessible for construction work in the worst weather. And no temporary paving is needed for hauling materials.

Homes are more salable on a concrete street. Everything stays clean and neat. No tar to track in . . . no periodic patching and surface treatment . . . no "break-up" every spring.

For safety, only concrete gives a grainy surface for dependable skid resistance . . . the light color that reflects more light for high visibility at night.

With all this, concrete's initial cost is moderate. Builders find that concrete streets protect their reputations for quality work. And it's the popular pavement with home buyers everywhere.

**PORTLAND CEMENT ASSOCIATION**

*An organization to improve and extend the uses of concrete*

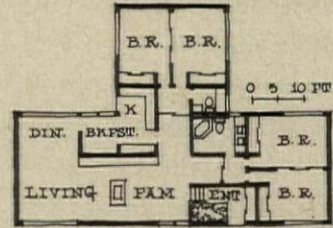


## MARKETING ROUNDUP

starts on p. 45



### Japanese-style house stars in Toronto show



**T-SHAPED PLAN** has 1,700 sq. ft.

More than 53,000 people visited this model at the Canadian National Home Show. Sponsored by the Toronto Metropolitan Home Builders' Assn., the house was designed by Architect Harry B. Kohland and built by Walter H. Little, who estimates it could be reproduced for about \$30,000 on a buyer's lot.



### How to use a sales office to build goodwill

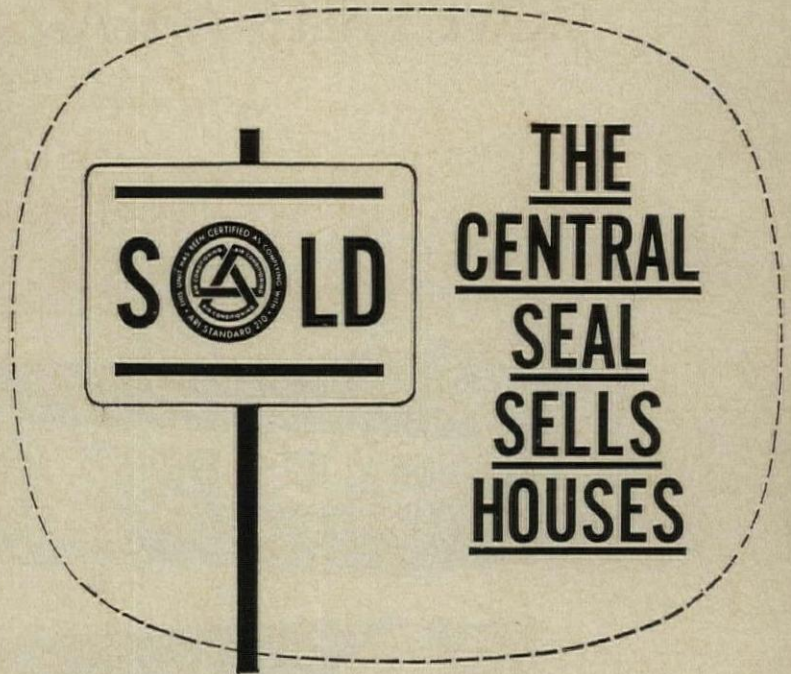
After they've sold out a subdivision, most builders move their sales office to another tract or simply tear it down. But Alco-Pacific plans to offer this striking \$50,000 sales pavilion, plus five acres of land, to the city of Westminster, Calif. as a community center. The 1,700 sq. ft.

building at Alco-Pacific's new Sol Vista project now houses smart and attractive sales displays like those shown below. When complete, Sol Vista will have 569 homes priced from \$22,895 to \$28,300. More than 250 houses have been sold in three months since opening day.



**DISPLAYS** include building products behind show window, phones through which visitors hear sales talks about each room in models.

Marketing roundup continued on p. 69



Last year saw the big breakthrough in central air conditioning. More than 200,000 American families—north, south, east, and west—joined the 1,700,000 U.S. households already enjoying central air conditioning. The trend is up again this year.

Now you can sell the year-round benefits of controlled temperature, humidity, and air filtration at low cost and with the knowledge that the air-conditioning equipment you buy will perform as rated.

How? By insisting that it bear the ARI Seal of Certification. By doing so, you benefit from an industry-wide program whose participants make more than 90% of all central air conditioning. Cooling capacity is measured only in British Thermal Units per hour. ARI engineers check manufacturers' specifications. Equipment is selected at random for testing by the Electrical Testing Laboratories, Inc., of New York City. Any manufacturer's claims are subject to challenge by another participant in the ARI Unitary Certification Program.

Want to know how to offer the additional prestige of central air conditioning at the lowest possible installation price in *all* your new homes? (1) Write ARI for the new, free homebuilder's manual, "The Big Breakthrough in Central Air Conditioning." (2) Ask for the free ARI Directory of Certified Air-Conditioners. (3) Specify units bearing the ARI Seal of Certification.



**AIR CONDITIONING AND REFRIGERATION INSTITUTE**  
1815 N. Fort Myer Drive • Arlington 9, Virginia



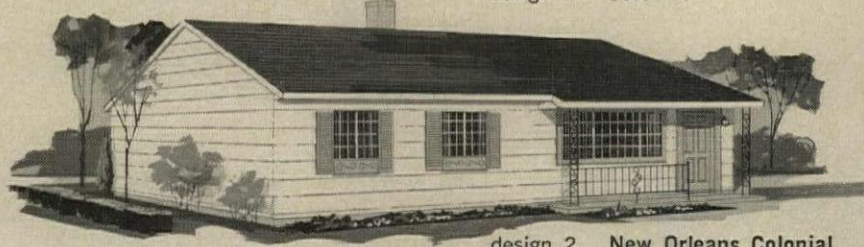
MOVE SALES-AHEAD FAST!

WITH THE

# Egyptian



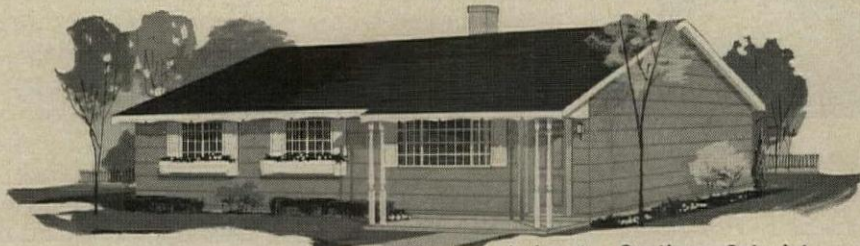
design 1 Colonial



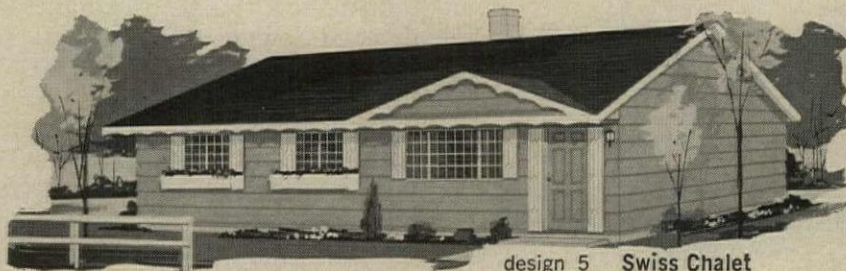
design 2 New Orleans Colonial



design 3 Southern Colonial



design 4 Southern Colonial



design 5 Swiss Chalet

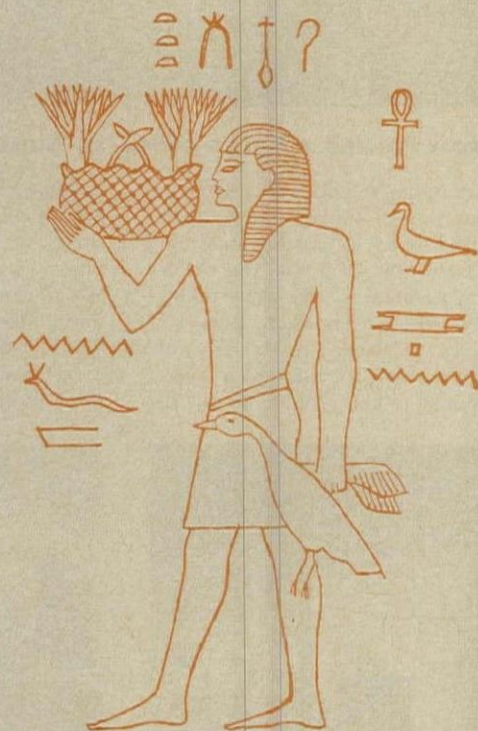


© 1963—Inland Homes Corporation

design 6 Cape Cod

Never—until now—could you offer so much value at such low cost! Extra-large living room. 3 spacious bedrooms. New “Decorator” floor plan allows excellent furniture arrangements. Double width closets. Solid 2” x 4” construction. 12 superb designs. Choice of slab, garage, basement or carport models.

Only Inland gives you all these top-quality, brand name materials: Fiberglass insulation. Aluminum windows. Primed siding. Formica counters. Birch wood kitchen cabinets. Many more!





ALL NEW WITH A LOW BASIC PACKAGE PRICE

**\$1745.00**

Inland's flexible financing slashes red tape.

The best merchandising program in the industry helps you every step of the way.

Make your move now towards a bigger, more profitable sales year! Contact John H. Thornton, Vice President-Sales, Department H-8, (phone 773-7550) Piqua, Ohio.

**INLAND  
HOMES**



INLAND HOMES CORPORATION  
MANUFACTURER OF AMERICA'S FINEST HOMES  
PLANTS IN PIQUA, OHIO; HANOVER, PENNSYLVANIA;  
CLINTON, IOWA; CEDARTOWN, GEORGIA



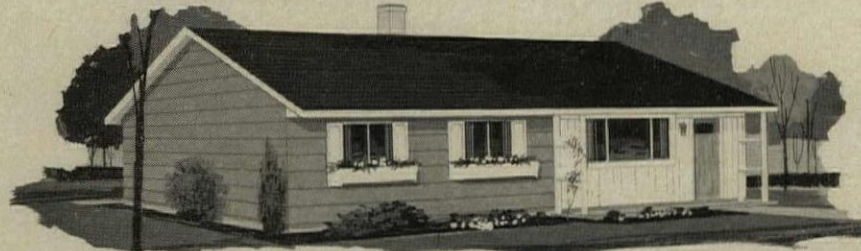
design 7 French Provincial



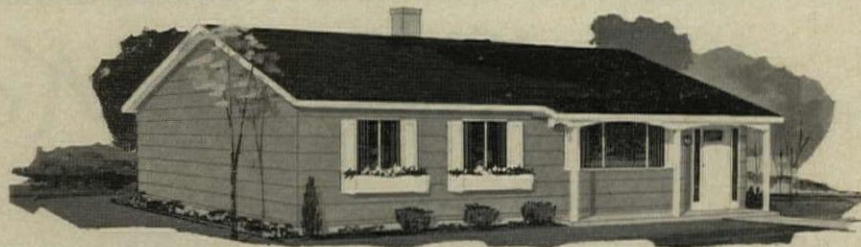
design 8 French Provincial



design 9 Contemporary



design 10 American Ranch



design 11 American Ranch



design 12 American Ranch



*first*

...IN SERVICE

...IN STYLE

...IN INSTALLATION



## *Kitchen Kompact*

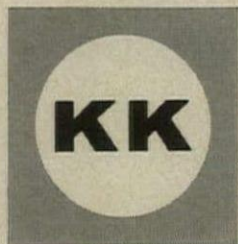
Always first in service because huge plant facilities permit larger inventory of finished goods. That's why Kitchen Kompact provides the fastest service in the industry . . . and saves you time and expense.

Kitchen Kompact, with its popular styling, is the preferred line. Handsomely designed to satisfy the majority of builders and home-buyers.

Precision engineering permits quick installation . . . minimizes "in-wall" costs. And there are fewer call-backs with long lasting baked-on synthetic resin finish and guaranteed warp-resistant doors.

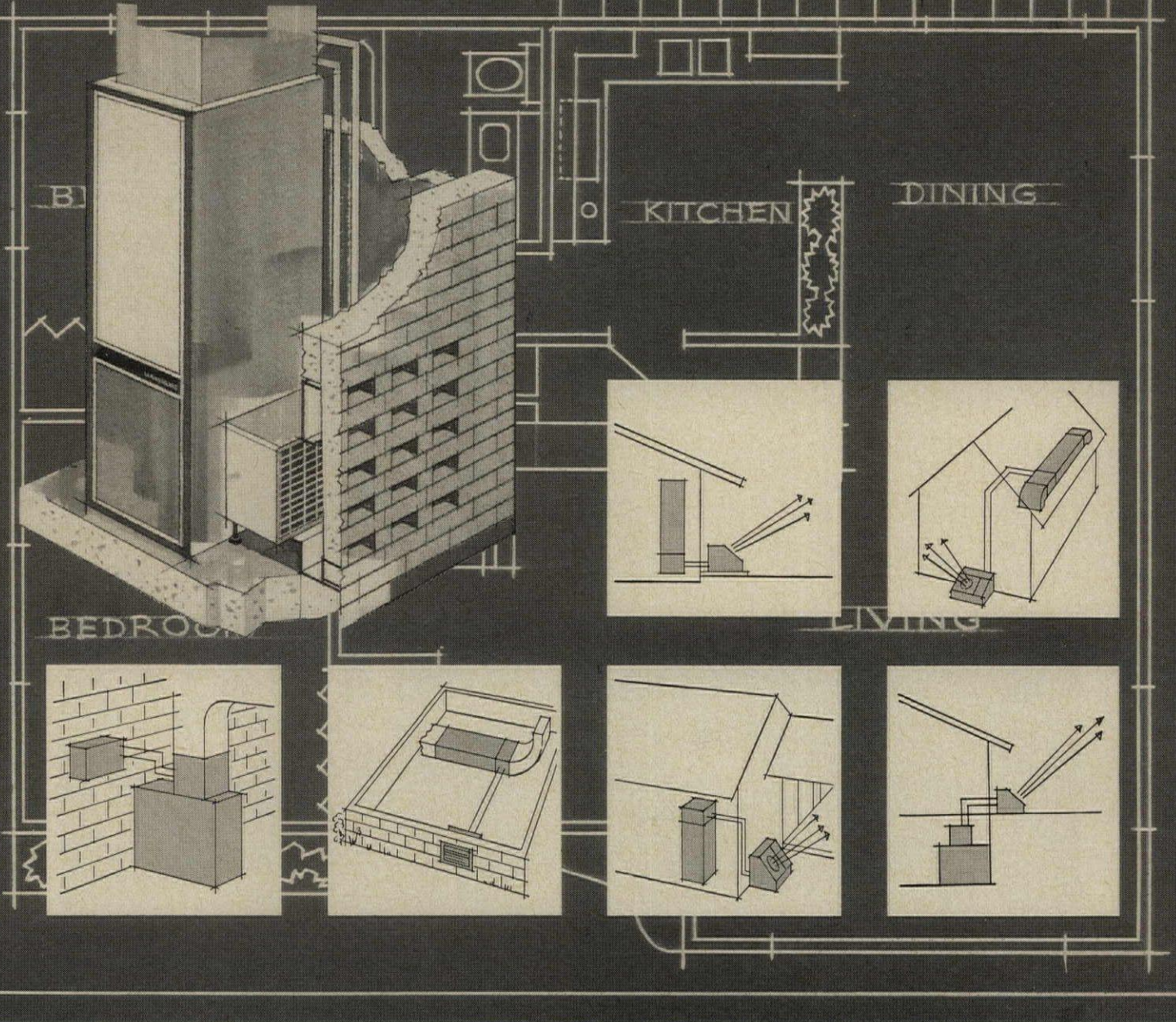
STOCKED NATIONALLY BY 100 DISTRIBUTORS IN ALL MAJOR MARKETS. A FEW SELECTED AREAS AVAILABLE FOR DISTRIBUTORSHIP. WRITE TODAY FOR FULL SPECIFICATIONS AND PRICES.

*Kitchen Kompact* INC. JEFFERSONVILLE, INDIANA





# MONCRIEF



....COOLING THAT FITS THE BLUEPRINT,  
THE BUDGET AND THE BUYER'S MARKET

Look to Moncrief for the solutions to tight space requirements, tricky application problems, and economical installations. Moncrief starts under \$500 for a complete heating-cooling installation... gives you concealed installations like the one shown above, through-the-wall applications and the exclusive "slant-face" condensing unit that pitches air up and away from the house. See your Moncrief Distributor for complete details, or write direct for "Builder Brochure."

THE HENRY FURNACE COMPANY • MEDINA, OHIO



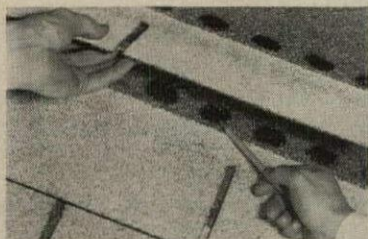
YOUR BEST PROSPECTS WILL KNOW THE NAME THROUGH NATIONAL ADVERTISING

# MONCRIEF



# ●● IN OUR OHIO STORMS, BIRD WIND SEAL® SHINGLES CONSISTENTLY WITHSTAND WINDS OF AS MUCH AS 70 MPH! ●●

So states John Koerber, of Kenwood Builders, Cleveland, Ohio. He continues: "A lot of the homes we build are in the \$40,000 — \$60,000 class, so our customers are most particular in every detail. But we don't worry about a Bird Wind Seal Shingle roof, and we've never had a callback or a complaint about one. And in storms like we've had, with winds of as much as 70 MPH, that's really a record!" □ Mr. Koerber also expressed his complete satisfaction with Bird Aluminum Siding and with Bird Architect® Vinyl Flooring. "I particularly like Bird Architect Vinyls in kitchens, breakfast alcoves and rumpus rooms," he said. "It's really handsome to look at and wears better than any other flooring I've ever encountered." □ You too can increase your customers' satisfaction by stocking and recommending quality Bird Vinyl Flooring and Bird Wind Seal Shingles. Why not write today for complete details?

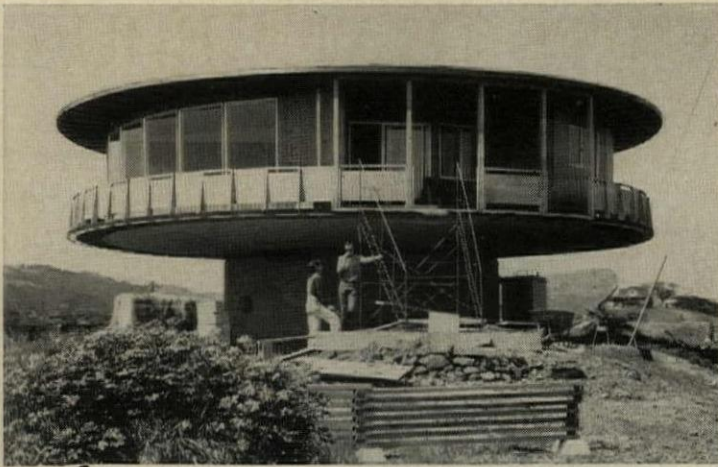


## 7 REASONS WHY YOU'LL LIKE BIRD WIND SEAL SHINGLES

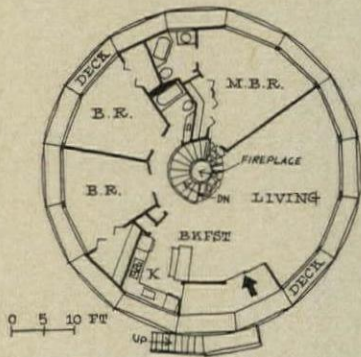
- Powerful seals spaced for drainage
- Proved to hold fast in hurricanes
- Bear the Underwriters' Laboratory Wind Resistant label
- Install in the usual way . . . no pulling apart or turning
- Long lasting double-surfaced construction
- Guarantee bonded, with bonds backed by the Travelers' Indemnity Company
- Advertised to your customers in consumer magazines

BIRD & SON, INC., EAST WALPOLE, MASS. • SHREVEPORT, LA. • CHICAGO, ILL. • CHARLESTON, S.C. • PERTH AMBOY, N.J.





**Revolving house turns talk to a custom builder**

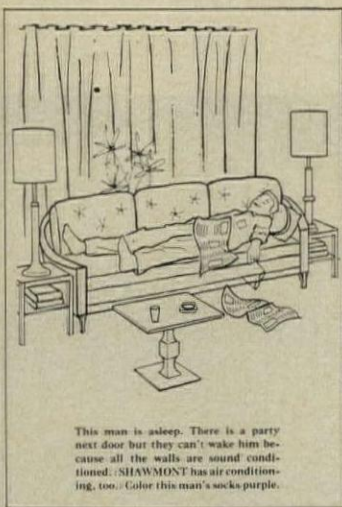


**HOUSE PIVOTS** around circular staircase. Utilities are in base.

Built on an exposed hilltop in Novato, Calif., the house has been a promotional gold mine for Sam Harkleroad, who builds from two to five high-priced (\$20,000 to \$70,000) houses a year. In six months, more than 13,000 passersby have paid \$1 each to see it, and a local TV station has featured the house on two programs. The house turns 300° during the day to follow the sun. Harkleroad plans to live there himself, will duplicate the house for \$45,000 to \$50,000.



This is a nice lady. She is happy—She just rented a new apartment at SHAWMONT. Color her a happy color.



This man is asleep. There is a party next door but they can't wake him because all the walls are sound conditioned. SHAWMONT has air conditioning, too. Color this man's socks purple.

**At last—the coloring book fad hits housing**

Good for a chuckle when they poke fun at President Kennedy or the status-conscious young executive, coloring books can also be good for business. So reasoned the Marc Stevens ad agency which designed a book—sample pages are shown here—touting the features of Philadelphia's Shawmont apartments. Shawmont visitors took away 5,000 copies, and the agency sent 900 more to builders and ad men who asked for them.



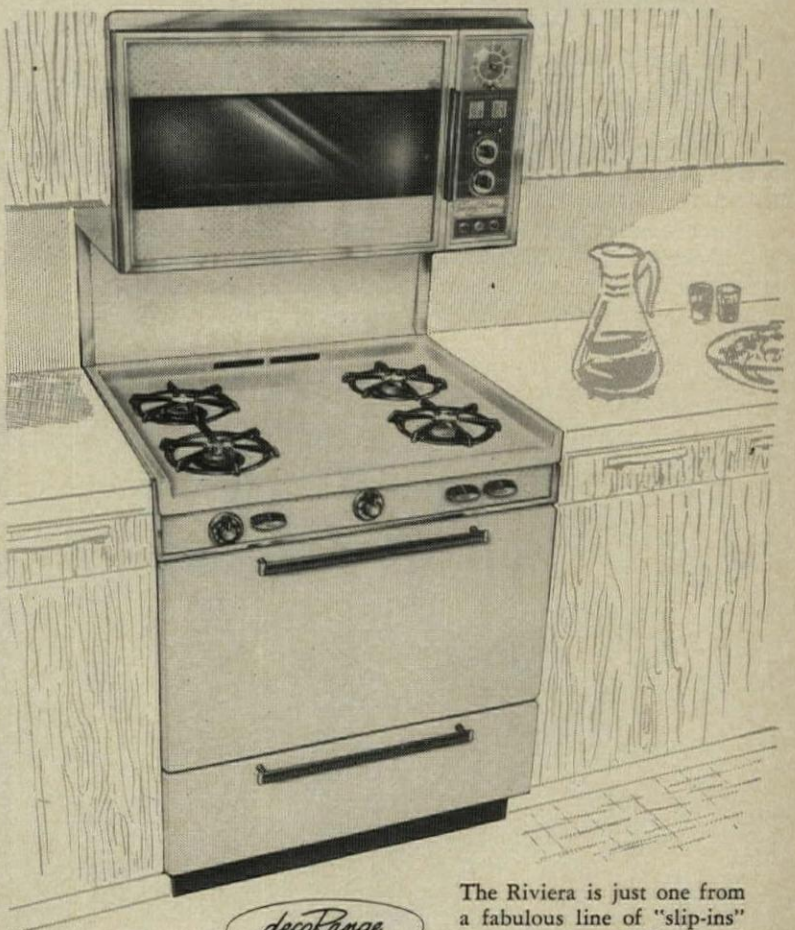
This is me. I am going swimming in the SHAWMONT pool. There are umbrellas around the pool—color them in bright colors.

Letters start on p. 77

**Feature Built-In Kitchens!**

**Eliminate Built-In Costs**

**SLIP-IN THIS**  
**2-oven**  
*Sunray Riviera*  
**"built-in"**



*decoRange*

- Two ovens in 30" of floor space
- First ever in gas and electric
- The "luxury look" at a low price
- One carton, one fuel connection, one range
- Easiest range to install, slips-into place!

The Riviera is just one from a fabulous line of "slip-ins" that obsolete old-fashioned "built-ins". You get the custom-look every prospect wants, at a fraction of custom-costs. Every Decorange slips in between standard cabinets, looks like a homemaker's dream of luxury.

**FREE** Builder's Guide to Slip-in profits! →

G. Wolfe, Vice President Dept. H-8  
Sunray Stove Company, Delaware 5, Ohio

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_





# 8 QUALITY PIPE PRODUCTS THAT REDUCE



○ **SAVE**  
**\$85**  
*per house*

**TRANSITE® AIR DUCT** A slab-on-grade perimeter heating-cooling system can save you \$85 and up, per house. No concrete encasement is needed. Only one pour is necessary. Smooth duct interior means 30% lower pressure drop. Thus, a smaller diameter pipe or a smaller blower can be used. Duct delivered unitized.



○ **SAVE**  
**\$1.00**  
*per ft.*

**TRANSITE BUILDING SEWER PIPE** In connecting house drains to cesspool, septic tank or street sewer, Transite costs approximately a dollar per foot less to install. Installation time up to three times faster than with other quality materials.



○ **SAVE**  
**5 to 15¢**  
*per ft.*

**TRANSITE TELEPHONE AND ELECTRICAL CONDUITS** Burying these services underground in Transite Conduits can cut your installed costs anywhere from 5 to 15¢ a foot. Unique coupling method and long lengths permit narrower, shallower trenches. You'll sell your homes faster, too, when utility lines are buried out of sight.



○ **SAVE**  
**50%**  
*on installed costs*

**TRANSITE "STRAIGHT SHOT" GAS VENT** Venting gas-fired appliances with Transite means a 50% reduction in material and installation costs when compared with metallic pipe. Available in 10-foot and longer lengths, one section is usually all it takes to reach from furnace through roof. It's factory-cut to size so there's no waste or over-buying for the job.



# YOUR COSTS...INCREASE YOUR PROFITS!



○ **SAVE**  
\$25  
per house

**TRANSITE WATER PIPE** In community water systems, Transite can save about \$25 per house (based on 70' frontage and main serving both sides of street). Transite permits installation of the most feet per day. First costs are your last costs. Many other cost advantages if private-utility planned.



○ **SAVE**  
50¢  
per ft.

**TRANSITE SEWER PIPE** Ideal for community sewer systems, Transite's longer lengths mean 3 to 4 fewer joints. It installs faster and is easier to align. Many other cost advantages if private-utility planned.



○ **SAVE**  
\$50/\$45  
\$20

**J-M PLASTIC PIPE** When J-M Plastic Pipe is used for a DWV pipe tree, for a lawn sprinkling system or for individual water service lines, installed costs are 20 to 30% less than with the normally used metal pipe. For full details on all J-M pipe products, mail in this coupon.

Johns-Manville  
Box 362, HH-8  
New York 16, N. Y.

Please send me handbook TR-307A which explains how builders and land developers can cut cash investments... increase sales and profits with J-M Pipe Products. In addition, please send me illustrated brochures on the following:

- |   |  |
|---|--|
| <input type="checkbox"/> Transite Air Duct            | <input type="checkbox"/> Transite Conduits |
| <input type="checkbox"/> Transite Building Sewer Pipe | <input type="checkbox"/> Transite Gas Vent |
| <input type="checkbox"/> Transite Water Pipe          | <input type="checkbox"/> Plastic Pipes     |
| <input type="checkbox"/> Transite Sewer Pipe          |  |

NAME \_\_\_\_\_

FIRM \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ ZONE \_\_\_\_\_

COUNTY \_\_\_\_\_ STATE \_\_\_\_\_

**JOHNS-MANVILLE** JOHNS-MANVILLE  
PIPE DIVISION **JM**  
PRODUCTS

*\*Transite is Johns-Manville's registered trademark for its brand of asbestos-cement pipe and other products.*





## A COLD CASH MACHINE—AND NO FOOLING!

### BOSTITCH MARK II PNEUMATIC STAPLER AND NAILER

There are countless machines that can save you money in your business, but the BOSTITCH® Calwire brand Mark II stands out like a pro among amateurs! Study the following facts... act on them... and see how your contract bids come down and your bank account comes up.

**SPEED** 30% to 100% more speed over manual nailing.

can drive hundreds of staples per minute up to 2" long, or nails up to 2½" long.

#### EASY OPERATION

portable... lightweight... operated by one hand from any position... operator can wear gloves in cold weather.

completely pneumatic... operates on as little as 40 p.s.i. pressure.

#### PERFECT CONTROL FOR PERFECT WORK

accurate, consistent drive for all applications, such as counter-sinking into hardest woods... critical surface control for working with fiberboard, gypsum sheeting, and other easily fractured materials... guaranteed top production, fine workmanship, minimum worker fatigue.

Fasten it better and faster with

**BOSTITCH®**  
STAPLERS AND STAPLES

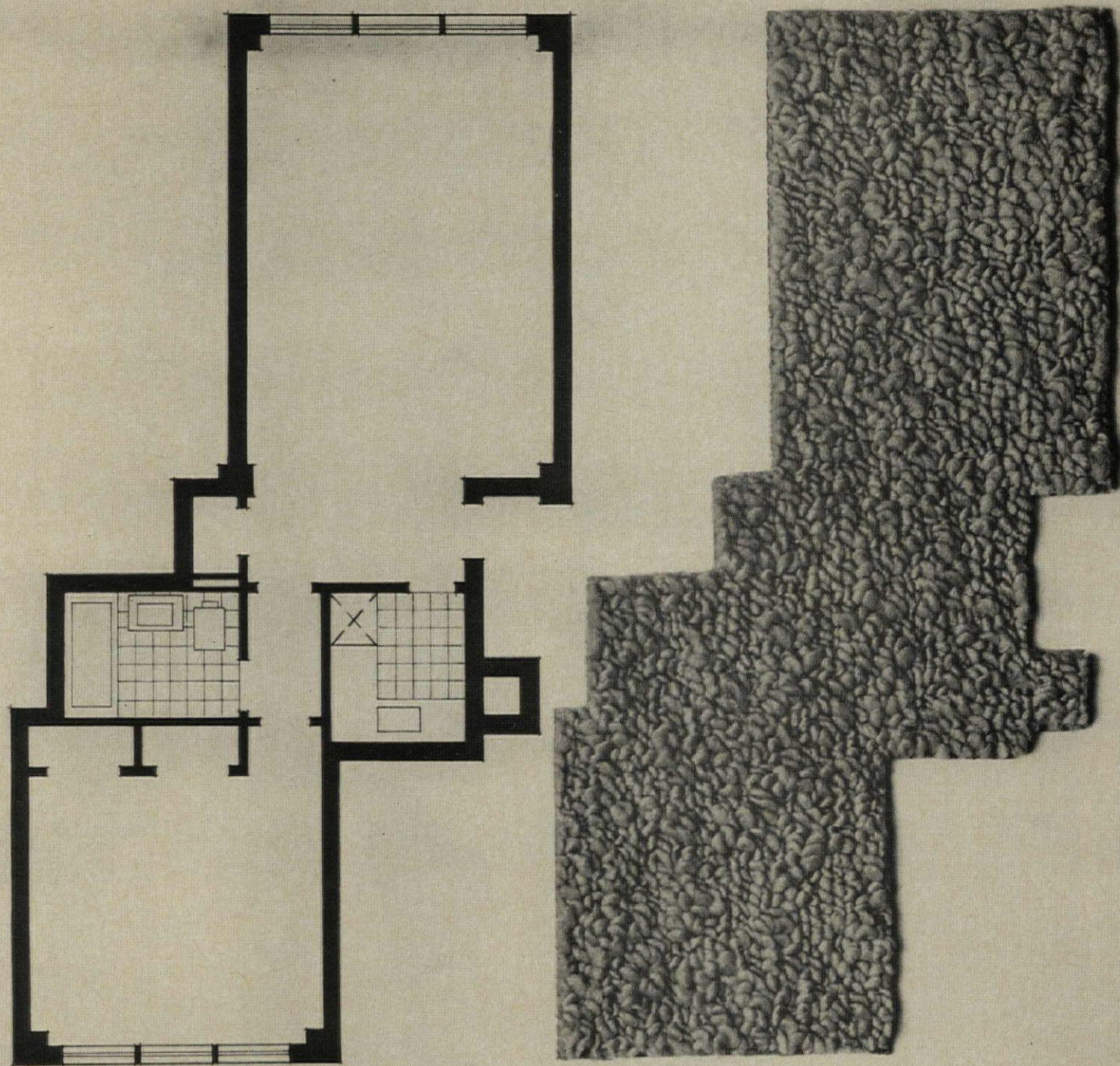
528 Briggs Drive, East Greenwich, R.I.

#### PAYS FOR ITSELF

**FAST** original price within every contractor's budget... so useful it can be used in an infinite variety of jobs... amortizes itself within a very brief period.

Today, call **THE MAN WITH THE FASTENING FACTS**. He's listed under "BOSTITCH" in most phone books—or write direct.





## The best floor plan: carpeting of Caprolan nylon

It's easy for a woman to imagine her furniture and family in an apartment that's luxuriously carpeted, wall-to-wall.

That's why it's so much easier to rent apartments with carpeting of 100% Caprolan<sup>®</sup> nylon pile.

And even though carpeting of Caprolan makes any apartment look more expensive, it doesn't have to be more expensive.

Here's why: Instead of investing in finished flooring, just install carpeting of Caprolan nylon over plywood subflooring.

And why Caprolan?

Because people love the beauty of its deep-dyed colors. Because it cleans so easily that maintenance costs are lower. And because it's so rugged and long-wearing it'll take heavy traffic, lease after lease.

So for apartments that rent easily and command good prices, include the *lasting* beauty of Caprolan nylon in your floor plans.

Caprolan nylon—it's the soft touch no woman can resist!

Pride, Noxon, Painter, and Trend: just a few of the fine mills that make carpet of Caprolan nylon.



Fiber Marketing Dept., 261 Madison Ave., N. Y. 16, N. Y.



**BARRETT**<sup>®</sup>  
BUILDING MATERIALS

Allied  
Chemical

# NEWS FOR BUILDERS



Add beauty to any room with Barrett's new Snowflake decorative acoustical tile that costs no more than plain acoustical tile.

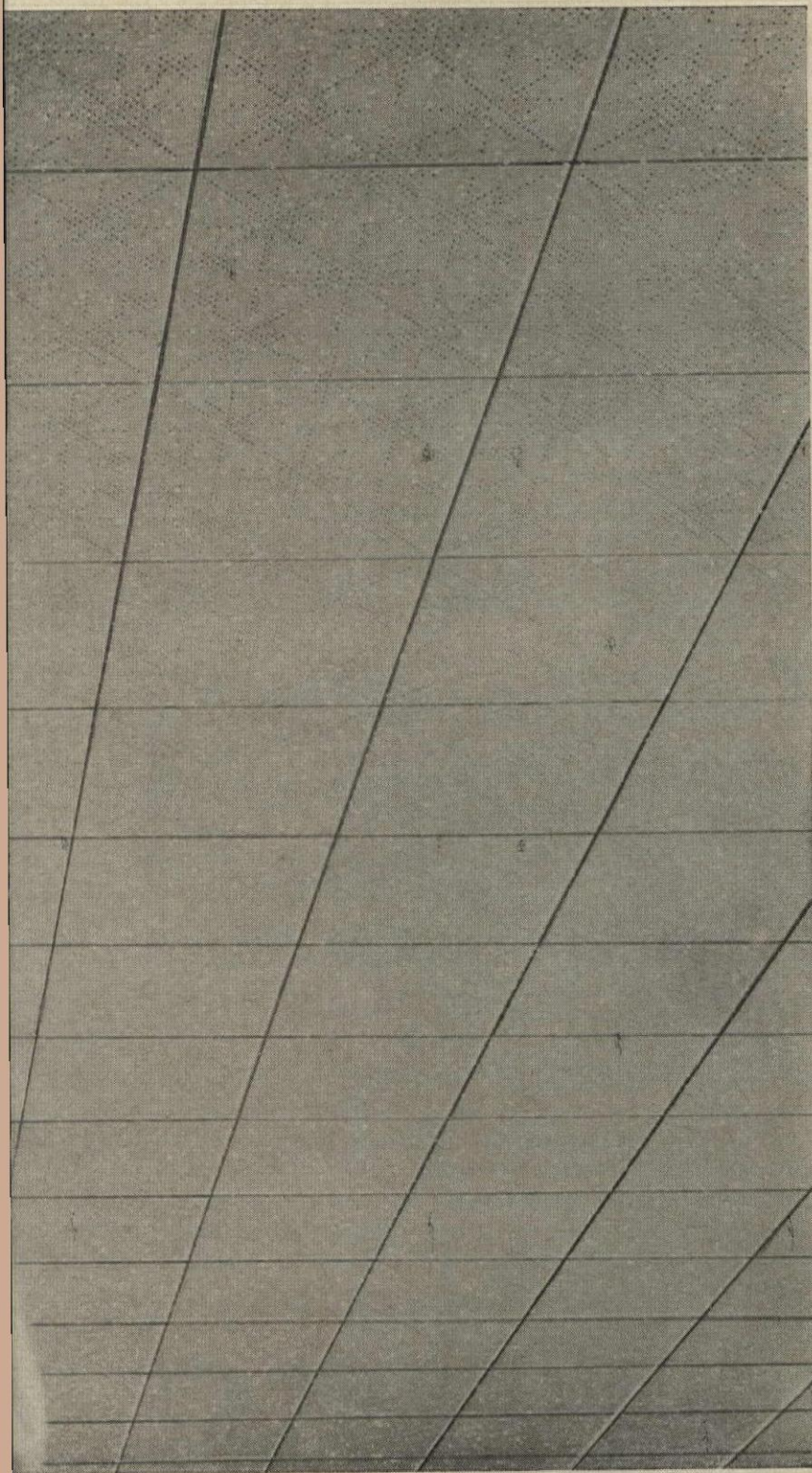
## BARRETT OFFERS A BROAD LINE OF BUILDING MATERIALS BACKED

**OFFER BUYERS THE PROFITABLE PLUS OF SOUND CONDITIONING!** Your salesmen can turn the growing interest in the benefits of sound conditioning into profit by showing prospects homes finished with Barrett ceiling tile.

Why use Barrett ceiling tile? For as little as \$33 extra per home, you can have the competitive advantage of offering home buyers

sound conditioning in a bedroom, den or rumpus room. Easy to install, Barrett ceiling tile can be stapled or nailed directly to furring strips, or bonded to gypsum lath. With Barrett tile you eliminate the expense of ceiling board, taping and painting. Barrett's fast, on-time delivery ends costly on-job delays. Because of its extra strength, it requires no "kid glove" handling.





BARRETT IS A REGISTERED TRADE MARK OF ALLIED CHEMICAL CORPORATION.

**BARRETT SELF-SEALING 240 SHINGLES FOR AN ADDED SELLING FEATURE!** Offer home buyers longer lasting, maintenance-free roofing protection with these high-quality Barrett shingles. Virtually hurricane-proof, they cost no more to apply than other shingles.



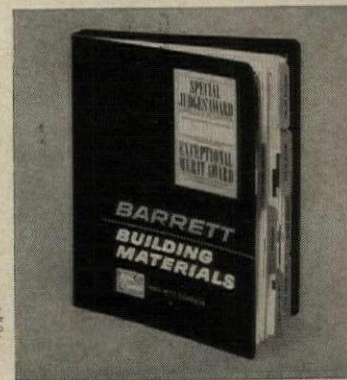
**A SHEATHING-SIDING COMBINATION THAT INSULATES AND GOES UP FAST!** Save \$40 to \$80 a house with Barrett nail-base Rigidwall sheathing, a product so dense you can apply shingles directly to it, so strong it needs no corner bracing. Maintenance-free Barrett asbestos-cement siding comes in the widest range of colors, colors sealed in plastic to prevent fading. Available in more locations than from any other manufacturer.



**VINYL BUILDING PANELS FOR PATIOS, CARPORTS AND BREEZEWAYS!** Here is a new, low-cost vinyl building panel for the fast erection of bright, light, colorful patios, breezeways and carports. Non-combustible, flexible, and available in new longer lengths, Barrett vinyl building panels weigh only 7½ ounces per square foot and they can be handled easily on the job.



**BARRETT'S AWARD WINNING CATALOG DESIGNED FOR HOMEBUILDERS.** This valuable free catalog was specially designed to help homebuilders compare and select building materials more efficiently. It contains complete product information, specifications and information on building code regulations.



## BY PRODUCT SERVICE AND A COMPLETE MERCHANDISING PROGRAM

Investigate Barrett's coordinated merchandising aids, specially designed to meet homebuilders' selling needs. They received the highest award for merchandising materials in the 1962 NAHB "Ideas for Homebuilders' Contest"! Used with other manufacturers' materials, these aids give you a completely coordinated program to help you sell your homes. Mail this coupon today.

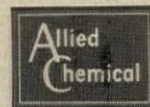
Allied Chemical Corporation, Barrett Division  
40 Rector Street, New York 6, New York

(Dept. HH8)

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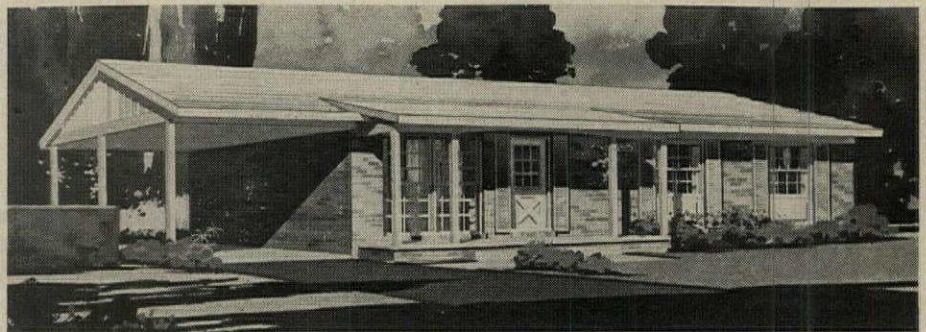
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# **KINGSBERRY VALUE** helps former conventional builder **Hiram Bracewell** kickoff 1963 with **33 sales** in first 4 months

Southern Alabama's Hiram Bracewell got a head-start toward his greatest year ever with 33 sales in the first four months of 1963. Bracewell, one of the leading builders in Alabama, had been a conventional builder for 13 years—then he switched to Kingsberry in August, 1961. In the two years since then his Bracewell Homes firm has sold over 100 homes within 60 miles of Dothan, Ala.



The Danforth, a 1068 sq. ft., 3-bedroom Kingsberry beauty that is currently one of Bracewell Homes' best sellers.

Bracewell credits **KINGSBERRY VALUE** with much of his sales success. In addition, he cites Kingsberry as having the "finest plans, the best sales aids (particularly the color reproduction sheets) and *the* established name in the manufactured home business."

Hiram Bracewell is just one of many former established conventional builders who have found **KINGSBERRY VALUE** the answer to the growing competition in the homebuilding field. This may be the answer to your problems, too. Send in the coupon below for further information.

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## The new housing industry . . . the retirement market . . . critical path method

### The new housing industry

H&H: The many-fingered federal puppeteer (H&H, June) is first class in analysis, content, comprehensiveness, and implication of federal control in housing. Every redevelopment agency should have a copy of the section on slum clearance. You are doing a real service by presenting such comprehensive and professional insight into the problems that prevent further growth and development of our economy.

LEON RIMOV  
architects and city planners  
Berkeley, Calif.

### Retirement housing

H&H: Your retirement housing article [Giant warm-climate builders are running away with a market, H&H, Apr.] was timely, provocative, and quite complete. And I certainly don't believe any of us would take issue with your editors' conclusion that the retirement housing market is everywhere.

Your capsule summary of our desert retirement community, Palm City, could be misconstrued to mean that we made a gross error in locating there. On the contrary, we recognized both the plus and minus factors of building far from metropolitan areas.

When we decided to drop the age limit, it wasn't out of desperation. We had discovered that we had a truly young (youngest average by five years of any similar community), active population. We found that our facilities in a resort area appealed to a group even younger than 50. That is why we lowered the limit to 45. And while not setting records, sales are satisfactory.

We have found that we led the way in the trend to selling the adult community where no children live full time. The words retirement and senior citizen are being dropped. Others, we are pleased to note, are following in our footsteps of changing slightly the concept to resort-type adult living and appealing to younger, more active citizens.

DANIEL B. GRADY, president  
Marnel Development Co.  
San Diego.

H&H: Your statement that the big developers are "running away with the market" [for retirement housing] needs clarification. There are several reasons why larger developers are more active:

1. The investment involved is enormous and the time required to get one's money out is unattractive to the smaller real estate man. The developer of retirement communities usually base his operation on large volume with a small per-unit profit. He must buy huge tracts and put great sums of cash into roads, water, power, and often recreational facilities.

2. Many retirees have little money, so the developer must be able to work on a short markup. The now popular \$10-down and \$10 to \$25-a-month plan fits this situation nicely, especially for those people who are not planning to retire for six to eight years.

3. New, stringent real estate laws, make the sale and advertising of retirement property expensive, especially on a nationwide scale.

4. It is advisable to build recreation facilities with retirement housing. The investment for such facilities, is often not economically worthwhile for the small developer.

Despite these problems, I am sure there will be new names appearing in the retirement housing field. Many prominent in huge retirement developments today were not even in real estate 10 or 15 years ago.

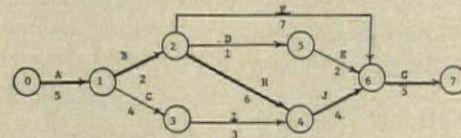
HOWARD FRIEDMAN, secretary  
American Realty & Petroleum Corp.  
New York City.

### Critical path method

H&H: Your article on CPM (Apr.) did an excellent job of pointing out the major points and advantages values of this management versatile technique. But several points should be discussed more thoroughly.

There is no reason to assume that a project manager has to be big to benefit from using computers with CPM. The bulk of the work involved in implementing a CPM endeavor lies in developing the project's arrow diagram and determining activity time-cost estimates. No further work is required if you use a computer. Furthermore, computer costs—because of the great speed of the computer—are not significant. No project using CPM at the G.E. Washington computer center has incurred charges exceeding .05% of the total project value. A recent \$400,000 project cost a CPM user less than \$200 for multiple computer runs over six months.

Your article indicates that if the critical activities have been isolated, only these jobs need be speeded up to accelerate the project. This isn't quite true. As activities are expedited, other activities become critical. Using the diagram in your article for example:



The critical activities are A, B, H, J, and G. You say these are the only activities that must be considered if the project is to be expedited. But if B or H is reduced by more than one day, C and I become critical also.

Your article says the decision as to what jobs to speed up is made from an analysis of the critical activities and can be done easily by hand. All activities must be analyzed to predict when a particular activity will become critical. The computer does the best work on cost-slope analysis. It can analyze the cost slopes for all activities and quickly develop the best project schedule and adjust the schedule if a project falls behind time.

Today housing uses modern building techniques and equipment. It should use modern management techniques and equipment too.

GLENN L. WHITE, CPM specialist  
G.E. information processing center  
Washington, D.C.

### Marketing consultants

H&H: No doubt there has been a lot of comment about your fine May issue. But I noted a serious omission in the list of consultants in

market research. We continually use the services of Sanford Goodkin, not only for market research but as a marketing consultant. In our opinion he is the outstanding man in the field and brings an unusual insight on housing to our organization.

JAMES F. DEANE, builder  
Huntington Beach, Calif.

### Military housing

H&H: Your article, "Will FHA blacklist lenders for trigger-happy foreclosures? (News, June), mentions Killeen as one of the towns where FHA has a foreclosure problem. This is not true. Our bank and one other bank have made a majority of the loans to the military in Killeen and the surrounding area for many years. And we have had only four foreclosures in the past 15 years where a member of the military was the mortgagor.

S.R. GREENWOOD, vice president  
Temple National Bank  
Temple, Tex.

• FHA says 25 duplexes went into default in Killeen when Fort Hood personnel was cut back temporarily. The agency soon resold the units, has only two on hand now.—Ed.

### Bouquets

H&H: I have taken over the United Press International real estate column. I had never seen HOUSE & HOME until I inherited this run, and it has been among the more refreshing pieces of reading matter to come with the job. I knew that somewhere, someone could write about the housing industry in a lively and interesting fashion, and you proved it.

JOSEPH D. HUTNYAN  
United Press International  
Washington, D.C.

H&H: We were fascinated with your recent (June) piece on the boom in houses by the water . . . We are now planning a series of large-scale water-oriented subdivisions. HOUSE & HOME is one of our prime sources of solid, informative ideas.

DAVID H. PEARSON, executive vice president  
Sea Pines Plantation Co.  
Hilton Head Island, S.C.

Subscription offices: HOUSE & HOME, 540 N. Michigan Ave., Chicago 11, Ill. Change of Address: Four weeks are required for the change. Please name magazine and furnish a label from a recent wrapper. If no label is available, please state as exactly as possible the address to which magazine has been sent. Changes cannot be made without old as well as new address. Editorial and advertising offices: Time & Life Building, Rockefeller Center, New York 20, N. Y. Address advertising correspondence to the advertising director and editorial correspondence to the managing editor. HOUSE & HOME will not be responsible for unsolicited manuscripts or illustrations submitted, and it will not return such material unless accompanied by postage.

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And remember, the PPG label is one more indication to a buyer that you've chosen quality construction materials. Many of your prospects will have seen the GATEWAY II Sliding Glass Door on network television, and in *Better Homes & Gardens*, *House Beautiful*, and *House and Garden*.



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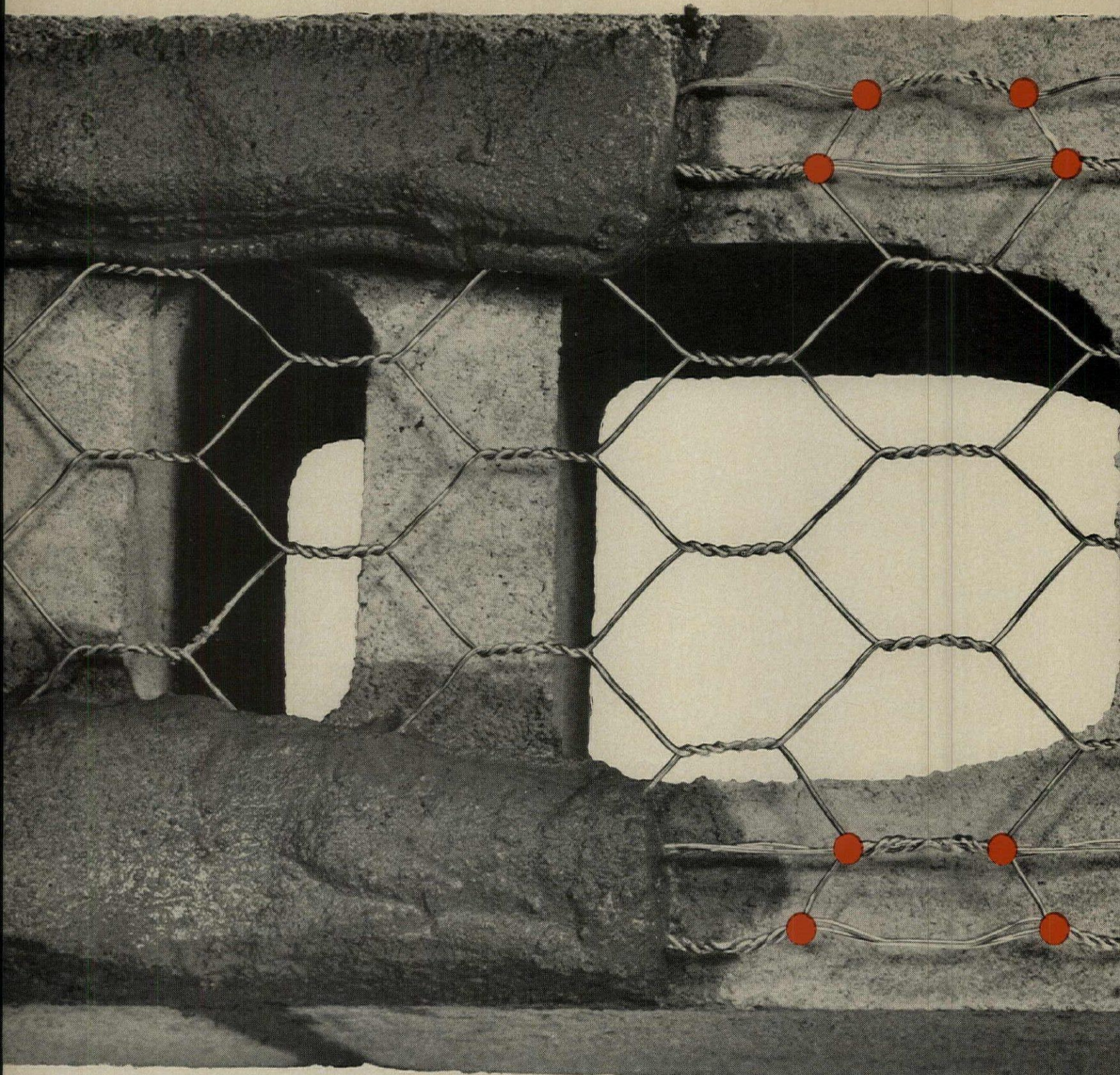
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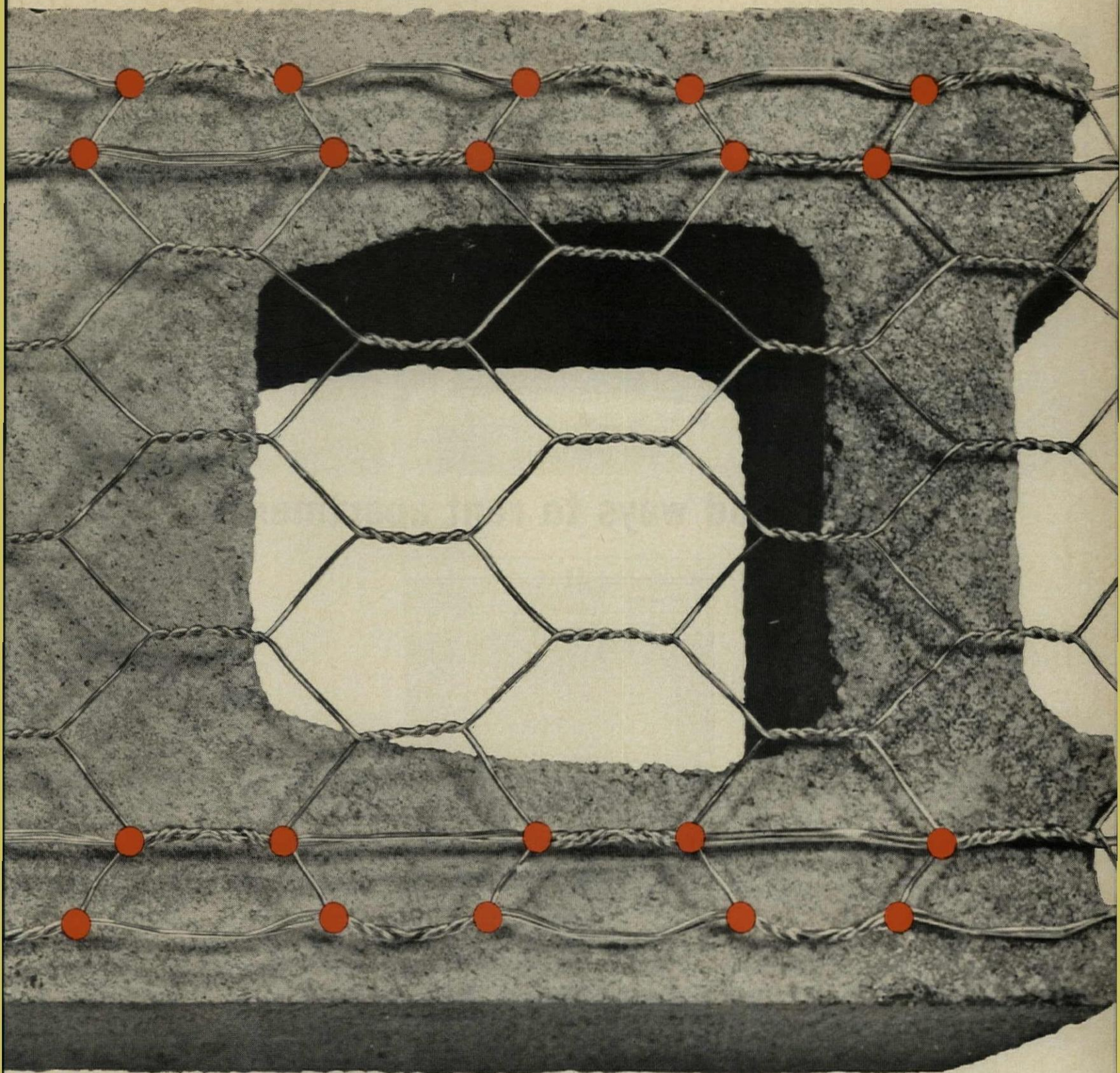
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KEYSTONE STEEL & WIRE COMPANY Peoria, Illinois

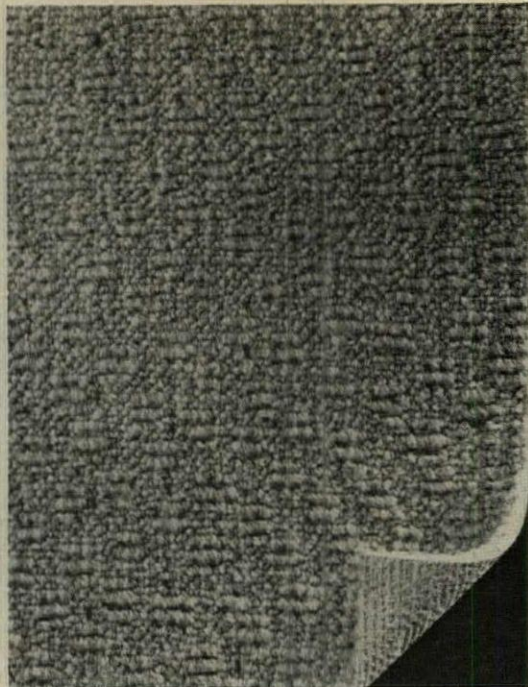




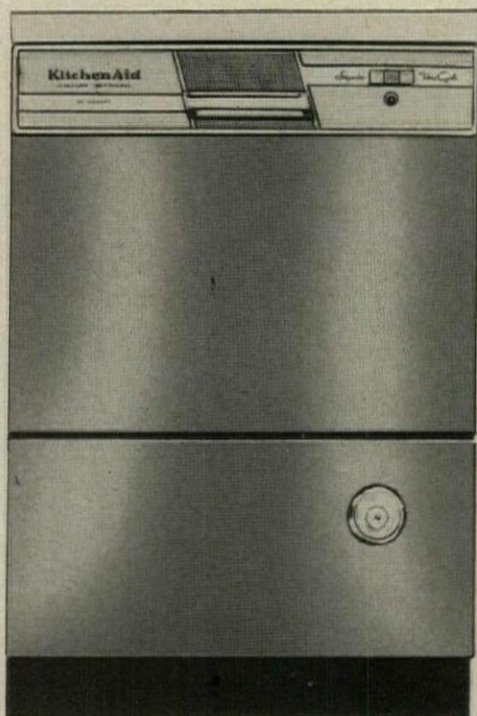
**28** mortar locks to the block foot with Keywall reinforcement. The more locks, the more resistance to cracks resulting from shrinkage. Movement is restrained at each of Keywall's mortar locks. No one lock has to restrain more than the movement in  $\frac{3}{4}$ " of block. That's the kind of reinforcement that works.

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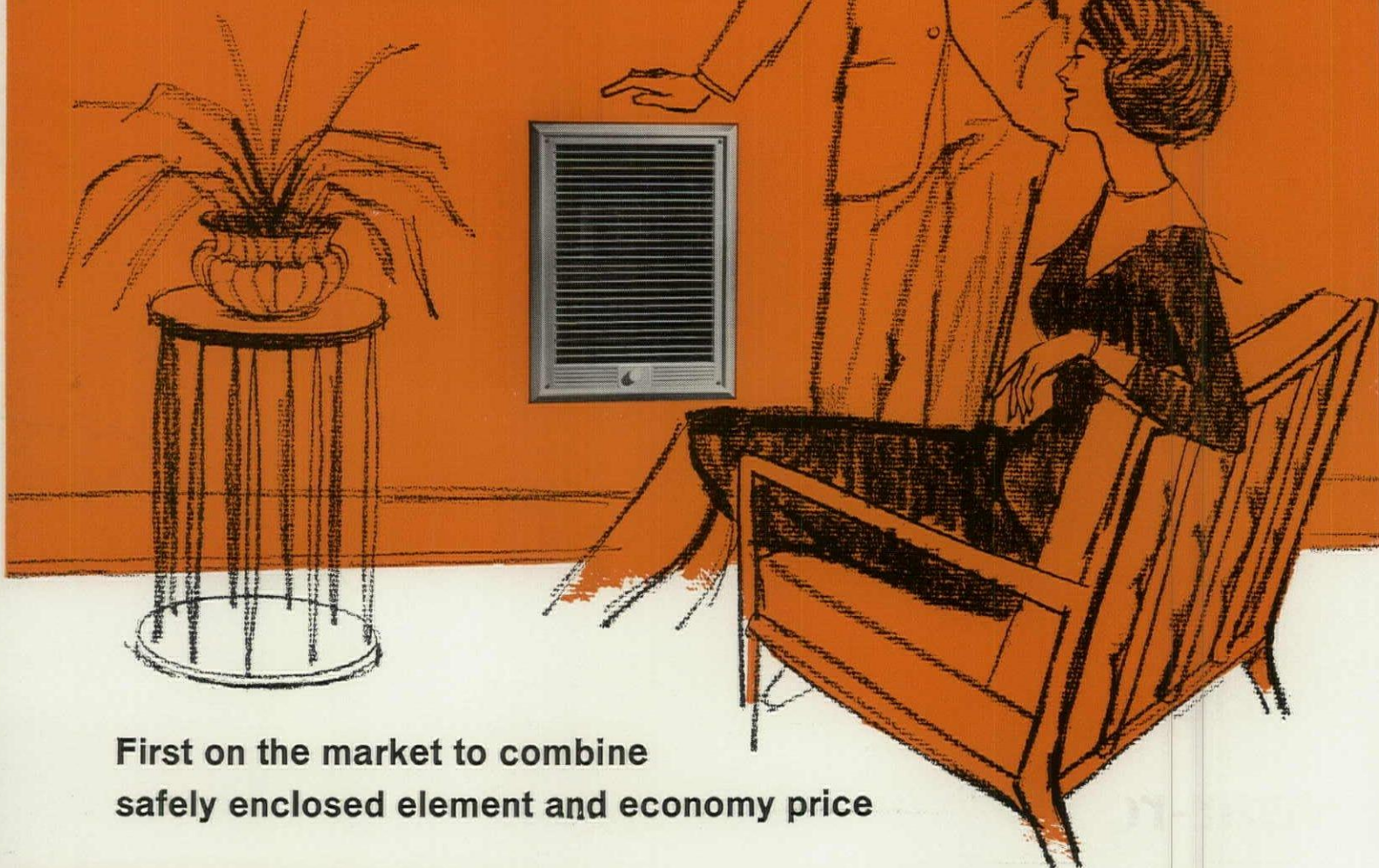
LAMINATED PLASTIC



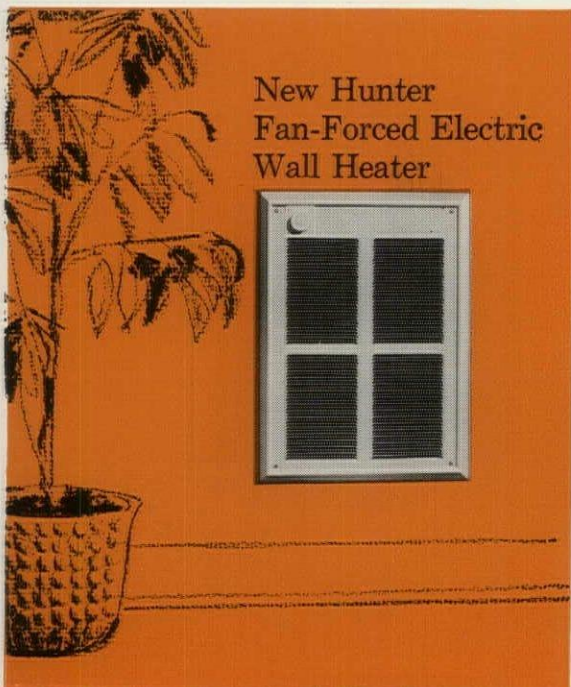
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*Hunter also makes convection baseboard, forced air baseboard, radiant ceiling cable, bathroom, portable, infrared and unit blower heaters.*

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**MAIL TODAY FOR CATALOG DATA**

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Please send your new . . .  Catalog sheet on new Hunter Wall Heaters.  
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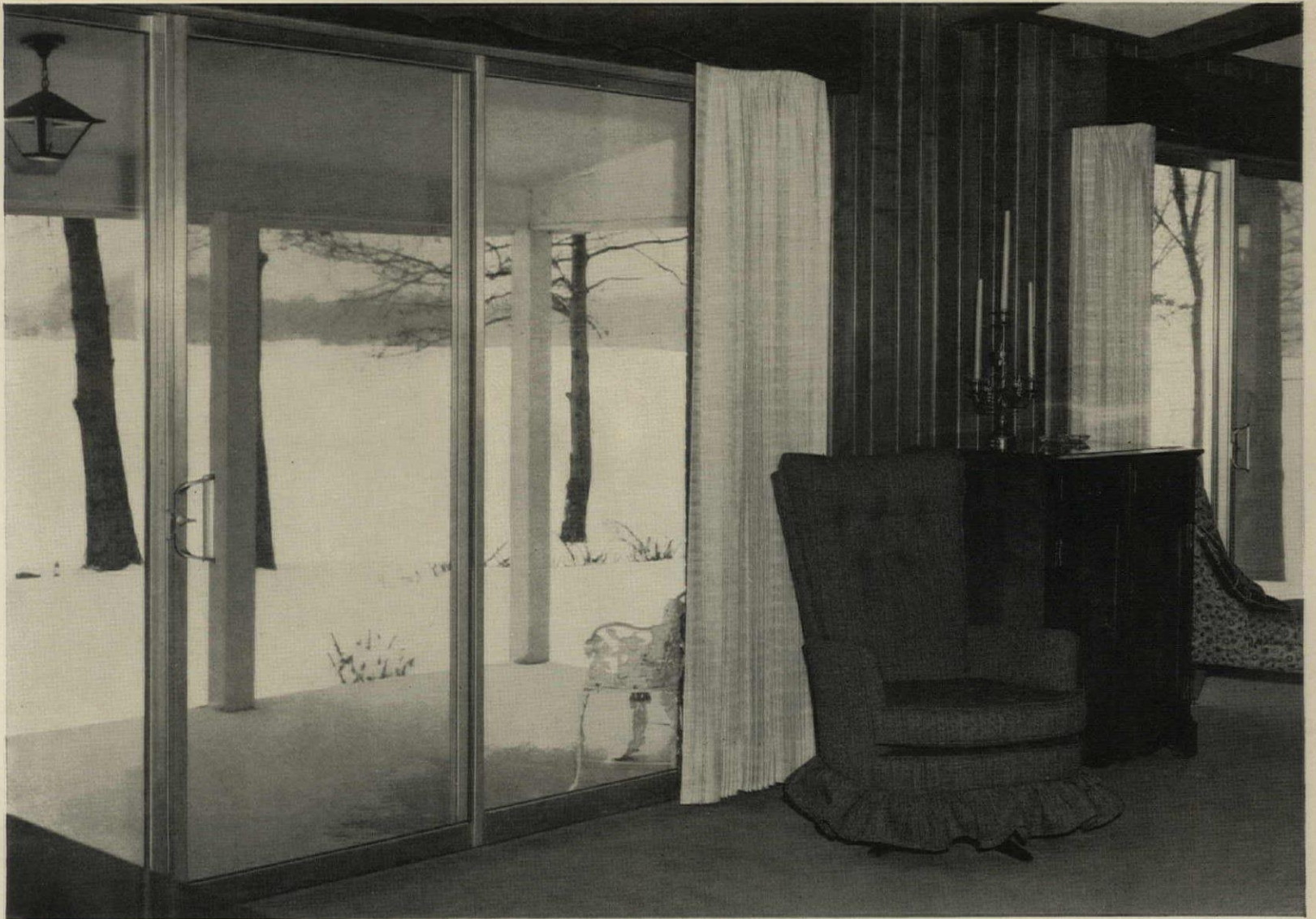
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## More satisfied customers with the year-round comfort of *Thermopane*<sup>®</sup> INSULATING GLASS

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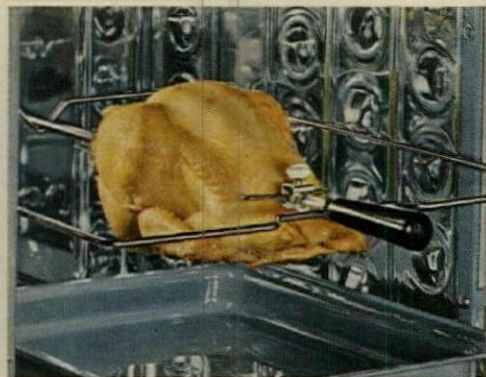
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New Tappan 41" double door refrigerator in 3 colors.  
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New '400' oven—built-in or countertop models.  
Photo shows two units—one on top of another.





Apartments in Norfolk, Va. Architect: Cohen, Haft, & Associates. For more on this project, see page 96.

## Today's best in apartment design

Apartments remain the fastest growing area in housing (about 35% of 1963 starts so far). This growth is mirrored by entries in the eighth annual Homes for Better Living competition sponsored by the American Institute of Architects, HOUSE & HOME, and LIFE. This was only the second year that multi-family housing has been judged, but there was one garden-apartment or townhouse entry for every two entries of merchant-built one-family houses. The 12 winning apartments (two First Honors, three Merit Awards, seven Honorable Mentions) are particularly notable for their private outdoor living and their skillful land use—often on problem sites. Best news of all: Vacancies in these buildings are almost non-existent—suggesting that the public, given as wide a choice as it has today, will choose and pay for good design.

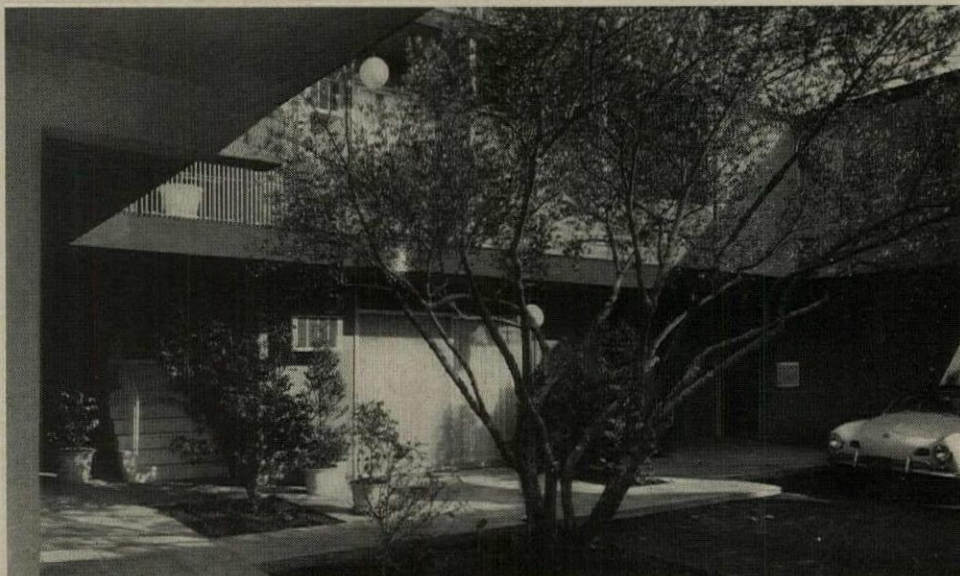
### THE JURY:

Richard L. Aeck, FAIA, Atlanta  
Donald Huber, builder, Dayton  
Bertrand Goldberg, AIA, Chicago  
George Hay, AIA, Media, Pa.  
Neil A. Connor, AIA, director of  
architectural standards, FHA  
Gurney Breckenfeld, managing editor  
HOUSE & HOME



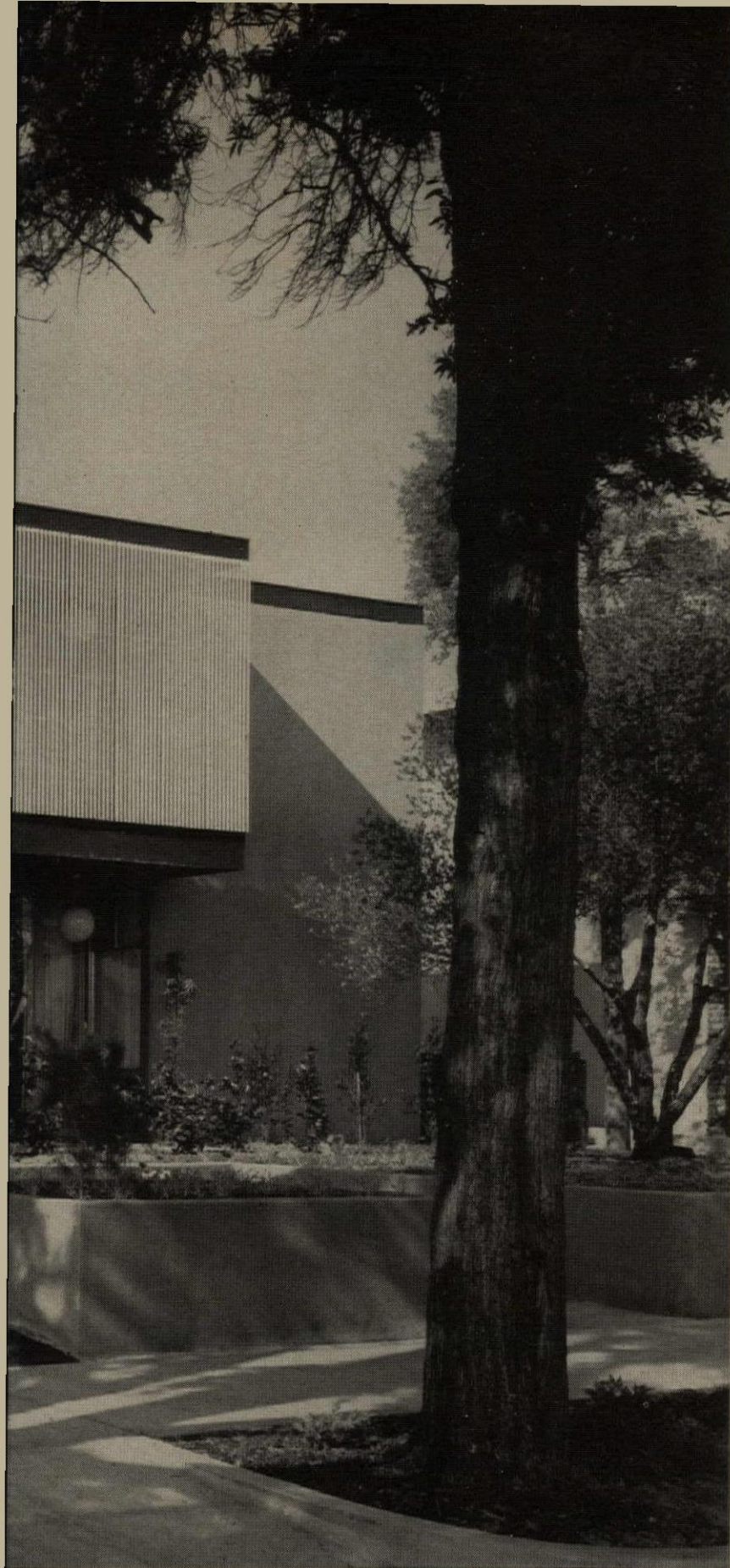


Covered drive leads to interior entry court. Metal grilles help screen balconies from sun and passersby.



Interior court serves as by-pass for autos. Two stairways (one is shown at left) lead to five second-floor apartments.

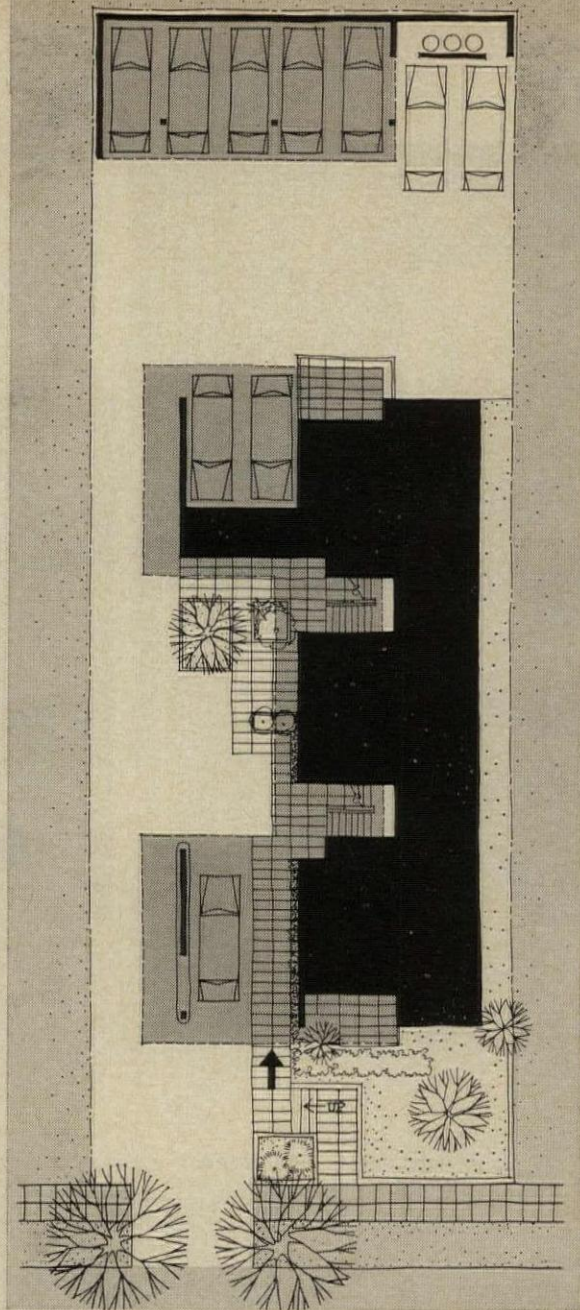




**HONOR AWARD**

ARCHITECTS: *Robert Tryon and George Foy*  
 BUILDER: *Colletta & Edgley*  
 LOCATION: *Pasadena, Calif.*

Front yard is landscaped. Patio is partly set into apartment. Bedroom walls are closed to street, have side windows.



Site plan shows perimeter of U-shaped building with three ground-level apartments and utility room in black. Carports and ample turnaround are at rear, invisible from street.

**Artful handling of a slim site on a busy street**

This site is only 63' wide. It is tightly flanked by other buildings. And it fronts on a narrow, traffic-clogged street.

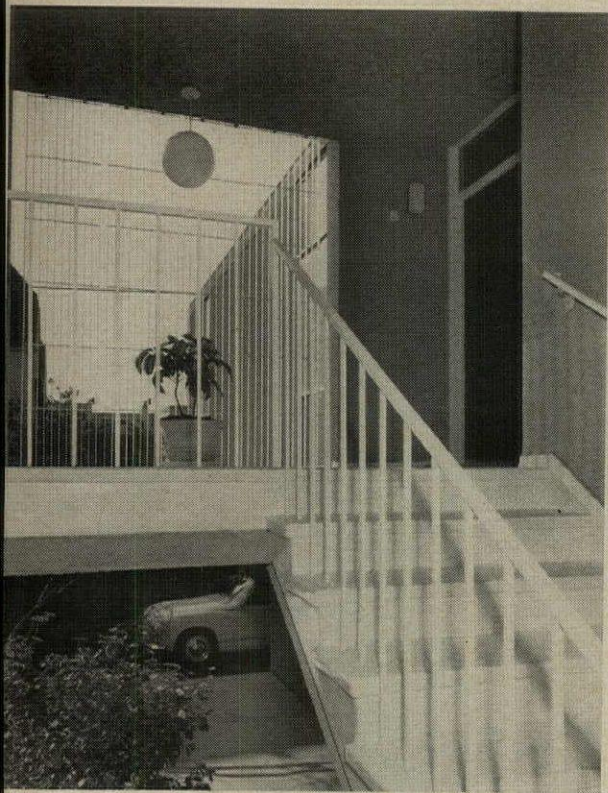
*Problem:* how to let autos pull up at the two main entries of the eight apartments without blocking the route to the rear carports and parking area.

*Solution:* a two-way driveway with the inbound lane running under one arm—and one apartment—of the U-shaped, two-story building. Space under the other arm of the U is used for a laundry, utility room, and double carport. But, the jury noted, the site plan does far more than solve a traffic problem: It sets the stage for the elegant design—the invitingly deep view from the street (above, left), for example, and the metal balcony grilles that not only serve as sun baffles but also relieve what might have been a starkly block-like facade. The apartments (three on the first floor and five on the second) were rented at \$140 within a few weeks after their completion.

Photos: Leland V. Lee

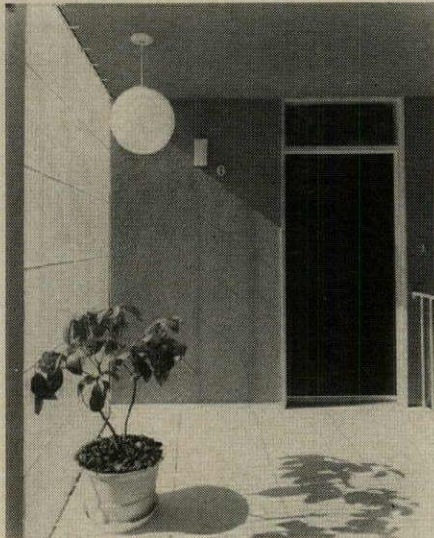
*For interior photos, turn the page*



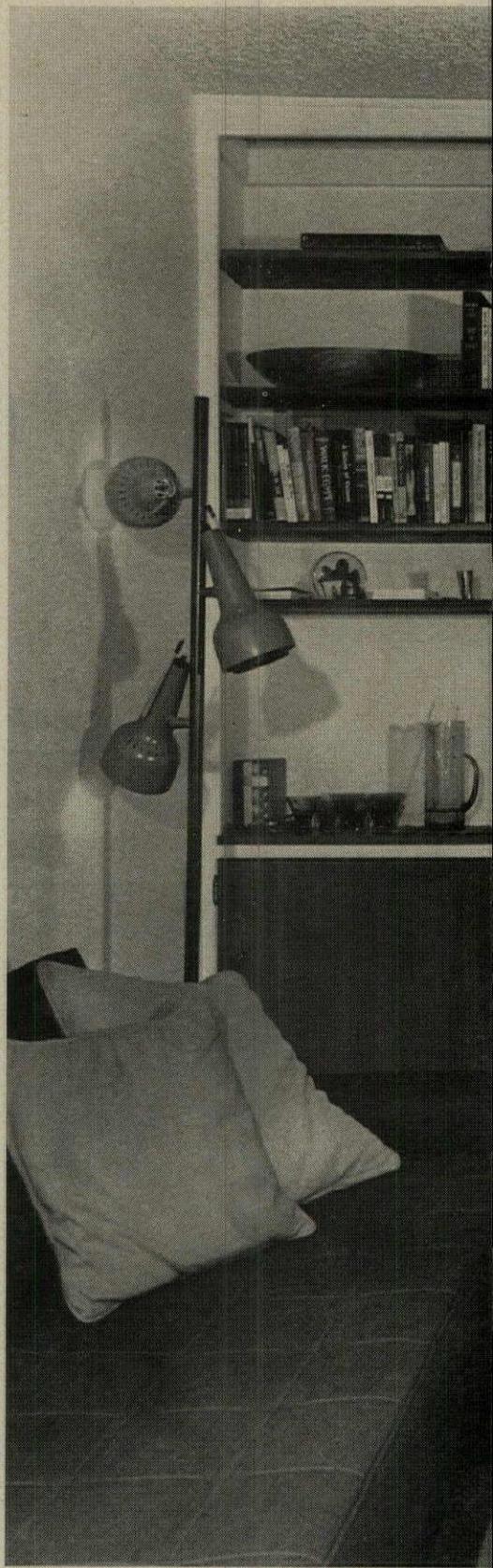


Protected stairway leads to one of two second-floor entry foyers and balcony overlooking the interior auto court.

Photos: Leland Y. Lee

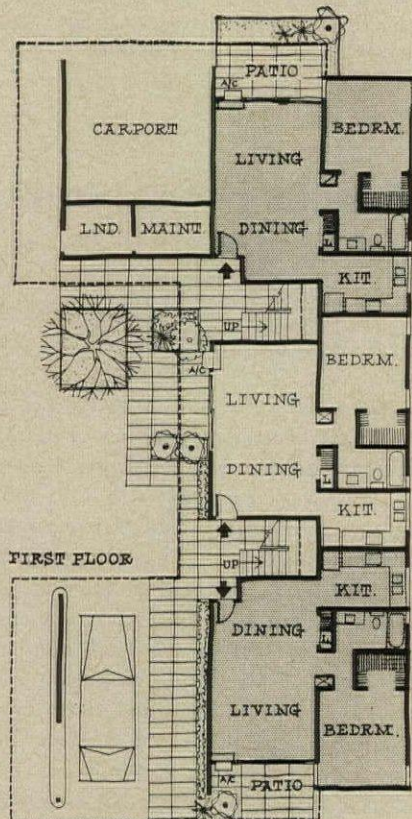


Second-floor entry foyer serves three apartments. Sectional metal grille, left, is flange-bolted to floor and ceiling.

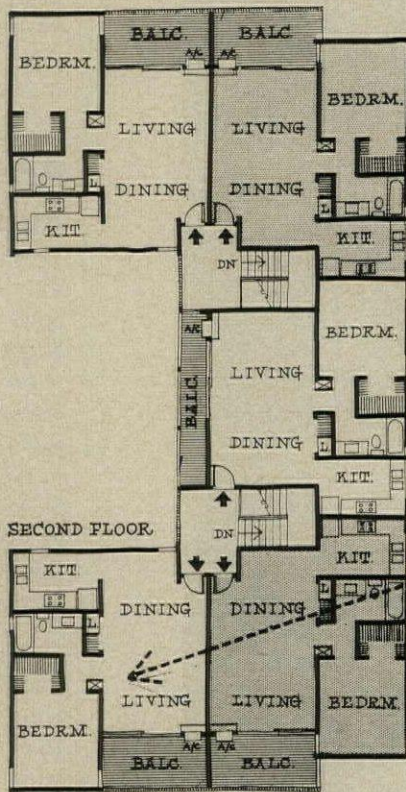


SLIM SITE ON A BUSY STREET *continued*

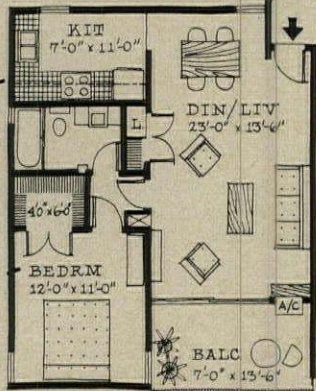
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FIRST FLOOR



SECOND FLOOR



METAL GRILLE

Floor plans are identical except for a slight shifting of kitchens and bedrooms dictated by stairway and balcony inserts.

All apartments open to balconies or terraces. Five units are reached from one main entrance, three from the other.





Balcony, with a metal grille for shade and privacy, extends the living room. Room air conditioner is hidden in cabinet under bookcase.



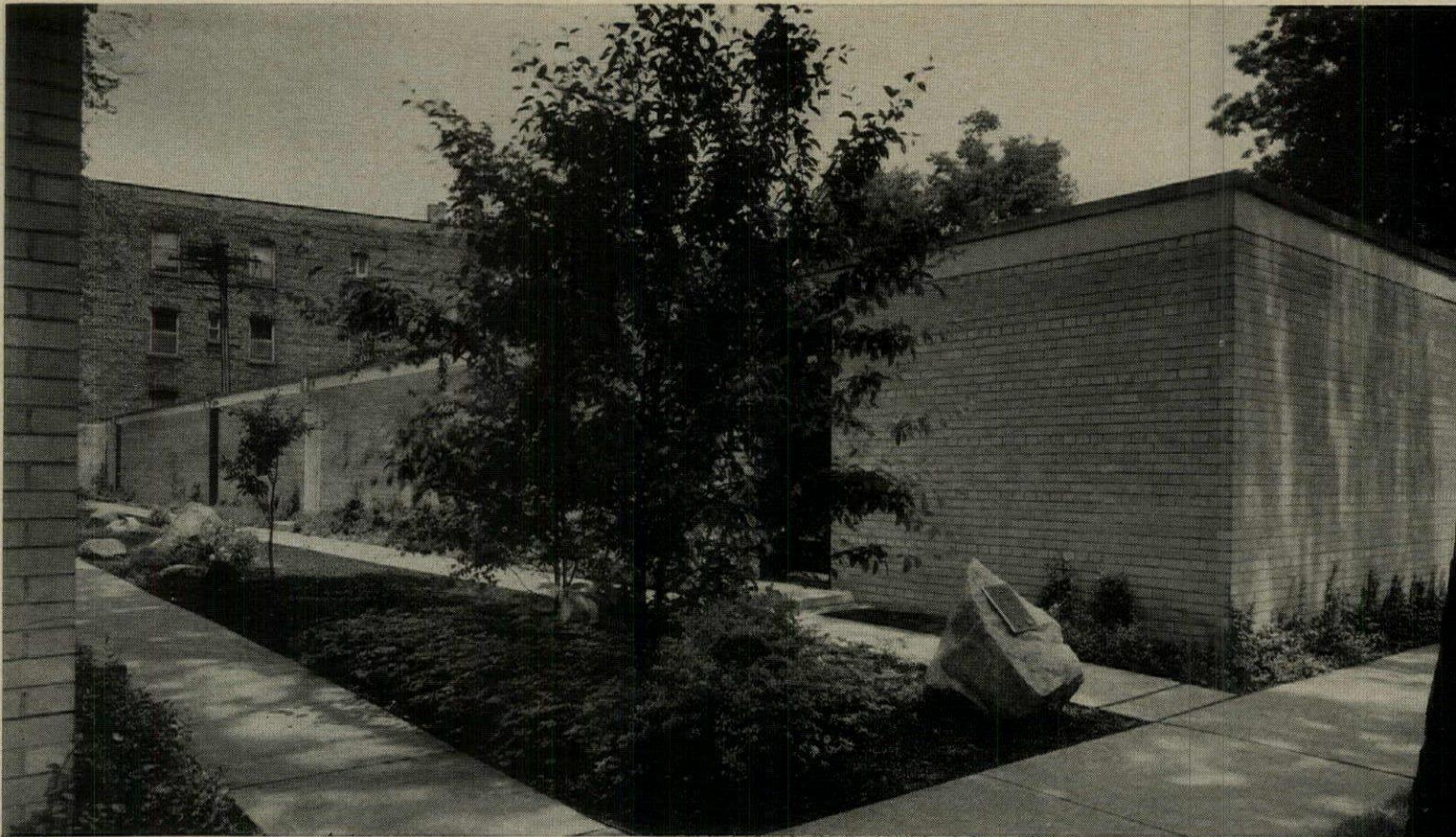
Compact kitchen (left) has full line of appliances along with ample storage space which is essential in better apartments.

Living area (right), seen here from balcony, has accent paneling at the dining end. Entry is at right rear, door to bedroom hall at left.

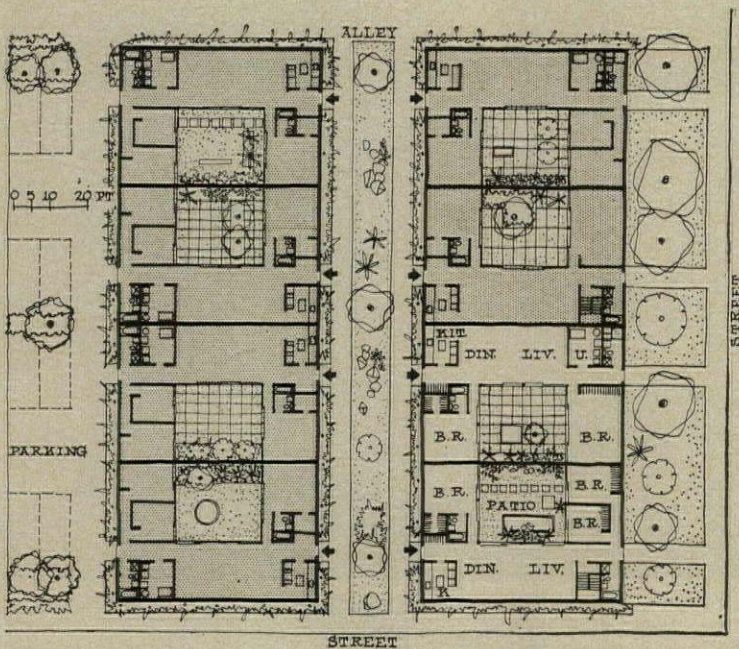


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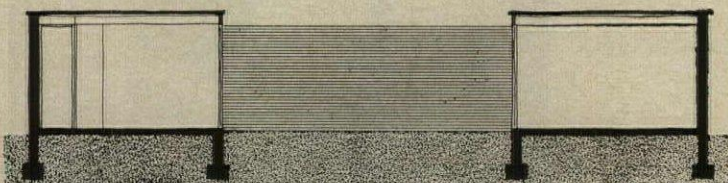




Central mall is landscaped with ground cover, trees, and rocks to eliminate yard work. In an area near slums, the safety and privacy of the windowless exterior walls on all sides were particularly desirable.



Room arrangements are varied to meet individual needs. They range from a one-bedroom-and-study layout to three-bedroom plans. Driveway, left, through the site from street to alley reduces congestion in the parking area.



Cross-section of the structure is through on-slab house. Foundation walls of basement units are carried to greater depth. Non-bearing interior walls permitted different room arrangements within identical areas.

## In the heart of a city: total privacy indoors and out

Here is patio-townhouse planning (H&H, July) at its best—eight houses with visual privacy not only from their urban surroundings but also from each other.

The U-shaped atrium houses are arranged around central courts (plan at left) in two flat-roofed buildings in Chicago's Hyde Park-Kenwood renewal area. Outside walls of the steel and masonry buildings are windowless, but inside glass walls open each 1,610 sq. ft. house to a secluded 480 sq. ft. patio (opposite). Individual entrances open off a landscaped mall (above) between the two buildings. And off-street parking is concentrated on one side of the site—admittedly a slight inconvenience for four of the homeowners.

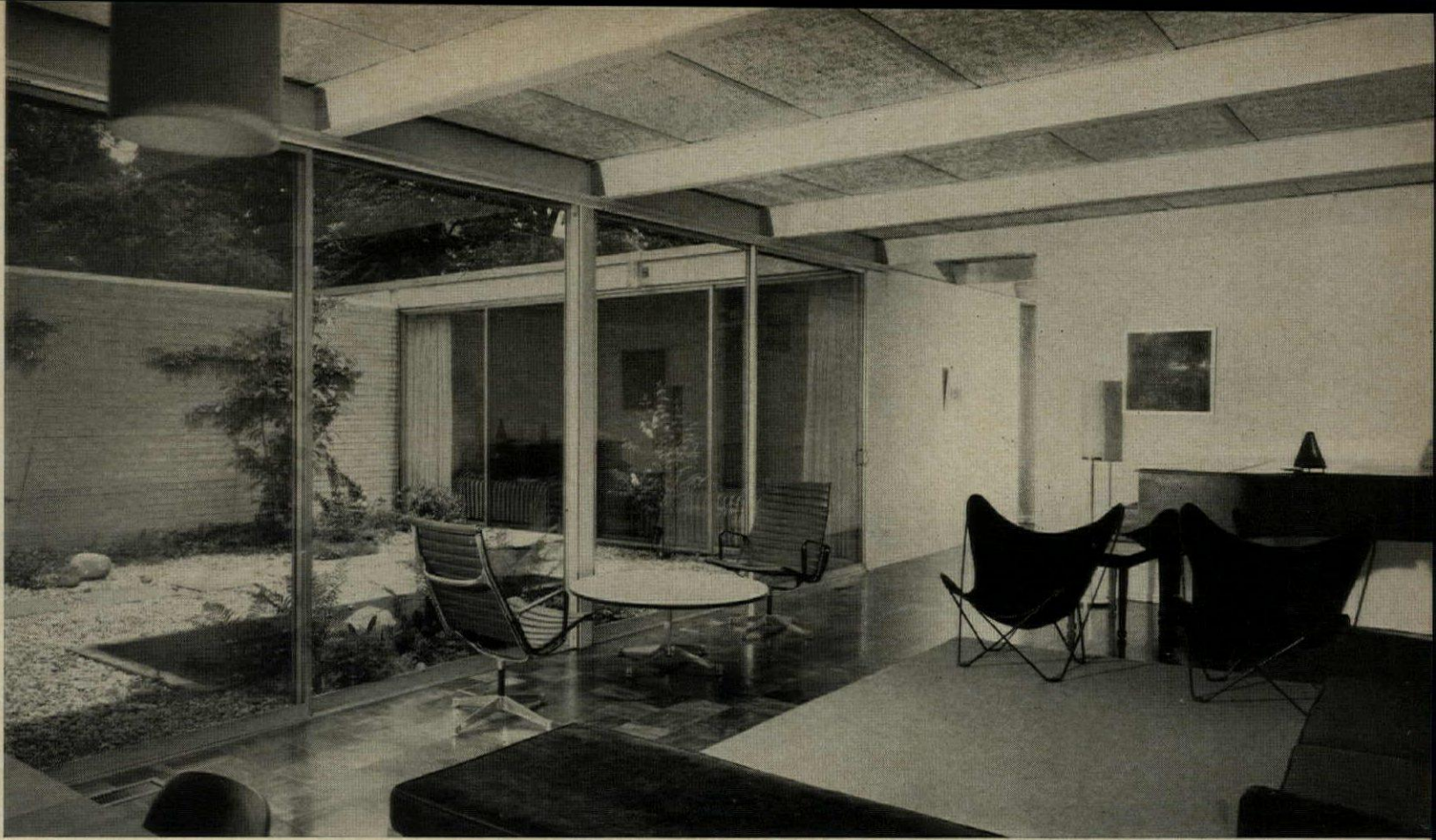
Six of the houses sold for \$32,000, two (with basements) for \$36,000 (Observed one juror: "The exposed steel detailing is so simple that it's expensive"). The land cost \$3,500 per unit, but since the project's completion in 1961, immediately adjacent land has almost doubled in price.

Summed up the jury: "A major breakthrough in living patterns . . . especially appropriate for expensive land."

### HONOR AWARD

ARCHITECT: *Yau Chun Wong*  
 BUILDER: *Nathan Linn & Sons*  
 LOCATION: *Chicago*



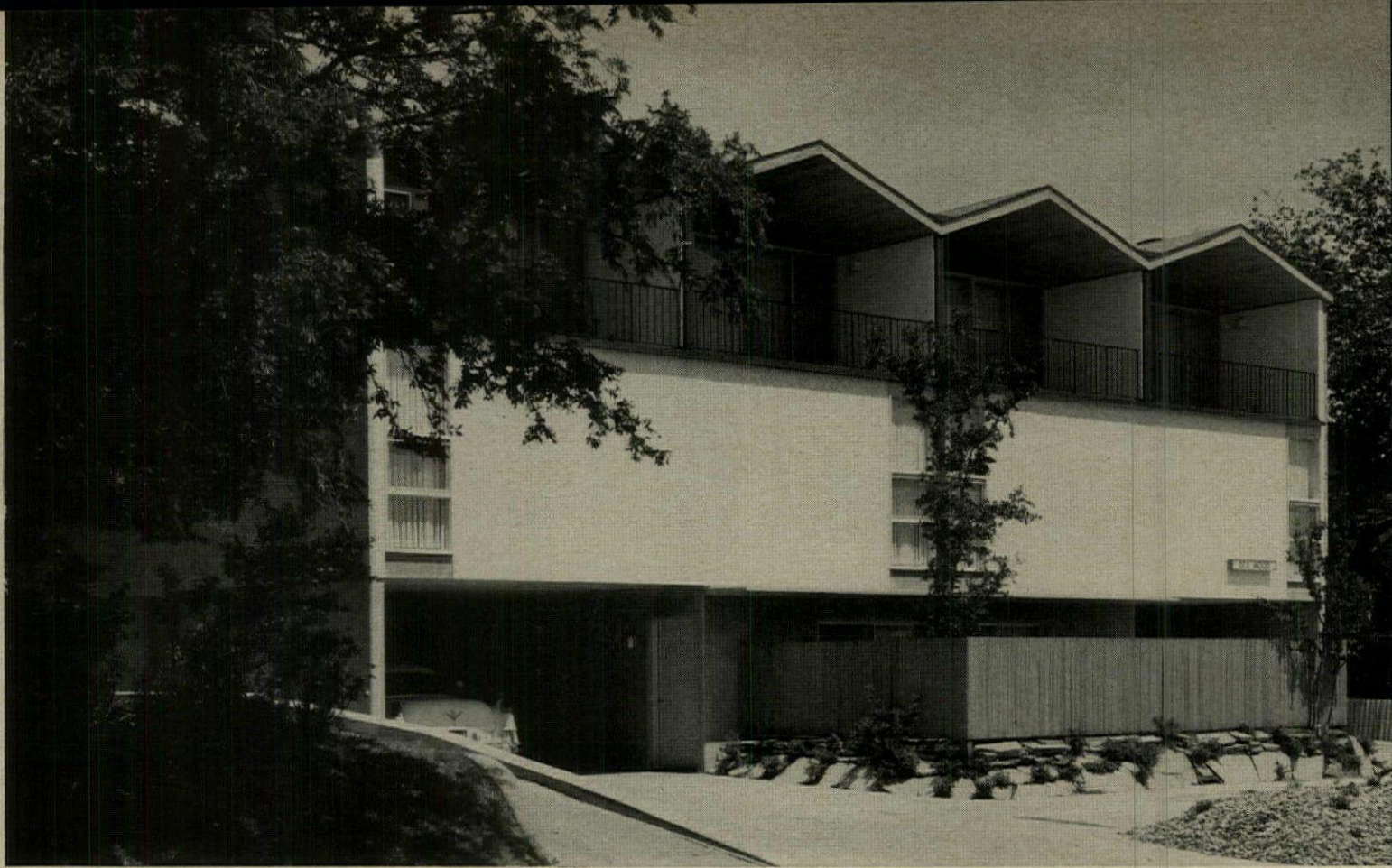


All major rooms are open to the patio. Ceiling panels and steel beams are left exposed. Wood-block floors are laid over concrete slab.

Hollow court is divided into two private patios by 8' masonry wall. Skylights bring extra light into the interiors of the houses.

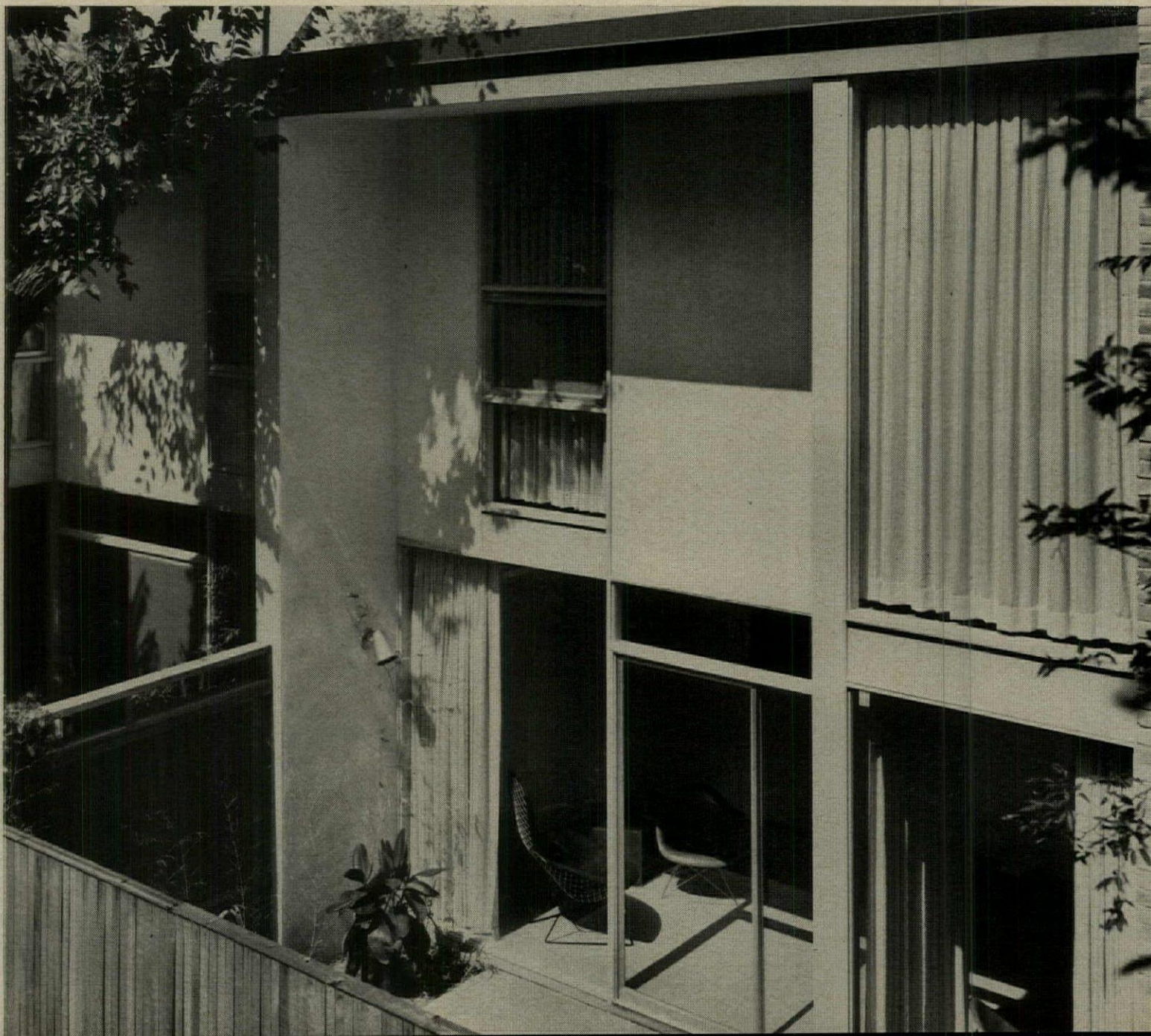




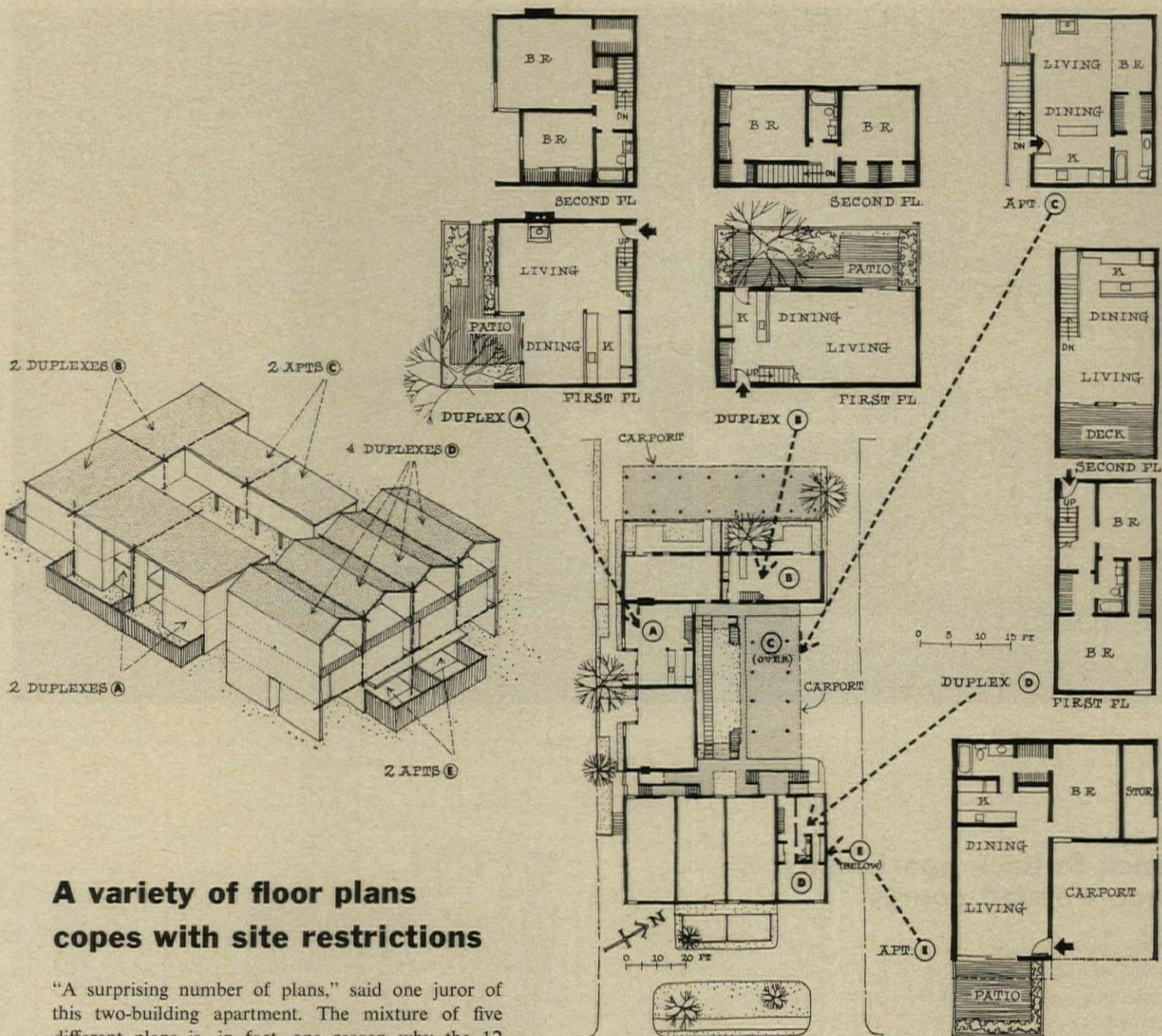


View from street (above) shows balconies of four duplexes (D opposite) above fenced-in terraces and corner carports of two ground-floor units (E).

Private patios (below) off each ground-floor living area (duplex A in plan) are created by enclosing side and rear courts with high wood fences.







## A variety of floor plans copes with site restrictions

"A surprising number of plans," said one juror of this two-building apartment. The mixture of five different plans is, in fact, one reason why the 12 units, including eight duplexes, fit into a tight site (87' x 183') and still comply with zoning rules—a 2½-story height limit, 1½ parking spaces per apartment, and front, side, and rear setbacks.

To make the most of the site, Architect Enslie Oglesby put two studio units (apartment C in plans) atop a communal carport and put four inverted duplexes (D) atop two ground-floor units (E). The duplexes were inverted so their living areas, above the bedrooms, get a view over neighboring two-story buildings and meet the zoning-ordinance definition of a half story ("an enclosed area not larger than three-fourths of the floor below, with ceiling height averaging not more than 8'"). Ceilings of the third-floor living areas slope from 9' peaks to 7' walls. Part of the space is devoted to roofed (but not enclosed) balconies.

### MERIT AWARD

ARCHITECT: *Enslie O. Oglesby Jr.*  
 BUILDER: *Cecil Carr Construction Co.*  
 LOCATION: *Dallas*

Variety of plans ranges from studio units (C) to three different duplexes (A, B, D). Rents are \$140 to \$200. Setbacks on all four sides dictated siting of buildings, which, the architect says, was his toughest problem.



Living room of duplex apartment (D in plans above) opens to balcony and view through all-glass wall (sliding glass doors topped by glass gable end). Wood ceiling extends beyond the wall and out over the balcony.

*continued*



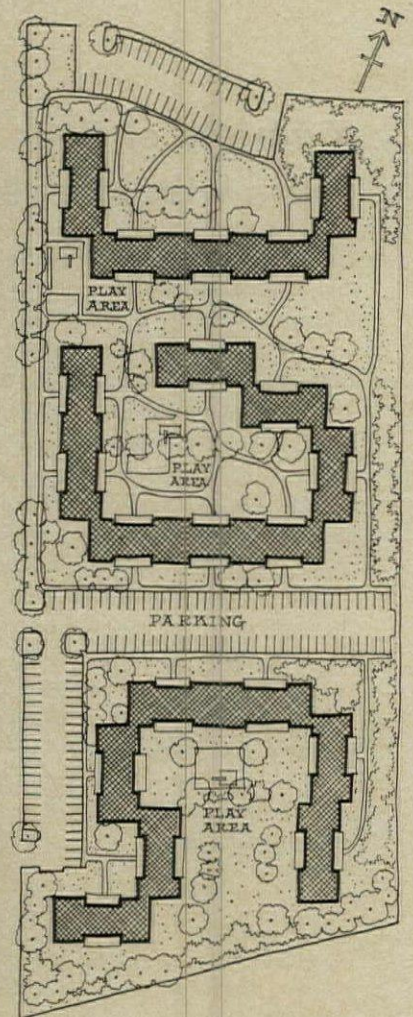
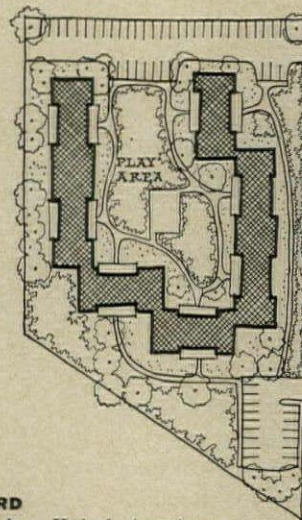


Tall trees, the only natural feature of the flat site, were saved where possible. Pierced brick walls next to balconies hide air-conditioning units, and header bricks project 1" to add texture to the facade.

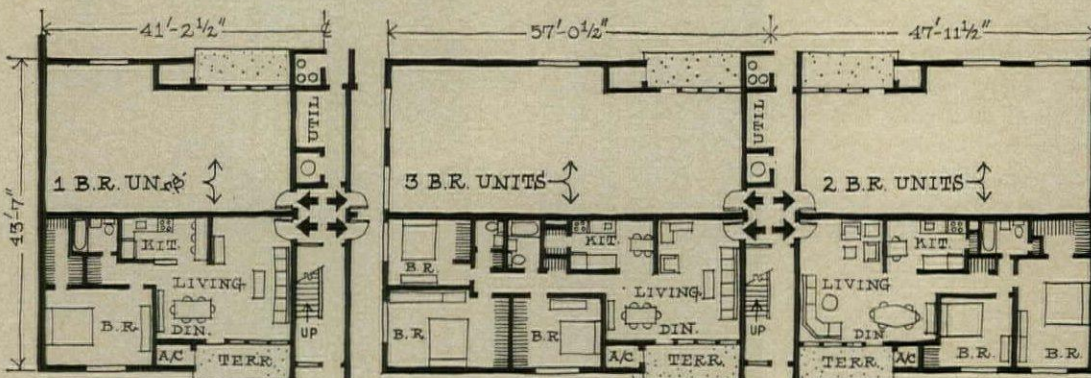
## Back-to-back apartments face wooded courts

These apartments back up to each other (see plans below) so the buildings have no rear elevations. No matter how you approach them, you see an attractive facade.

The apartments were a quick success—160 rentals in 168 days (H&H, Feb.). At rents ranging from \$99 for a one-bedroom unit to \$152 for three bedrooms, they offer many features not included in competitive rental housing. Examples: air conditioning, private balconies and terraces, walk-in closets, colored appliances and bath fixtures. Slab-on-grade construction kept the profiles of the buildings low, and both the scale of the buildings and their exterior materials harmonize with nearby one-family neighborhoods.



**MERIT AWARD**  
 ARCHITECT: *Cohen, Haft & Associates*  
 BUILDER: *Community Builders Inc.*  
 LANDSCAPE ARCHITECT: *Thurman Donovan*  
 LOCATION: *Norfolk, Va.*



Back-to-back plans—identical for both floors—group kitchens and baths efficiently for short plumbing runs. Single stairwell serving eight apartments minimizes owner's maintenance chores.

Site plan creates a series of seemingly casual courts—each a distinctive shape, all contributing to a park-like atmosphere.





Lagoon flows beneath the edges of concrete decks, which have built-in perimeter seating as a protective barrier and wood screens for privacy between the decks. A pump recirculates water from on-site well through the lagoon.

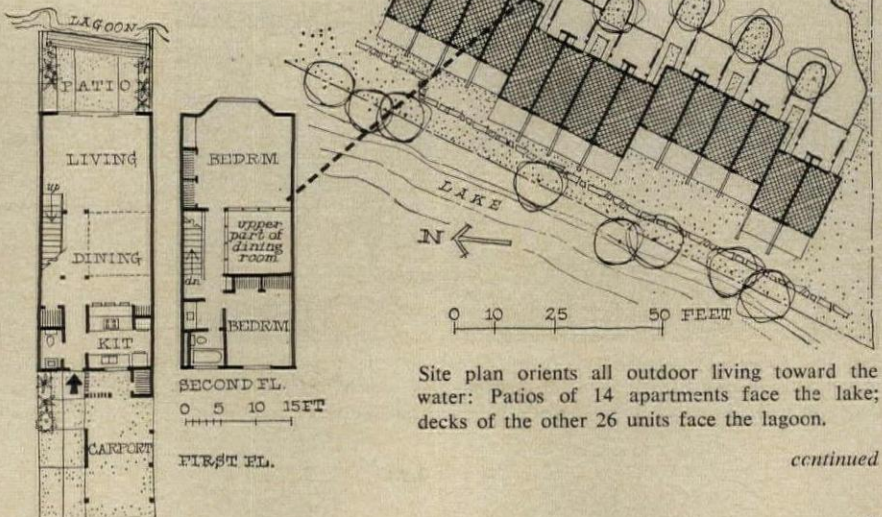
## Man-made lagoon enhances a lake-side project

Every family in this 40-unit development enjoys an intimate waterfront view, but only 14 apartments overlook the lake. The other 26 face a concrete-lined lagoon that winds between the buildings. Each unit on the lagoon has a deck cantilevered over the water (photo above), while the 14 lake-front apartments have private patios (below). To conform to the natural topography, the lagoon and the buildings around it are on five different levels—which adds variety and interest to the water-front views.

The apartments are duplexes with clerestory windows. One-bedroom units have two-story living rooms. Two-bedroom units (plan below) have two-story dining rooms (more details, H&H, May).

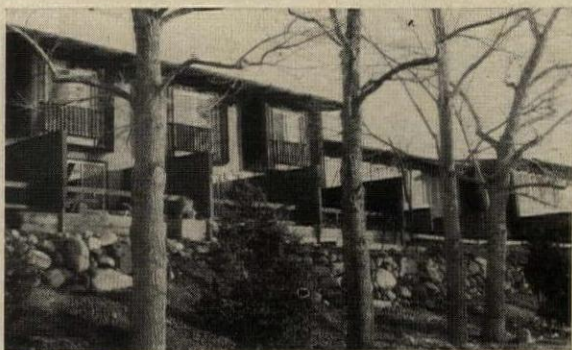
### AWARD OF MERIT

ARCHITECT: *Campbell & Wong*  
 BUILDER: *Nevada Lakeshore Co.*  
 LANDSCAPE ARCHITECT: *Royston, Hanamoto, Mayes & Beck*  
 LOCATION: *Reno*



Site plan orients all outdoor living toward the water: Patios of 14 apartments face the lake; decks of the other 26 units face the lagoon.

*continued*



Patios of lakefront apartments are on a slight rise above the shoreline and an existing stone wall. Exterior walls of the building are stucco and rough cedar board-and-batten.





End wall presents an almost solid facade to the roar of traffic from a nearby freeway. Wall panels are plaster. Post-and-beam members are bolted. Wall extension at left screens patios of ground-floor apartments.

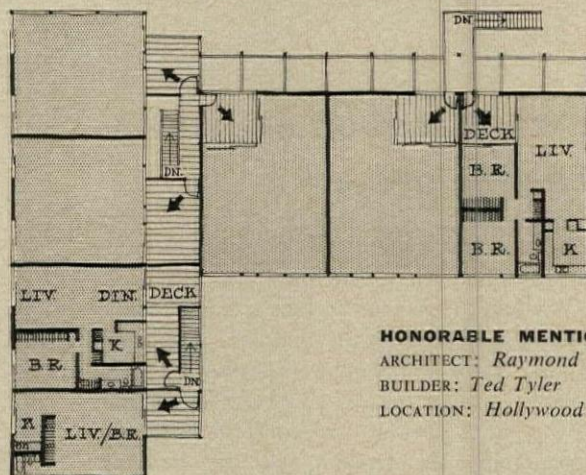
## Well proportioned design in the wood tradition

Planned as two simple blocks forming an L, this 14-unit apartment gains interest and excitement from the use of space-capturing extensions like deep roof overhangs, outriggers, free-floating fascias, balconies, outside stairs, and even patio fencing.

The post-and-beam building also deals neatly with noise from a nearby freeway. Only small sliding windows or fixed glass are used on the freeway side of the building, and all patios and balconies face away from the traffic. The owners—a religious group called the Vedanta Society of Southern California—credit much of their ease in renting to this solution of the noise problem. Ten units are rented (at \$110 to \$165); 4 house visiting society members.

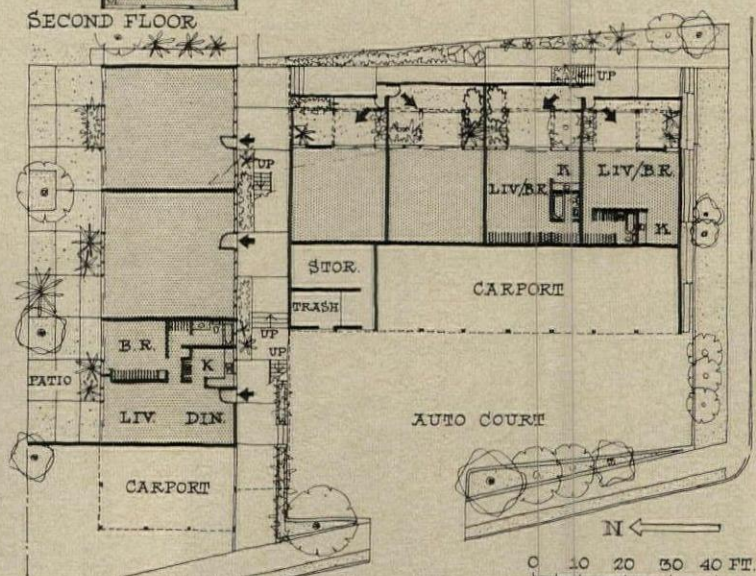


Protected passageway is entered by ramp (foreground of left photo), leads to ground-floor apartment and stairs to second floor. Each apartment has a private terrace (right) or deck screened by wood slat fences or solid panels.



### HONORABLE MENTION

ARCHITECT: *Raymond Kappe*  
BUILDER: *Ted Tyler*  
LOCATION: *Hollywood*



Auto court, on the traffic side of the building, is large enough to handle both tenants' and guests' cars. The jury was impressed with the use of the site, which provided a maximum number of units without overcrowding.



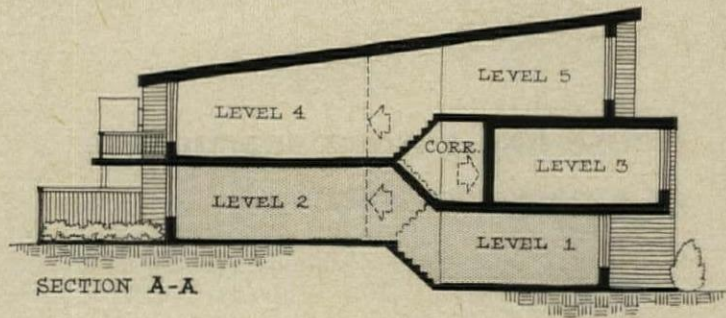


Balconies and terraces face into the quadrangle and open off the living rooms of split-level apartments. The ground-level terraces are screened from the quadrangle and each other by 4'-high redwood fences.

## Split-levels enclose a park in an urban renewal area

This development's 120 apartments were designed to set a residential pattern for the renewal of a large blighted section in St. Louis. Its four buildings are sited around a quadrangle with redwood benches and a tiled fountain that doubles as a wading pool.

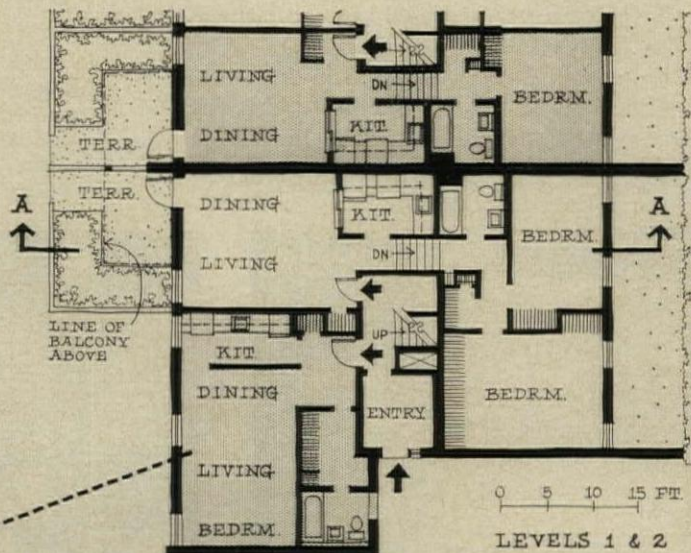
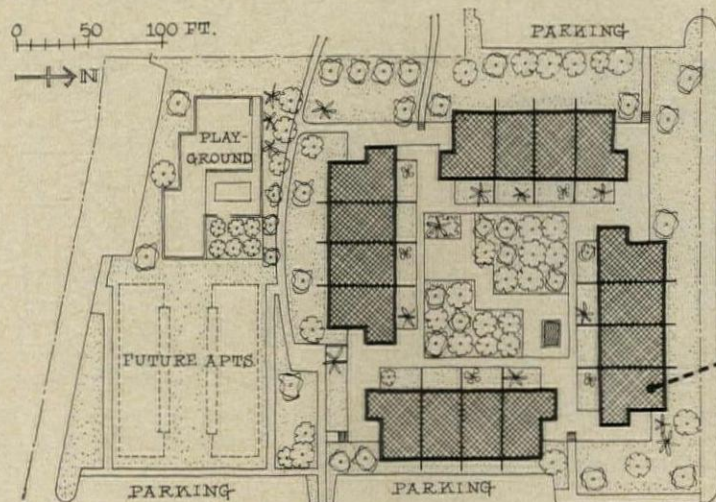
To get the necessary high density and, at the same time, comply with strict fire-code rules on halls and floors between apartments, the architects came up with a front-to-back split-level plan that sandwiches a one-floor apartment (level 3 at right) between the bedroom levels (1 and 5) of the split units. A single corridor, with a two-hour fire rating, runs the length of the building and serves all apartments. Rentals range from \$100 to \$170.



### HONORABLE MENTION

ARCHITECT: *Leo A. Daly Co.*  
 CONSULTANTS: *Mayer, Whittlesey & Glass*  
 BUILDER: *Millstone Construction Co.*  
 LANDSCAPE ARCHITECT: *Lawrence Halprin & Associates*  
 LOCATION: *St. Louis*

Five levels of plan are shown in section. The main corridor is within a half-flight of all apartments.



Floor plan shows layout of lower-level apartments and corner efficiency units. The hollow-court building arrangement (left) helps keep out noise from two traffic arteries and an adjacent school and playground.

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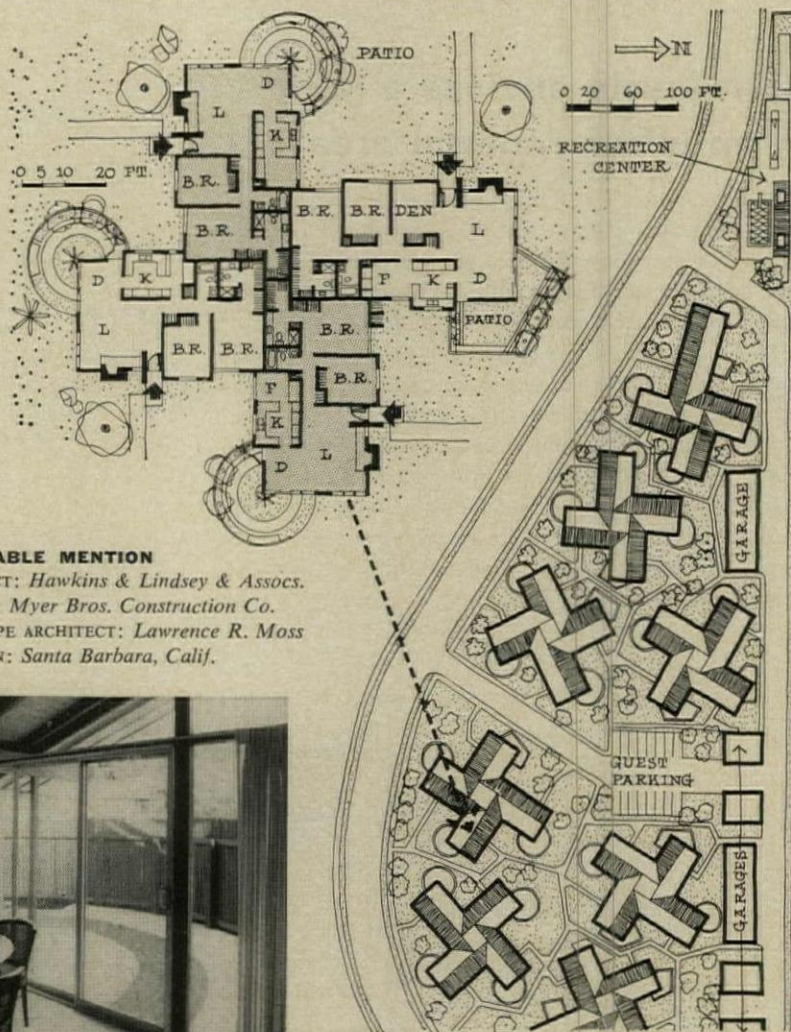
Greens and commons between buildings emphasize the openness and park-like atmosphere. They afford a view of the mountains and wooded slopes that surround the city. Power and phone lines are underground.

## House-like garden apartments in a park-like setting

Some outward marks of these expensive (\$28,900 to \$38,900) condominium apartments hark back to the Spanish style of early California houses (tile roofs, slump brick walls, and heavy timbers). But the project is completely contemporary in plan.

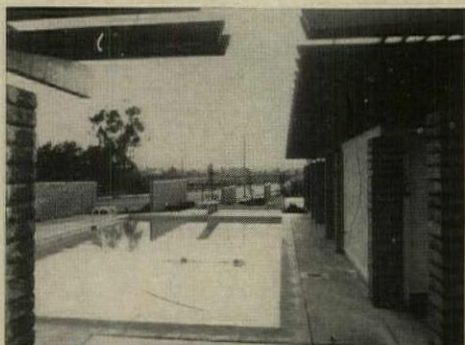
Each building is a four-unit cluster to provide economy in construction, while the pin-wheel placement of each apartment in the cluster provides the private entrance and sheltered patio normally associated with an individual residence.

The long (1,200'), oddly-shaped site was developed into a series of connected greens with a central area for guests' parking. Services, trash pickup, and garages are confined to the rear of the property.



### HONORABLE MENTION

ARCHITECT: *Hawkins & Lindsey & Assocs.*  
 BUILDER: *Myer Bros. Construction Co.*  
 LANDSCAPE ARCHITECT: *Lawrence R. Moss*  
 LOCATION: *Santa Barbara, Calif.*



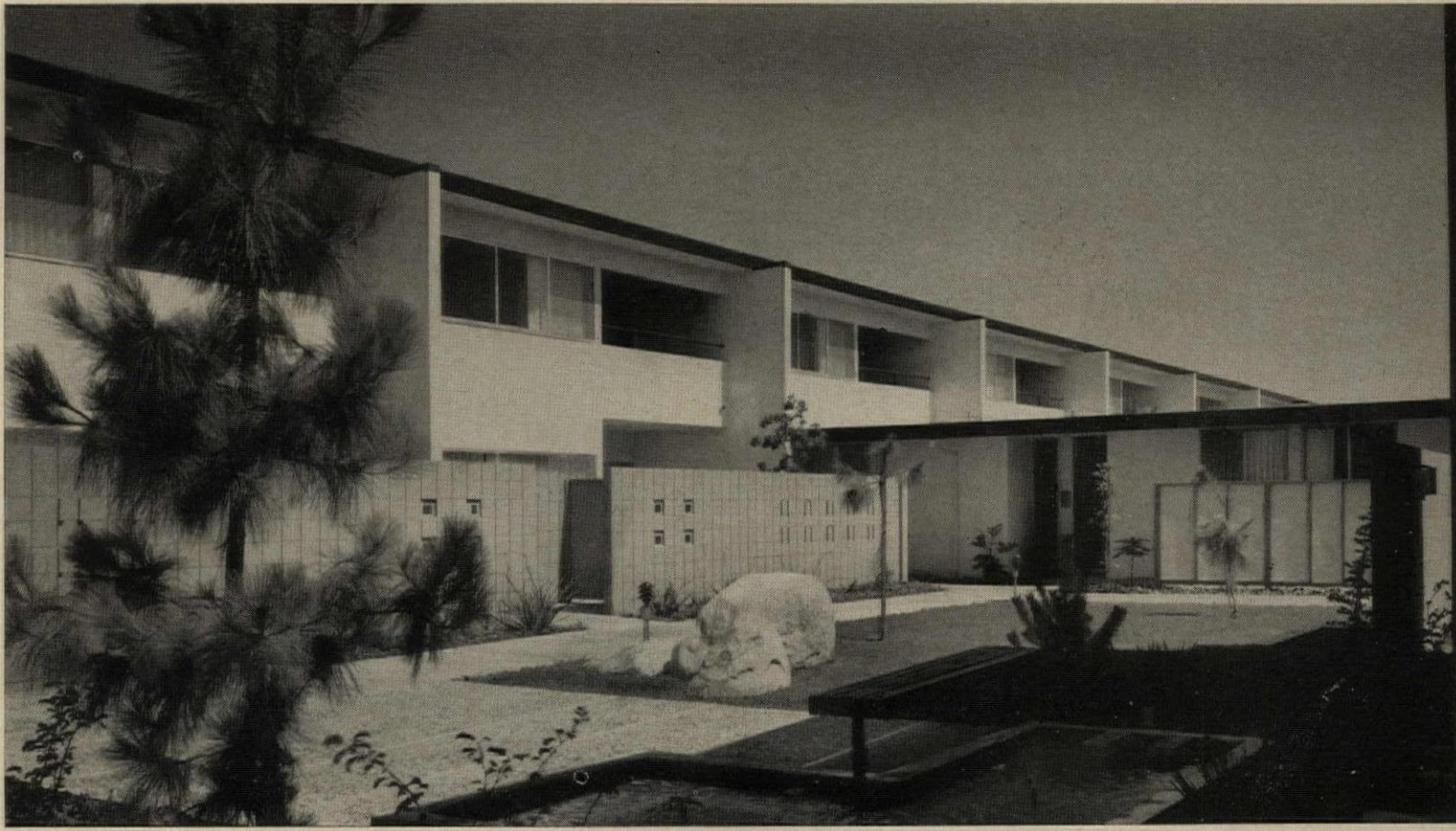
Pool and other recreation facilities are isolated at the narrow end of the site to keep the noise and activity from disturbing residents.



Private patio off the corner of each apartment is well screened from neighbors and passersby. Every unit has all appliances and carpets.

Oddly-shaped site (shown in part here) is 370' wide in the center, tapers to 20' at each end. Density is six-to-seven units per acre





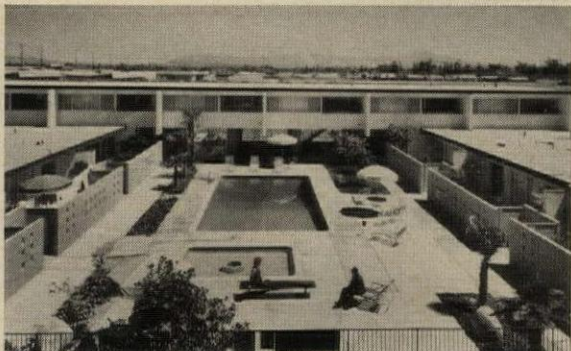
Varied building heights (one, two, and three stories) solve the problem of monotony in multi-family housing and help achieve abundant open areas (site plan, below) without reducing the density demanded by economics.

## Public and private open space offers a competitive edge

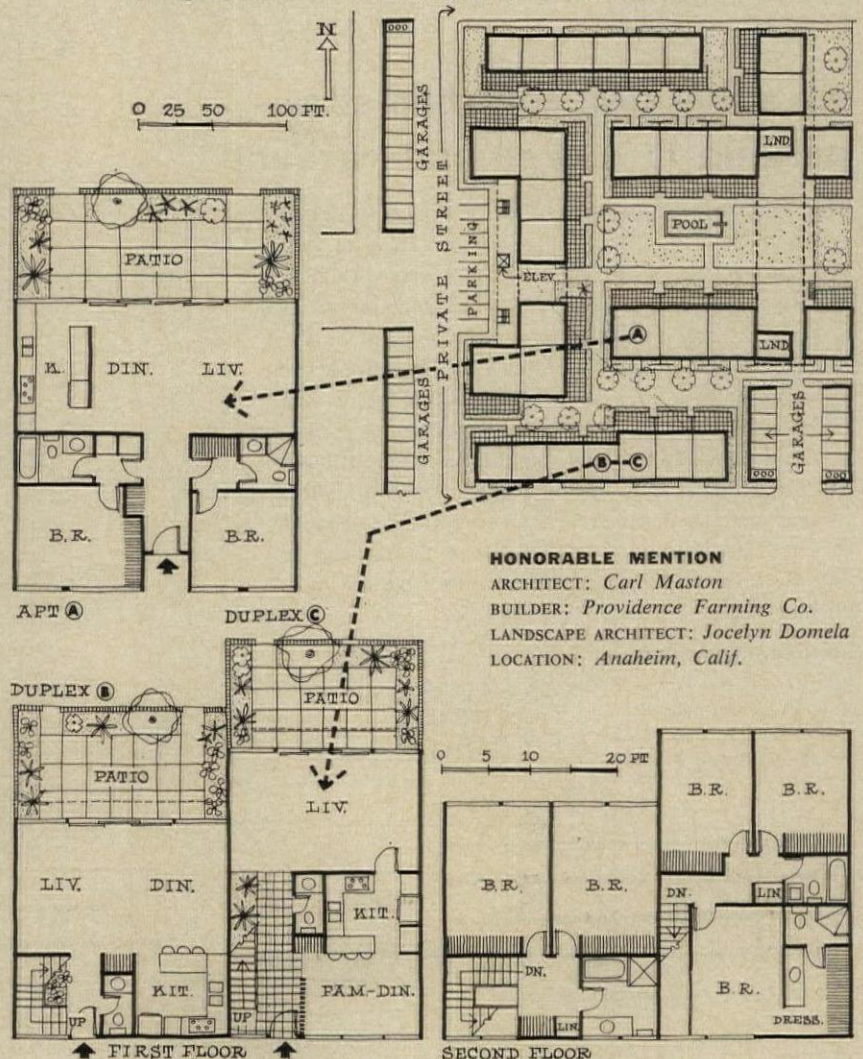
All around this project in Orange County, Calif. are apartments of mediocre design at rentals up to 50% less. So the prime problem was to beat the competition with superior design and site planning.

Zoning imposed almost no limits on density, but the architect and owner decided that open space between buildings, private patios and balconies for outdoor living, and a generous pool and recreation area would be the most potent attractions. Upshot: one three-story elevator building containing over half of the project's one-bedroom apartments. Results: Only three of 51 units are vacant at rentals from \$125 to \$225 (Orange County's last reported apartment vacancy rates—December 1962—averaged 8.9%).

Photos: Julius Shulman



Central court includes a pool and recreation area flanked by the terraces of one-story units. This view is from the top floor of the project's three-story building.



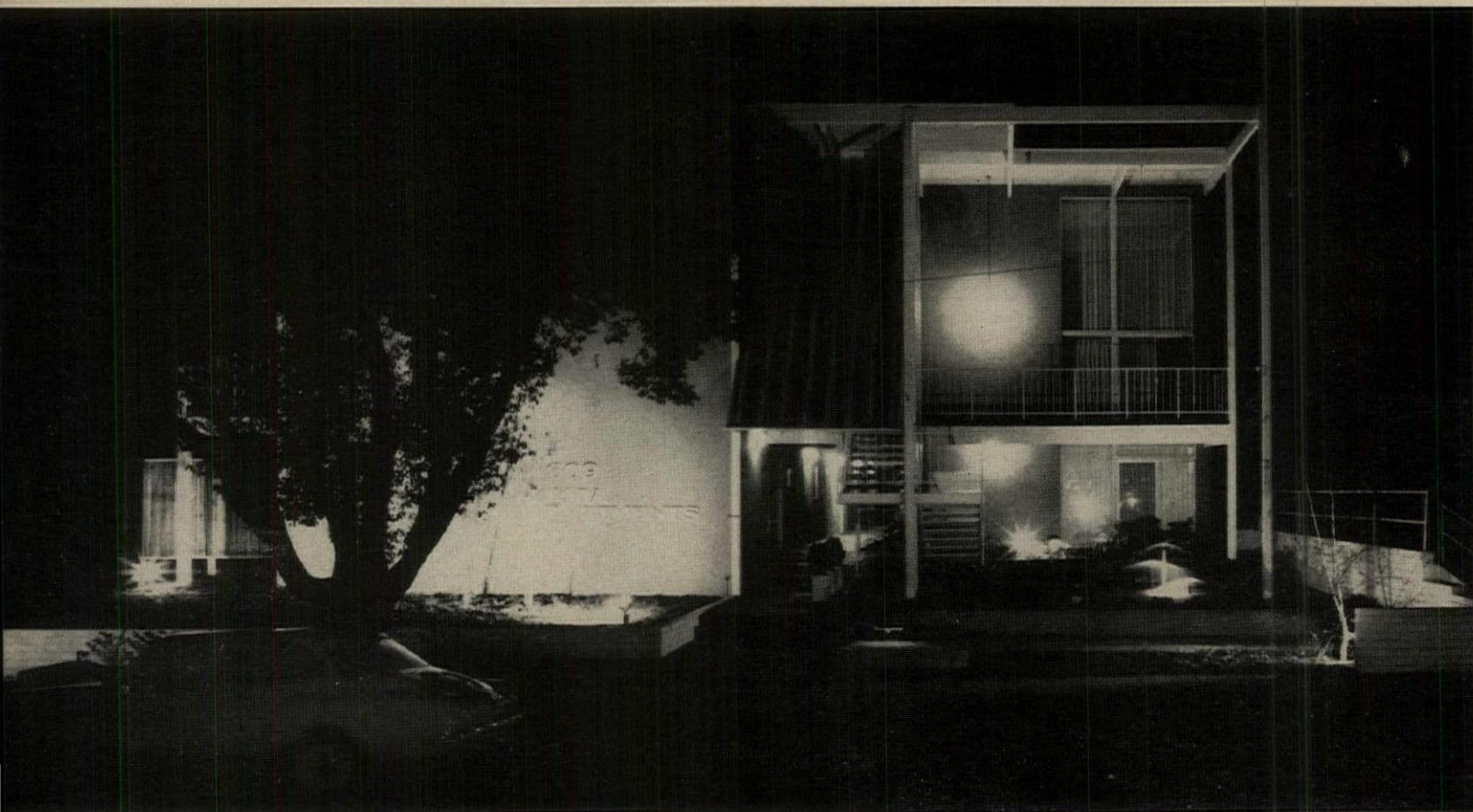
### HONORABLE MENTION

ARCHITECT: Carl Maston  
 BUILDER: Providence Farming Co.  
 LANDSCAPE ARCHITECT: Jocelyn Domela  
 LOCATION: Anaheim, Calif.

Floor plans of one-story (top) and duplex units show how center-foyer entrances permit good traffic dispersal. All two- and three-bedroom apartments have 1½ or two baths and private terraces screened by masonry walls.

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## No autos clog an urban site—parking is tucked underground

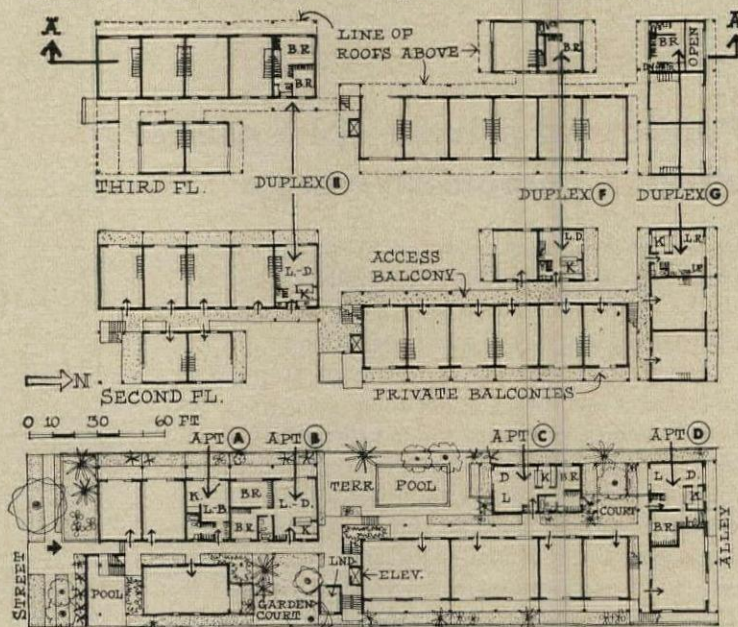
This building illustrates one of the toughest design requirements for apartment planning: How to provide for tenants' autos on a mid-city site with little or no parking on nearby streets. Architects Hawkins & Lindsey took advantage of the sloping lot (a 25' drop over its 310' depth) to put a garage and service area (entered from a rear alley) below grade and beneath the buildings, garden, and swimming pool.

The three-story buildings have three different types of duplex apartments on the second and third floors to keep vertical circulation to a minimum, to reduce the need for sound control between floors, and to provide a feeling of spaciousness within tightly limited floor areas.

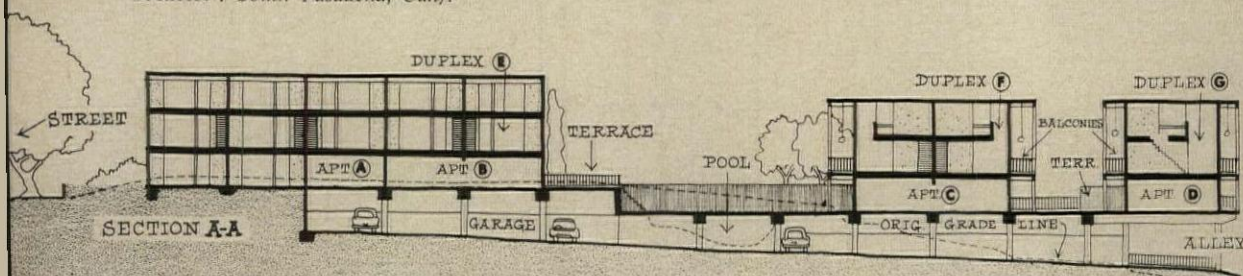
### HONORABLE MENTION

ARCHITECTS: *Hawkins & Lindsey & Associates*  
 BUILDER: *Tjomsland Brothers Contractors*  
 LANDSCAPE ARCHITECT: *Lawrence R. Moss*  
 LOCATION: *South Pasadena, Calif.*

Night lighting of the entry and reflecting pool dramatizes street facade and contrasts the open staircase and balcony with the adjoining unbroken wall. Needing no front driveway, the building fills the 75' width of lot.

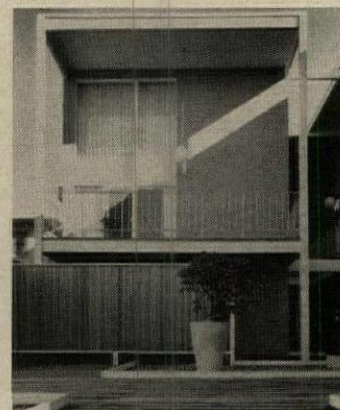


Site plan breaks buildings into five blocks connected by pedestrian walks and garden courts. This permits cross ventilation of all apartments and a private garden or balcony off every living-dining area.



Front-to-rear section shows how the garage and service area were tucked under buildings, terraces, and pool. Broken line shows original grade from street to alley.

Living room window in duplex is two stories high. Ground-floor apartment garden is behind wood screen.







Staggered buildings face onto wooded commons, are set 20' apart for maximum privacy and cross-ventilation and connected by a covered deck that serves as a balcony for the third-floor, single-level apartments.

## Crisp cost-cutting design with steel components

New components of light-gauge, coated sheet steel trimmed the cost of this 28-unit pilot project by nearly 10% (about \$34,000).

The components were developed for Armco Steel Corp. by Architect Carl Koch, who also designed the apartments. They include a roof system of box-type, ribbed-steel panels coated with aluminum; a floor system that serves as a structural slab, sound barrier, finished ceiling, and air distributor; a window-wall system; and exterior wall panels.

Technology aside, Koch's design provides private gardens for most apartments and two- or three-bedroom duplexes with bedrooms above or below the living-dining-kitchen areas.

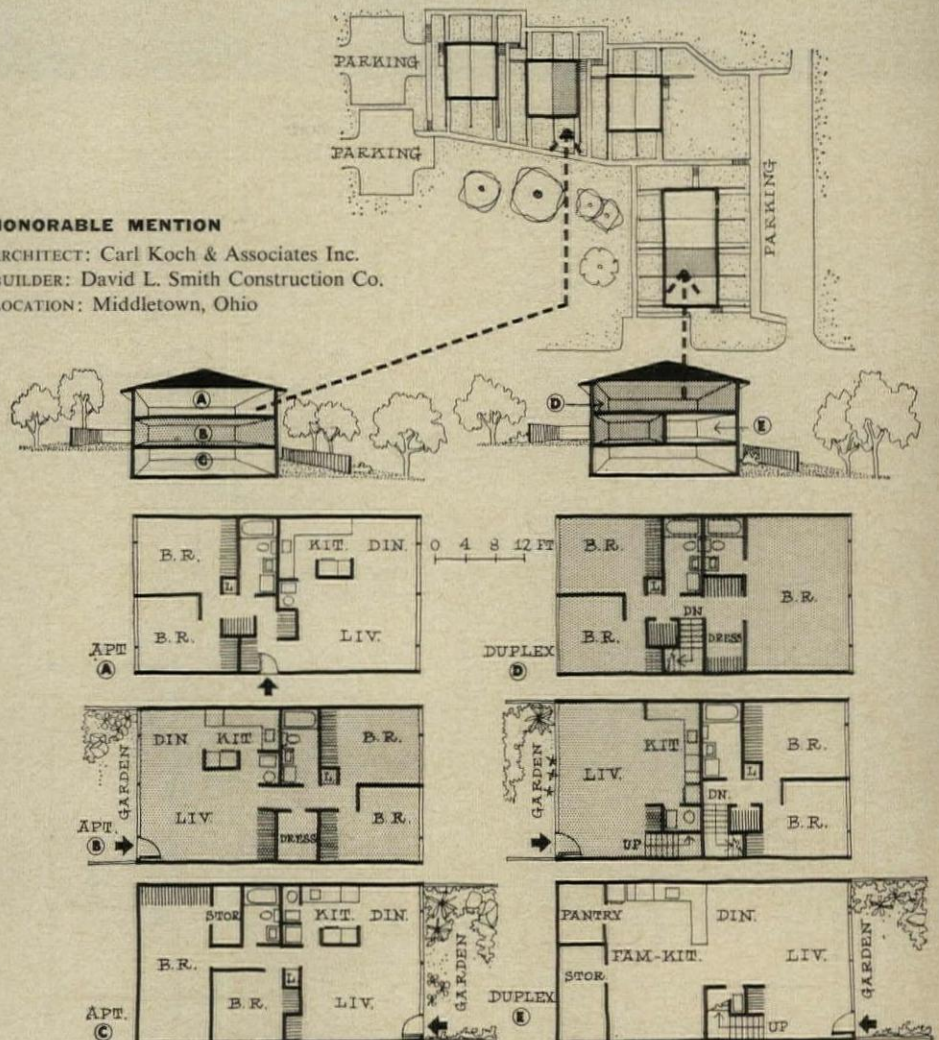
Photos: Bill Engdahl, Hedrich-Blessing



Outdoor structural components—fences, trellises, and sunshades—are steel. Brick-and-block end walls and foundations are only conventionally built elements in the apartments.

### HONORABLE MENTION

ARCHITECT: Carl Koch & Associates Inc.  
 BUILDER: David L. Smith Construction Co.  
 LOCATION: Middletown, Ohio



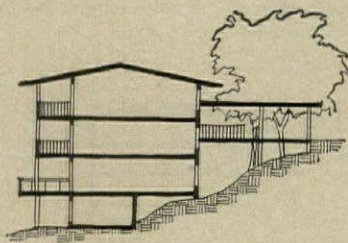
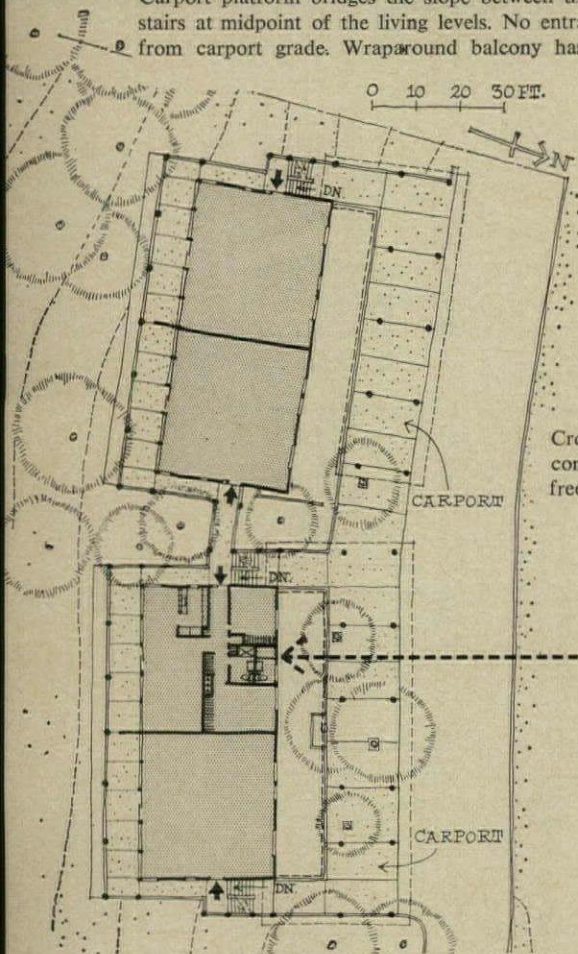
Floor plans and sections show one-level units, left, and duplexes, right, with easy access to private outdoor areas. Steel exterior wall panels have gypsum drywall interior faces and insulation cores.

*continued*

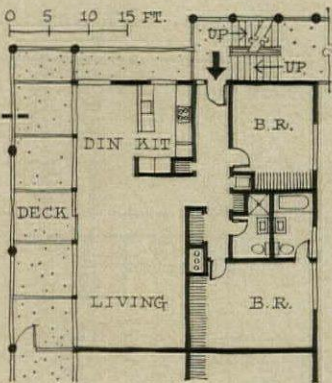




Carport platform bridges the slope between the driveway and outside entry stairs at midpoint of the living levels. No entrance is more than 1½ stories from carport grade. Wrap-around balcony has views in several directions.



Cross-section shows how balconies and carport are supported free of the building on poles.



Twin buildings, rather than one long structure, save trees between them and permit maximum light, air, and exposure for every apartment. All 12 units have the same two-bedroom plan flopped right or left.

## Pole-hung decks capitalize on a steep site with a fine view

Two prime assets of the site, a spectacular view across San Francisco Bay and a grove of old oak trees, offset a single drawback—a 35% grade. The architect used the assets and conquered the drawback in designing a pair of six-unit buildings that give each apartment its own wide balcony overlooking the vista and sheltered from sun and rain.

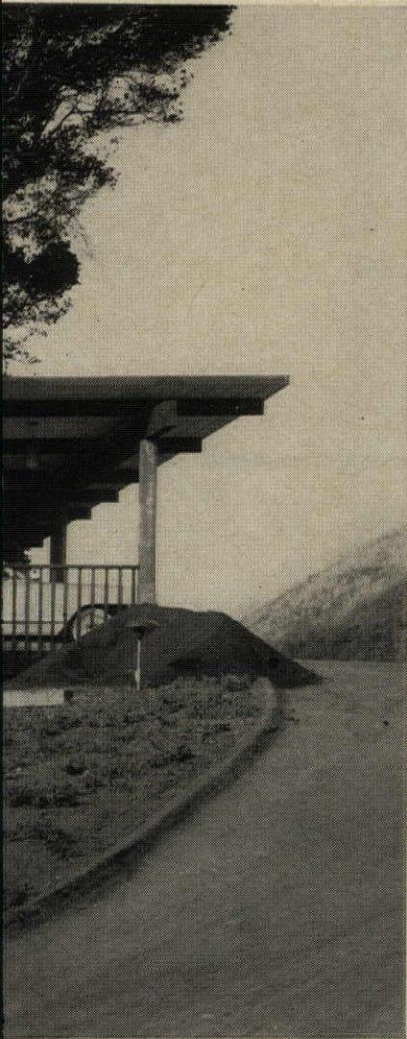
The buildings are simple cubes, conventionally framed. But their balconies, carports, and deep roof overhangs are carried on pressure-treated wood poles (fire regulations demanded steel columns at outdoor stairways and entry ramps). Even some trees become a visual part of the structure because decks and roofs are built around them. In fact, the main reason for planning two buildings (connected by bridges at each level) instead of one was to save a fine group of oaks in the center of the site.

Individual balconies are 32' wide. They are 8' deep on the two upper floors, and 12' deep on the lowest level to compensate for less view and to help break the vertical lines of the downhill facade. Service, laundry, and storage areas are built into the lowest level. Rentals: \$195 to \$225.

Earth tones and color accents on exterior walls are shown in the cover photo.



Photos: Gerald Ratto



**HONORABLE MENTION**

ARCHITECT: *Roger F. Hooper & Associates*  
BUILDER: *Ronald Antonioli*  
LANDSCAPE ARCHITECT: *Casey Kawamoto*  
LOCATION: *Tiburon, Calif.*



Dining area looks out at balcony and view. Deep roof overhanging the deck protects glass window wall.

Structural posts of balconies blend with trees, some of which were left growing through the deck.

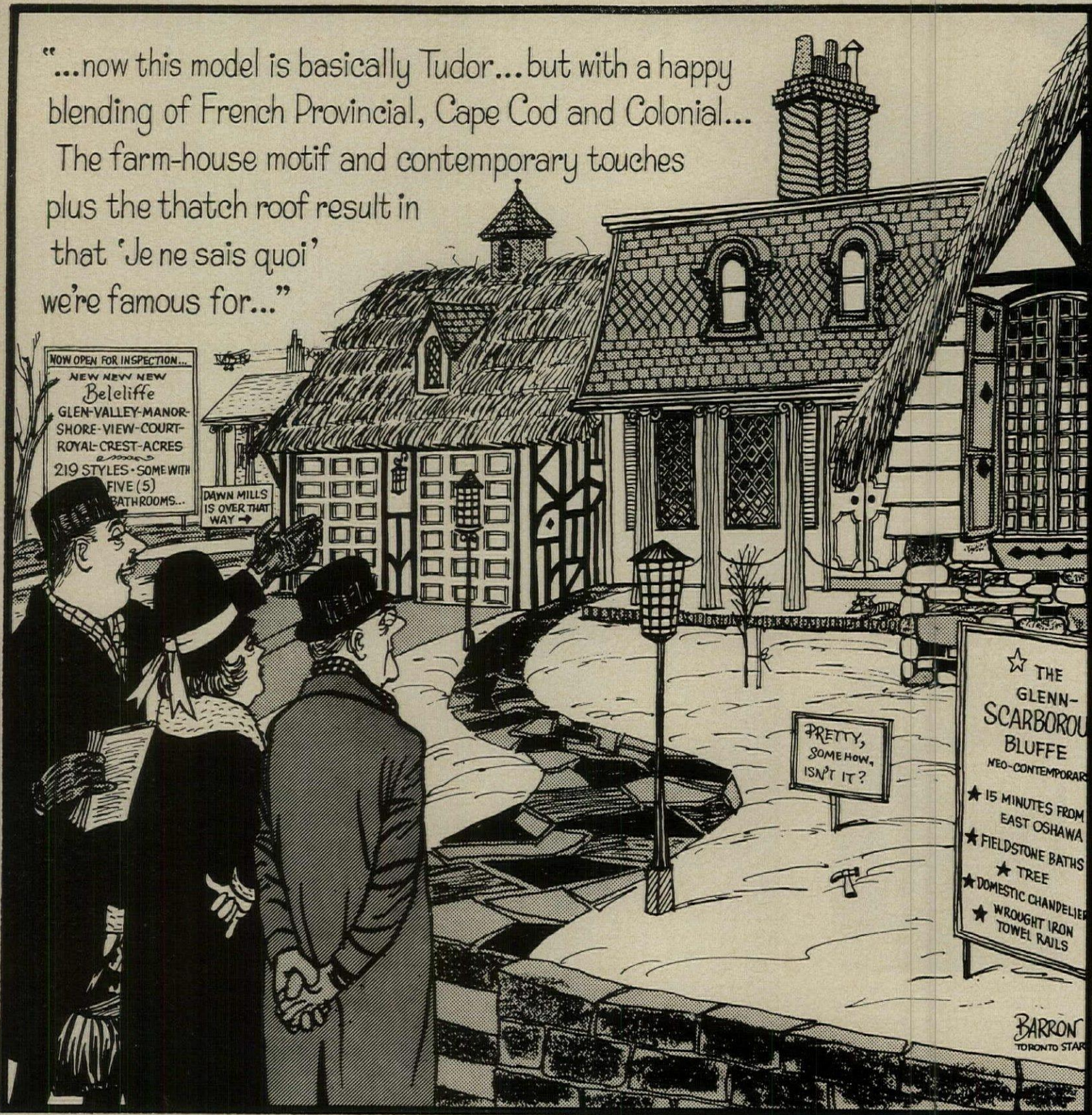




# THE NEW HOUSING INDUSTRY

Part V of an eight-part series

"...now this model is basically Tudor...but with a happy blending of French Provincial, Cape Cod and Colonial... The farm-house motif and contemporary touches plus the thatch roof result in that 'Je ne sais quoi' we're famous for..."





The cartoon on the facing page is typical of mounting criticism of the design of built-for-sale housing—criticism that is making more and more builders and lenders uneasy, and causing more and more architects to ponder whether they have abdicated a major responsibility. Here is a look at the problems and . . .

## The hope for better architecture

“Good house design is probably the most important and least understood ingredient in homebuilding. A project of well designed houses is half sold before the second house is built. As the housing market becomes more and more competitive, design becomes increasingly more important, but up to now, there has been little increase in understanding between architects and builders.”

This observation, penned by past NAHB President Thomas P. Coogan in 1959, is, still just as true today as when he wrote it. The general quality of built-for-sale design has risen noticeably in the last decade, but (with significant exceptions in many markets) the best you can say about the bulk of it today is that it is not as bad as it might be. What critics deplore is not the industry's failure to embrace the sophisticated tastes of the contemporary school of architecture. But critics do hold their noses at the lack of good proportion, balance, order, and simplicity they see in too many built-for-sale houses.

Today's built-for-sale house is a much better buy than most houses were 15 years ago. With a little shopping around, any buyer in almost any price range can get a lot of space and pre-finished materials and a kitchen loaded with brand name appliances and luxurious compartmented bathrooms and sliding glass doors opening to a rear patio and full insulation and adequate wiring and good hardware and perhaps even central air conditioning. What he too seldom finds is thoughtful design—the subtle ingredient that makes the big difference between functional shelter and pleasant living and pleasant appearance.

“Unfortunately,” as Coogan also observes, “good design is not an item carried on architect's shelves or available through slot machines. Design is not grademarked like lumber and available to those able to pay the price for specific quality.” Neither has anyone yet found a way to make good design an optional extra (desirable as this might be to settle once and for all the question of whether the homebuying public knows the difference between good and bad). So—since it is the builder who most often creates the basic residential environment—each builder's design decision takes a stand.

Joseph Eichler, a notably successful builder whose houses are far above the California average in design, recently said: “I don't think that an architect need play the part of a master builder . . . This role I reserve to myself . . . the making of economic judgments, the taking of economic risks, and reaping the economic results if there are any.” Eichler is a man who in the last 12 years

has sold some 7,000 houses designed by architects like Anshen & Allen, Jones & Emmons, Aaron Green, and Claude Oakland, and who recently told a California audience: “I suppose you are familiar with the dictum of LeCorbusier that ‘you employ stone, wood and concrete, and with these materials you build houses . . . That is construction. Ingenuity is at work. But suddenly you touch my heart. You do me good and I am happy and I say, this is beautiful. This is architecture.’” Adds Eichler: “This admirably expresses my philosophy.”

Architect A. Quincy Jones (who has a nationwide reputation for built-for-sale house design) views the problem of improving design this way:

### **“There is no panacea, no one concept or no one approach will do it**

“First,” says Jones, “we have to be aware that there is no unimportant architecture. As children live and develop, they are products of the times and environment in which they live. The effect of architecture is pervasive. We are influenced by the spaces in which we work, live, study and worship.”

“It was all too easy in days of the rising market to feel content because houses appreciated in value along with inflation and the rise in gross national product. Also, it is easier to criticize the builder's product than it is to help him provide a better product. We have the responsibility, however, to do everything we can to provide better living for people and to eliminate the chaos today and slums tomorrow which result from poor and inadequately planned communities.”

It is not HOUSE & HOMES's purpose here to cry outrage! (though we and others have done it before and will do it again). This article is a look at the forces controlling architecture—for better or worse—in today's new housing industry, a study of the attitudes that are now encouraging better design, a look at the imploding forces that let us hope for much faster progress tomorrow towards a better environment for both homebuyers and renters.

The first four articles in this series examined the major revolution that is producing new (and much bigger) managerial combinations in housing, the new financial methods that underpin these combinations, and the remarkably changing marketplace itself in which the product, homes and apartments, must be sold. These changes, when taken together, are also an encouraging portent of better design in the years ahead.

*continued*



## Why is the design of so many built-for-sale houses

Here is Dallas Builder I. P. Jacobs' answer: "The lack of interest in homebuilding by the fine architects of the country on one hand, and the lack of interest in producing an esthetically beautiful product by the homebuilders on the other." This is, of course, an oversimplification—and there are other villains in the piece—but Builder Jacobs has indeed stated the basic problem:

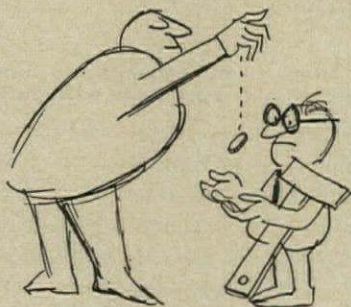
### The architects cry most about builder house design —but few put any time and effort where their tears fall

"At a time in America of enormous wealth, not merely of money, but of extraordinary technological invention, of new and sometimes wondrous materials, and of new and sometimes wondrous uses of the old, what proliferates . . . all across this once beautiful land but the scourge of suburbia: the mindless, faceless malignancy of the tract."

Typical architect's cry of outrage? Yes. But it comes from an atypical architect—Robert Anshen, who has designed many built-for-sale houses for California builders. And Anshen's acid criticism was not directed at homebuilders but at architects who "have abdicated their responsibilities."

There are, of course, many skilled architects who have successfully worked with builders to their mutual advantage—and the advantage of the buying public. But the question remains . . .

*Why aren't more architects working to improve the residential design they complain about?* Most architects blame the fees. They say they cannot earn enough money designing houses for builders to justify the time and expense. Says one architect who has worked for years with a 400-house-a-year builder: "The attitude of most builders towards design is odd. They have no compunction about a 5% fee to have their houses sold . . . but they begrudge the money spent for design." (For a detailed look at the problem of design fees, see page 114.)



"They begrudge the money spent for design"

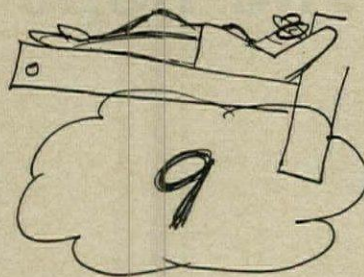
But there are other reasons for the small number of architects active in the merchant-built field—some valid, some unrealistic:

1. *Many architects object to the whole principle of built-for-sale housing.* Says Architect Hank York (who has designed literally thousands of built-for-sale houses): "Many architects don't like the idea of designing a house as a product for sale. They consider themselves to be primarily artists, secondly engineers. They are willing to design buildings which will in themselves stimulate commercial enterprises, but not to design a house with the prime object its sales appeal to buyers."

Builder Ike Jacobs, in an article for the *AIA Journal*, backs this point of view: "The architect, by inclination and training, is oriented to design a specific house for a specific family on a specific site, to be built only once . . . not to designing a structure for an unknown occupant to be built on an unknown site."

2. *A great many architects do not know how to design a builder house.* Says Architect Richard Leitch (who does—he has worked with well over 50 builders who have put up over 5,000 houses

from his plans): "Builders want ideas and are willing to pay for them, but in order to be able to contribute, the architect must know more about builders' products and problems and be able to come up with solutions that really help. If the architect offers no more to the builder-developer than non-professionals, why should he hire him? More and more builders really need design help to get ahead, but the architect must prove that he knows what to do and how to do it." Adds Architect Henry Norris (who is now working with about ten builders, has worked with between 35 and 40, and whose designs have yielded between 5,000 and 10,000 houses): "The reason more builders don't use architects is that so few architects are equipped for this field—they don't know the builder's problems, costs, or merchandising or the public's taste. They don't even know what kind of drawings a builder needs, how much or how little detailing, how to get the most out of stock parts, what is easy to do in the field and what is hard. In brief, many architects are a liability rather than an asset to the builder."



"Architects don't know the builders' problems"

3. *Many good architects are unwilling to design houses for an already planned tract.* Says Architect Leitch: "The architect wants and needs to get on the team early and know all the problems before they get to be fixes that have to be worked around . . . If the tract comes to the architect as a map with all the lots laid out, what can he do? Vary the setbacks, change the plan types and elevations, vary the colors, and try for one tree on each lot. But given the raw site, he might adapt the houses to the terrain, group buildings to best visual advantage, and—if conditions are right—vary the lot size, create some open space, give variety to the street pattern, and relate the houses better to each other and to their surroundings. . . . Good architecture can never overcome poor tract layout."

4. *Too many architects don't understand the time lag between what is acceptable to upper class clients in the custom-designed market, and what the mass market is ready to accept.* Says one longtime housing analyst: "Too many architects leave out warmth and texture when they get rid of gimcracks. That's why the public took up gingerbread. It preferred gingerbread to the bread and water diet some architects offered."

### The builders have the excuse that it's their profit on the line—but almost all could do better

"Good design is the kind the public buys." That's the oldest and commonest excuse for the mediocre (or worse) subdivisions visible on every side in every market area.

In a way, it is hard for any architect or critic to argue with that definition. After all, it is the builder who gets rich or goes broke by what he can or cannot sell.

But this leaves unanswered a number of questions:

1. Would his houses sell just as well (or maybe better) if they were better designed?

2. Doesn't the homebuilder have a public responsibility beyond



## so mediocre?

guaranteeing to repair faults in materials and workmanship for a period of one year?

Many smart and responsible homebuilders feel as frustrated as industry critics about the quality of design. For example, says Builder Jacobs (who has used independent architects, staff designers, and who now uses a combination of staff architects and outside consultants): "Housing design in this country stinks and I am not excusing my own. We make a tremendous effort to provide good design, but many times we fall short." (One practical indication of Jacobs' frustration and interest: The firm sponsors a yearly design competition in the architectural department at Texas A&M College. "Our object, of course, is to interest more young men in the housing field.")

Part of the problem is that many thoughtful and conscientious builders have, in one way or another, been stung by experience with architects. The list of builders who have built magazine or other promotion houses and watched thousands of prospects go through—and then waited and waited and waited for a sale—is legend. While the house almost always served its purpose as a crowd puller, the experience has frightened many builders away from architect design as a product.

One leading California builder who has used architects in the past ("with great success") but no longer does argues that "the basic difference between architects and builders can never be reconciled. . . . The problem is the extent of conflict which occurs between creative progressive design and the limitations of a cost-conscious competitive market. . . . He [the architect] would rather do something better and he should do something better." What a world of frustration shows through those words!

Another common complaint is the young and inexperienced architect. Builder W. E. Witt of Viking Construction Corp. notes: "In an architect's office, the newest employees normally work on residential work to gain drafting experience, and when they gain sufficient experience, they are then put to work on larger structures." For most architects, designing larger buildings is much more profitable.

Further, just as many architects don't know how to work with builders, many builders don't know how to work with architects. Dwight Mindling, marketing director of Brown & Kauffmann, which builds 375 houses a year, points out: "It makes about as much sense for a builder to engage an architect and simply instruct him to design a house as it does to engage a carpenter and tell him to build a house without plans and specifications. The more information the builder can supply the architect on what the finished product should be, the better the finished product will be."



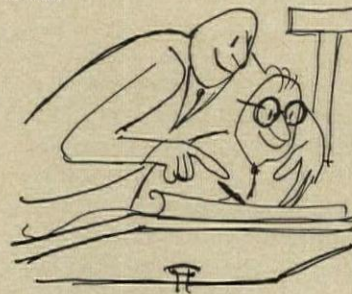
Is good design what sells?

engage a carpenter and tell him to build a house without plans and specifications. The more information the builder can supply the architect on what the finished product should be, the better the finished product will be."

Many leading builders have switched to staff architects—and their reasons point up some of the problems of architect-builder collaboration. Builder James Strauss of Lincoln, Neb., who once used outside architects, now uses two staff architects, says outside architects weren't fast enough. Strauss sells 300 houses a year—

many with custom changes—"and it took 30 days to get drawings of the changes. I'd have the house built by then." (Strauss is most specific that his design costs are *not* lower: He pays his staff men "a salary plus so-much-a-house sold over 100. This keeps them interested in the salability of their design.")

Al Ross



Staff architects: easy to consult

really top quality talent are too wrapped up in large-scale custom housing or other types of work and have not been interested."

Most independent architects are critical of their fellows who join a builder's organization. Their arguments range from reasonable ("often good design needs to be sold to the builder, and the outside architect on a fee is sometimes in a better position to do this") to harsh ("I have yet to find a captive architect whom I could use in my office. They are mediocre, incompetent, and unable to hold their own in an architecturally competitive situation.").

But Architect Alexander Prentice makes a strong case for the staff architect: "Captive architect is a phrase which prolongs the misunderstanding between architects and builders. Builders' staff architects should be no different from staff attorneys, engineers, or accountants. We have experienced appalling lack of rapport between free architects and builders—so why not try the integrated approach."

Another indication of the builder's disenchantment with architects is the meteoric rise of the design service companies. The best known and most successful are two in California: L. C. Major & Associates (which last year drew 250 designs from which 22,000 houses were built) and Development Coordinators (which last year did over 150 designs from which 8,000 houses were built).

In the 18 years since it started, L. C. Major has designed over half a million houses in more than 2,000 subdivisions in 15 states. And since Development Coordinators was set up five years ago, \$380 million of houses have been built-for-sale in Western states from its designs.

The appeal (indeed the main selling tool) of such outfits is a package of services that architects apparently cannot—and certainly do not—offer. Both provide not just design, but land planning, feasibility studies and market analysis, design of model home areas and sales offices, landscape design and coordination, color-coordination and display boards, interior decoration, financing advice, and merchandising and promotion counsel—in short, as Cluff Major puts it: "every builder service short of construction." President Howard Eichen of Development Coordinators lays it on the line: "For years, experts and consultants have been urging all the specialists connected with homebuilding to cooperate. In our concept, we go beyond urging and theorizing. Our firm is a tightly-knit group of specialists in the residential unit."

Both firms talk builders' language. Listen to Development Co-

continued



ordinators' Eichen: "Design in our approach takes its basic guide line from cost and proceeds in a constant awareness of cost. If the designer does not know where to put the dollars, how can he design? . . . To do the builder a real service, we sometimes have to be hard-headed over seemingly small things. . . . There is quite a difference between a price of \$14,950 and \$15,500 in an area that calls for a \$14,950 price tag. One is beyond the buyer's reach, the other within his reach. . . . Our role is to look at the whole design of the product, and give the builder a product he can sell."

And listen to Harry Stewart, executive vice president of L. C. Major: "We do not think Ford or General Motors design cars that their executives would like to drive; they design cars they think will sell. The most beautiful thing in the world—unsold—is a liability. We lean heavily on market research, and today builders are far more conscious of the need for research [H&H, July]. We design for the market without trying to insert our own tastes. Like the automakers, we find the way to develop a product is to 1) determine the need, 2) develop a product around the need, then 3) package it in a pleasing manner and price it right."

"Builders have recognized the necessity for more design, but by design they do not mean esthetically pleasing design. We'll outsell the esthetes two to one because we offer the amenities that people are looking for. We put in the most important amenities that we can afford at the price the house is to be sold at."

What does the builder pay for such a package of service? Development Coordinators charges a fee ranging from 1% to 2% of the gross sales price, the percentage depending on the volume. L. C. Major is going heavily into retainer fees and equity arrangements with builders. Fees are based on the size of the house, the number of plans and elevations to be drawn, and any attendant service; they range from \$50 to \$200 per lot. Major's Stewart lays it on the line to his competitors: "Our company has grown so much because architects vacated the small house field. For architects to get back in now, they would have to learn all the things we've learned over the past 17 years."

**Lenders (and government) have the muscle to encourage good design—but they haven't flexed it yet**

Many architects are bitter on the subject of lenders. This comment from a Southwestern architect is typical: "There is a monotonous sameness about all federally financed housing in the United States. Government lending agencies and banks excuse themselves for promoting poor design by saying that they are not leaders in the field, but protectors of what they call proven acceptability."

Architect Rufus Nims says it plainly: "The same banks that make rules by which the architect must design give no credit for the talent of the architect or the money the builder spends to pay for that talent. The builder has no incentive except his pride to build good design. He's reasonably sure the public will buy a bad house because none of his competitors offer anything better."

The biggest complaint is that lenders (like so many people who are unschooled in design) tend to group together all housing that is not wholly conventional; few can or will separate good contemporary design from bad modernistic or barracks design. A house which properly turns a blank face to the busy street, for instance, is down-rated for lack of curb appeal.



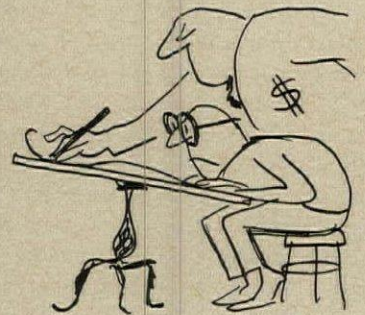
Lenders: Muscles not yet flexed

This gripe isn't new. As long ago as 1951, builders in Los Angeles were crying that FHA's "mossback thinking" was giving a 1925-model house a better valuation than something up-to-date.

The kernel of the problem is that lenders approach design evaluation—and the subsequent decision about how much mortgage to grant a house—by looking backward, not ahead. So what happens, happens logically. Lenders give the best appraisal to the kind of design that proved a good mortgage risk 10 or 20 years ago.

Many lenders have, at least until recently, scarcely realized that their fiduciary responsibility could include more stress on good design. The U.S. Savings & Loan League is in the forefront of this awakening. Three years ago it hired a young architect, John Schmidt, to educate s&l's about what is—and what isn't—good design. "The main reason lenders aren't encouraging better design," comments Schmidt, "is that they aren't trained to judge it." But exposure needs to grow in both directions. Schmidt's first advice to his fellow architects: "Take a lender out to lunch."

A leading New York banker defends his fellow lenders with a sound point: "Architects cannot expect lenders to pioneer with the American public's savings money. But whenever and wherever there is a strong public demand for any kind of design—including contemporary—and it can be built at reasonable cost, the lender will go along. Lenders are not pioneers—they cannot risk money on housing that is not readily marketable. But they are reasonable."



"Lenders aren't trained to judge design"

*There is evidence that the sleeping financial giant is awakening to its potential in encouraging better design.*

Says Schmidt: "The lender has muscles—potential influence on the builder and on the design of built-for-sale housing—that he hasn't even flexed yet. But it can work. Not long ago, local utilities and manufacturers spent thousands of dollars in public relations and advertising trying to get builders and buyers excited about 100-amp. service. Not much happened. Then some of the lenders got excited about 100-amp. service, and from then on every builder in their areas had to offer it."

*Item:* Miami's \$41-million Biscayne Federal Savings has established an architectural advisory board. It is made up of five leading Miami-area architects who are paid a \$50 a month retainer. At least one board member attends each meeting of the s&l's loan committee, comments on the plans and specifications builders have submitted. He advises the loan committee on the architectural merit of each submission, and makes suggestions for improving the design or quality of the plan without raising costs. Most builders have accepted the architectural boards' suggestions on almost every point ". . . because they can see how these changes will make their models more salable." In the few cases where builders have refused, Biscayne Federal has refused to commit funds. Says its mortgage department chief, Earle A. Giddens: "Our architectural advisors have started our builders thinking about proper orientation of a house to its site, about the value of better design, and about upgrading the quality of planning and construction. The result has been better sales for our builders and better mortgage investments for Biscayne."

*Item:* Metropolitan Savings & Loan Assn. of Los Angeles, concerned that "the unavailability of adequate hillside home designs



has led many builders to use indiscriminate cut and fill techniques," sponsored a design competition under the auspices of the Southern California chapter of AIA. It offered cash awards of \$1,000, \$500 and \$250 for the best three designs for both uphill and downhill sites. Judges: Architects Richard Dorman and Carl Maston, and the S&L's senior vice president, M. F. B. MacBan. Says MacBan: "While none of the houses were built, mostly because of a complex ordinance here in Los Angeles, the competition had two important benefits. It got a number of architects interested in the problem, and—because it was extensively covered in the press—it made the public and homebuilders aware of what could be done with hillside sites."

*Item:* Under its new Sec. 233 for experimental housing, FHA is encouraging not just new developments in construction methods, but new ideas in design and land use. For example, says Architect Orville Lee of the architectural standards division: "We could insure new housing in areas where it has not yet proven its market acceptability; we could insure designs that test new component systems; we could insure research into new ways of building low-income housing. In all our projects, we try to encourage the use of architects. We always suggest to the sponsor that the new idea be allowed to dictate the design. In one solar house proposal, for example, the developer had hidden the solar unit. We persuaded him to have an architect redesign the house around the solar unit."

*Item:* Top FHA officials are now meeting with AIA's committee on residential architecture. Under discussion: a broad range of design and standards problems, and most particularly, design symposia to help local FHA officials recognize and appraise the values of good design.

*Item:* FHA has just announced a design awards competition—the first in the agency's 29 year history. Eligible: any one-family house, multi-family project, nursing home or housing for the elderly completed on or after Jan. 1, 1958 which had an FHA commitment before construction. Said President Kennedy in a letter congratulating FHA on its plan: "Good housing is inseparable from good design. . . . Above all, I hope the awards will be a spur to the realization of housing communities which provide all Americans with a better environment and a better life."

*Sidelight item:* Canada's Central Mortgage & Housing Corp.—its FHA and Fanny May combined—has a standing invitation to Canadian architects to submit designs to a committee made up of four CMHC staff members and a representative of the Royal Architectural Institute of Canada. If the design is accepted (about 5% of submissions are), the architect then prepares detailed working drawings, for which he is paid \$1,000.

These designs are published periodically in catalog form. There are about 100 designs in each catalog (new designs are added, old ones weeded out). Builders or the public can buy detailed drawings for \$10, of which \$3 is forwarded by CMHC to the architect as a royalty.

Last year, 5,223 sets of plans were sold. CMHC is not sure how many of Canada's 74,443 single-family starts were built from these plans, but Andrew Hazeland (a member of the design advisory board) says that "this program clearly has educational value—it encourages people to spend time examining various designs before they buy or build."

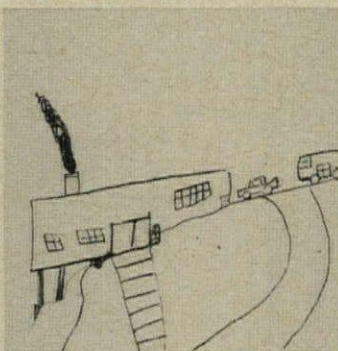
A plan service? Yes, and with plan-book architecture's big built-in fault: it is so apt to be wrong for the site, the climate, the area, the orientation. But at least it is a direct attack by the Canadian government on the problem of built-for-sale design, and for some architects has resulted in attractive extra income.

### The public is partly to blame for mediocre design—though it has had little chance to use good judgment

There's no doubt that the American homebuying public has bought a lot of awkward design. But one big question remains: Has the public really been offered enough choice—might it not choose something better if it could get it in the same price range? Too many builders build what they think the public taste is, and assume it is less than their own. Marketing analyses have a big weakness on this score. People cannot comment intelligently on what they are not familiar with.

*Does exposure to unfamiliar design influence people? Yes indeed.* The house just below was drawn by a six-year-old who lives

House by Jonathan, age 6

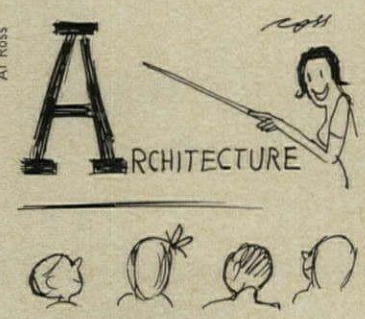


in a 1791 colonial house—but often plays with a classmate who lives in a house designed by Architect Richard Neutra. And Architect Roger Lee last year bought three lots on the hillside below his own house in Berkeley, Calif., designed houses for them and sold them speculatively. Says Lee: "Family after family of prospects came in and said 'We've seen

things like this in magazines and always admired them, but this is the first time we have ever really been in one.'" Lee claims that he could have sold many more houses than the three he had, and—that if some of the \$33,500 cost had been pared by production economies—"the market would have been substantial." In short, as Architect Claude Oakland (who now designs most of Eichler's houses) puts it: "We should not build what the public wants, but what the public would want if it were offered."

*The press—that molder and arbiter of U.S. taste in everything from art to zoot suits—has been strangely silent at architectural criticism.* So the homebuying public has almost nowhere to turn for expert guidance at appreciating good design. Press criticism like the cartoon opening this article (p. 106) is rare indeed. There is certainly only limited nationwide criticism (mostly in magazines like *Harper's*, *The New Yorker* and *Horizon*) and most of the outcry from newspaper critics occurs only in a handful of the big cities. Most real estate sections are indiscriminating and puff the worst design in the same terms as the best. Too many publishers view realty sections as a cheap way to make a profit, and so condone free publicity in return for paid advertising on a scale they do not countenance elsewhere in their papers.

Says Architect Roy Johnson: "Children are exposed to music and to art in most schools. Why aren't they exposed to architecture? It's certainly a universal art." And Architect Raymond Kappe, who has worked with several builder clients, makes this telling point: "I have never been convinced that all of our society wants gags, gadgetry, and gingerbread, and even assuming that they do, the American public's taste can be swayed very readily. Why not sway this swayable taste with good architecture, good planning, and good design principles?"



"Why aren't kids exposed to architecture?"

Many people have already, of course, shown that they accept good design—by buying it. For a very small sample, turn the page.

*continued*



## These houses were designed by good architects

Robert C. Lautman



In Alexandria, Va., Builder Robert C. Davenport introduced this \$16,500 house designed by Charles M. Goodman Associates in 1953. Result: ten sold in six weeks, with FHA financing.

Ben Schnall

Pedersen



In Middletown, N. J., Builder Jacob Lefferts introduced this Royal Barry Wills model in 1958. Still at the same price—\$48,000 on a \$5,000 lot—it remains one of Lefferts' best sellers.



In Scottsdale, Ariz., Builders Charles and Vernon Deise's leading model—12 sales the past year—is this house designed by Alan Dailey Associates. Price: \$24,950 including a \$6,000 lot.

Zintgraff



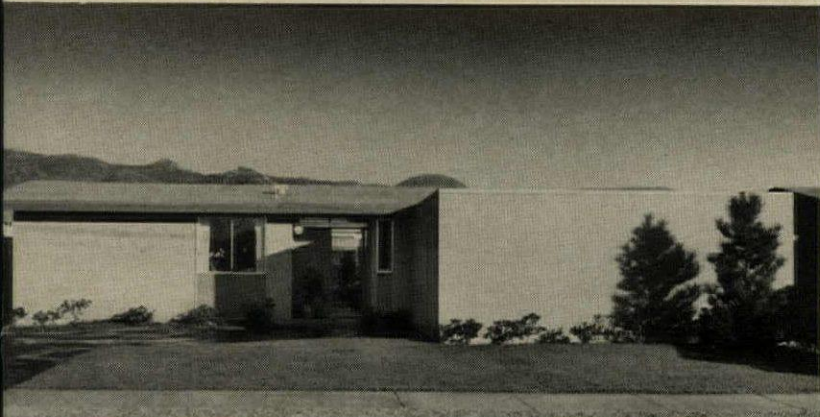
In San Antonio, Builder Ray Ellison's square 1,296 sq. ft. house (H&H, Oct. '62) designed by Architect Ralph Bender is a best-seller (50 the past year). Price: \$14,300 on a \$1,650 lot.



## for leading builders—and they sold very well

Douglas M. Simmonds

Brooks



In Poway, Calif., Garden City Builders has sold 170 houses from this model designed by Architect Richard Nadeau. Buyers get a choice of eight elevations. Price: \$13,500 on a \$3,000 lot.

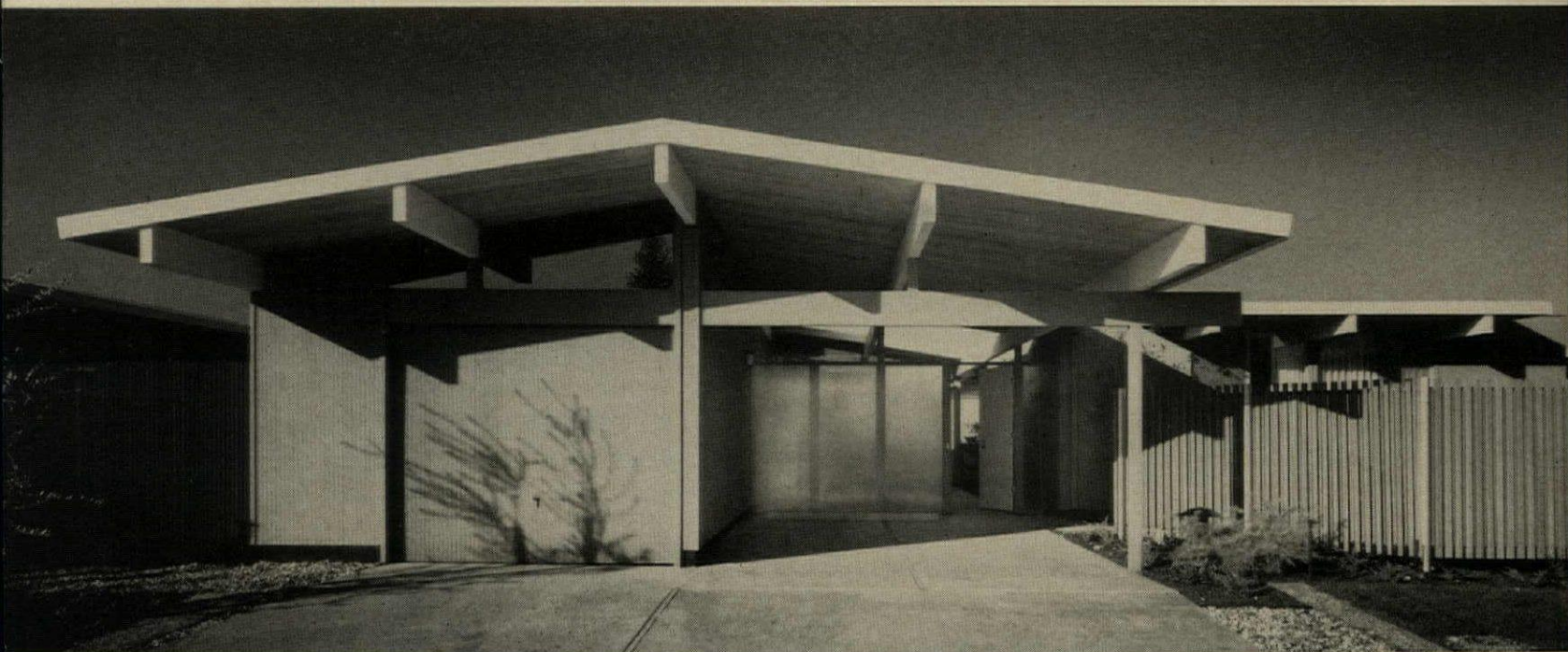
Art Hupy



In Seattle, John Anderson & Associates designed this model for Bell & Valdez in 1960. Priced at \$20,500 on a \$2,000 lot, it accounted for 25% of the builder's sales.



In Bethesda, Md., Builder Edmund J. Bennett sold all 15 versions of this model offered last year. Keyes, Lethbridge & Condon designed it. Average price: \$36,900 on \$6 to \$11,000 lots.



Ernest Braun

In San Jose, Calif., Eichler Homes built this Anshen & Allen model in 1959. Its price on a \$5,000 lot was \$23,000; it accounted for 16% of all sales made in its subdivision.

*continued*



## And there are plenty of reasons for hoping that design

### 1 The problem of architects' fees is not all that it is cracked up to be

Good architectural design service is not nearly as expensive as most builders think. And many leading architects find the fees for built-for-sale design quite profitable enough to stay actively in the field. Says one: "Fear of inadequate compensation is irrational. The individual fees may be small but the volume can be large and the profits good. Many a doctor gets rich on \$10 fees."

Moreover, architects are moving away from the fixed-percentage fee. There are now 100 ways that architects charge builders—and all are a matter of negotiation. AIA objects only when an architect uses negotiation as a device to cut out a competitor.

And, as you'll see below, many experienced architects will design built-for-sale houses for what amounts—after fees are prorated over a reasonable volume of repeat houses—to between \$100 and \$200 a house. Some get a lot less, and some architects, of course, charge more, and builders pay them more to get what they want. Builder Jacob Lefferts, who builds 40 to 50 houses a year priced \$32,500 to \$55,000, pays an average of \$400 a house in architectural fees. Architect Robert Englebrecht has just surveyed leading architect-builder teams and finds that fees per project vary, in most cases, from ½% to 2% of appraised value.

Is this too much to pay for better-designed products? Many buyers pay an average of \$600 for an optional fireplace in their built-for-sale house. It is unreasonable to hope they would pay \$150 or \$200 for a better planning and design?

If a \$200 design fee is included in the mortgage, it costs the homeowner about \$1.28 per month for the life of his 25-year FHA mortgage. If good design were sold with the skill that glamorous bathrooms are sold, would many buyers refuse it?

A few builders across the country pay as little as \$100 (more often \$300) a lot to get wiring underground to improve the appearance of subdivisions (see p. 126). Is \$150 or \$200 a house too much to pay to improve the appearance of houses?

It costs "at least \$300 more" to build a gingerbread house than an equivalent house of simpler design, reports one California builder who does both. (Items: "\$30 more labor and material for the bandsawed fascia, \$1 each to round off the ends of rafter tails, \$20 for window boxes, at least \$25 more labor to paint all the extra trim.") Would buyers accept the warmth and texture that at least some architects can design into a house in place of the textured warmth of scalloped eaves? Alas, it's also true that too many architects omit warmth and texture—which could be one reason the public took up gingerbread.

*Here are sample fee schedules from several leading architects:*

A Southern architect, who works with a number of builders, uses varied arrangements. Examples: 1) \$1,000 per month flat payment to provide a 200- to 300-house builder with enough designs for a salable program. (This amounts, at 200 houses a year, to \$60 per house.) 2) \$350 for each design accepted plus \$45 per house built. (This is \$115 a house for five houses from one design, \$80 a house for ten houses from one design.)

A California architect who has worked for a number of leading builders charges "drawing and design costs multiplied by 2.5; plus a royalty of about \$100 a house." This formula is common. Many architects and builders pay for their designs on this basis.

A Southwestern architect who has worked with 25 builders reports: "My fees are usually based on a royalty—from \$100 a unit for large projects to \$500 or \$600 a unit for smaller ones."

Builders quote similar figures. A large-volume California builder of \$25,000 to \$35,000 houses reports: "Our architect fees average about \$20,000 per year. This includes all design and drafting, alternate elevations and plot plans. At our volume, this amounts to less than \$75 a house."

Reports a Florida builder: "We pay \$300 per model with a royalty of \$25 per house, and we pay at an hourly rate for exhibits and necessary changes."

A builder in Washington State reports: "Our architect's fees average \$150 per lot, plus costs for special plan changes. This includes site planning, new models, conferences, prints, and government-agency contacts."

*Many architects do not like, and refuse to work, under a royalty arrangement.* Says one top architect: "We insist that the builder state how many designs he wants and the fee is so arranged. The danger [in per-unit royalties] is that the architect might spend a lot of time on designs which are never built."

*But many will share the risk with a builder by working under a royalty-fee system.* One Eastern architect, who reports that drawings often cost him \$700 or more to produce, charges only \$300 per design plus a \$45 per house royalty. On this basis, for a three-model project, the architect delivers more than \$2,000 of work for \$900, and the builder must sell 25 houses before the architect starts to make a profit.

A West Coast architect sums up the point of view of architects who work under a fee-plus-royalty system: "Architects are no different from anyone else. If they are paid for doing a good job, then they tend to do a good job. Royalties let them share in the profit if the project is successful."

### 2 Architects can come to understand the problems of built-for-sale design

Some architects and many builders feel that the only answer is a change in the education of architects, but Architect Henry Norris sums up the majority view this way: "The best way for architects to learn more about builder's problems is to work with the builder—on-the-job training, so to speak, and the attitude that the builder has a lot to teach. Architects should play salesman on Sundays—show buyers through the house, try to sell them new ideas and designs—but always with an open mind."

To builders who complain they cannot find the architect they want in their area, Architect Norris answers: "Call one in from out of town." From Atlanta, he works in San Antonio, Cape Canaveral, Indianapolis, and Richmond. The only added cost: travel expenses.

### 3 Homebuyers are seeing more and more examples of good design all around them

One reason air conditioning is gradually catching on in houses is that people experienced it in their offices and plants—and realized they could be just as comfortable at home. Similarly, people are influenced by the growing number of examples of good design being built around them—distinguished churches, apartment buildings, vacation houses, promotion houses, and even shopping centers (opposite, top left). One example: Since the completion of his church in Rowayton, Conn. (opposite, top right) Architect Joseph Salerno has been commissioned to design public buildings in two other ultra-conservative Fairfield County towns.



## standards will improve in the future

Francis Di Gennaro

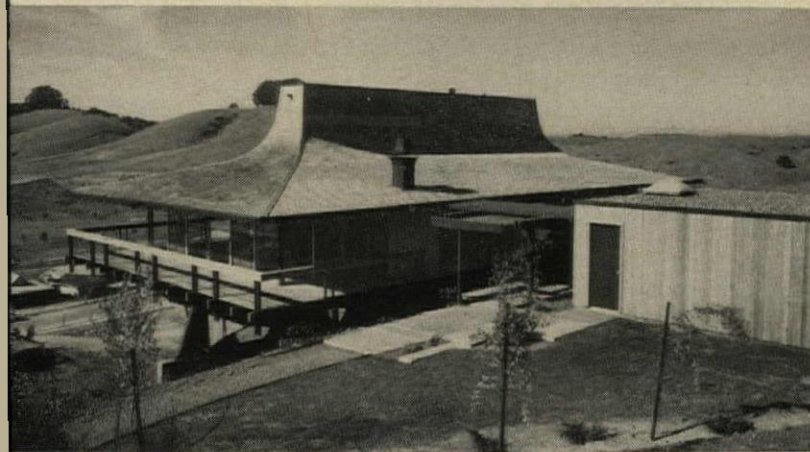
P. E. Guerrero



Mondawmin—a highly successful shopping center in Baltimore—was designed by a team of architects including Pietro Belluschi. "Architecture is our big extra pull," says Developer James Rouse.



Architect Joseph Salerno's design for the United Church of Rowayton (Conn.)—which later won an AIA First Honor Award for 1963—was approved by the congregation by a 9-to-1 margin.



Thousands of visitors to Latipac-Perini's Marin Bay saw this striking house, designed by Architect R. R. Zahm and sponsored by DFFPA and West Coast Lumberman's Assn. It sold for \$65,000.



Vacation house in Washington State—designed by Architect Marshall Perrow and built for less than \$5,000—is typical of imaginative contemporary design becoming common in second homes.



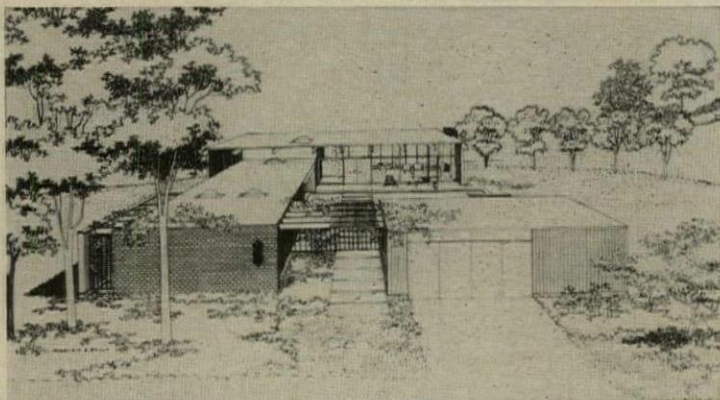
Apartment in Webb & Knapp's Hyde Park project in Chicago has remained fully rented "after a start slowed by a fringe location." Architects: I.M. Pei & Assoc. with Harry Weese & Assoc.

*continued*





Architects Anshen & Allen designed this and four other houses (\$20,000 to \$24,000) for the first sections of 9,800-acre El Dorado Hills. Developer is sold ahead, expects 250 sales this year.



This is one of a number of criterion houses commissioned by Laguna Niguel Corp. Architects: Thomas & Richardson. Most builders buying land in big tracts are hiring top architects.



Designed for scattered lots in a series of expensive Marin Bay (Calif.) sites, this design by Architects Chan Rader & Associates was commissioned by giant Land Developer Latipac-Perini Co.



Sunset International Petroleum sold 70 homes before opening its new *Sunset* satellite city outside Sacramento from 12 conventionally styled, architect-designed models. Prices \$22,500 to \$34,800.

#### 4 Some of the housing industry's new giants are setting high design standards

The "rich and patient land and community developers" described in Part I of this series (H&H, Jan.) are dealing in big, blue chips. These emerging giants are likely to commission good design talent because the size of their investment makes any niggling or second-best design work a bad gamble. And as Architect Robert Anshen (who has designed houses for 9,800-acre El Dorado Hills—H&H, Mar.) puts it: "These more sophisticated entrepreneurs may well bring total design to their new developments. Their early design controls may loosen; they may not get involved too deeply in the design of the houses built by others who buy their land. But it is hopeful to see the start of an over-all approach."

It is hopeful, indeed, to get a report like this from Architect Knowlton Fernald, director of planning, architecture, and engineering for Laguna Niguel Corp., which is developing some 7,000 acres in California (H&H, Aug. '60): "The work of the outside architects we have commissioned and the coordination of their work by our own staff architects have been equally important ingredients in our sales success."

"In each development, we established an architectural board to review plans for houses, and built some criterion houses. We built 16 Ladd-&Kelsey-designed houses in Monarch Bay, one of which received an AIA-HOUSE & HOME award. In Niguel Terrace, we built 25 houses by Architects Schwager-Ballew, one of which received an AIA-HOUSE & HOME award (top left). These houses have sold well, but of greater importance to us is the fact that they have established a high level of architecture and construction. Builders who are buying land in Laguna Niguel are following our lead in employing top architects and relying on design quality as an important contributor to sales."

And near Washington, D.C. Robert E. Simon Jr. is developing a 6,750-acre self-contained community, Reston, Va. It will be the result of a comprehensive plan prepared by Harland Bartholomew & Associates, detailed neighborhood planning by Whittlesey & Conklin, and economic studies by Arthur D. Little & Co.

#### 5 The trickle-down of design ideas from custom houses is still working to improve built-for-sale design

Architects are constantly searching for fresh ways to handle design problems, new ways to handle old materials, and experimenting with brand new materials. Many built-for-sale houses are better because they borrow ideas developed in the laboratory of custom-design—ideas like the open plan, the rear living room, walls of glass opening to a patio, a closed front facade facing the street, sloping and beam ceilings, interior kitchens and baths. The idea of making a small house look bigger with strong horizontal lines originated in custom design. So did the big roof and deep overhangs. The exposed use of wood was first reintroduced in custom houses.

And the most important—and most effective so far—evidence of trickle-down is in floor plans. There is common agreement that the quality of floor plans has increased markedly in the last few years. Architect Norman Raab—who serves as director of the home bureau for Union Electric Co.—reports that seven years ago, when he started advising builders who came in with drawings, almost every floor plan needed correction. "Today" says Raab, "it is a rare plan that needs any meaningful improvement." Another example: Of the 21 best-selling houses in HOUSE & HOME's May merchandising issue, 18 have separate central entries and only one has a plan which forces traffic across the living room. And one version or another of the atrium plan—reintroduced in custom houses the last ten years—is fast becoming a hallmark of built-for-sale housing.

Hedrich-Blessing

H&H staff



## 6 Increasing emphasis on higher-density housing may lead to higher design standards

The reason is simple: The complex design problems and high land costs involved tend to bring architects into the picture more often than they are brought in on simpler subdivision problems.

For example: There is no universal agreement, but the majority view is that the general level of apartment design is higher than the general level of one-family house design. One reason: Lenders, in view of the large commitments involved, generally demand (as Architect Alexander Prentice puts it) "some professional ingredient." Architect Earl Swensson of Nashville, who has designed \$10-million worth of apartments in the last two years, finds "our clients not only wanting the best we can do, but insisting upon it. Why do they push for better design? Because the apartment market is extremely competitive and it has been shown that good design makes a difference."

Further, the whole problem of high-density housing fascinates architects. The drawing at right, for example, is from a study made by Quincy Jones of the advantages of planned-unit-development housing over conventional planning. And architects have been involved in proposals for nearly every major urban-renewal project. Last month, for example, Hartford's Bushnell Plaza project drew entries designed by I. M. Pei; Skidmore, Owings & Merrill; and Emory Roth & Sons.

In short, higher-density housing—which continues to grow in importance—is a field where builders apparently feel the need of architectural advice (and are ready to pay for it), where lenders apparently feel the need of design reassurance, and where architects seem eager to make a contribution. Successful collaboration of architects and builders in this field may well lead to more successful collaboration in single-family detached housing.

## 7 Increasing the role of architects in products and materials of housing may help to upgrade design

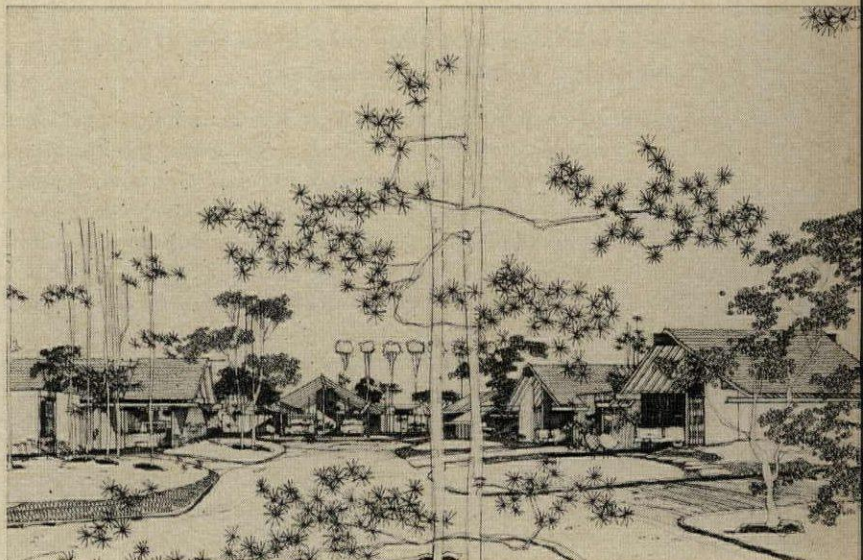
The makers of materials wield strong influence over the design of built-for-sale housing—for most of a house—both outside and inside is assembled from the parts and pieces they produce.

This influence may well increase. Many of the big manufacturers—Alcoa, Certain-teed, Reynolds, National Gypsum, U.S. Plywood, and U.S. Steel, to name a few—are actually building houses or apartments. Others—including Ferro Corp., Armco Steel, Crown Aluminum, Universal Atlas Cement, and Douglas Fir Plywood Assn.—have sponsored experimental houses designed by top architects (two examples, right).

The manufacturers' stake in bringing good architects into this research is clear—for the houses serve two important purposes: 1) They are important promotion efforts, and 2) they help improve systems for using their products in the field. The Crown Aluminum house, for example, led to a new system for allowing aluminum clapboards to expand and contract freely with temperature changes (H&H, Nov. '62).

Further, many of the larger manufacturers are making field studies of the use of their materials and products in the field (one notable example: Stanley Works' participation in NAHB's TAMAP study, H&H, Apr.).

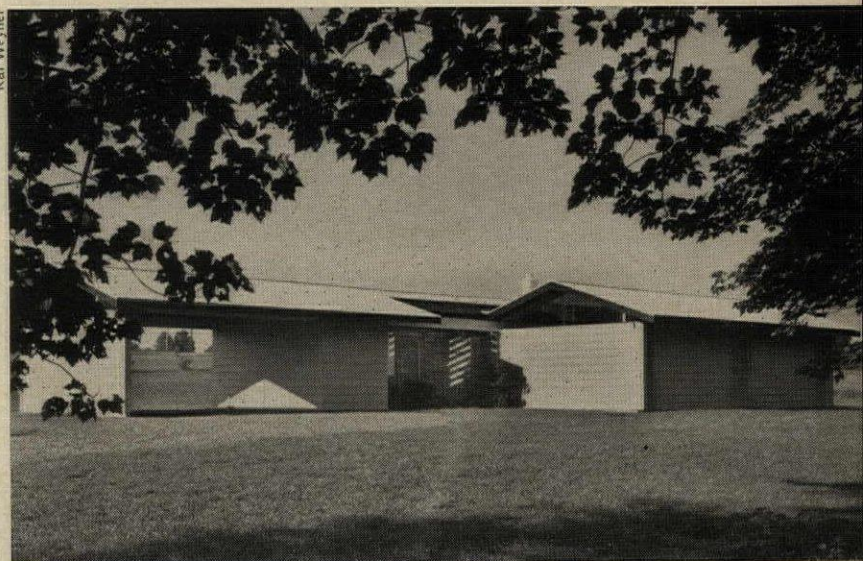
As Dean Burnham Kelly of Cornell's school of architecture has pointed out, now that more and bigger parts of houses are factory assembled into components, architects must lift their sights from assembling houses from catalogues of parts to the design of the big components. This may mean a shift from architectural office to manufacturing office. Already, some successful products in housing are architect designed (Plywood Texture 111 is an example).



"The whole problem of high-density housing fascinates architects": This sketch is from a study by Architect Quincy Jones for a nine-house-per-acre planned-unit development.



Steel research house, sponsored by Techbuilt and Armco Steel, and designed by Carl Koch, was built to test mass-produced components. It will soon be offered as a package by Techbuilt.



Aluminum research house, sponsored by Crown Aluminum, was designed by Architect Robert Engelbrecht "to evaluate existing aluminum shapes as a material for new-house construction."

*continued*



## 7 A new design discipline may grow out of housing's developing technology

One great advantage that architects and builders have today is an unlimited choice of materials and design forms. But this advantage is also a problem because it imposes no discipline from without and leaves the way open for banana-split, Roman-candle design.

Much of the architecture of the past that we admire today grew out of one or another discipline. For example:

The discipline of strict rules of proportion governed the design of many late 17th and 18th century houses.

The discipline of poverty required the builders of many appealing European cottages to erect the walls and roof of the simplest materials. (Economy still disciplines for good design: in this year's Homes for Better Living competition, H&H, July, four of six merchant-built Honor awards were in the lowest price class.)

The discipline of technology dictated much of the design of early New England houses. Their much-copied form grew partly out of the demands of frigid New England winters but also—to a great degree—out of the materials' technology of the day. The neat rows of clapboards, for example, were as close as Colonial carpenters could come to a big sheet of weathertight material; and the 12-light windows made use of the biggest sheets of glass available.

*This age—confronted by a plethora of opportunities—has yet to reach a consensus on design discipline.* There are opportunities in today's new technology:

A new discipline might grow out of materials so far little used in housing. The strength of steel and concrete, for example, offer design possibilities that have scarcely been explored (photo, top right). But you can have as good design discipline with wood, if you impose it on yourself.

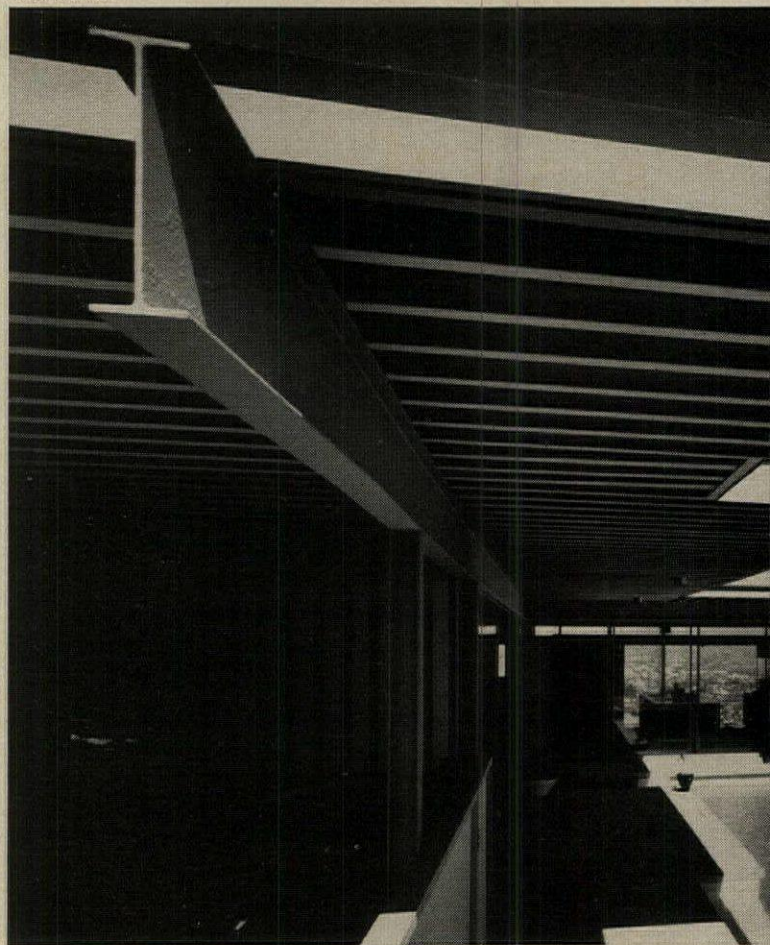
A new discipline might grow out of modular components. Components have not yet been completely accepted as cost-savers, but there is no doubt that, without restricting design flexibility, they promote a pleasant sense of order. Nearly 3,000 houses—ranging from \$5,000 vacation houses to \$60,000 luxury houses—have been built from Architect Carl Koch's modular Techbuilt system (photo right). All of them share the basic simplicity that has made Techbuilt houses popular. The lumber manufacturers' Unicom system is the most complete discipline of all.

A new discipline might grow out of the continuing efforts to build houses in the factory. Alside Homes, for example, has set up a huge plant to produce steel-framed, glass- and aluminum-panel houses (H&H, Sept. '61). It is still too early to judge Alside's acceptance in the marketplace, but the houses set a high design standard (see bottom photo, right). And while the design of most sectionalized houses leaves much to be desired, Architect Robert Engelbrecht—in his design for the Seattle World's Fair house (see photo, far right, and H&H June '62)—showed that an exciting house *can* be devised for complete factory production.

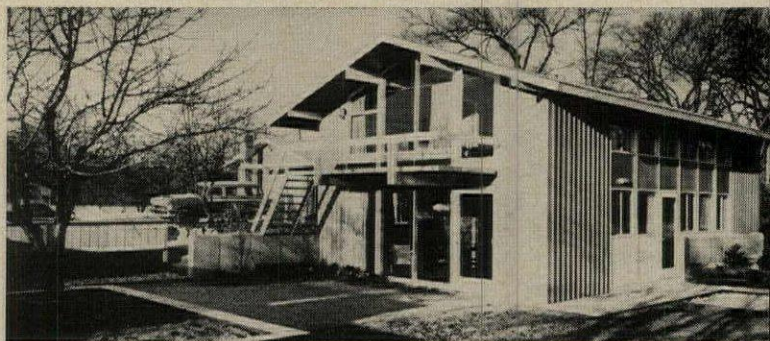
Housing's technology is gradually leaving its horse-and-buggy days. This trend should now get its greatest thrust from the new managerial combinations—bigger and better integrated teams well enough financed to pay much more attention to product design than small and scattered entrepreneurs. The architect himself is beginning to become more involved in the design of big, factory built components. Soon, housing demand should begin to rise again, too. Out of this new mix of forces could well come a design discipline, growing naturally from materials and their technology, that will make our housing not only much more livable at the same construction cost, but also much more pleasant to look at and live in.

—WALTER F. WAGNER JR.

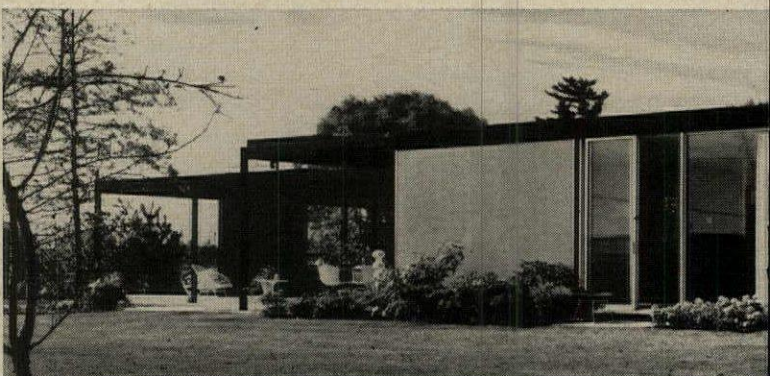
Julius Schulman



This house by Architect Pierre Koenig fully exploits the strength of steel. Posts are 20' o.c., and the roof decking spans 20' and cantilevers 8'. There are no load-bearing walls.

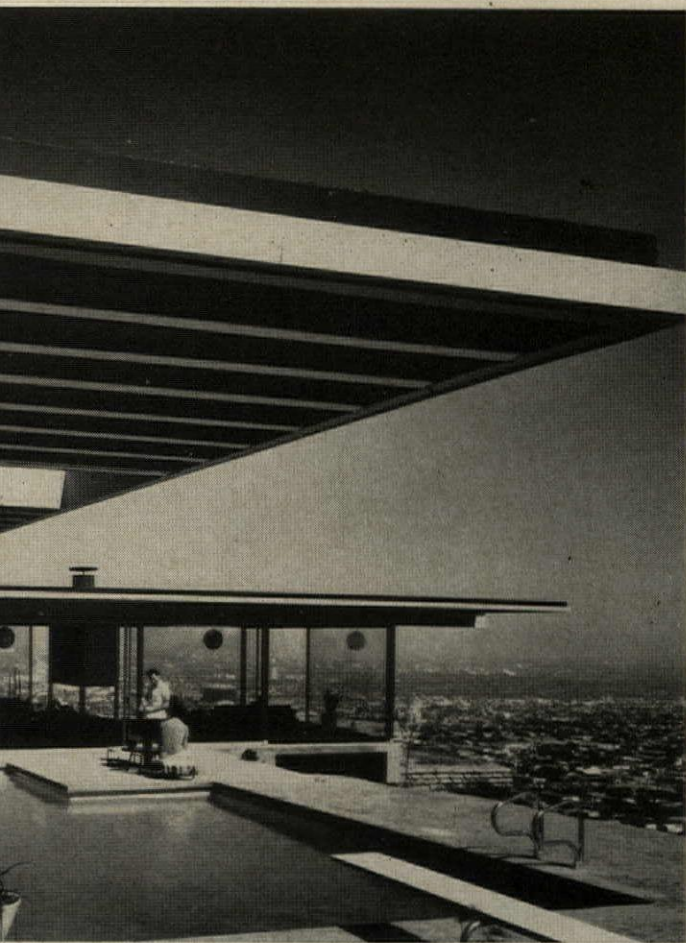


Techbuilt's basic system of post-and-beam framing and 4' stressed skin panels has been used in thousands of houses. This is a 1954 built-for-sale model in Weston, Mass.



© Ezra Stoller Associates

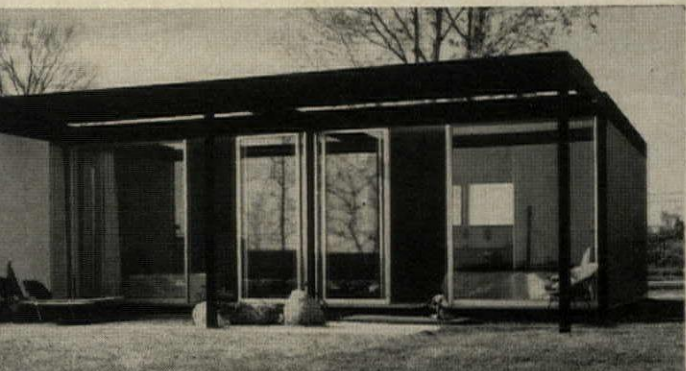




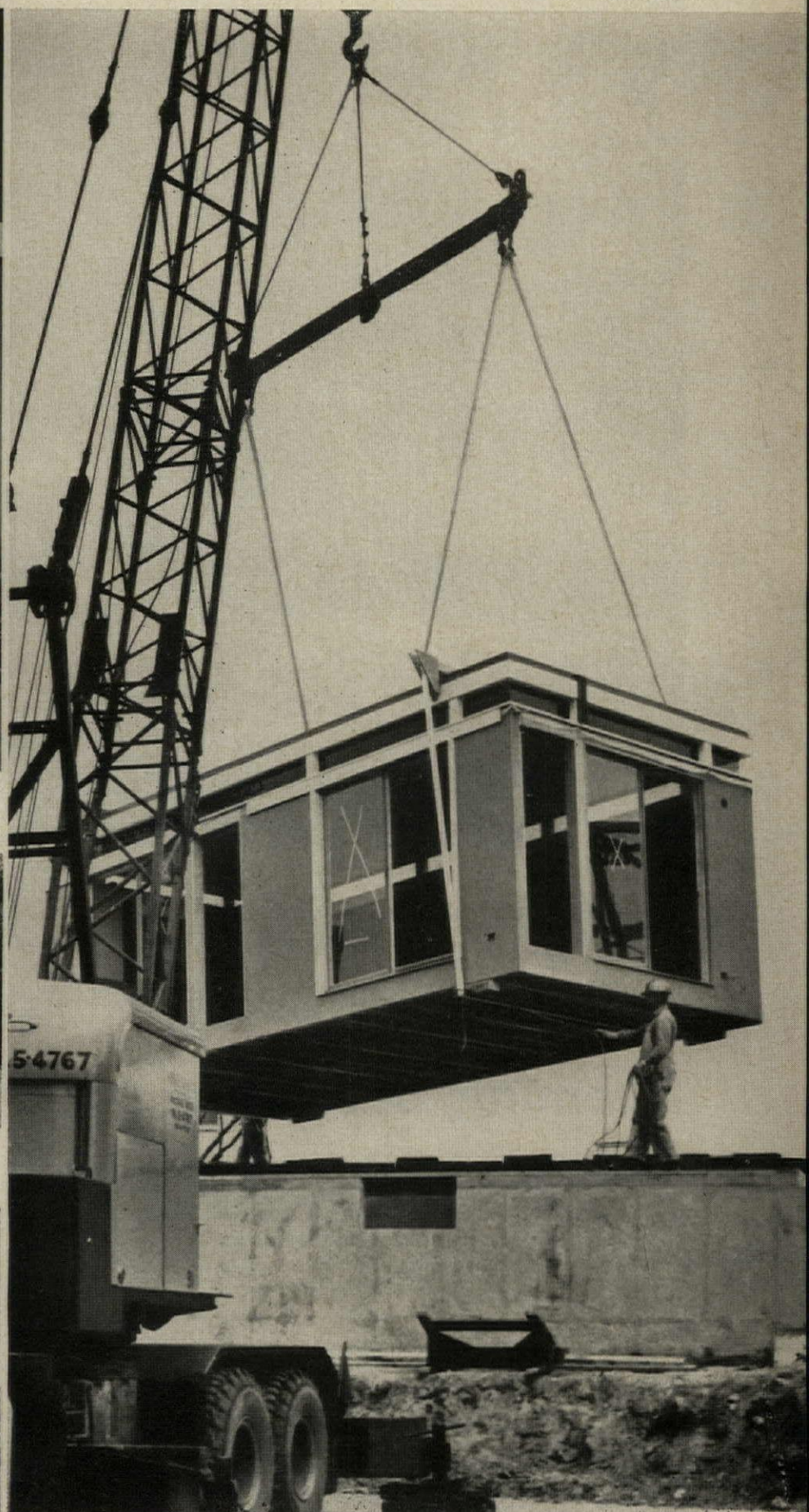
Jay-Bee



Another example of modular design: Alcoa's Alply panel house built by Pittsburgh Builder Thomas Douglas, designed by Paul Freeman. Contract price of the 1,700 sq. ft. house: \$20,500.



Modular system is used in Alside Homes' prefabricated and pre-finished model. Alside's Akron plant can produce 50,000 houses a year. Sales (through dealers) will start this summer.



Sectionalized house at Seattle World's Fair was prefinished, plumbed and wired; shipped in four 12'x24'x9' living modules. Architect: Robert Engelbrecht. Sponsor: U.S. Plywood.





R. Wenkam

*Builder Edward F. Fitzsimmons' Honolulu home captures all the allure of designing, building, and living in the tropics—an allure heightened for housing men who hear talk about . . .*

## Booming, beckoning offshore housing markets

Opportunities such as housing professionals have never dreamed of at home await them outside the continental boundaries of the U.S., and in places with such exotic-sounding names as Trinidad, Buenos Aires, Honduras, and Lima.

New markets are opening up and beginning to draw U.S. housing people to islands in the Caribbean, to Latin America from Mexico to Chile, even to Europe and Asia Minor. In some places the boom in housing construction is already in full blast—most notably in Puerto Rico. In others the prospects are even better, in a sense, for the boom is just about to come.

Moreover, new ways are being found

to finance mortgages abroad; new techniques are cutting construction costs down to market needs; homebuyer incomes are rising fast in these markets; and always there is the population explosion and galloping urbanization to supply basic demand for good new housing.

*All this is true—with a great big BUT:*

The great opportunity exists for only a few U.S. builders. It exists chiefly for those with a lot of capital and even more patience to wait it out while investments of time and money pay off. Architects, lenders, builders, planners, and other industry people moving into these markets face not only undreamed-of opportunities

but undreamed-of roadblocks never faced at home: soaring inflation, inept officialdom, language barriers, anti-Yanquism, social-clique problems, and almost always sky-high land prices.

The siren call from beyond the continental shores should be heeded by a relative handful of housing people for the present. But every thoughtful industry leader should know what is going on in these warm-weather outside markets, because what is happening in them shows promise of providing solutions for some of today's and tomorrow's knottiest land-use, construction-cost, and other problems looming at home.



## Hawaii's lack of for-sale land led to leaseholds— with a few good benefits

Last state to enter the union, Hawaii is first in land problems, natural and man-made. More than 80% of Hawaiians live in Honolulu on the 22x27-mile island of Oahu. Much of the land is unsuited to building, and nearly all useful land is owned by federal and state governments and by a few century-old estates. The conservative estates, favored by low tax assessments, have hung onto the land while its value has skyrocketed. They have weathered wave after wave of land reform efforts. By now the land has so appreciated in value that the estates face enormous income taxes if they sell much of it, so they hang on and on.

Thus most builders who want land must negotiate for leaseholds. Homebuyers get 55-year leases, pay rentals and the property taxes, and in choice areas, they must pay \$5,000 and up to get a leasehold with an ocean view. What little fee-simple land is available costs \$2 or more a square foot. Recently some 10,000 sq. ft. lots on Diamond Head were snapped up at \$25,000.

*Yet leaseholds are not an unmixed evil.* Leases let buyers get homes at lower prices: Lease rentals run about 3½% of land value, whereas land included in a mortgage calls for about 6%. Moreover, one land reform measure now permits lessees to extend leases from 55 to 75 years.

Leaseholds, strangely enough, have led to better land planning and controls. The estates have demanded good land plans and development programs. And leases force owners to toe the mark in keeping homes and lawns in good shape.

In any case, builders say they are less bothered by land problems now than high construction costs. No one in Hawaii has been able to build a new house priced as low as \$16,000 (above the U.S. average for new FHA homes), even with leased land and thin-wall construction. Labor wages and development costs are high. And sales have sagged. Permits fell from 4,189 in 1960 to 3,654 in 1962; they are off another 13% for the first four months this year. Henry J. Kaiser's big Hawaii-Kai project, launched in 1960 as a planned community for 50,000 people to be built by 1970, so far has had only 300 sales.

But Kaiser and Centex Construction Co. (which claims 500 sales a year) each say they expect to sell 2,500 units in the next three or four years. Hawaiian Pacific Industries sold 892 homes in 1962, expects a banner year in 1964. And NAHB's First Vice President William Blackfield is going at a fast clip (see photo top right).

Alex Williams

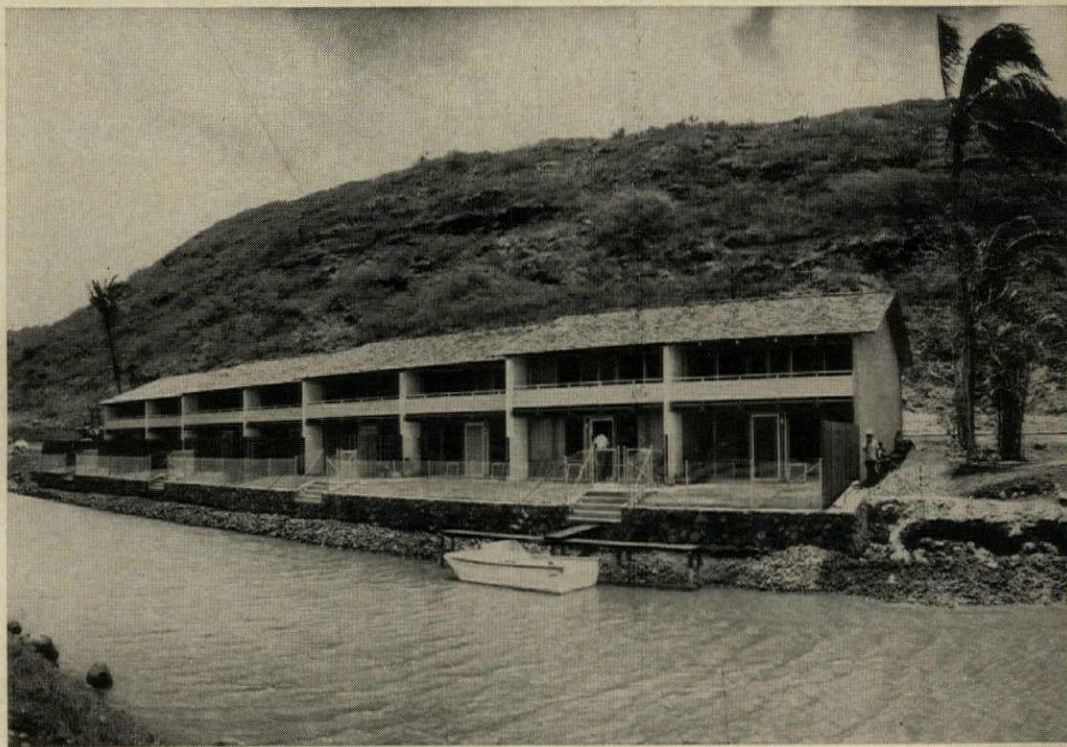


**FURNISHED MODELS** at Blackfield Enterprises' big Keapuka community were used last spring to sell 400 houses at around \$20,000 in only six weeks. View is from big sales office-display center at entrance.

**\$27,150 MODEL** offered by Centex Construction Co. on fee-simple land has 1,322 sq. ft. of living space and 8,500 sq. ft. lot. Centex houses sell for from \$18,000 to \$50,000.

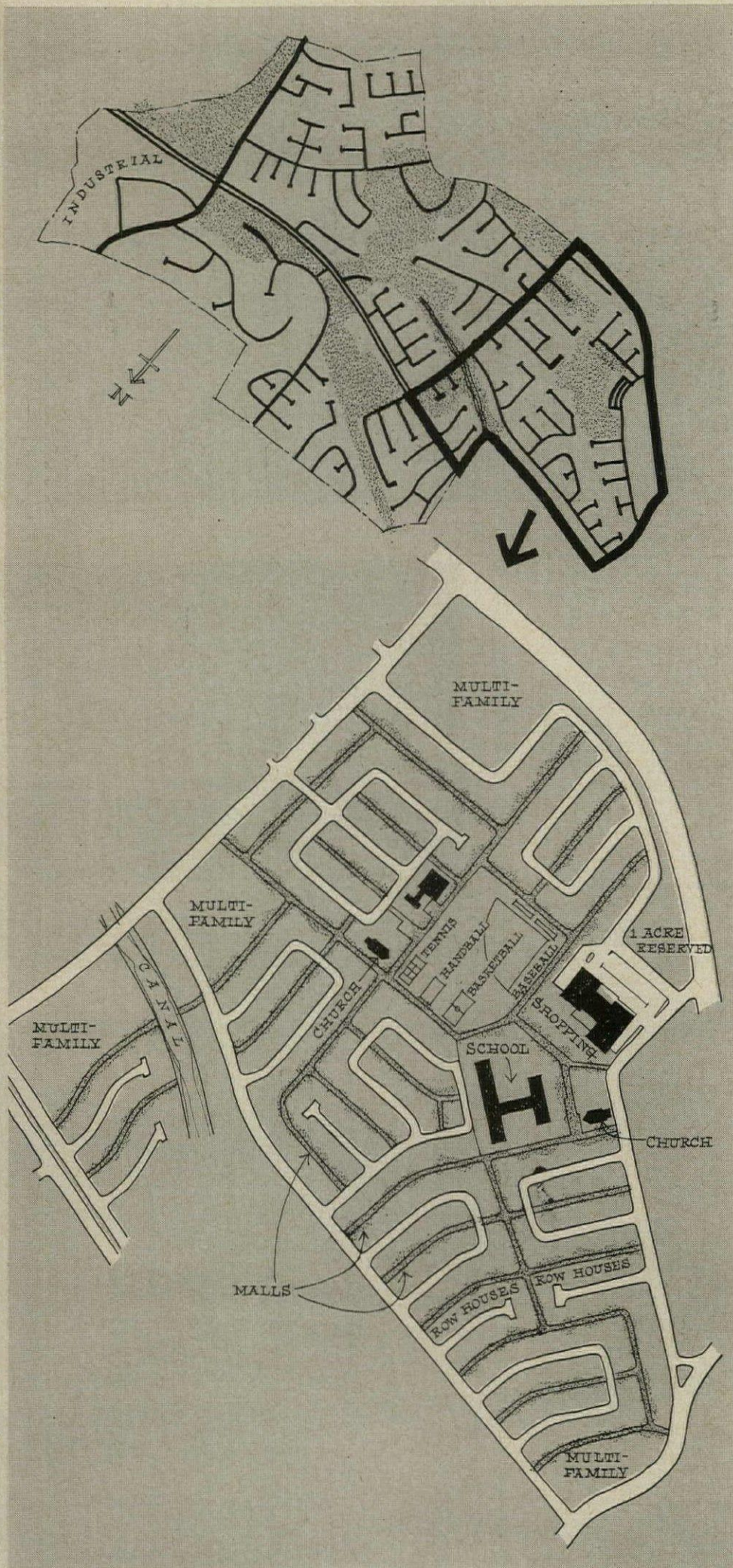


**CONDOMINIUM** of townhouses—a type of housing new to Honolulu—has proved a success this spring for Henry Kaiser's Hawaii-Kai. Two- and three-bedroom, two-story units on a canal sell for \$18,000 and up. Architect is Arthur Y. Mori.



*continued*





## Puerto Rico turns to strict land-use controls amid an astounding boom market

Few have seen as strong a housing market as metropolitan San Juan is today since the postwar stateside boom of the 1940s—and certainly nobody has ever seen such exacting land-use requirements as have just gone into effect for all of this U.S. commonwealth.

From now on, here is what builders must do to get a go-head from La Junta, the powerful Puerto Rico Planning Board:

For each basic group of 900 housing units, the builder must not only provide land for a 16-room school but complete all the following by the time the units are occupied: a shopping center with 16 specified service stores; two churches; a baseball diamond with bleachers, basketball court, handball court, and tennis court, all night-lighted; a meeting hall and a library. Houses must face center malls. All wiring must be underground. Townhouses and apartment houses—if not public housing—are required as well as one-family homes.

The two men most responsible for the plan's details and future success are shown here — Ramón García Santiago (left), dynamic, idealist chairman of La Junta de Planificacion, and big Builder Herbert Heftler, whose Sierra Bayamón project



(plat at left) has been the guinea pig in the give-and-take of getting García's concept to the working stage. Another key man: FHA Regional Director Epifanio Rodriguez Collazo, who has gone about as far as he can go to adapt FHA requirements to fit the Puerto Rican program. (ITEMS: sideyard minima now govern instead of minimum 325-square-meter lot sizes; houses may literally face center malls but FHA will consider them as facing streets; no sidewalk is required along streets.) Rodriguez' cooper-

**450-ACRE COMMUNITY** for more than 4,000 units in Heftler Construction Co.'s Sierra Bayamón was planned by Basora & Rodriguez to meet rigorous new plan requirements. Enlarged section reflects a new requirement calling for more loop streets and fewer culs de sac.



ation is crucial because more than 80% of new homes in San Juan are FHA-insured.

**Q.** Will the new land planning work? Is it too starry-eyed?

**A.** No one yet knows, not even García, who concedes it is still subject to adjustment. Even troubled builders cannot predict whether the severe regulations will hurt their sales or cut heavily into profits. Heftler, whose first Bayamón units will be completed this month, says his first FHA commitments are based on adequate valuations. The 800 sales of his \$11,750 to \$14,250 single-family houses are far ahead of production at Bayamón. But this is peanuts: He is 3,000 sales ahead of production at his much larger Villa Carolina project. Here, he does not plan to start producing homes until next year.

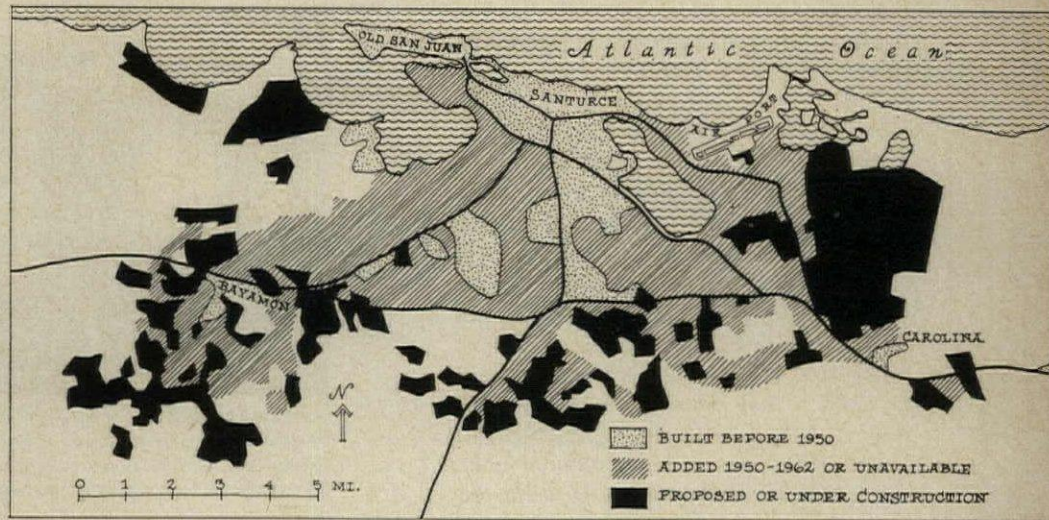
FHA's Rodriguez is moving cautiously, going slow on commitments until he is convinced buyers will pay extra for all the new facilities builders must now provide. Small builders are afraid the greater initial investment required will force them out; large builders fret over how much their market may shrink when they raise prices \$1,000-plus for the amenities.

But you hear no talk about getting out of San Juan's market because of the drastic new requirements. And everyone agrees that García is on the right track. Something had to be done. San Juan's metropolitan population in 1950 was 508,000 (equal to Honolulu's 1960 population). By 1960, San Juan had 648,000 residents, and all indicators point to a population of more than 1 million by 1970. Rapidly rising incomes and more jobs are drawing rural people to San Juan and even bringing Puerto Ricans back from the States. And builders from stateside have been coming in fast, too. Housing starts started soaring in 1960—almost all three-bedroom homes on typical 325-square-meter (about 3,600 sq. ft.) lots, with few of the community facilities new owners needed. So 18 months ago, La Junta suddenly stopped approving more units, to get its bearings.

Odd as it may sound, the planning board fretted over the problem of wasting so much land with lots eight or ten to an acre. An important concept in the new plan is that it aims at increasing density. Puerto Rico as a whole has 700 people per square mile, one of the highest densities on earth.

**Q.** Now that the hiatus has ended—and with demand seen for 10,000-plus starts a year—is this a good time for U.S. builders to move into Puerto Rico?

**A.** Emphatically not—except for operators who can invest heavily in land and improvements, wait a long time for project approval, and build in large volume. Puerto Rico has already attracted some of the na-



**SAN JUAN GROWTH** since 1950 has spread the metropolitan area far out to where new projects are going up or are planned. Planning board has requests from builders now to approve 61,662 new housing units.

**HEFTLER MODELS** have two to four bedrooms. Best-seller at \$14,500 has four bedrooms, two tiled baths, oven and range, terrazzo floors, carport, and 1,330 sq. ft. of living space. Windows have aluminum jalousies.

**SALES OFFICE** of R. P. Farnsworth Co., New Orleans builder new to San Juan area, uses advanced merchandising techniques. In six weeks, 537 homes have been sold at \$15,300 to \$21,800.

**RENTAL UNITS** financed under FHA Sec. 221(d)3 are going up in large numbers in W. Clay Jackson's Vistamar Plaza outside San Juan. Project has underground wiring and other facilities plan board now asks.

H&H staff



continued



tion's most competitive and well-organized builders. Levitt & Sons built in San Juan several years ago, is returning soon. International Basic Economy Corp., the Rockefeller Brothers' far-flung organization, has built nearly 10,000 low-price (\$6,000 to \$18,000) homes in Puerto Rico and is ready to open a big new tract. Heftler is joint venturing with Centex, giant Dallas-based company, in a 2,000-acre project where they expect to build 25,000 homes. Others include Franklin Burns of Denver, teamed up with local builder James Wilson to build a golf course community; Sam Kellner & Sons of Forest City, N.Y., to build 1,000 high-rise condominium units; James Scheuer of Renewal & Development Corp., New York City (photo, lower right), and several more.

Other big builders include Frank Ramirez de Arellano, HBA of Puerto Rico president; Rexach Construction Co., publicly held firm also building in Colombia, and other Puerto Rican builders.

One main reason why the time is out of joint for latecomers who have little capital and no local experience: most of the demand is for low-priced masonry homes, which can be satisfied only by the mass builders who know this type of construction. (For some of their methods, see H&H, Sept. '61.)

Another formidable problem newcomers face today is higher land prices. Heftler reports that the average price of raw acreage has gone up from about \$2,000 three years ago to about \$5,000 today. Land costs are expected to keep mounting now that the planning board has drawn a line around the San Juan metropolitan area to limit the area immediately developable. The board has also taken direct action against land speculation by its policy of approving projects on the basis that the developers complete the work and offer housing units at rentals and sales prices approved by the board. Economist Uriel Manheim says comparable housing is priced higher in Puerto Rico than in the States (\$15.15 vs. \$13.10 a sq. ft.) solely because of higher lot costs (\$3,700 vs. \$2,500). And, he notes, "the building lot is only about half as large on the island."

Yet there are always opportunities for special talents—and there may still be room for men like Fred Epstein, a Long Island builder who started from scratch building 60 low-priced homes in St. Thomas, V. I. five years ago. He now heads Development Corp. of Puerto Rico and has the following projects in various stages of work: a 140-bed nursing home financed under FHA Sec. 232; 186 Sec. 207 high-rise rental units; 130 Sec. 221(d)3 rental units; seventy \$40,000 split-level homes conventional financed; a project for 2,200 low-cost homes; a 12-story 12-unit condominium building; 150 Sec. 203 townhouses; and 1,000 homes in Lima, Peru.



H&H staff

**\$13,000 MODEL** is one of 800 sold by IBEC in Caguas, fifth largest Puerto Rican city (65,000 pop.). Another 800 will be built there under the new planning guide lines.

**70-UNIT CONDOMINIUM**, first insured under FHA Sec. 234 in Puerto Rico, was built by Danco Builders, financed through Housing Investment Corp. Three-bedroom units sold out fast this year at \$18,000 up.

**14-STORY APARTMENT** is first of a facing pair built by James Scheuer's Renewal & Development Corp. Each building has 311 units, mostly on two levels. Elevators stop on seven floors. Architects: Edward Larrabee Barnes; Reed, Basora & Menendez.



H&H staff

Conrad Elger





## Building in Latin America: can U.S.-spawned S&Ls solve its mortgage mess?

The savings and loan associations are new ones springing up in many countries, giving promise at long last of solving the all-important mortgage money problem common to all 20 Latin American nations.

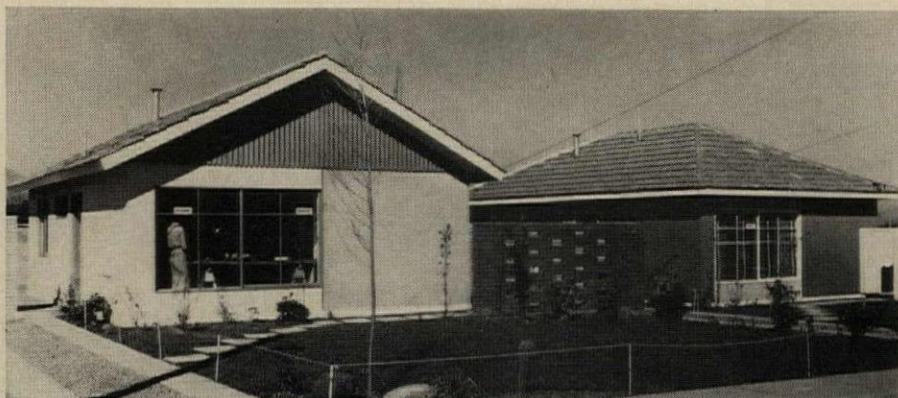
This brand new development offers an enormous potential of activity for U.S. housing leaders. There is virtually no housing industry anywhere in Latin America—where the total population is 214 million and at least 10 million families can afford to buy good new homes if they could find reasonable long-term financing. U.S. builders, lenders, planners, and other industry people can find many places to fit into Latin American housing.

Says Builder Donald Dize, Aurora, Ill., chairman of NAHB's international housing committee: "The only missing ingredients in Latin American housing are U.S. know-how and capital to do the job. Many U.S. builders are ready to furnish the missing coordinators needed to establish a housing industry in these less-developed countries."

Only a comparative handful of U.S. builders—perhaps 30—has so far been active south of the border. Many have been interested but have been blocked by the mortgage money problem. As Dize points out, the typical terms available to South American buyers are "50% cash down, the balance payable in two years plus interest at rates up to 36%."

The financing problem arises from inflation, which arises from 1) economies so feudal the rich pay few taxes and 2) governments too corrupt or unstable to provide much social justice or economic security. Anyone with savings usually puts it in land or U.S. or Swiss banks. Governments are too weak financially to do more than subsidize a few public housing projects.

*The S&L solution, offering brightest prospects over the long run, is already working well in Chile.* There, 22 S&Ls have been formed with 30,000 savers, \$16 million deposits, and a like amount invested in mortgages. The inflation bugaboo was solved by pegging both savings and mortgage amounts to an annual wage index. If the wage index goes up 25%, so do both the outstanding amount of the mortgage debt and depositors' savings accounts. This plan is being studied in Argentina, Brazil, Colombia, and Mexico. There are now S&Ls in the Dominican Republic, Ecuador, Panama, Peru, and Venezuela, each of which has some form of Federal Home Loan Bank Board. Guatemala has an FHA-type system.



**CHILE HOUSES** are being built by IBEC near Santiago. Three-bedroom masonry units sell for \$7,000 to \$8,000. Project has 800 units.



**BUENOS AIRES PROJECT** built by American International Housing includes one- to three-bedroom condominiums at \$5,000 to \$9,000.

These S&L systems were set up under the guidance of S&L executives from the U.S. and are being assisted with "seed money" grants from the State Department's Agency for International Development. Total to date: \$31.6 million. AID also can insure up to \$60 million of U.S. capital invested in Latin American housing, but in two years has insured only one project for 440 houses in Peru—a sluggish pace that has drawn criticism from senators, builders, and even (privately) from AID staffers (News, Mar.).

*Still needed: action by Congress setting up an International Home Loan Bank.* As provided in a bill introduced by Sen. John Sparkman (D, Ala.), creation of this bank would let S&Ls invest up to 1% of their assets in Latin American S&Ls. This would mean a potential \$800 million for investment abroad, a good part of it in Latin America.

Nearly everyone interested in Latin

American housing endorses this idea. Among them is Norman Mason, ex-HHFA administrator, now chairman of American International Housing Corp., an All-State Properties division building Argentine housing (see cut). Says Mason: "An international bank to guarantee loans could accomplish much with comparatively little from the start. Just \$1 million invested in guarantees would result in production of \$20 million worth of housing or 4,000 units in Latin America."

Those who know the big opportunities in Latin America agree there are big risks, too, for the unwary. Says Harvey Weeks, IBEC's South American housing manager: "American builders must adapt to Latin customs—not try to impose U.S. dogmas of design, construction methods, and the like. Best advice: tie up with a local firm of solid standing—and be prepared for a long wait before your project gets off the ground." —ROBERT W. MURRAY JR.





Lars Speyer

**OVERHEAD JUNGLE** of poles, crossbars, and wires clutters up the skyline of this otherwise attractive subdivision in Palo Alto, Calif.

**There's no need for ugly wirescapes  
now that wires can be buried for \$100 a lot**





Costs, the perennial problem in underground wiring, are coming down, but they are still a major roadblock.

It would be hard to find a builder who doesn't appreciate the sales value of an uncluttered skyline like the one pictured below. "We feel strongly that underground utilities are a definite sales advantage," says Wesley Mohr, project manager for Del Webb's Clear Lake City in Houston. Adds Joseph Eichler of Palo Alto, Calif.: "I'm sure underground wiring has increased the sales of our homes."

But it would be even harder to find a builder of medium-priced homes (e.g. \$20,000) who in today's hard-sell markets would risk spending \$400 to \$500 a house to avoid wirescapes like the one at left. And that, a HOUSE & HOME survey shows, is the premium now paid by the average builder who wants underground wiring instead of unsightly poles and wires.

There are hopeful signs for the future. Less than three years ago many of the power companies queried by HOUSE & HOME said they simply weren't doing underground wiring. Today most of them at least offer underground service, and those that still don't are finally giving the subject serious thought.

The big reason for this changed attitude is the changed policy of the Bell Telephone System, which operates 81% of the nation's telephones. Bell has asked its 22 operating companies to bury their cables wherever possible, and expects that by 1970 virtually all new service will be underground.

"This puts us in a very sensitive position," says one electric company executive. "With all the other utility lines out of sight, we're the only ones left messing up the landscape, and we're really beginning to feel the public pressure. It's good public relations for us to go underground as fast as we can."

#### **Mounting public pressure has already led some power companies to cut their charge to builders**

Arizona Public Service Co. charges about \$120 a lot for underground wiring—down 80% from five years ago. Southern California Edison Co. charges about \$150 a lot—roughly half as much as five years ago. San Francisco's Pacific Gas & Electric Co., which charged as much as \$1,000 a lot 15 years ago and

\$600 a lot three years ago, now charges less than \$400 a lot. And Houston Lighting & Power Co., which has just begun to offer underground service, already charges less than \$200 a lot.

But most builders around the country have to pay much more. In St. Louis, the underground premium is \$1,000 a lot; in San Antonio and Memphis \$500; and in Seattle up to \$500.

Charges like these don't rule out underground wiring just for low-and medium-range builders. They also make high-priced builders think twice. Says Denver Builder Marcus Bogue, whose underground charge for his new Eastridge Homes was \$400 a house: "At these prices I wouldn't put underground wiring in any site where I wasn't trying to capitalize on the view. It's just too expensive—even for our \$35,000 houses."

#### **Are high underground charges necessary? Not according to Chicago's Commonwealth Edison Co.**

Comm Ed has found that under normal ground conditions, with today's equipment and engineering know-how, it can provide underground wiring for subdivision builders at less than \$100 a lot.

To be eligible for this rate, a builder must have at least 24 houses in his development, and lot frontages must not exceed 125'. If he meets these qualifications, Comm Ed will bury his wires for a basic charge of \$50 a lot, plus 75¢ per trench foot for service lines. (The average service length is 60', costs \$45.)

Moreover, if a builder puts at least two major electric appliances in each of his houses, Comm Ed will usually rebate enough to cover the entire underground cost.

Unsurprisingly, Commonwealth Edison is doing far more underground wiring than any other electric utility in the country. This year the company expects to bring underground service to 4,000 to 5,000 new houses.

Comm Ed's underground methods—detailed on the following two pages—require only standard manufactured equipment and involve techniques that have been thoroughly tested in actual service. They are worth study by builders and developers who want more attractive—and more saleable—subdivisions and by other power company executives who recognize the growing public pressure for underground service.



**UNCLUTTERED STREETScape** is at Centex Corp.'s Elk Grove Village where Commonwealth Edison put wiring underground for less than \$100 per lot.

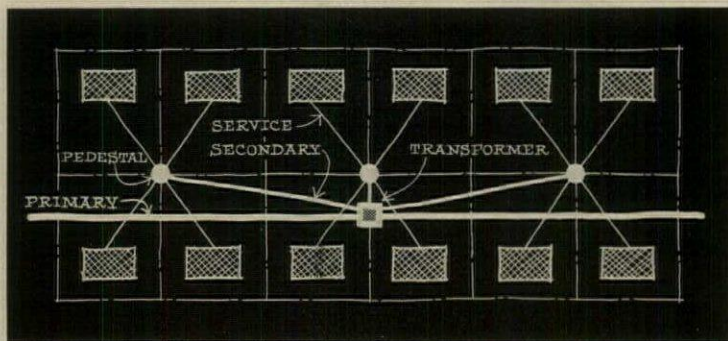
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## How Commonwealth Edison holds underground-wiring costs to \$100 a lot

Commonwealth Edison's low underground costs result not from any single dramatic breakthrough, but from a combination of attention to detail, careful engineering, close cooperation with Illinois Bell Telephone Co.'s underground operations, and just plain experience gained during 30 years of putting wiring underground.

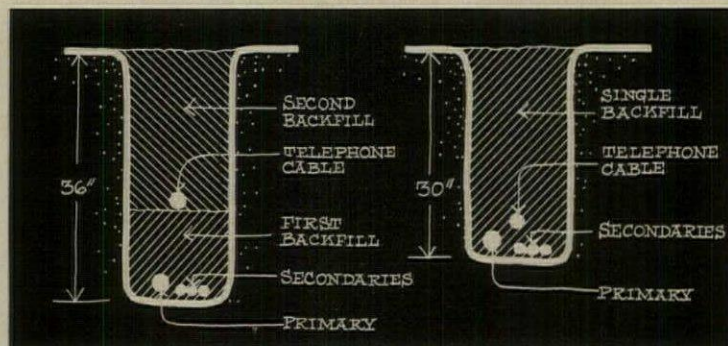
Here are the elements of Comm Ed's underground system and the reasons why it cuts costs.



**A basic layout unit of 12 houses makes the most efficient use of transformers**

"We made computer studies," says Senior Staff Engineer William Nelson, "and found that this layout gave us the best combination of capacity and cost. We have to vary it sometimes to fit the land plan. For instance, we might put 16 houses on a transformer rather than have one transformer for an end section of four houses. But generally we stick to this pattern."

Primary cable runs down the easement strip along the back lot lines and ties into a pad-mounted transformer in the center of the block. A combination power and telephone pedestal is set at the center of each four-lot section and fed from secondary cable that runs in the same trench as the primary. Service cable radiates from each pedestal to the four houses in the section. Illinois Bell Telephone lays its cables in the same trenches at the same time.

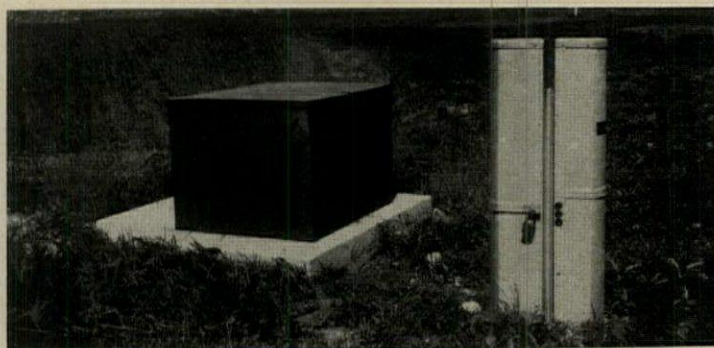


**Random trenching for power and phone cables has cut trenching costs 25% for Comm Ed and Illinois Bell**

Here is why: Separation trenching (left, above), recommended by the National Electric Safety Code, calls for a 36" trench. Power and phone cables must be separated by at least 1' of tamped earth, which means two backfills and two wire-laying passes. Random trenching (above, right) needs only a 30" trench and one backfill, and both phone and power cables can be laid at the same time.

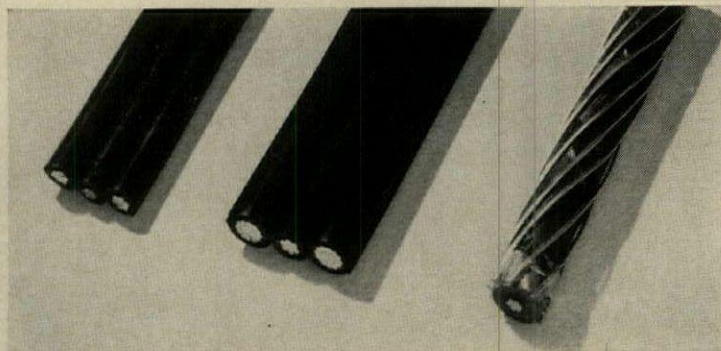
Only Illinois permits random trenching now, but approval by Michigan and Wisconsin is expected soon. Its safety was proved in tests two years ago by Edison Electric Institute and Bell Telephone. Comm Ed took the test results to the Illinois Commerce Commission, got permission to use random trenching over a four-year test period, and has since laid 700,000 feet of cable this way.

Under normal ground conditions, trenching costs about 30¢ a foot—although frost or rock can more than double it. Comm Ed shares this cost equally with Illinois Bell.



**Pad-mounted transformers cost about half as much in place as underground transformers in vaults**

Even so, they are the costliest single component in the underground system. They range from \$500 to \$700—about twice the cost of an overhead transformer. Why? Because the transformers are within the reach of children, they must be better armored and grounded than pole transformers. And since outages take longer to repair when they are underground, pad transformers need extra switchgear so that service can be restored quickly. Pedestals (above, right) include both power and telephone lines. Comm Ed pays for its termination section and for half the in-place cost of the stake—a total of about \$20.



**Reduced prices of direct-burial cable have been a major item in cutting Comm Ed's underground costs**

"Five years ago we paid over \$1 a foot for direct-burial primary cable; today we pay just over 30¢ a foot," says Nelson. The rigid conduit system used by many other utilities costs anywhere from \$1 to \$4 a foot in place. And even the new plastic conduit, which comes with the cable installed, costs from 60¢ to 70¢ a foot.

Comm Ed also saves about 15% on primary cable costs by using No. 4 cable instead of the more common No. 2. The cable (above, right) is a concentric, polyethylene direct-burial type, with neutral conductors wound around the outside. If a piece of digging equipment accidentally cuts into it, it is automatically grounded and so presents no hazard to the operator.

Secondary and service cables (above, center and left) are ribbon types, with webbing joining the wires, so they can be taken off a single reel instead of three separate reels. Cores are aluminum—about 20% cheaper than copper. Secondary cables have two 4/0 wires and a 2/0 neutral, cost about 40¢ a foot. Service cables

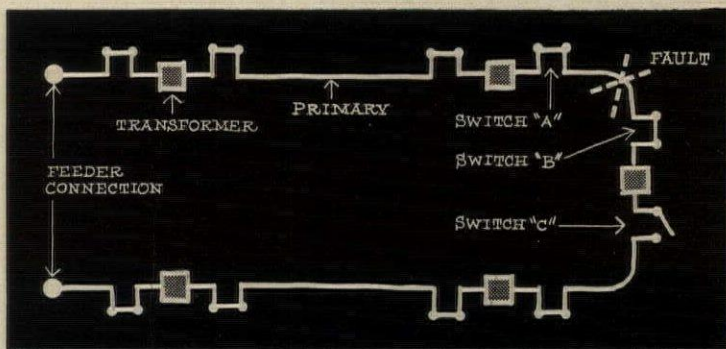


come in two sizes—two 2/0 wires and a No. 2 neutral (30¢ a foot) and two No. 2 wires and a No. 4 neutral (20¢ a foot).

**Repairs and adding capacity—two big utility worries—are more trouble in theory than in fact**

In theory: 1) Underground trouble is hard to pinpoint, expensive to repair, and causes long outages. 2) Adding capacity requires digging up and replacing the whole system unless cables run in conduit and can be pulled out and re-fished.

In actual fact: Maintenance and repair costs have been far lower in Comm Ed's underground systems than in its overhead systems. Says Nelson: "In 30 years we've never had to replace a cable because of deterioration, and manufacturing faults in the cable are very, very rare. The few troubles we have are widely spaced in both area and time. With overhead systems, on the other hand, a disaster like a big ice storm gives us trouble in one big wallop. Another point is that we have no tree trimming around wires. That item alone costs us millions of dollars a year."



**Underground outages can usually be corrected faster than outages in an overhead system**

Primaries are laid out in a split-loop (schematic, above) which is fed from both sides. Under normal conditions, the loop is split at one of the transformer switches—switch C in the system shown. A fault in the primary cable at the point marked X would knock out power to all houses served by transformers between the fault and switch C. To restore power, a maintenance crew closes switch C, then opens switches A and B. The faulted cable section is now isolated and can be repaired at leisure.

"We don't have to dig up the whole cable section to splice it," says Nelson. "We have equipment that can pinpoint the break within a couple of feet. Then we can usually dig, splice, and back-fill in two or three hours."

Secondary and service breaks must be spliced immediately. "But usually the break is caused by someone digging," says Nelson, "so all we have to do is make the splice."

Repairing a break seldom ruins finished landscaping because virtually all breaks occur during construction of the project. "We don't have to look for the break," says Martell Tuntland, assistant division engineer of Comm Ed's Western Division. "We just look for the man who caused it. Usually he's standing with a shovel in his hand looking foolish."

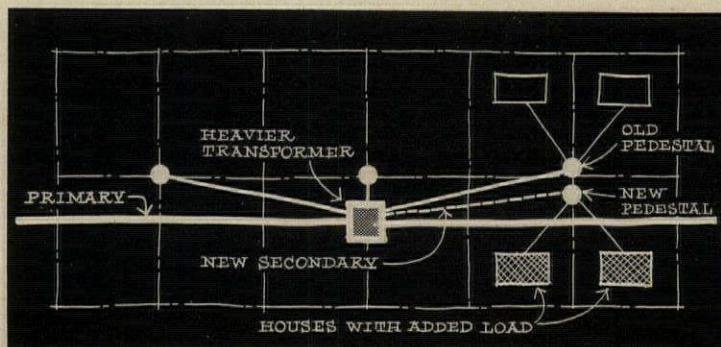
**Adding capacity to an underground system is not much of a problem—because it's seldom necessary**

The 12 kv primaries (Comm Ed, like most utilities, switched over from 4 kv cable several years ago) can usually handle considerably more load than they are carrying. Secondaries are also

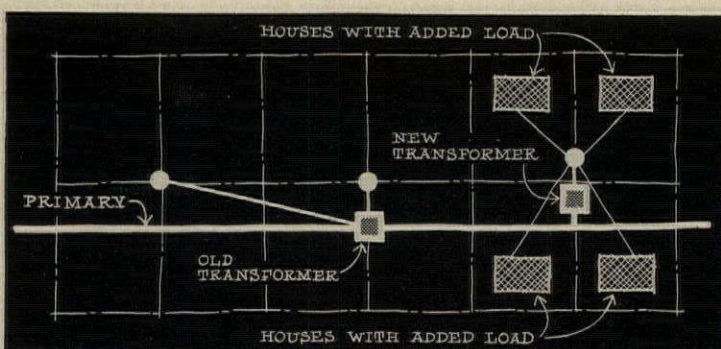
adequate for the increased loads caused by normal addition of electrical appliances.

What's more, even if all the houses added enough appliances to raise their potential load by, say 50%, the system would never be called on to carry the whole 50% increase. Why? Because all appliances in all the houses do not run at the same time.

One type of added load—electric heat—almost always requires reinforcement. "But electric heat loads are always added slowly, a house or two at a time," says Tuntland. "We have to put in new secondaries and services and a new transformer. But we're more than happy to do this at no charge to get the extra load."



One reinforcing method (above) requires a larger transformer mounted on the same pad as the old one. A new pedestal is set beside the old one, and a new secondary tied into it. Larger service cables are then run to the houses.



Another reinforcing method (above) requires a new transformer mounted next to the pedestal taking the added load. The old secondary to this pedestal is disconnected, and the new transformer feeds all the houses in that particular four-unit section. Again, new service cables are run to the houses with electric heat.

What about reinforcing a whole primary loop? It's hardly ever necessary, but when it is, it's done by tying in a new primary cable at the mid-point of the loop (Comm Ed leaves half the width of its 10' easement strip unused for just this eventuality). The new system then has twice the primary capacity of the old.

**Comm Ed is working on two new ideas that could cut the cost of underground wiring even more**

1. Meters could be mounted on pedestals instead of on houses, allowing the final hookup to be made at the pedestal. Under the present system, a hole is left next to the house so that the final hookup can be made after the electrical contractor has finished wiring. Comm Ed's crews have to make an extra trip to the site to tie in the house and backfill the hole.
2. Simpler switchgear could be designed for transformers, or a system devised to allow one set of switchgear to serve several transformers. Says Nelson: "This could save \$100 a transformer."



Business men who are writing cost figures down more than once are probably wasting office time and money. They should look into . . .

## One-write accounting systems:

"The quickest, easiest, and most economical way for most builders (even many over 20 houses a year) to keep track of costs is to adopt a one-write posting board system."

This advice comes from Edmund J. Bennett, who was management analyst for the Budget Bureau and State Dept. before he started building homes in Bethesda, Md. in 1954.

One-write posting systems give bookkeepers what templates give carpenters: a pattern for doing repetitive tasks. All of the systems (there are about 70 on the market today) basically use a posting board (either metal or bookbinder type) that holds coded and carbon-backed stationery forms to pegs or clips and registers cost

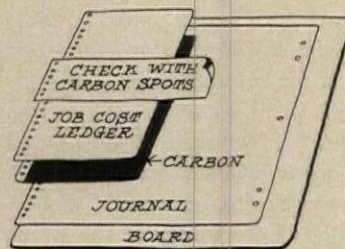
figures on records placed beneath a carbon-backed check or basic cost record (see illustration).

One-write posting board accounting systems are not new, particularly for payrolls. Thousands of small businessmen have used them for years, but the use of single-writing systems for accounts payable or general disbursements is just now starting to gain headway in the housing industry.

Bennett, like many growing builders (he started 14 houses in 1959, over 60 last year), began to use a one-way system for his payroll when he found his bookkeeper falling behind posting his costs. The bookkeeper's load was immediately reduced 50%. Then

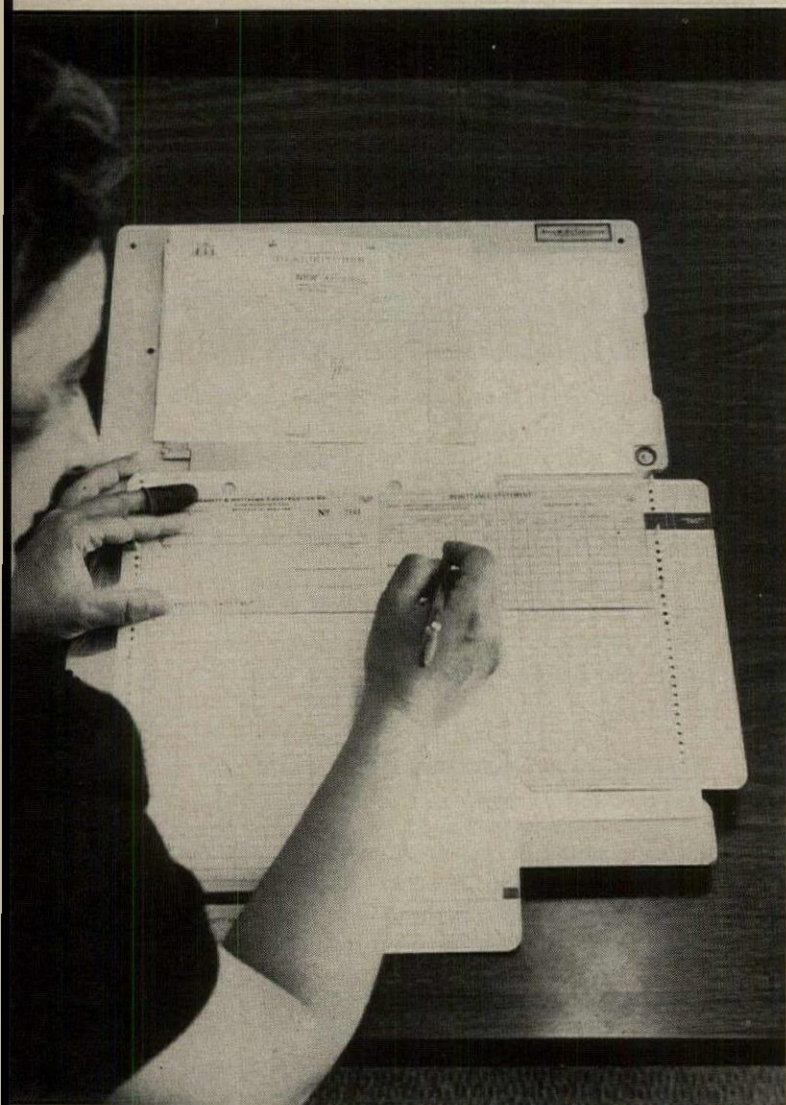
### Here is how the one-write posting system works

One-write accounting systems put all cost information in its proper place on prepared accounting forms. Bennett's bookkeeper now writes the following information on the job cost record: job number, cost account number for each cost category, description (e.g.: dry wall), plus budgeted figure (e.g.: bid price). When the bookkeeper writes a check that has spot carbons on the back of it, it simultaneously records data in the cash journal (see drawing). A bigger-than-usual check stub (at the right in photo) serves as a remittance statement and shows cost allocation by job, money disbursed (or retained), plus the gross amount of money paid. Again, spot carbons post the pertinent portion of this data on the individual job cost record and in the journal. To write another check covering the same job, the bookkeeper simply positions the check one line lower on a series of metal pegs, so the posted data lines up vertically.



Thus, within one day of completing the major portion of monthly disbursements, job-cost records can be summarized for any type of analysis desired and compared to an original budget. When a house has been almost completed, Bennett's new system lets him group like-type houses together in a master summary which shows: 1) budgeted amounts, 2) actual amounts spent to date, 3) money to be spent to complete, and 4) variations from the budget. Chief advantage: within each job category (like masonry, painting, etc.), a builder can see if he is staying within his budget. Says Bennett: "Job costs are the key to immediate action. When a builder knows these quickly he can make the right kind of management decision. If he doesn't know job costs quickly, he is in no position to make a decision at all."

By contrast, ordinary accounting involves transferring data from check stubs or invoices to basic records like a cash disbursement journal, a job cost ledger, and a general ledger. When mail brings an invoice, a bookkeeper has to verify performance or delivery by checking against receipts or by calling field supervisors and then recording the information on a check stub before writing a check. Then each check is posted in the individual job (and might have to be broken down into 12 different jobs). Next, cash disbursements can be summarized. Totals are posted in a general ledger. Finally, individual job costs are posted in a job cost ledger. Jobs cannot be analyzed for variation from the budget without checking in several places. Some built-in pitfalls of the system: transposition of figures, failure to record some figures, extra time spent writing data twice, delay in getting final costs.





# smart way for small builders to record costs

Bennett, realizing that his payroll was only a fraction of his whole cost-record setup, extended the system to his general disbursements. After checking several available systems, he found none that satisfied his precise needs. "One problem peculiar to house building is the allotment of costs," he explains. "Often a \$500 expenditure must be allocated to a series of houses." Working with Royal-McBee, Bennett devised a system that fit his needs. "My records are now always up to date. My bookkeeper can keep up with the posting workload. And I get my precise costs quickly."

## **Standard or tailor-made systems can fit almost any builder's needs**

Royal-McBee, as well as two other companies which are national in this field, now has standard accounts-payable systems adaptable to builders' needs. The Todd division of Burroughs Corp. developed a standard system for contractors as far back as 1956. Shaw-Walker (which also manufactures office furniture) has had a standard system for over 15 years.

"Many building contractors think their needs are so special that no standard system will fit them," says one Shaw-Walker sales executive. "But the chances are that they will end up with a standard system using standard forms with several new headings on them."

Royal-McBee now sells a system that combines both payroll and accounts-payable systems. Shaw-Walker and Burroughs Todd division have systems that can combine the two.

## **One-write systems record all costs while a disbursing check is written**

Like many of the systems on the market, Bennett's one-write system lets him:

1. Write a check without duplicating data on a check stub.
2. Simultaneously record cost information in a disbursement journal.
3. Provide his subcontractors or vendors with a remittance statement (the reverse of an invoice) that tells them exactly what they are paid for.
4. Post individual job costs to a job cost record (which Bennett set up according to the standard chart of accounts developed by the National Association of Home Builders).

## **Here are five benefits that Bennett cites for his one-write system:**

1. It reduces record keeping time 25% by actual test. (Most concerns selling such systems claim a 66% time saving since they eliminate two postings out of three.)
2. It keeps records up to date and in balance. Says Bennett: "I'm never months behind knowing my costs—like many builders".
3. It prevents duplicate payments and incorrect costs. "No longer do we find ourselves charging one house with two roofs or

failing to charge in the cost of a garbage disposer," says he.

4. It reduces errors (since all transcriptions are made via carbon paper).

5. The system can be adopted quickly without disrupting past office procedure (some companies say they can install a system within ten minutes, but thirty minutes is more likely).

Companies marketing systems cite two additional benefits: The systems can be used by technically untrained people, and, except for a supplemental calculator, require no accounting machinery. But most systems do not preclude the use of accounting machines. Says Ronald Melworm of the Todd division of Burroughs: "Our one-write systems can also be adopted to accounting machines. We suggest that small businessmen start first by using a posting board system, then switch to accounting machinery as their business grows. The only things that accounting machines provide that our semi-automatic posting board systems do not provide are automatic totals and subtraction."

## **Posting-board accounting systems cost from \$100 to \$500 to install**

"Our greatest sales pitch to businessmen on one-write systems," says William Berkery of Shaw-Walker, "is to point out that they are paying for the systems whether they use them or not. They are paying for them in the extra time it takes bookkeepers or payroll clerks to recopy figures that shouldn't be written more than once." Royal-McBee says it can install a one-write system for both payroll and accounts payable for no more than \$150. Shaw-Walker offers to install an accounts payable system for as little as \$110 or up to \$500, depending on how elaborate the setup is. Bennett's system, worked out with McBee, cost \$125.

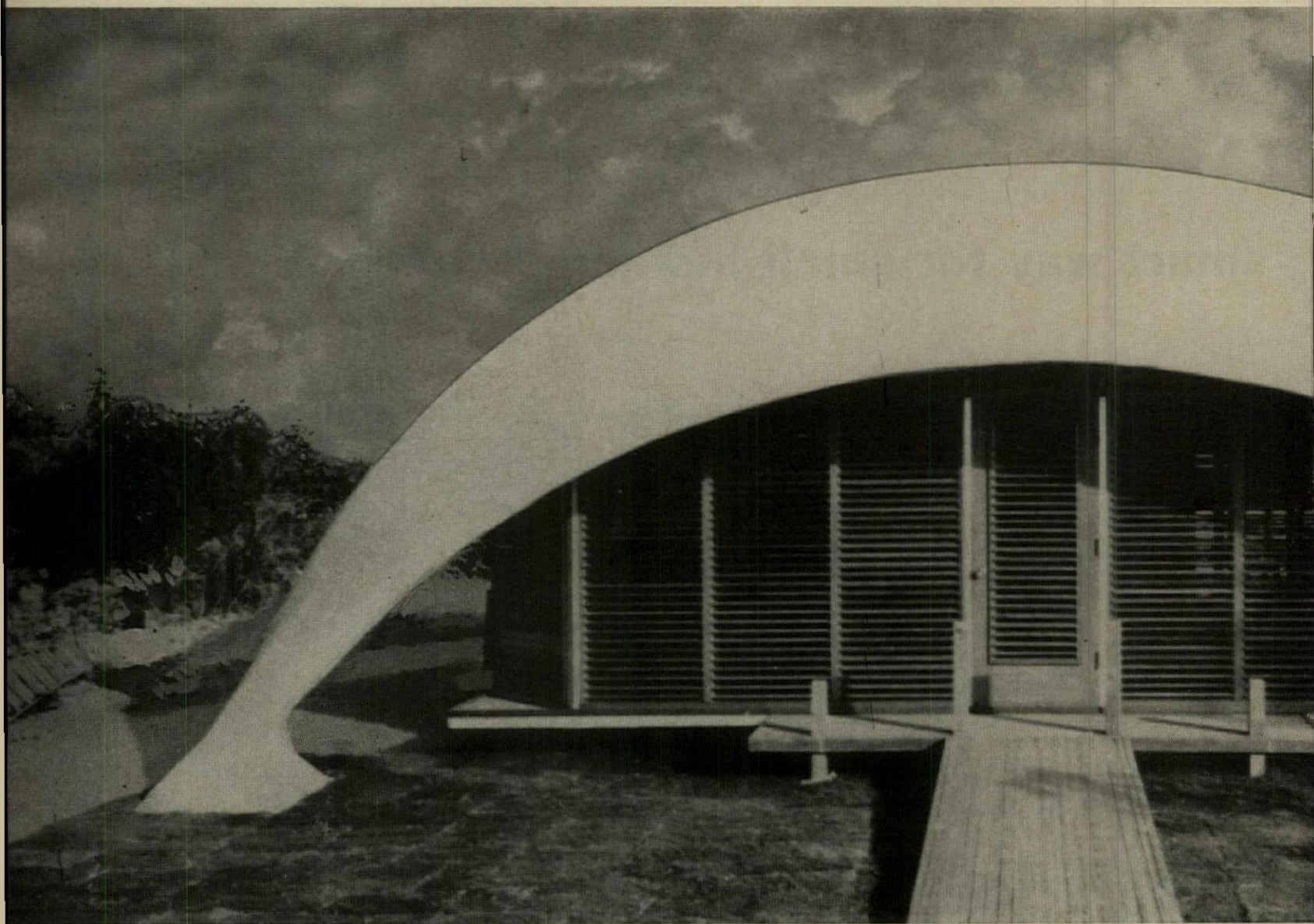
## **Volume of checks, not houses, determines when a builder can adopt a system profitably**

Opinions on the minimum number of checks that must be written before a system will pay for itself vary. Some aggressive salesmen put the figure as low as 40 checks per month—about what many families write in paying household accounts. A more conservative minimum would be closer to 100 checks per month.

Says Bennett: "A one-write system that combines both payroll and general disbursements will generally involve enough checks so that every small-volume builder would find the system pays for itself. Many smaller builders don't realize the need for simplifying their cost accounting—if they even know their accounting could be simplified—or they think that a one-write system costs more than it's worth. But the builder who is going to grow must know his costs accurately and quickly, and one-write systems are his best answer.

"If a builder writes more than 200 checks per month, he should start thinking of machine accounting. Another signal that it's time to switch from manual to machine accounting is when a builder must hire another office employee to keep up with the work."





## Low-cost concrete dome needs no formwork

Instead the thin-shell dome was formed by spraying concrete on both sides of metal lath supported by a light steel frame.

Three men completed the dome and the slab beneath it in four days. Cost—competitive with conventionally framed house shells—was \$1.50 a sq. ft. for all covered space, \$2.32 a sq. ft. for the 729 sq. ft. of usable floor area (plan at right). The dome was designed and built at Tavernier Key, Fla. by Architect Richard A. Rose and Engineer Bertram S. Warshaw, who say Alliance International Corp. of Miami will sell similar domes on buyers' lots for \$2,950 plus \$800 for the slab.

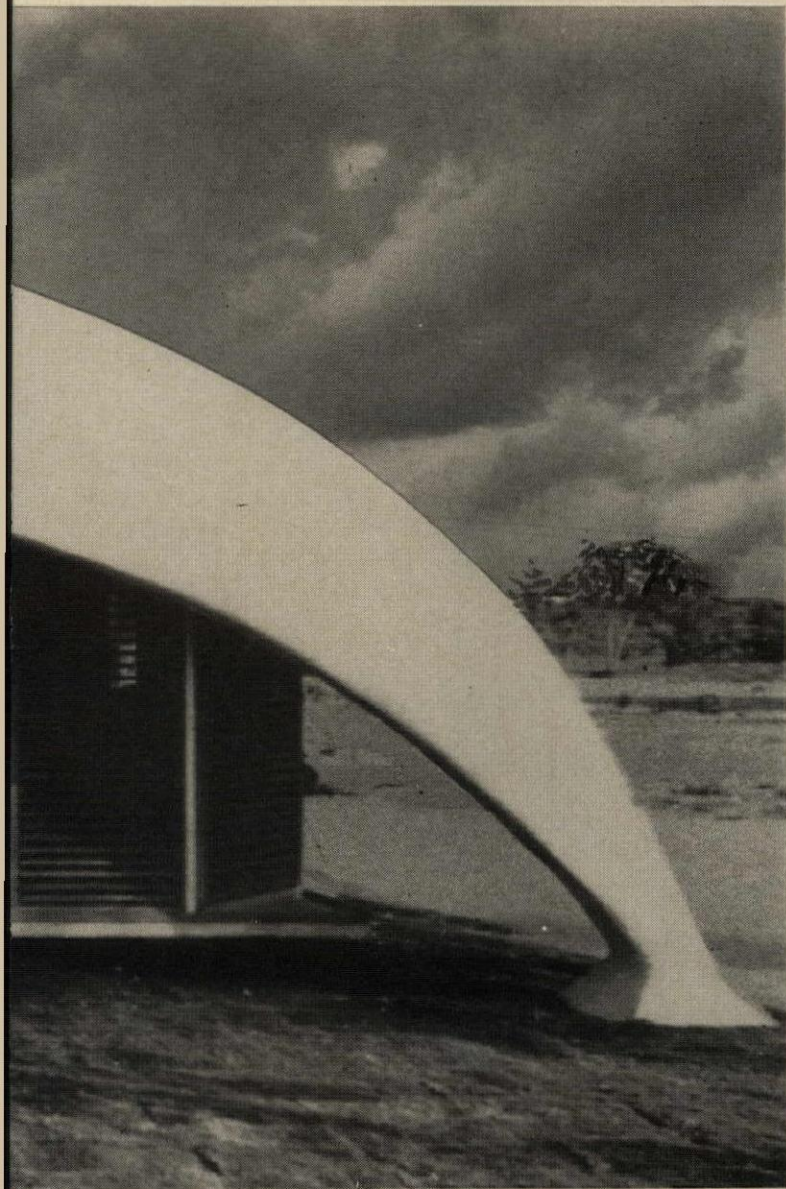
Here is how the dome is built: In one day (and after the foundation is in) two men erect arched trusses made of reinforcing bars, set steel tubes across them, complete the steel net with six concentric rings of reinforcing bars, and cover it with expanded metal lath. Next day three men spray both sides of the lath with concrete (they start work from scaffolding, then walk on the structure itself). On the third day the slab is poured.

Attempts to produce concrete domes without conventional formwork started before World War II. In 1942, Engineer Wallace Neff formed a thin-shell dome over a huge rubber balloon. Ten years later, Architect Eliot Noyes used an \$8,000 nylon-and-neoprene balloon to form 600 sq. ft. shells costing \$5.33 a sq. ft.

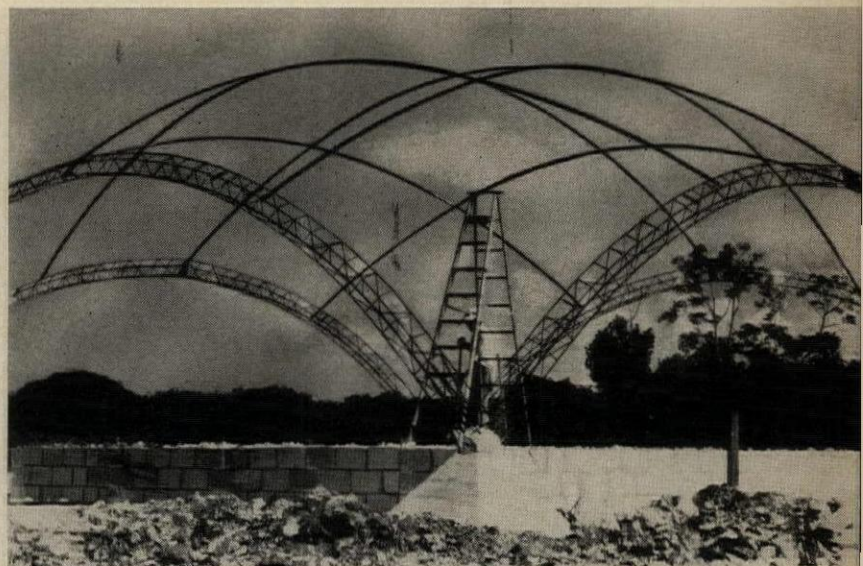


**ARCHITECT ROSE** explains dome's compressive stress. It almost is free of bending stress, can take 50 psf live load plus 50 psf wind load.





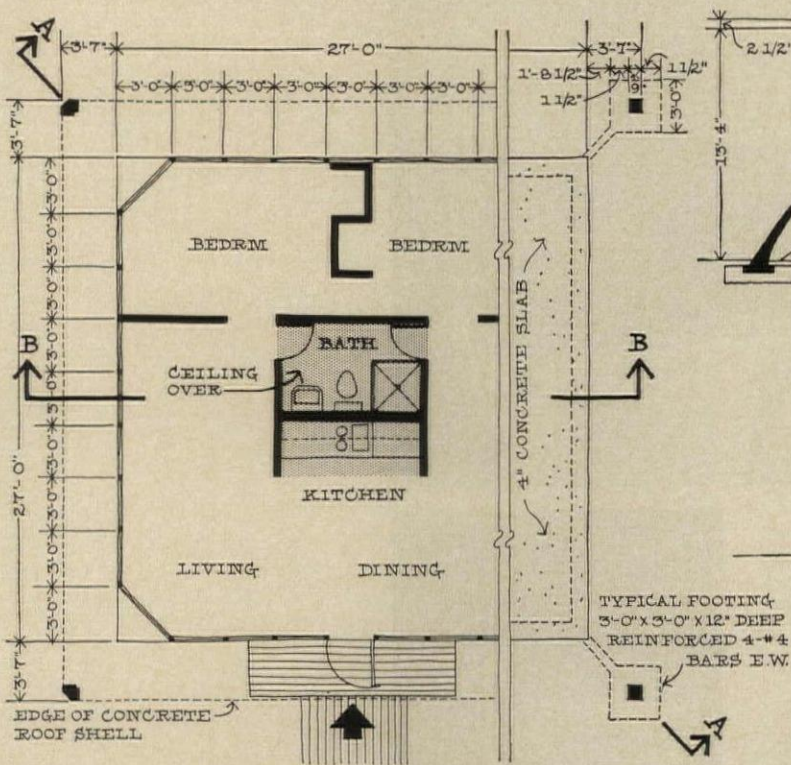
**CONCRETE DOME**, parabolic rather than spherical, spans a 34' square with only 2½" of concrete. Living space under the dome measures 27'x27'.



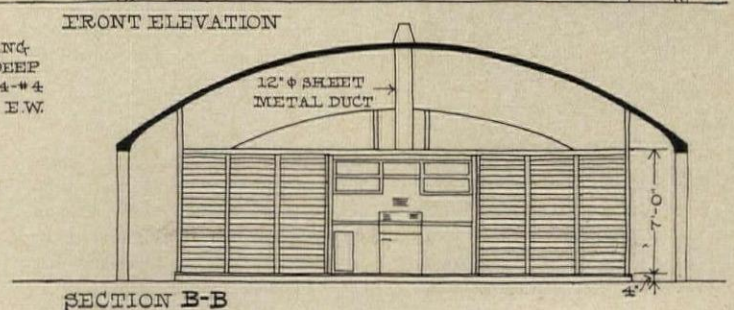
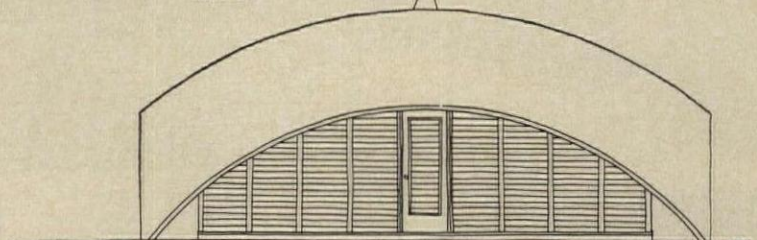
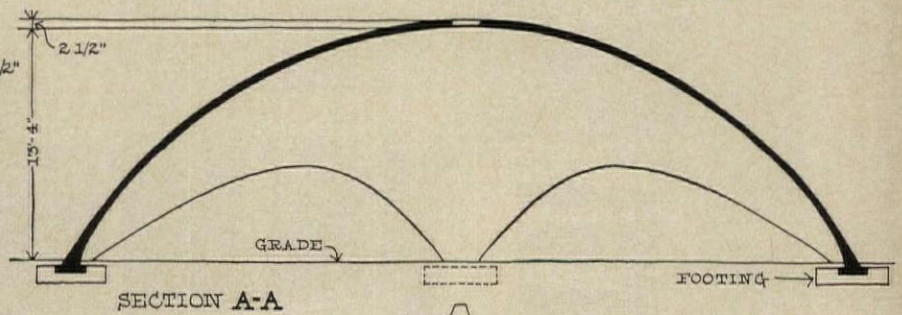
**ARCHED TRUSSES**, prefabricated of reinforcing bars, span between corner piers and support framework of 1"-square, arched, steel tubes.



**SPRAYED CONCRETE** clings to metal lath and rings of reinforcing bars, at right, supported on tubular framework. Spraying time: 24 man hours.

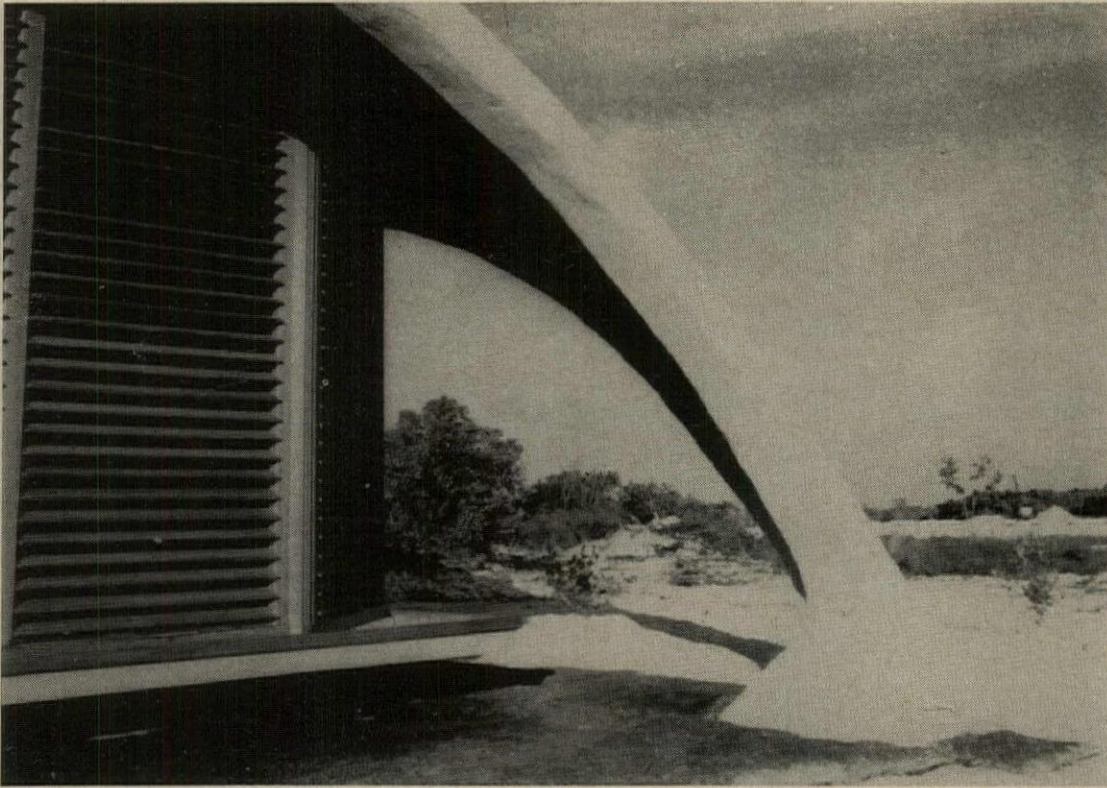


**ENCLOSED LIVING AREA** beneath dome is a 27' square. Partition heights are held to 7' to create open feeling except in kitchen and bath which have ceilings. Piers are tied to slab to take outward thrust of arch.

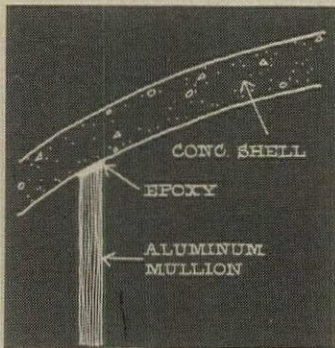
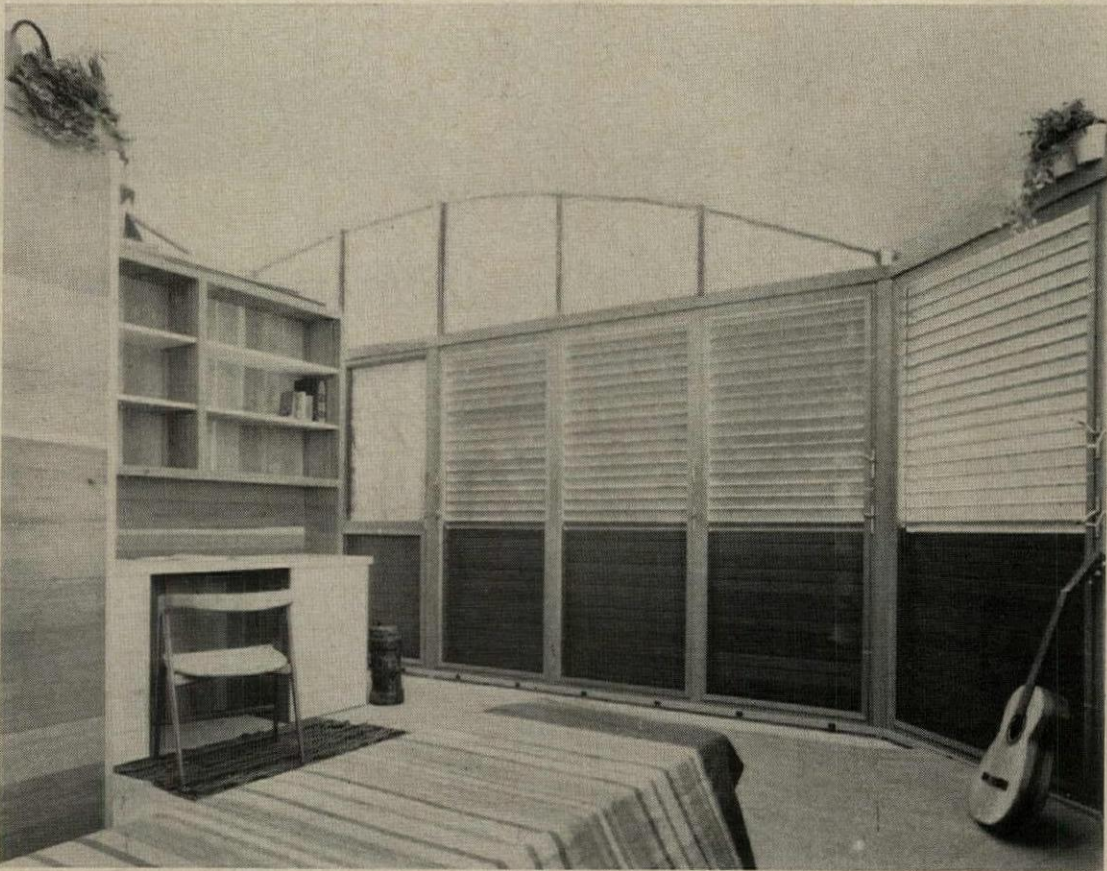


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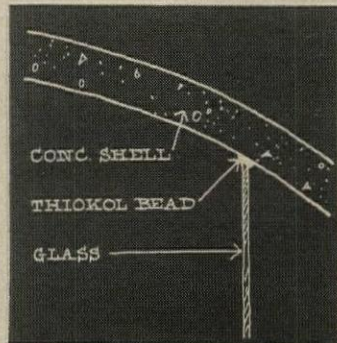


**LEGS OF DOME** are thickened to carry thrust down to pyramidal piers. Thrust is counter-balanced by underground tie rods from pier to foundation.



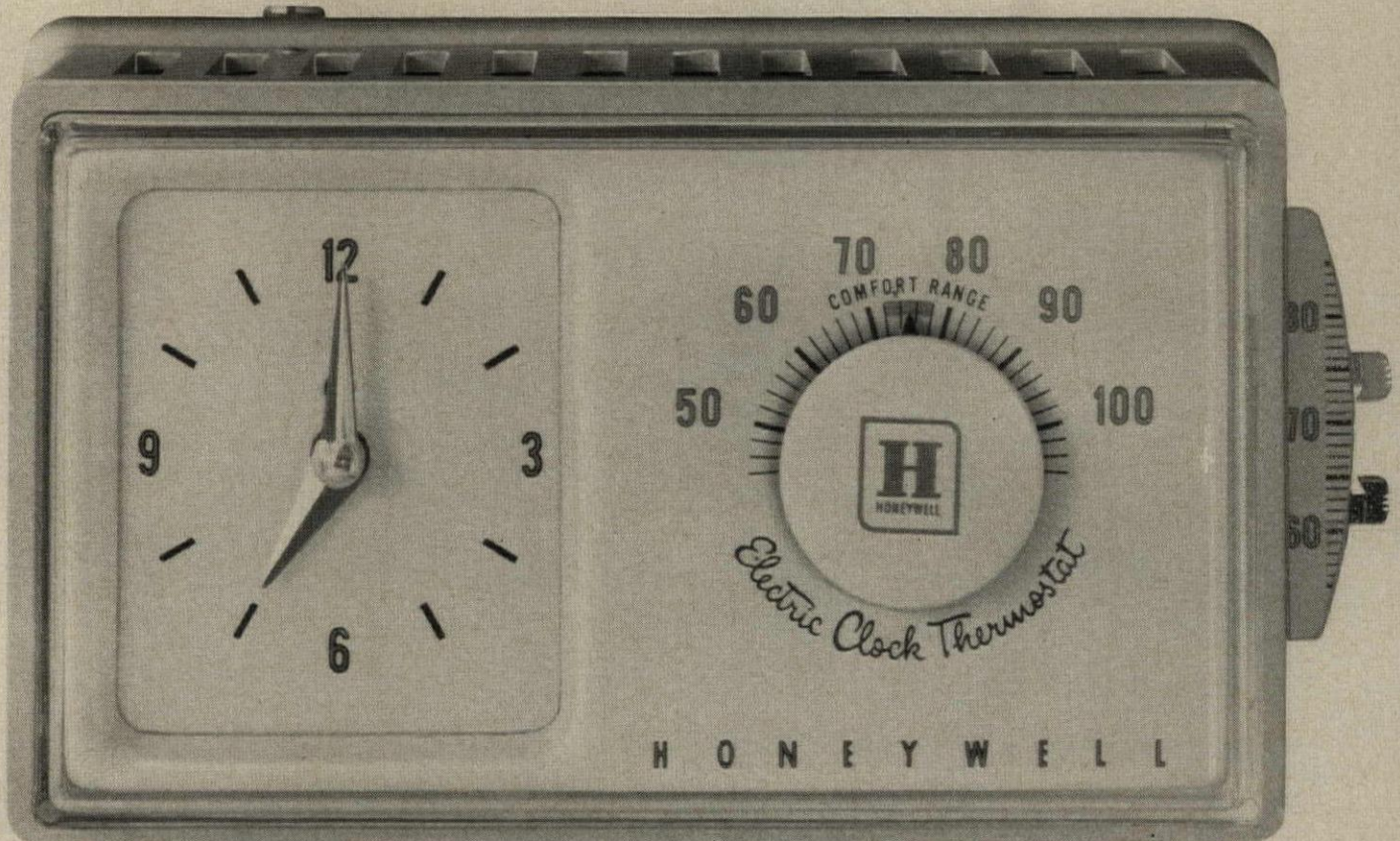
**CLERESTORY GLASS** arches between top of louvered wall and curve of dome. Aluminum posts on 3' centers are studs for both exterior walls and movable partitions of redwood paneling.

**DETAILS** (left and right) show how a bead of an elastomer caulking seals top of glass and a bead of epoxy seals top of aluminum post to dome. Glass and aluminum are cut to match dome's curvature.





# Four pages of HOME SELLING ideas from Honeywell



Honeywell's Clock Thermostat automatically sets temperature down at night, up in morning. Model T852 for heating. Model T861 for heating and cooling.

*IT PROVIDES EXTRA COMFORT. ITS NAME IS HONEYWELL.*

## ***Can you think of a more economical way to sell quality-minded home prospects?***

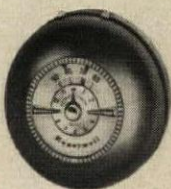
Few things can help you demonstrate the quality of your home better than a Honeywell Electric Clock Thermostat on the wall.

Not only can you sell the extra comfort and convenience it offers, you can sell economy, too. Just point out that it will return its original cost with

savings on the prospect's heating or cooling bill.

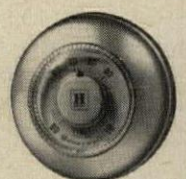
So, if you sell the quality of your homes, sell the quality *in* your homes with the best automatic thermostat available—Honeywell's Electric Clock Thermostat. Ask your heating cooling contractor to install it in your next home.

### *Two more of Honeywell's complete thermostat line*

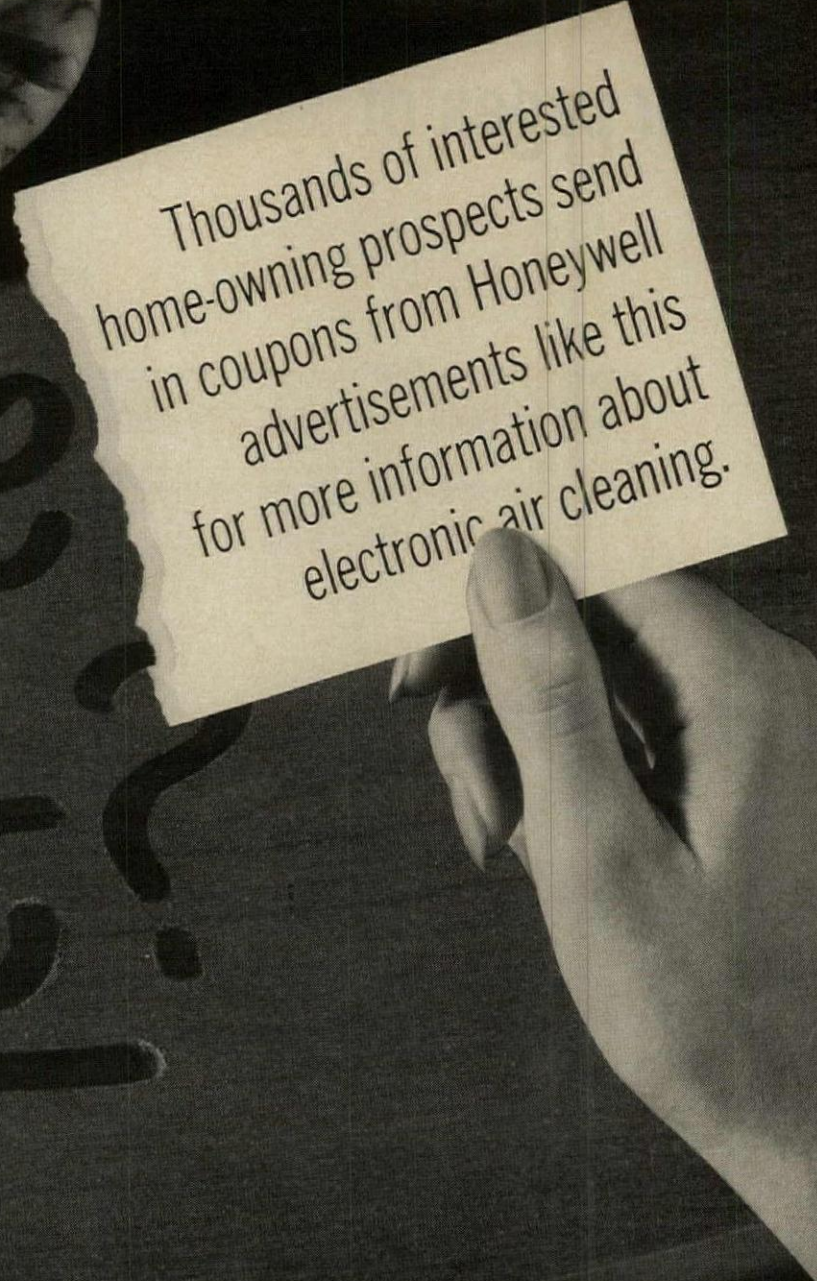


**The Day-Nite Round, T832**—lower cost than the Electric Clock Thermostat. Semi-automatic. The homeowner sets the temperature down and it brings temperature back up at a pre-selected time—automatically.

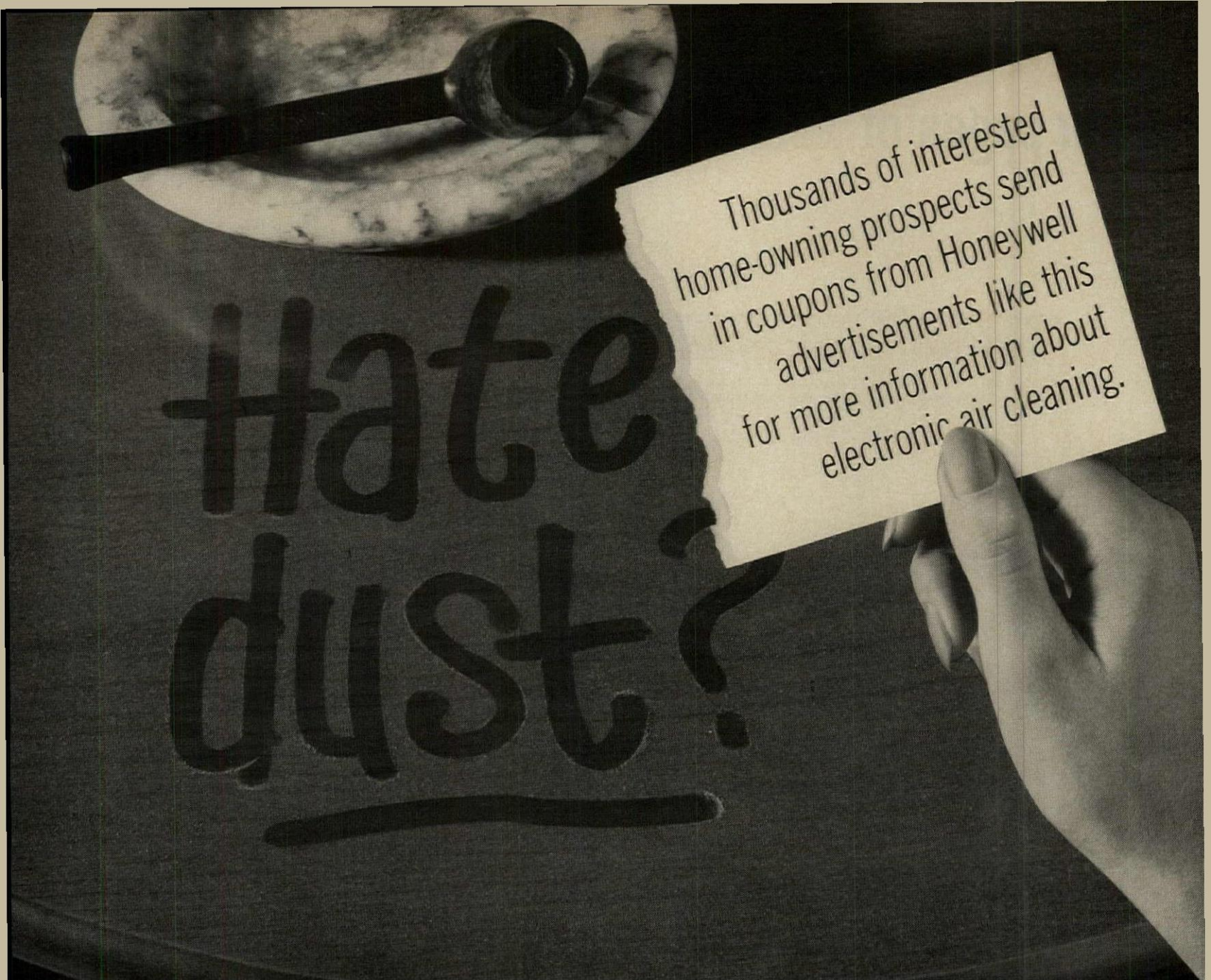
**The Honeywell Round, T86**—world's most popular thermostat. Accurate and reliable, with unique picture window dial, large numerals. Separate temperature and setting scales. Other Honeywell Thermostats are available, too.







Thousands of interested home-owning prospects send in coupons from Honeywell advertisements like this for more information about electronic air cleaning.



Hate  
dust?

## **Now, clean the air in your home of dust and pollen...electronically**

New electronic air cleaner from Honeywell removes up to 95%\* of airborne dust and irritants

Why just hate dust? Let Honeywell's new electronic air cleaner help you do something about it. It fits in the return air duct work of any forced air heating, ventilating or air conditioning system, removing up to 95% of airborne dust and other particles passing through the system.

It catches millions of tiny particles that pass right through ordinary filters (the kind you probably have). It's these bits of smoke, grease and grime that carry soiling power to smudge furnishings, put a dingy haze over windows and mirrors. Nothing will remove the bigger particles of dust that settle before they enter the system except your dust cloth, but these are easy to whisk away.

Air cleaning has been proved practical for years in hospitals and other buildings where clean air is

vital. Now the same benefits can be yours in a system of practical home-size and price. In a new home it may be included in the mortgage.

**What a wonderful difference it makes!** Air passing through the system will be freed of up to 99% of the pollen†—tobacco smoke and other particles will also be effectively removed. Mirrors and windows will stay sparkling—draperies fresh and clean—longer than before. You'll save on cleaning bills, too. You won't throw away the dust cloth, but you'll surely reduce dusting.

If you don't have a forced air system in your home, you can get cleaner air in *single* rooms with the Honeywell Portable.

So why just hate dust? Do something about it. Send in the coupon now for more information.

\*As measured by the National Bureau of Standards Dust Spot Method.

†Electronic air cleaning is not a treatment. Be sure to consult your doctor. Ask him what it may do for you.



Handsome panel in living area shows cleaner efficiency. Signals when unit needs cleaning.



Easily installed in new or existing homes, with little interruption of heating or cooling.

*New whole-house Electronic Air Cleaner*

# Honeywell



***More than 15,000,000  
homeowners and home  
buying prospects  
will see Ads like this  
in 1963***

***Shouldn't you add the selling  
punch of this new appliance  
in your homes? It gives you the  
greatest, new selling feature  
since the introduction of  
Built-in Kitchens***



*(And, it can be added to the mortgage.)*

**Low-cost cabinet assembly makes Honeywell  
air cleaner installation easy**

The prospect may want air cleaning after he buys your home. Be sure you have the Honeywell cabinet assembly installed. Costs only a few dollars extra when your contractor installs the forced air heating or cooling system. Makes the air cleaner installation easy and inexpensive when the homeowner decides to get it. Gives you the selling feature now of homes that are ready for Honeywell electronic air cleaning.



*Capitalize on the power of Honeywell's advertising campaign appearing in these magazines and others:*

**HOUSE BEAUTIFUL  
HOUSE & GARDEN  
NEWSWEEK**

**SPORTS ILLUSTRATED  
U.S. NEWS & WORLD REPORT  
NATIONAL GEOGRAPHIC**

**ESQUIRE  
TOWN & COUNTRY  
TODAY'S HEALTH**





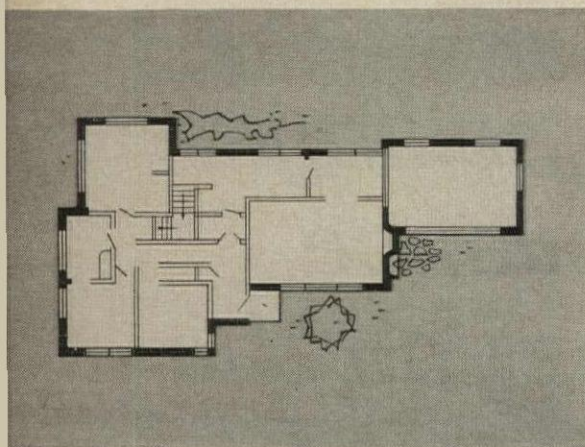
**1** **SPLIT LEVEL** designs. As warm air rises to upper levels, cooler air moves to lower rooms. This can cause uncomfortable areas throughout the house.



**2** **ROOMS OVER UNHEATED AREAS**, such as a garage or excavation make the floors and walls cold, can make the room too cold to be used.



**3** **LARGE GLASS AREAS**, such as picture windows, alter inside temperature when sun, wind or outside temperature change. Even true of double-paned windows.



**4** **SPREADOUT FLOOR PLAN.** The effects of sun, shade and wind in different areas of the home can cause widely different heating or cooling requirements.



**5** **FINISHED BASEMENT.** Because it is partially below ground level, the temperature needs in a basement are far different from the rest of the house.



**6** **SEPARATE LIVING AND SLEEPING AREAS** require different temperatures—warm and relaxing in the living area—cool and comfortable for sleeping.

## You can prevent these heating or cooling problems in your homes

(and make them far more saleable)

Now offer your homes with the most wanted feature—good heating\*—with Honeywell Zone Control

Zoning your homes to take care of the problems above can help you sell your homes faster.

Zoning itself is relatively simple for your plumbing, heating or cooling contractor. In addition to two or more thermostats, he installs dampers and damper motors in forced warm air heating; valves to control hot water flow in hydronic heating.

He will lay out a piping or duct system for each zone, and at the time of planning, he can let you offer Zone Control at very little extra cost.

Adequate heating is the most wanted feature in a home, according to the HI-PO (Housing Industry Promotion Operation)\* survey of consumers. 65% would insist on adequate heating. So, give them what they want—with Zone Control by Honeywell. For helpful sales literature, send for the information listed in the coupon below.

**FIRST IN CONTROL**



Honeywell, Dept. HH8-113  
Minneapolis 8, Minn.

IN CANADA: Honeywell  
Toronto 17, Ontario

Please send me literature I have checked on the following Honeywell home comfort controls.

- Electric Clock Thermostat       Day-Nite Round  
 New whole-house Electronic Air Cleaner  
 Zone heating & cooling controls

Name \_\_\_\_\_

Company \_\_\_\_\_ Title \_\_\_\_\_

Address \_\_\_\_\_

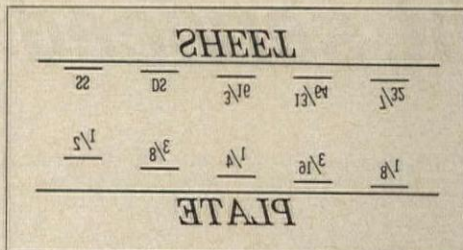
City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_



USE THIS COUPON NOW TO GET MORE INFORMATION ON HONEYWELL HOME COMFORT CONTROLS AND AIR CLEANER SHOWN ON THIS AND PRECEDING PAGES

# Honeywell





**New gauge measures thickness of glass in place**

The gauge is a simple card with various thickness markings (printed in reverse so they can be read as a reflection in the glass being measured). The card is simply held at a 45° angle against the glass to be measured. Two images of the markings are reflected in the glass, one by the inside surface, and one by the outside surface. The long baseline image will coincide with one of the markings (1/4", 3/16", etc.) indicating glass thickness.

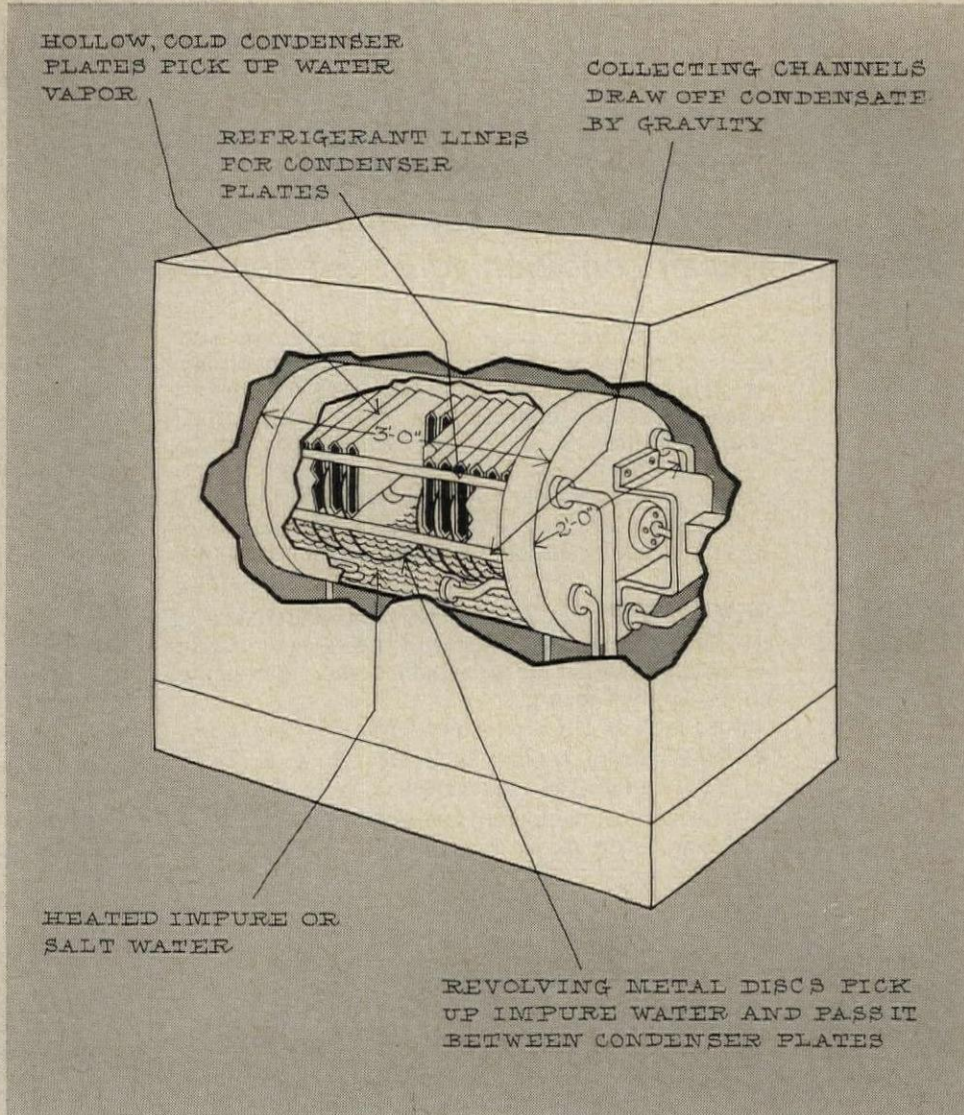
The gauge should be helpful to FHA builders since the agency has revised and stiffened its rules on glass thickness (H&H, Apr.).

The gauge is shown here in reduced scale. A full-scale gauge is available for \$3 from J. R. Cumberland, 5416 24th Av., S.E., Washington 21, D.C.



**Blind fastener shoots wire from spool through paneling**

The experimental tool above was used to apply sheet paneling in the NAHB Research House (H&H, Feb.). Its developer—U. S. Steel—predicts that it may cut panel-fastening costs up to 40%, speeding up fastening time and eliminating finishing time. A light hammer blow on the end of the shaft drives a short length of the steel wire, from a spool held in the head of the tool, through the paneling and into the stud beneath. At the end of the stroke, the wire is snapped off flush with the surface. Wire heads are all but invisible, need no putty or touch up. U.S. Steel hopes to find a manufacturer for the new tool.



**200-GALLON-PER-DAY UNIT** uses disks, rotating at 60 rpm, to pick up impure water. Pure vapor condenses on cold plates at top, runs down into collecting troughs. Basic tank unit is 3'x2'.

**Appliance-size purifier makes potable water for household use from salty or impure sources**

Hard, salt, brackish, or silty water—and water with a high bacterial count—can be made as pure and soft as rain with the experimental unit shown above.

The unit is being developed by General Electric under contract from the Department of the Interior's Office of Saline Water. GE calls it a diffusion-distillation machine, says it should be available to consumers in three years.

There is a big market for such a unit—if the price is right (GE's price goal: "about the same as a major appliance"). The unit should be most appealing in some areas of the Midwest and Southwest, where the ground water is too brackish for human consumption or so brackish it tastes foul; and for houses by the sea where the supply of good drinking water is either small or expensive.

*The operating principle is simple:* The unit condenses pure water vapor on a cool surface, just as water condenses on the bathroom mirror when you take a hot shower. Impure water is heated (to standard hot-water temperature:

140F to 150F) and let into the bottom of a circular tank. As shown in the drawing, metal disks, rotating at 60 rpm, pick up films of this warm water on their surfaces. At the top of their turn, the disks pass between condenser plates, which are kept cold by a refrigerant circulating through them. Water, evaporating from the warm film of impure water on the metal disks, condenses on the cold plates and runs down in droplets which are collected in a small runoff trough. The result is pure distilled water—200 gallons per day.

Most distillation units, to accomplish the same thing, boil the impure water at temperatures above 212F, or use a pressure vessel so water boils at lower temperatures. GE's diffusion-distillation unit operates at regular hot water temperatures and at atmospheric pressure, so it consumes less fuel and has fewer problems of corrosion and sealing (because of the lower temperatures). Moreover, it does not require a pressure vessel which would add expense and might conflict with local safety codes.

Books start on p. 143



# Now Trane offers whole-house installed right, serviced

*That's why it's good business to get a bid on Trane equipment before you air condition your next homes.*

Whether you're a tract developer building hundreds of homes each year . . . or a custom builder constructing a few units . . . now you can specify whole-house air conditioning that really meets your demands for quality at a competitive price.

You'll find it in the new line of TRANE Climate Changers—the whole-house air conditioning built with all the skill and dependability that has made TRANE a leader in big building air conditioning.

**SIZED RIGHT!** This is the complete line of residential air conditioning that meets exact capacity requirements. No unsatisfactory under-sizing, no costly over-sizing.

Just look at the size selectivity!

- Split-system cooling in 2, 2½, 3, 4, 5, 7, 10, 12½ and 15-ton capacities.
- Horizontal packaged cooling in 2, 2½, 3, 4, 5 and 7-ton sizes.

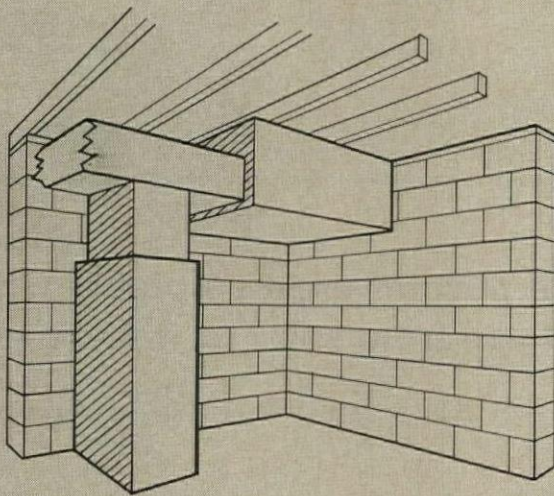
- Heat pumps, both split-system and horizontal packaged models in 2, 2½, 3, 4, 5 and 7-ton.

**INSTALLED RIGHT!** When you specify TRANE, your central air conditioning can be installed just about anyway, anywhere that's best for your homes.

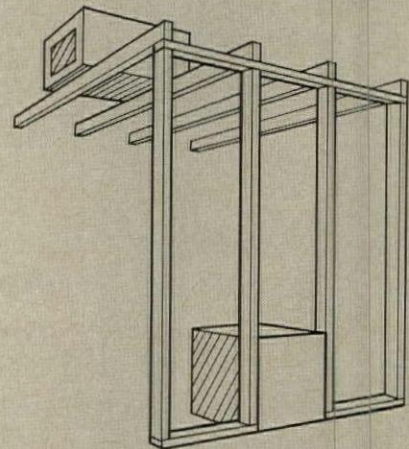
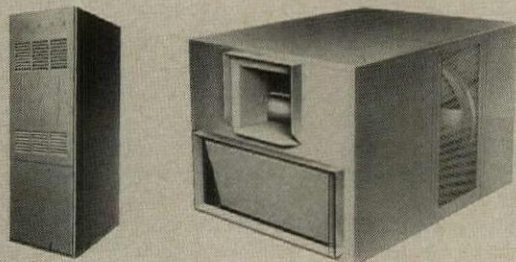
There are Climate Changers to go outside or inside . . . through-the-wall . . . at ground level, in the attic, on the roof . . . combined with TRANE furnaces . . . tucked away in closets, crawl space or under the stairs.

And these Climate Changers are really compact—up to 50% more compact than other makes of comparable capacity. Adds extra installation flexibility while preserving space inside your homes . . . or gives your home buyers a more attractive outside installation.

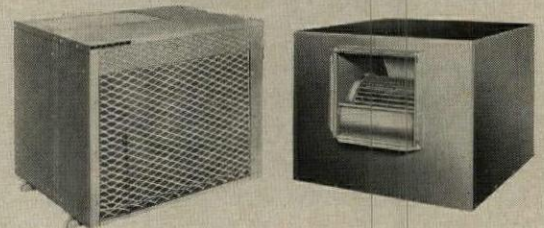
**SERVICED RIGHT!** Your TRANE Dealer is a hand-picked expert in the field of air conditioning. He's the kind of business-like contractor that will see to it that your homes are equipped with the right sized unit, that it's installed right and serviced right. And he's supported by the qualified



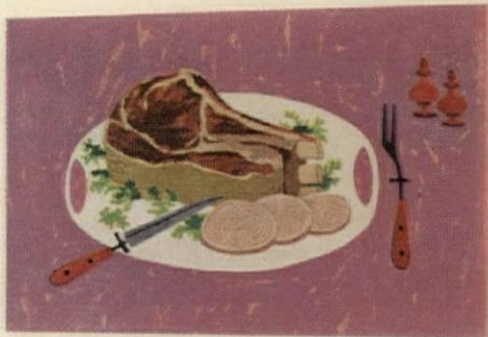
Horizontal packaged cooling unit installed through-the-wall, ducted into central heating and cooling system.



Split-system cooling unit. Condensing unit installed inside or outside, connected to a horizontal fan-coil unit that can be installed in attic, basement, utility room or garage.







sits on,  
fits in,  
hangs up,  
builds in,  
or  
you name  
it!...

# CARTE

## GAS OVEN

Fabulous sales-winner from CALORIC...featuring flexibility that's rare—and well done! ■ Never before anything like CALORIC's new A LA CARTE—most adaptable gas oven ever! It answers design problems of limited kitchen space . . . it lets you offer prospects the convenience of an extra oven—special feature of a kitchen that's anything but commonplace! It's a perfect sales-clincher! ■ Yes, the A LA CARTE is a new concept of flexibility: you can design kitchens the way customers want 'em! *And so easily!* Sits on a counter top. Hangs on any wall. Fits beneath or between wall cabinets. Can even be built in. Most important: complements CALORIC's "slide-in" Compacto® range with the built-in look. ■ The A LA CARTE offers latest cooking conveniences, too. It has CALORIC's simple dials for low temperature cooking . . . used as a second oven, the A LA CARTE lets homemakers bake and roast at the same time at two different temperatures. *Plus* the Cook-and-Keep-Warm oven system that cooks to perfection, then holds food dinner-ready for hours. *Plus* the sleek good looks that sell! ■ Don't lose time—prospects will look for the A LA CARTE. It's going to start plenty of talk . . . compel plenty of sales. Tie-in and sell more homes!

*Caloric*®

CALORIC CORPORATION, TOPTON, PA.



FREE FROM  
CALORIC  
KITCHEN  
COLOR-  
PLANNING



Caloric kitchen color-planning by a famous color consultant answers all decorating questions for you. It's yours free, exclusively from Caloric.

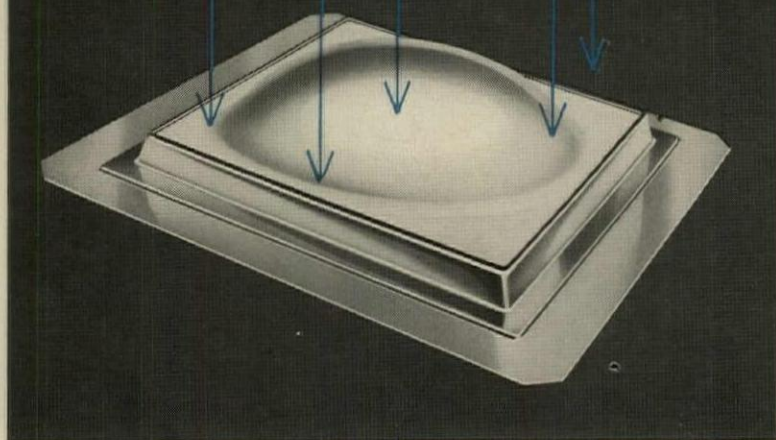
What you get is highly professional color-coordination for your kitchens. Color themes are provided that blend Caloric Compacto® ranges, built-ins, range hoods, splashplates, and new Caddie with floor coverings, wall papers, paints, and counter tops—beautiful complementary color harmonies are the result throughout each kitchen.

Here's your final, beautiful touch of Caloric "sell".





## Daylight without Glare



and **COLOR** too!

# Consolite®

**Aluminum-Framed Fiberglass Skylights**  
by **HUNTER**

**SOLVES LIGHTING PROBLEMS**—Doesn't create new ones!

**DIFFUSES DAYLIGHT**—Eliminates "inside" glare

**REDUCES SOLAR HEAT**—Blocks out hot spots

**LONG LIFE**—Sidesteps possibility of accidental breakage

Six new *aluminum-framed fiberglass skylights*, plus standard *all-fiberglass models*, cover any installation requirement on all roof types; open new architectural vistas in interior lighting—for *home, office, factory, or institution*.

Eight pastel color tints match or contrast with existing décor... provide a complete range of light transmission coefficients. Single or double dome models, all standard sizes. Ask for descriptive folder showing how Consolites add *daylight without glare!*

### HUNTER ENGINEERING CO.

Main Office: 1495 Columbia Avenue • Riverside, California  
Consolidated Division: P. O. Box 7425 • Houston, Texas



HUNTER ENGINEERING CO.  
Consolidated Division: P. O. Box 7425 • Houston, Texas  
YES! Please send complete Architectural File Folder on Hunter Consolites.

Name \_\_\_\_\_  
Firm \_\_\_\_\_  
Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_

## Hows and whys of colonial craftsmanship

**EARLY AMERICAN HOMES FOR TODAY.** By Herbert W. Congdon. Charles E. Tuttle, Rutland, Vt. 236 pp. \$12.50.

Today is an important word in the title, for this is no dessicated treatise touched with the dead hand of historicism. The author—architect, photographer, master-builder-in-the-old-tradition—has loved and explored his subject for a lifetime. Yet he has the insight into today's conditions to realize that the historical background—the technical developments that led to the evolution of the New England houses of the 18th and 19th centuries from the brick and stone domestic architecture of Georgian England—are just that: background technicalities.

So he has concentrated on a

compendium of knowledge that is useful and practical. And he looks back at the underlying philosophies just enough to get across respect and sympathy for the reasons why those houses were designed-and-built the way they were. Without the realization that design and building were at that time synonymous, it is impossible for today's designers to re-create the feeling of belonging—the nostalgic atmosphere of *home*—for which today's homebuyers are searching, so often in vain.

Here is a guidebook to the understanding and appreciation of the best smaller-scale domestic architecture of America's past—a practical primer for today's builder on the hows and whys of colonial design. Besides, it is a handsome volume, well illustrated and well printed.—JAN V. WHITE

## Town centers: cure for suburbia's ills?

**CITIES IN THE SUBURBS.** By Humphrey Carver. 120 pp. University of Toronto Press. \$4.95

Here is a proposal for a dream community based on ideas drawn from ancient cities and new experiments, but primarily the approach is philosophical and psychological. The author, vice-president of the Town Planning Institute of Canada, believes we have not paid enough attention to the spiritual and social nature of man in planning today's cities.

His ideal town center is composed of a series of five squares, all within walking distance. The market square contains relatively small shops rather than large shopping centers because big commercial areas are alien to the esthetics and the spirit of his community. Schools, theaters and restaurants are in a cultural square. No longer would it be necessary to keep the schools out of the commercial part of town because the atmosphere is now proper to education. The city government area is flanked by doctors' and lawyers' offices. There is a cluster of community churches and, finally, a handsome park. Thus the town center would have the pleasant bustle of a Venice without the congestion and noise of a New York. Because single people and the elderly want to live close in, multi-family housing for them should surround the town center. Housing for families would lie outside this complex.

How are these cities-in-the-suburbs to come into existence? Carver's suggestion smacks of the welfare state. He contends that

public land acquisition by local government is required. The federal government could act as banker in assembling land through the period of acquisition to development, while areas for future development could be held by a trusteeship of citizens.

### New on the booklists

**ARCHITECTURE, MAN IN POSSESSION OF HIS EARTH.** By Frank Lloyd Wright, with a biography of FLLW by Iovanna Lloyd Wright. Doubleday & Co., Garden City, N. Y. 128 pp. \$10.

How basic building materials influenced the development of architecture.

**HOW TO COLOR-TUNE YOUR HOME** (revised edition). By Louis Cheskin. Quadrangle Books, Chicago. 203 pp. \$5.95.

Aimed at the homeowner, but the builder will find ideas that will tune up his communication with his interior designer.

**CONDOMINIUM ENTERPRISE.** By Harold N. Vogel and Jonathan V. Pollack. Independent Printing Co., New York City. 126 pp. \$3.50.

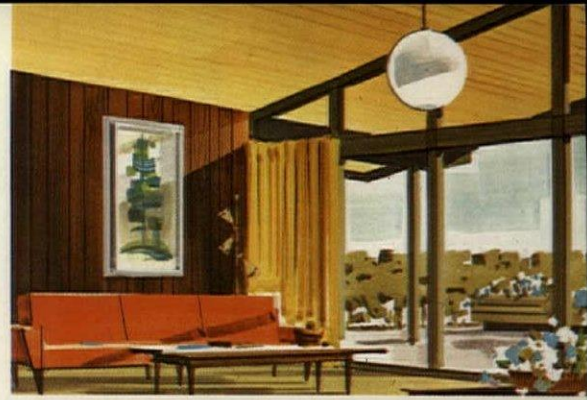
A realty analyst and a lawyer delve into the finer legal points involved in condominium apartment ownership.

**THE JAPANESE HOUSE . . . ITS INTERIOR AND EXTERIOR.** By K. and K. Ishimoto. Crown Publishers Inc., New York City. 128 pp. \$5.

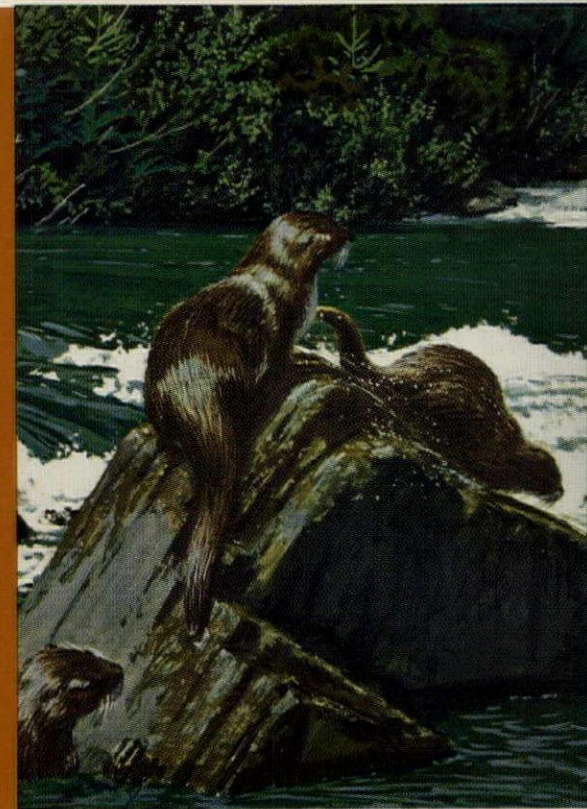
A handsome well-illustrated analysis of the simplicity and grace of Japanese houses, with particular attention to ideas borrowable for U.S. use.



INTERIOR



EXTERIOR



Why  
Weyerhaeuser  
Wood Products  
Are Your  
Best Building Buy

STRUCTURAL



COMMERCIAL







Four profitable reasons  
for using Weyerhaeuser wood products in your

## Commercial Building Projects

Careful product selection becomes increasingly important within the highly competitive margins of commercial building. Initial costs, projected maintenance costs, overall design concepts and safety factors must all be considered. Heavy emphasis must be placed on product performance and availability. Here's how Weyerhaeuser wood products can help you meet these exacting demands:

**Design Flexibility:** Within the diversified Weyerhaeuser line, you'll find a product (or choice of products) to satisfy all functional or aesthetic design considerations. In many instances, interchangeability of species and grades permits flexibility in planning and bidding. Custom products or services, such as fire-retardant treated prefinished hardwood panelings, or Nu-Loc lumber in preferred lengths and widths, enable you to compete within pre-established specifications—profitably!

**Dependable Performance:** For over 60 years, the name Weyerhaeuser has been synonymous with quality wood products—products that have their beginnings in managed forestlands, are carefully milled, scientifically Kiln-Dried, accurately graded to industry end-use standards, and protectively shipped. Many are performance guaranteed in writing.

**Overall Economy:** These better building products can lower total in-place costs through time and labor savings, reduced callbacks and replacements. And for the owner . . . savings on future maintenance dollars.

**Customer Acceptance:** The Weyerhaeuser trademark is known and respected as a standard of excellence in wood building materials. Advertising and merchandising programs aimed at your key customers and prospects point out the quality product features of your building programs.

Nationally known and trusted building materials—skillfully manufactured to meet your design and performance requirements—available through a source nearest you. These are the reasons why Weyerhaeuser wood products are your best building buy!





**1** EXTERIOR PLYWOOD—Including precision-grooved Texture 1-11 for vertical sidewall uses **2** GENUINE WOOD SIDING—Horizontal Bevel and Drop sidings, vertical Channel Rustic, Board and Batten, Vee and Flush Joint sidings **3** BEAMS—In many sizes and lengths for light commercial requirements **4** DECKING—Patterned or S4S K-D decking, plus laminated decking with tongue and groove, end-matched, vee-edge design **5** SPECIALTY ITEMS—Millwork including trim, baseboard, moldings and door jamb sets **6** HARDWOOD PLYWOOD PANELING—Such prefinished hardwoods as new 7/16" Craftwall in 14 distinctive tones and the popular Forestglo in 9 fine finishes **7** HARDBOARD PANELS—Regular, perforated, grooved, striated, pre-finished and prime-coated **8** PARTICLEBOARD PANELS—Including top quality factory filled and sealed Timblend, ready for top-coat finishing **9** RODDIS DOORS—Flush wood veneered doors for every opening, featuring the lifetime guaranteed "golden dowel" interior and exterior line.

See your Weyerhaeuser Dealer for information and service on the complete line of Weyerhaeuser products.



**Weyerhaeuser Company** • Wood Products Division • Tacoma 1, Washington  
*Symbol of quality in the world of wood*





# FINISH HOMES DAYS FASTER! DURABOND

New quick-acting  
wallboard joint  
compound  
hardens in hours,  
not days!

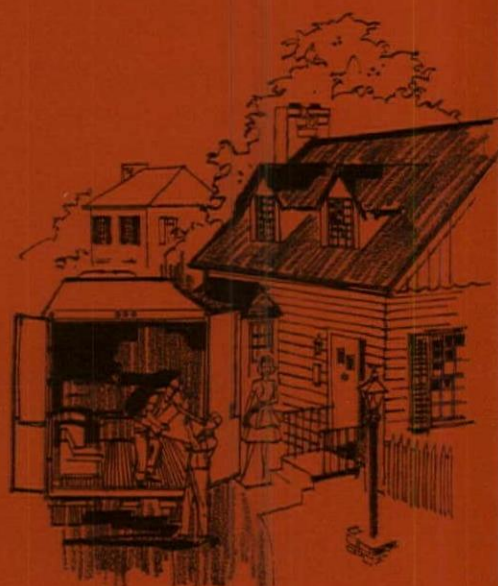
Speed up completion of every house by 3, 4, even 6 days, to increase turnover and get back your working capital at far less financing cost. **DURABOND**, the new quick-acting wallboard joint compound, does it. Used with the **PERF-A-TAPE** System, **DURABOND** delivers smooth, completely finished joints in hours, regardless of weather, ready for next-day decorating. You save money by saving the "walk-away-and-wait" time. Also, faster house delivery makes you stronger competitively.

To start saving, start using **DURABOND**—developed and field tested right on the job by United States Gypsum, the leader in joint treatment products. For more information, write to Dept. HH-31, 101 South Wacker Drive, Chicago 6, Illinois.

\*T. M. Reg. U. S. Pat. Off.

## UNITED STATES GYPSUM

THE GREATEST NAME IN BUILDING





# Give The Lady What She Wants!

SUITABLY SPACIOUS CLOSETS WITH SMARTLY STYLED DOORS



∞; NOW—DECORATOR DESIGNS AT FLUSH DOOR PRICES ∞∞

## FLOAT-AWAY'S NEW GEORGETOWN CLOSET DESIGN

...turns lookers into buyers, yet costs no more than the basic flush panel door. *Also, at no extra cost—*

- 5 decorator colors when ordered in truckload quantities—Driftwood White in any quantity.
- 10% heavier than any other metal closet door—now increased to #23 gauge steel.
- No rust worries ever—zinc electroplated and bonderized steel.
- No door frames needed—all Float-Away Closet Systems are complete with trim.

Write for details:



FLOAT-AWAY DOOR COMPANY  
1173 ZONOLITE ROAD, N. E. / DEPT. H-863 / ATLANTA 6, GEORGIA

**NO OTHER CLOSET DOOR EVEN OFFERS ALL THE FEATURES FLOAT-AWAY GUARANTEES**



# figure it out!

(COST-WISE, SALES-WISE)

## AND YOU WILL CHOOSE EDWARDS ZONED HYDRONIC HEATING OVER FORCED AIR EVERY TIME!

**Item 1** . . . When you install forced air heat, you must pay extra for a water heater. In an Edwards Zoned Hydronic (hot water baseboard radiation) System, the domestic hot water heater is an integral part of the boiler.

**Item 2** . . . When you install forced air heat, you must cut (and pay for) ugly holes in the walls. An Edwards Hydronic System requires no extra carpentry.

**Item 3** . . . A forced air system often creates drafts, uneven temperatures and complaints from your home buyers. An Edwards Zoned Hydronic System provides an even blanket of warmth and satisfied customers.

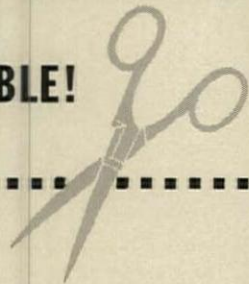
**Item 4** . . . A forced air system costs the home-owner up to 30% more in fuel. An Edwards System can be zoned, thereby eliminating waste heat.

When you stop to figure these added costs and sales disadvantages of forced air heat, you will choose an Edwards Zoned Hot Water Baseboard Radiation System every time.

Edwards Engineering Corporation, Pompton Plains, New Jersey  
Phone: Area Code 201 / 835-2808.



**AN EDWARDS ZONED HEATING SYSTEM  
MAKES YOUR HOMES  
SO MUCH MORE SALEABLE!**



# EDWARDS

Foremost manufacturer of factory packaged heating and cooling equipment — boilers, chillers, baseboard radiation, circulators and zone valves.



WE'LL HELP YOU FIGURE IT OUT FOR YOURSELF,  
SEND THE COUPON FOR ACTUAL COMPARISON FIGURES.

Edwards Engineering Corporation / Pompton Plains, N. J. / Dept. H H 8

NAME \_\_\_\_\_  
COMPANY \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
CITY \_\_\_\_\_ STATE \_\_\_\_\_





**3/4 TO 2 HOURS**

Completely Installed By Qualified Carpenter



**LESS THAN 10 MINUTES**

Completely Installed By Anyone!

**new Homeshield PRE-HUNG FOLDING DOORS**  
eliminate costly installation labor of on site assembly and painting

Yes, these new folding doors can be installed in less than 10 minutes. They are pre-hung in a pre-finished aluminum frame. All hardware is installed. Door panels are finished in Oyster white, no need to paint. Doors are packaged as one integral unit ready for immediate installation! Even trim is included!

The beauty of the doors speaks for itself. Now you can select from 4 decorative patterns, any of which will add a new, distinct and decorative focal point to any room, whether modern, contemporary or traditional. Ideal for homes, offices, motels, apartments.

Operative features include new patented spring hardware that permits full access to closet opening. This feature also assures quiet operation, prevents sagging and holds doors positively in open or closed position. Doors have been fully tested and proved to withstand abuse, humidity and temperature extremes.

The cost? **COMPETITIVELY PRICED!**  
The installation savings and customer satisfaction? **PRICELESS!**

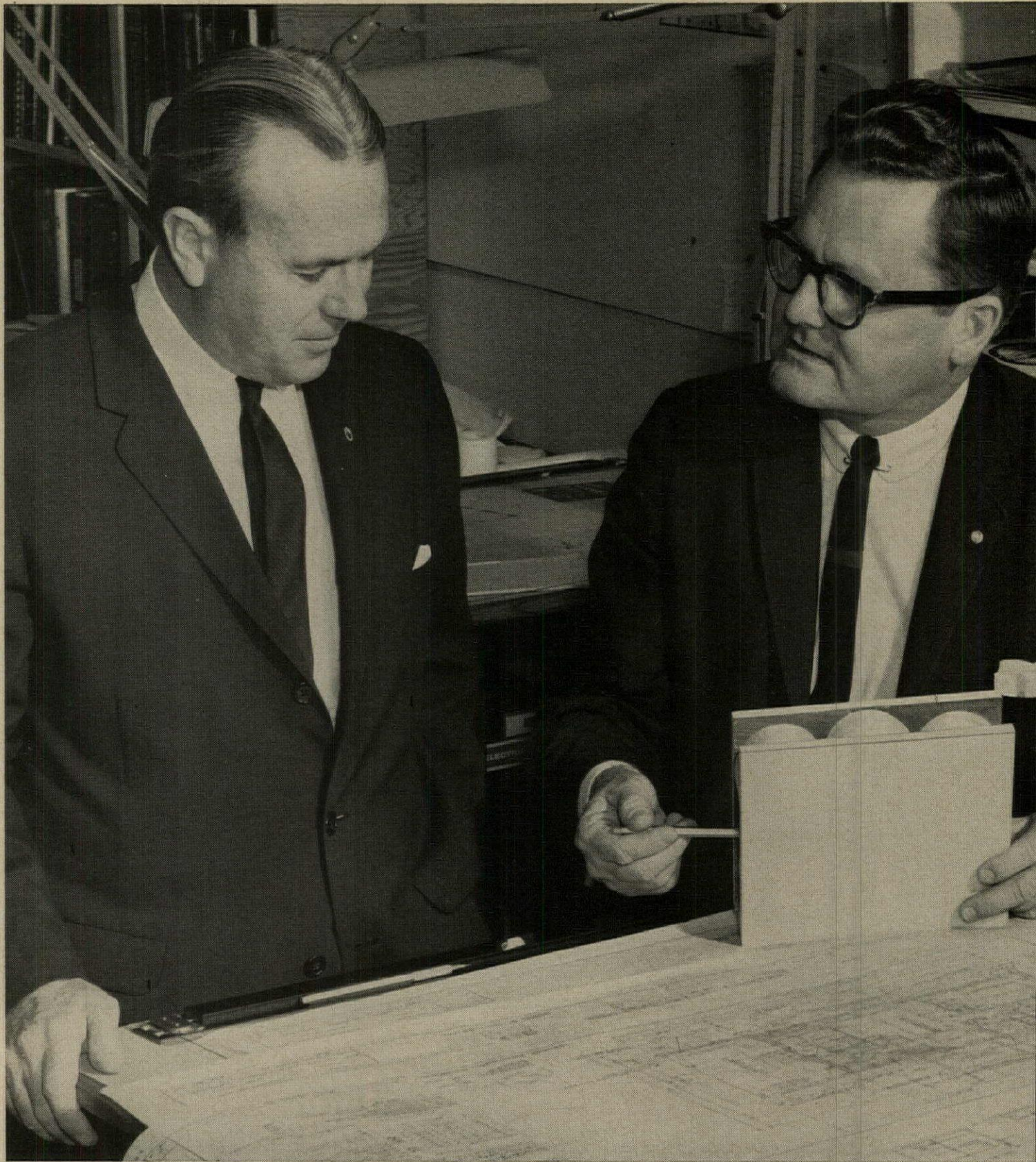
For more information and full specifications write today.

**AMERICAN SCREEN PRODUCTS COMPANY**  
Chatsworth, Illinois • Dept. HH-8



Homeshield pre-hung folding doors are another new product for the home from American Screen Products Company, now celebrating its 25th anniversary.



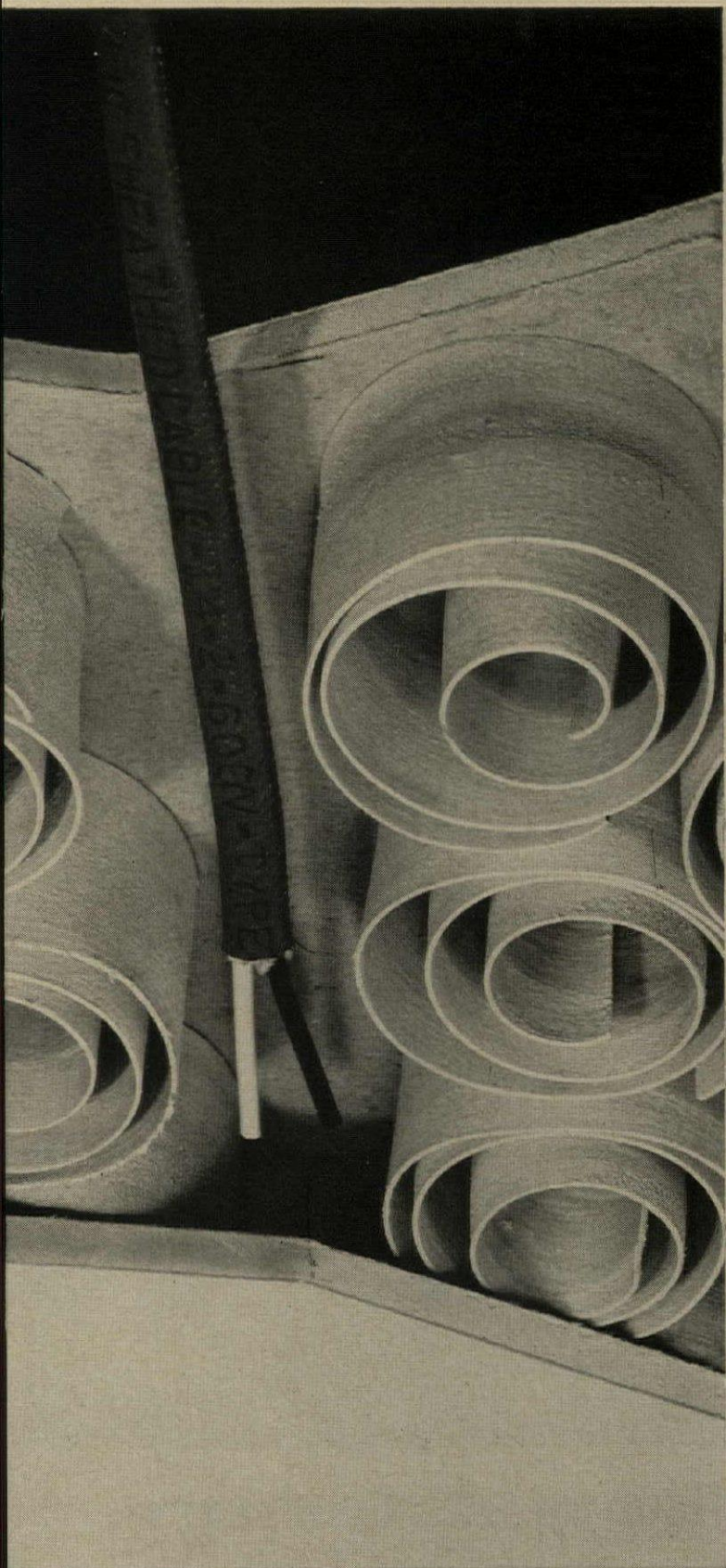


Mr. John J. Finnegan (left), Vice President Operations, and Mr. Herbert R. Savage, Chief Architect, of General Development Corporation, Miami, Florida.

**The Gold Bond difference:  
New Spiral-Core speeds home  
construction, sustains quality  
for progressive General  
Development Corporation.**

"Spiral-Core is perfect for builders who use trussed roofs," says Mr. Herbert R. Savage of General Development Corporation. "We're using it in the homes we're constructing in our big developments at Port Charlotte, Port St. Lucie and Port Malabar, Florida." Yes, Spiral-Core is a time-saving and cost-cutting product that is playing an ever-increasing role in panelization . . . still maintaining quality standards. Despite its space-saving thinness, Spiral-Core





Cutaway shows built-in wiring channel in center of each panel.



Large 4' x 8' panels go up quickly and easily.

acts a foot thick. Thump it. The sound is solid . . . no hollow or "drumming" effect. And it has strong impact resistance . . . several times greater than between stud areas of conventional partition construction. The core of each lightweight but sturdy 4' x 8' panel is formed of precision-cut hardwood spirals. Exterior surfaces are tough gypsum wallboard. Only 2 $\frac{3}{8}$ " thick, Spiral-Core partitions can save up to 33 sq. ft. of floor space over conventional

Gold Bond materials and methods make the difference in modern building

walls in an average-size house. And erection time for all interior, nonbearing partitions is substantially cut. Electrical raceways come built in. Or you can pierce the wood spiral core with conduit or cable. For samples and technical information, see your Gold Bond<sup>®</sup> Representative. Or write Dept. HH-83, National Gypsum Company, Buffalo 25, N. Y.







Chipstone Textured Sheet Vinyl

## Build home sales from the floor up with Goodyear— lowest-cost solid vinyl floors you can buy!

(available in textured or smooth surface)

Goodyear floors add more sales appeal at less cost than any others you can buy. Just look at what they offer—at the lowest price of any solid vinyl on the market: Handsome patterns and colors. Easy care—no waxing or heavy scrubbing required. Long wear—backed by Goodyear's Lifetime Guarantee. Goodyear solid vinyl floors come in two constructions: DeLuxe TRUE VINYL, a solid vinyl floor, in 9" x 9" tiles and multicolor marble patterns that go all the way through; or DeLuxe, the all-vinyl compounds floor, in 9" x 9" and 12" x 12" tiles or 72"-wide sheet vinyl. There is a variety of decorator designs both in smooth surface and in the exciting new Cloisonette textured surface such as the new Chipstone pattern shown here. Both tile lines are easily installed on or above grade. Get the full story on these sales-building floors from your Goodyear Flooring Dealer or Distributor. Or write Goodyear, Flooring Department H-8127, Akron 16, Ohio.

### Lifetime Guarantee for Goodyear Vinyl Flooring

Goodyear will replace flooring that wears out in normal use in home, under these conditions.

1. Flooring must be installed and maintained according to Goodyear recommendations.
2. Flooring must be in home which was continuously occupied by flooring purchaser since installation.
3. Purchaser must present original guarantee certificate.
4. Claim must be approved by Goodyear, prior to replacement.

NOTE: Replacement offer does not extend to installation costs.

**GOODYEAR**  
FLOORING PRODUCTS

HOUSE & HOME



Decorative materials

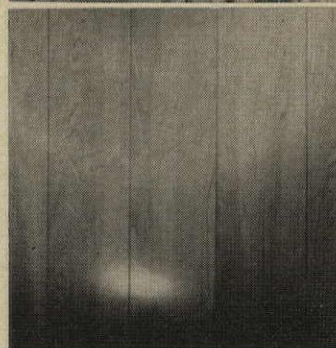


**Transparent vinyl panels** for windows, doors, partitions, and skylights are rigid, shatterproof, and nonflammable. New line includes standard-size panels and rolls and glazing panes in 12 sizes: all are .055" thick. Available in corrugated and flat sheets, clear and with a green tint. About 50¢ per sq. ft. Alsynite, New York City.

For details, check No. 1 on p. 183

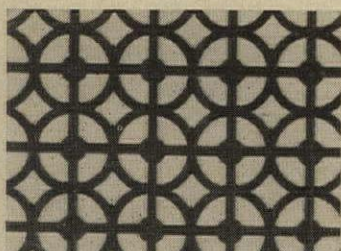
**Prefinished plywood panels** are now offered in four luxury wood veneers. Classic-line paneling is grooved for 16" o.c. installation. Suggested retail prices: \$1.50 per sq. ft. for teak (top right), \$1.60 for butternut (right), and \$2.95 for wormy chestnut and Brazilian rosewood. U.S. Plywood, New York City.

For details, check No. 2 on p. 183



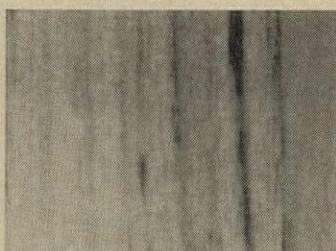
**Vinyl-asbestos flooring** is embossed to look and feel like wood. Color is integrated in the tile rather than inked on the embossing. New Terraflex tiles are 9"x9"x1/16", come in four wood shades: ash, birch, maple, and teak. Johns-Manville, New York City.

For details, check No. 3 on p. 183



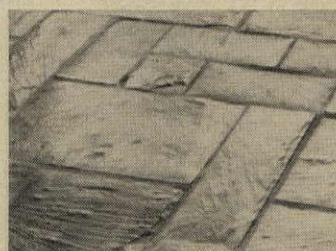
**Decorative hardboard** has a 50% open area with a full border. Because the hardboard is tempered, it can be used outside as well as indoors. Classicboard is 1/8" thick, comes in 48"x96", 48"x36", and 16"x36" sizes. Retail for 35¢ per sq. ft. Hardboard Fabricators, Newark, N.J.

For details, check No. 4 on p. 183



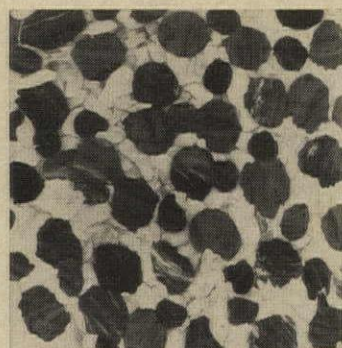
**Plastic laminate finish** looks like real wood when treated with oil. It is best suited to kitchen cabinets and other surfaces where durability and fine finishes are desired. Oil-Rub laminate comes in all Decorative Micarta colors and patterns. Westinghouse, Hampton, S. C.

For details, check No. 5 on p. 183



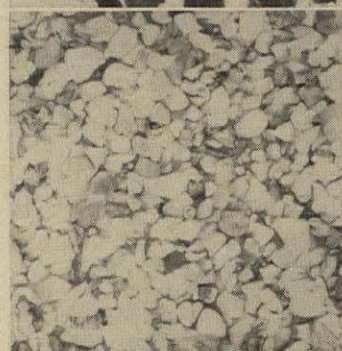
**Colored tile** for patios, porches, and playrooms is made of cement treated to look like natural slate. It weighs up to 75% less than natural slate and is more durable because it is homogeneous throughout. Dealer price: less than 50¢ per sq. ft. EMCO/Electromatic Corp., Reading, Pa.

For details, check No. 6 on p. 183



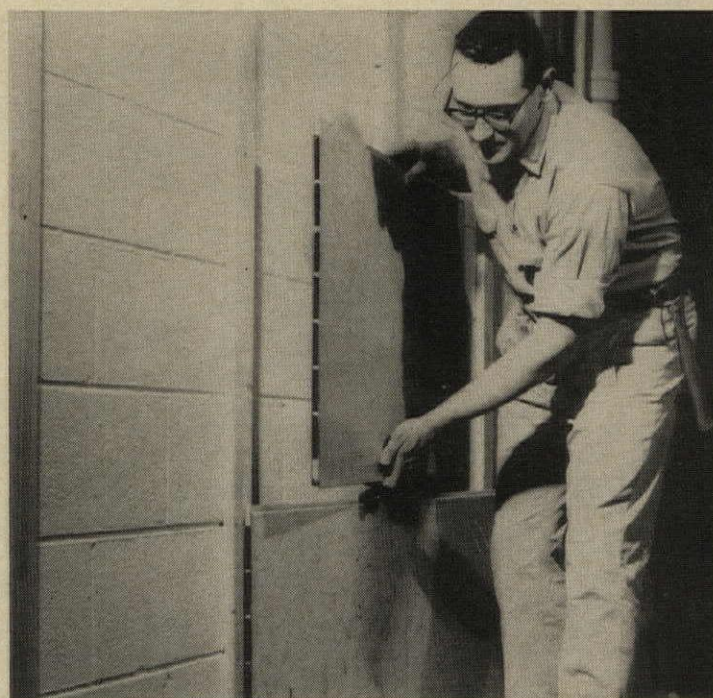
**Hollow-core panel** with a pre-decorated finish can be applied directly to joists or studs or to furring on plaster, brick, or block walls. Korelock has a V joint for fast, accurate fit. Paneling is 5/8" thick, comes in 2'x4' and 2'x8' sizes, in 11 colors and six wood-grains. Marsh Wall Products, Dover, Ohio.

For details, check No. 7 on p. 183



**Vinyl Tile** is offered in two new patterns. La Paz (top left) is designated for accent in entries and other high traffic areas. It comes in gray, brown, green, and beige, 9"x9" and 12"x12", 1/8" and .080" gauge. Finesse (left) is for family rooms, kitchens, and halls. It comes in ten pastel colors, 9"x9"x1/16" size only. Burke Rubber, San Jose, Calif.

For details, check No. 8 on p. 183



New products continued on p. 165





UNICOM-coded trusses, keyed to working drawings, allow quick and accurate placement on the site. W trusses eliminate load-bearing partitions for a free-span area below, too. Note use of notched gin pole for positioning.



# unicom: WHAT IS IT ?

New uniform modular dimension system gets your homes of **WOOD** under roof faster, ready for sale sooner

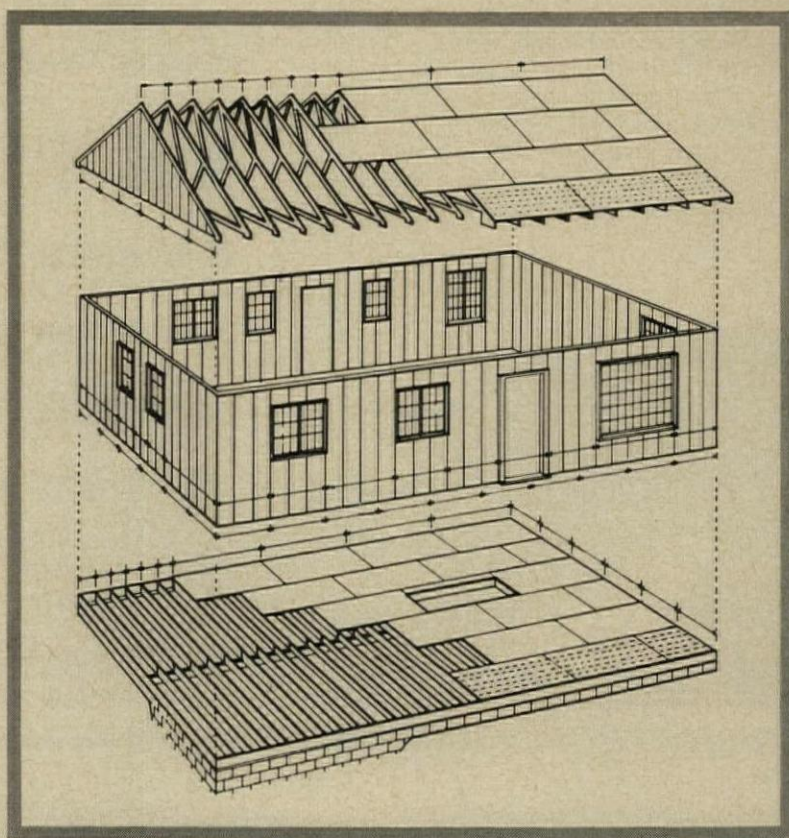
A new word for wood . . . UNICOM now gives you a standard modular component system to build with and profit by. Whether you build one home or one hundred . . . every one can go up faster, be finished off sooner, weather or not.

*UNICOM is a system of uniform dimensioning . . . using a modular planning grid divided into equal spaces of 4, 16, 24, and 48 inches for width and length. Based on the 4-inch modular standard, the 16- and 24-inch units are the multiples for walls, windows, and door panels. The 24- and 48-inch units are for overall exteriors and for floors, ceilings, and roof construction.*

Vertically, UNICOM's first floor standard exterior wall height is 8' 1½" from the top of the sub-floor to the bottom of the ceiling joists. Roof slopes are standardized, too . . . as are other floor-to-floor dimensions, which permits the use of ready-made stairs for an infinite variety of house designs.

*UNICOM is flexible . . . allows on-site construction or in-the-shop fabrication . . . always based on standard lumber sizes. UNICOM is applicable to all types of 1-, 1½-, 2-story, split-level, and bi-level homes . . . welcomes the use of wood with other materials, such as walls of glass or stone, and masonry foundations.*

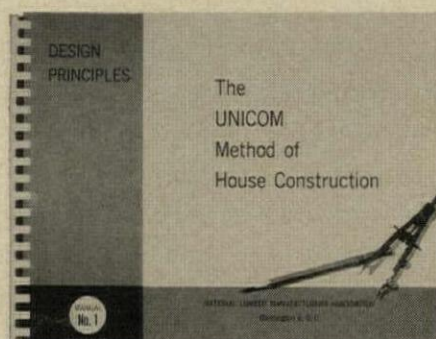
*UNICOM is cost-saving . . . assures interchangeability of units from any supplier using the system, and reduces inventory of parts. It cuts labor costs with less time on the site.*



With UNICOM you can come to quicker selling terms with your prospect, because you can have his house up sooner to meet his buying terms. Only wood gives you so much flexibility to build the best homes . . . the best-selling homes . . . in your community. For more information on building better with wood and UNICOM, write:

NATIONAL LUMBER MANUFACTURERS ASSOCIATION  
Wood Information Center, 1619 Massachusetts Avenue, N.W., Washington 6, D.C.

UNICOM MANUAL NO. 1: "The Unicom Method of House Construction" . . . 122 pages of building principles, drawings, and modular planning for basic homes of wood. Single copies of Manual No. 1 are available without cost to those associated with or supplying the home building industry. Your request should be made under professional letterhead, and sent to UNICOM, National Lumber Manufacturers Association, 1619 Massachusetts Avenue, N. W., Washington 6, D. C.

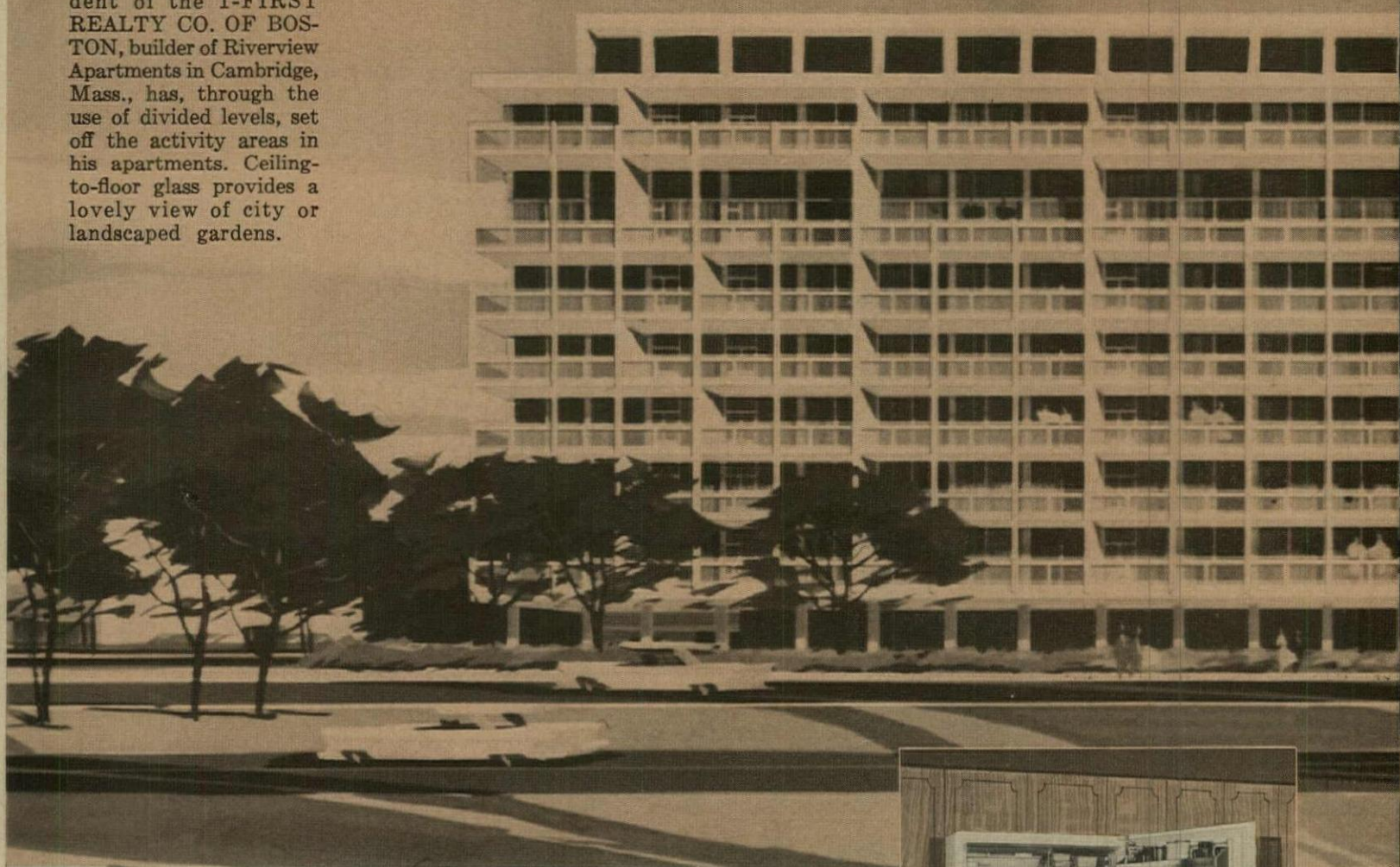




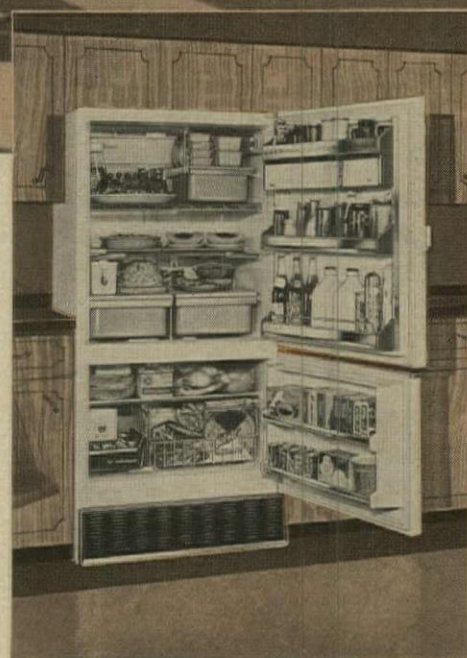


Max R. Kargman, President of the 1-FIRST REALTY CO. OF BOSTON, builder of Riverview Apartments in Cambridge, Mass., has, through the use of divided levels, set off the activity areas in his apartments. Ceiling-to-floor glass provides a lovely view of city or landscaped gardens.

# This successful RCA WHIRLPOOL quality was first



More and more builders of quality homes and apartments are installing RCA WHIRLPOOL appliances to strengthen their quality sales approach even more. It takes more than just a "sharp pencil" to sell them, because they know just ordinary appliances can bog down their quality story in the kitchen. That's why for his Riverview Apartments, Mr. Kargman offers his prospects a choice of 14 or 12 cu. ft. RCA WHIRLPOOL No-Frost refrigerator-freezers, a striking new electric set-in range, a built-in dishwasher and food waste disposer. Builders are offering our top-of-line No-Frost refrigerator-freezer with the IceMagic® automatic ice maker in quality RCA WHIRLPOOL kitchen packages. These builders also like the economy of *one-source ordering* for a full line of appliances that can decrease paper work and increase discounts. Join up . . . it's easier to sell homes with RCA WHIRLPOOL appliances than sell against them. Call your distributor today!

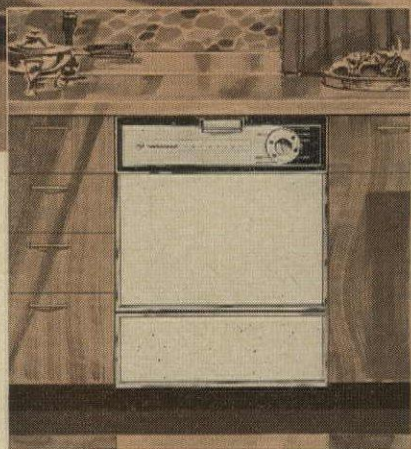


MODEL EKB-161M

Choose from a wide selection of single-door refrigerators or double-door refrigerator-freezers with or without the IceMagic® automatic ice maker.



# builder specified appliances because on his list!



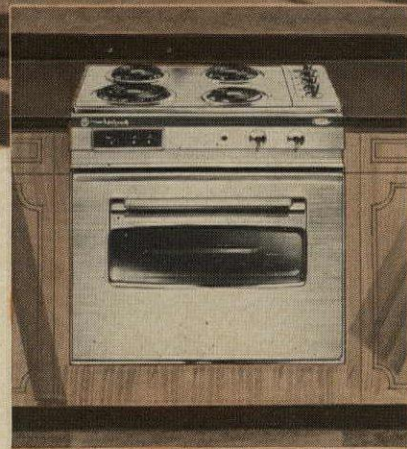
MODEL SKU-70

You can easily finish door and service panel of dishwashers with any material up to 1/4" thick for a perfect match with your kitchen decor.



MODELS RKE155 AND RKE867


You can offer a choice of 24" or 30" RCA WHIRLPOOL built-in ovens, drop-in cooktops, new set-ins or 36" and 30" free-standing ranges. Most models available in brushed chrome, two-tone copper, turquoise, yellow, pink or white.



MODEL RKE2700



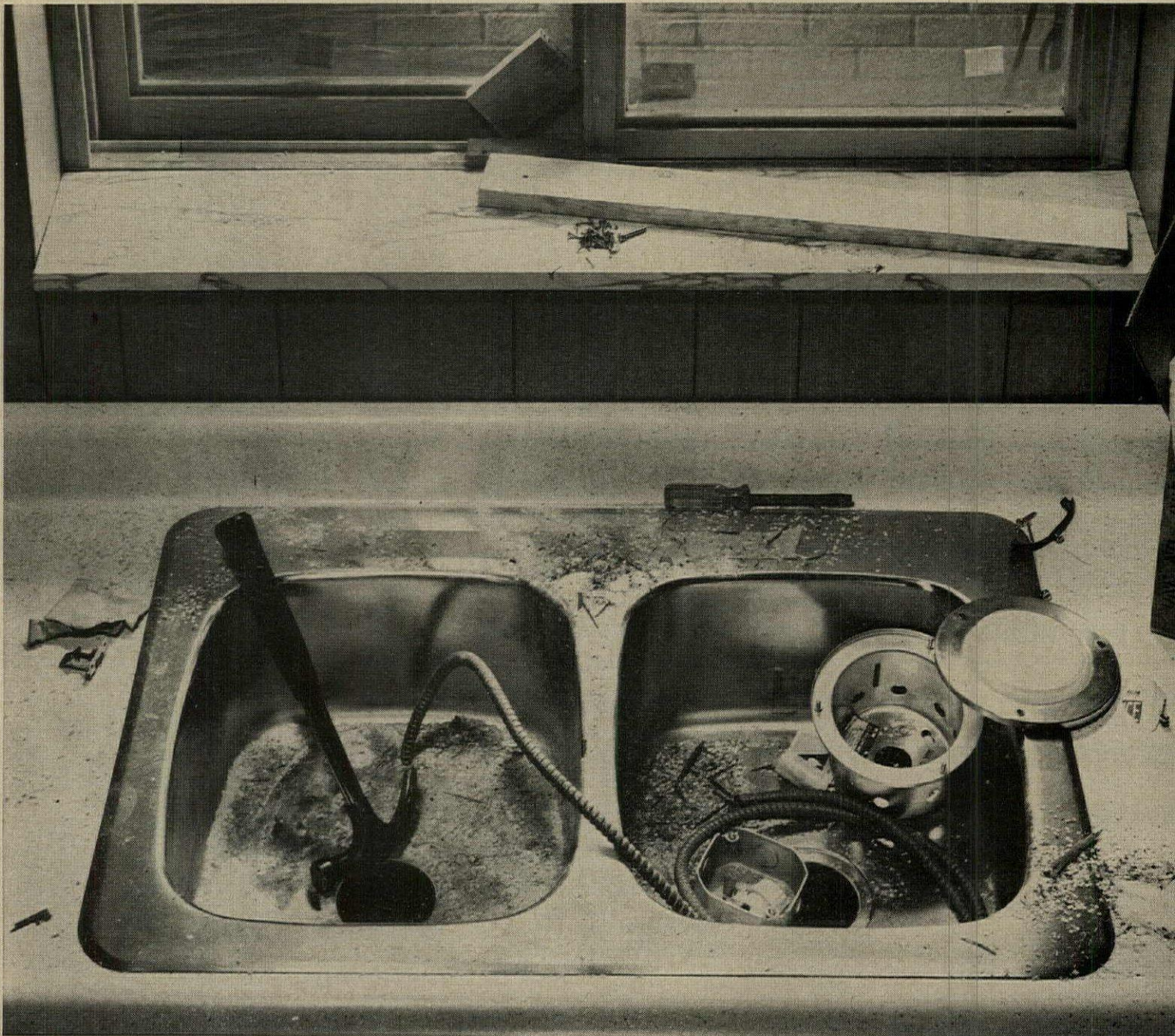
ADMINISTRATIVE CENTER, BENTON HARBOR, MICHIGAN

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**Your greatest asset is our quality performance!**

Manufacturer of RCA WHIRLPOOL Automatic Washers • Wringer Washers  
• Dryers • Washer-Dryers • Refrigerators • Freezers • Ice Cube Makers • Ranges  
• Air Conditioners • Dishwashers • Food Waste Disposers • Dehumidifiers





**WASH IT**

**USS** United States Steel  
TRADEMARK





## AND THERE WON'T BE A MARK

You'll like stainless steel sinks because they stand the rough and tumble of finishing up a kitchen in a new home. You can't expect carpenters, electricians, plasterers, and plumbers to be accident-proof. When they're working in the kitchen, things just might spill or drop. But stainless steel sinks shrug off the mishaps, and still look like they've been handled with kid gloves.

You'll like these sinks, too, because their quality sparkle helps sell new homes and keep them sold. Women go for stainless steel sinks because they clean easily, and are not discolored by the strongest food acids. Fact is, stainless steel sinks actually improve in appearance with age.

You'll like stainless steel sinks most because they reduce call-backs. An enthusiastic wife may be anxious to stock the cabinets of her new kitchen and start feeding the family. It's understandable if she drops a can, or bounces a pan. But it's no worry to you. Stainless steel sinks can take the roughest treatment of the most excited new homeowner.

Yes, you'll like stainless steel sinks, and you'll be pleased with the wide variety of shapes and sizes of stainless steel sinks made by reputable manufacturers. U. S. Steel will be glad to help you get further information from them.

United States Steel Corporation  
Room 6801  
525 William Penn Place  
Pittsburgh, Pennsylvania 15230

Stainless steel sinks are available in a wide variety of styles and sizes to fit every kitchen arrangement. Please send me more information.

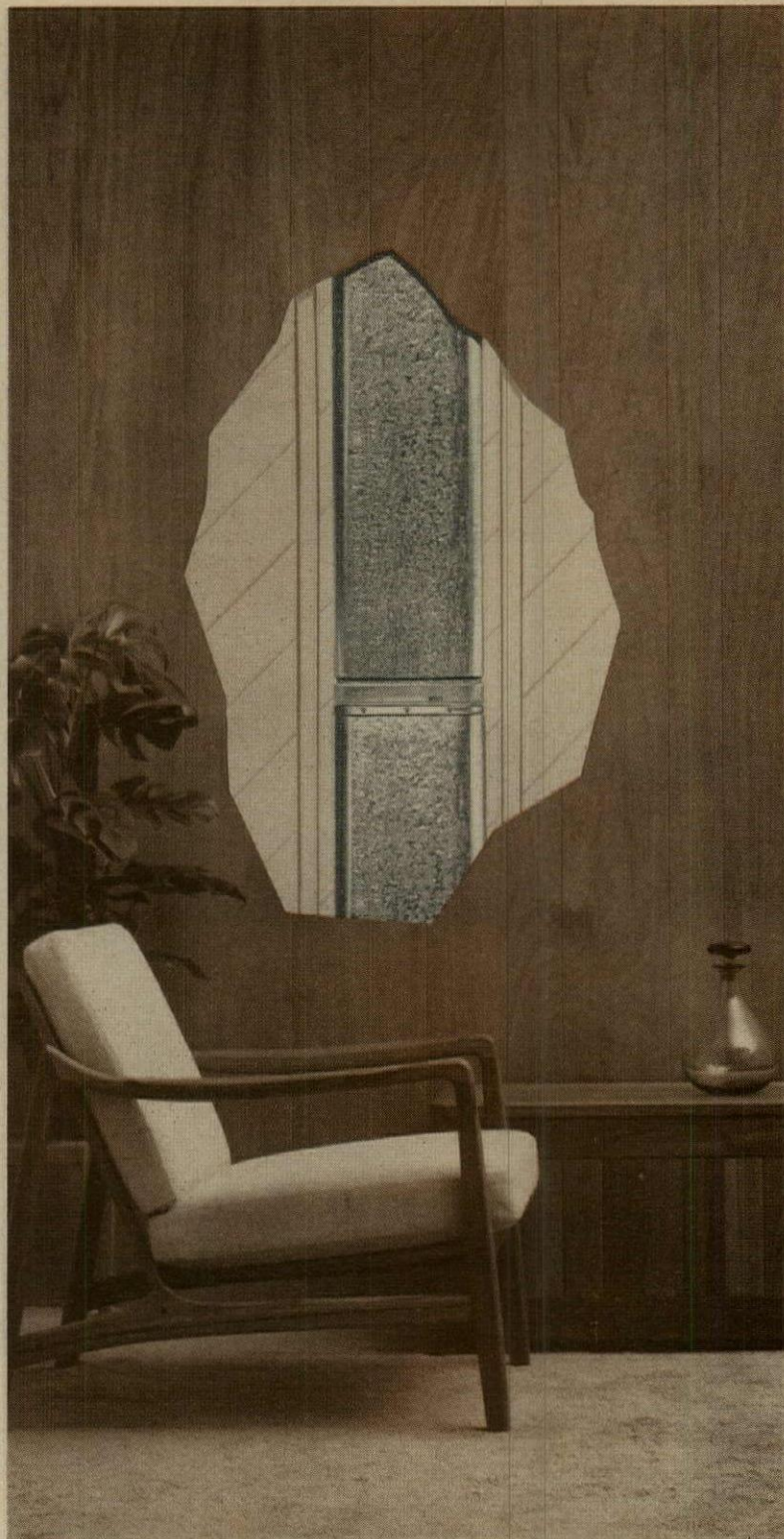
Name \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

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





## Where there's a wall.....there's a way.....!

And this way saves 20% on gas vent cost.

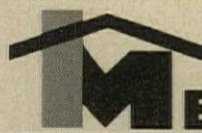
Installs in a 2" x 6" plumbing wall - saves floor space.  Has the capacity for *both* central gas furnace and water heater.  Does the work of two vents - saves 20% in material costs.  Costs less to install.

Called Metalbestos 5/6" Oval, this is the newest, most practical vent ever developed for central gas heating.

Builders can stop wasting valuable living space on gas vents. Metalbestos 5/6" Oval disappears inside the wall with the plumbing vent and water pipes.

Wall vents are no longer limited primarily to space heating. New Metalbestos 5/6" Oval is listed by U.L. as a Type B gas vent and can handle the combined output of a central gas furnace and water heater.

Quality heating contractors have Metalbestos 5/6" Oval now. Also ask about the full line of Metalbestos products: chimneys for masonry, shell and free-standing fireplaces and incinerators—large diameter QC gas vent for multi-story residential, commercial and industrial heating.

 **METALBESTOS**  
DIVISION OF THE WILLIAM WALLACE COMPANY • BELMONT, CALIF. • LOGAN, OHIO

**Metalbestos**

P. O. Box 137 • Belmont, California

Please send me material on 5/6" Oval Gas Vent.

Name \_\_\_\_\_

Firm \_\_\_\_\_

Address \_\_\_\_\_

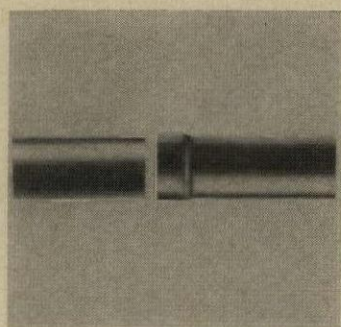
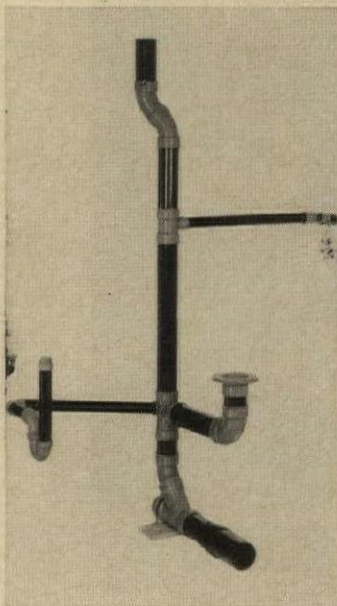
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State

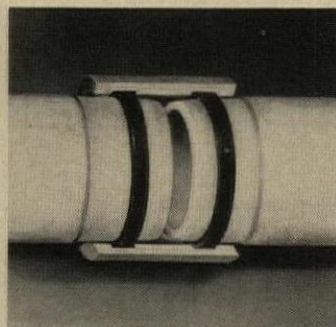


**Plumbing**



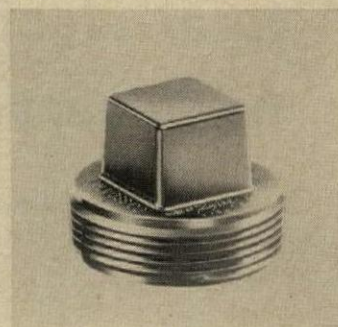
**Plastic piping:** Plumbing tree, made of specification grade pipe and fittings, has solvent-welded joints; sewer and drain pipe (above) has belled end. Plastic cement is applied to straight end of the next length which fits into belled end with a slight turning motion. Kyova, Ironton, Ohio.

*For details, check No. 9 on p. 183*



**Asbestos-cement pipe** for community water systems and sewer mains comes in three pressure gradings. Weld-Tite couplings are easy to assemble, provide pipe-end separation and a flexible, leakproof, vibration-absorbent seal. Eight sizes: 3" to 16". Orangeburg, New York City.

*For details, check No. 10 on p. 183*



**Nylon plug** for drain cleanout lines will not freeze in fittings, its maker says. Zytel nylon resists mineral deposit build-ups, solvents, acids, and alkalis. The plug head has a torque range of 3,220 to 3,965 psi for easy removal. Standard sizes. A. H. Voss Co., Kellogg, Iowa.

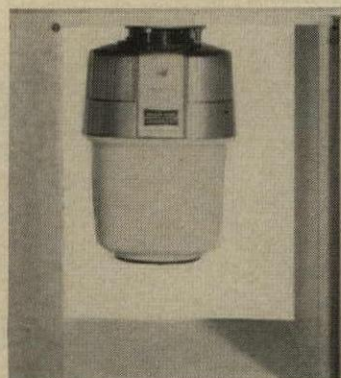
*For details, check No. 11 on p. 183*

**Kitchens**



**Built-in electric range** offers the economy of slide-in installation. Model 2413 is 30" wide, has top controls, a smokeless broiler, a 25" oven with an interior light, and a brushed-chrome backguard. Retail price: about \$199.95. Roper, Kanakee, Ill.

*For details, check No. 12 on p. 183*



**Top-of-line disposer** has new sleeve bearing, impeller, and grind ring which its maker says cut operating sound 10%. Plastic plug on dishwasher connection, slotted screws, and round snap ring simplify installation. \$139 retail. Waste King, Los Angeles.

*For details, check No. 13 on p. 183*



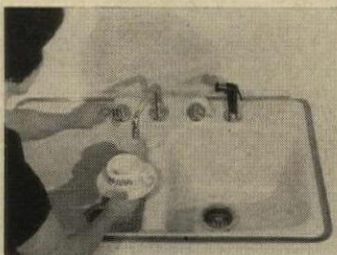
**Undercounter dishwasher** has six full cycles plus dialed short cycles and a plate warmer. A lazy-susan top rack pulls out and adjusts up and down. Supermatic 310 comes in seven colors with a one-piece porcelain tub. Gaffers & Sattler, Los Angeles.

*For details, check No. 14 on p. 183*



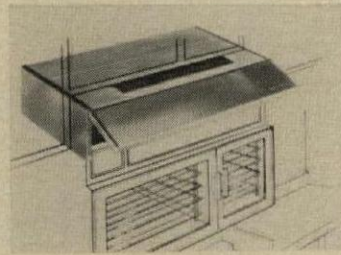
**Low-cost disposer** is a continuous-feed unit with a preassembled sink mount, threaded dishwasher inlet, long threaded electric connection, and long tail for the trap connection. TA 24A has a 1/3-hp. motor, retails for \$49.95. Tappan, Mansfield, Ohio.

*For details, check No. 15 on p. 183*



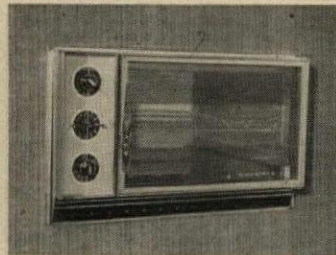
**Double sink** has angle-mounted fitting panel which sets off the brass fixtures and lets water from wet hands on the faucets run back into the sink. The Herrick is 32"x21"x8", has rounded corners and off-center drains. Kohler Co., Kohler, Wis.

*For details, check No. 16 on p. 183*



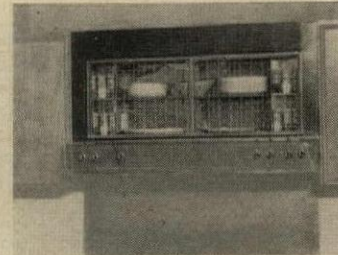
**Ventless range hood** supplements aluminum-mesh filter with cartridge-type charcoal filter. Brushed-chrome unit is 6" high with a two-speed motor. Manual switch reduces the danger of clipping fingers on the fan when cleaning. Swanson, Owosso, Mich.

*For details, check No. 17 on p. 183*



**Separate oven** can be installed on top of any range, built into a wall or cabinet or hung from a cabinet. A La Carte gas units are 30"x18"x16 1/4", have cook-and-keep-warm control, full-width glass door, timer, and interior light. Caloric, Topton, Pa.

*For details, check No. 18 on p. 183*



**Warming oven** fits over the range hood replacing the traditional over-range cabinet. Thermostatically controlled, it has a maximum temperature of 140F. Oven is 15" high, 12" deep, 30", 36", 42", or 48" wide. Stanthony, Los Angeles.

*For details, check No. 19 on p. 183*

*New products continued on p. 168*



## Profiles in total-electric living— by General Electric



General Electric's program for total-electric Medallion Homes and Apartments has speeded sales and construction for these builders. It can do the same for you.

As a starter, you enjoy the advantages of General Electric product quality and dependability.

General Electric experts will help you plan an advertising and merchandising program tailored to your market and your project.

Along with the promotional aid, you receive invaluable technical assistance from experienced G-E Design and Application engineers...and that includes kitchen and laundry designs.

With this kind of support, your Homes and Apartments will sell faster, rent faster and be easier to build—when they are Medallion Homes, equipped by General Electric.

By any measure...There is nothing just as good as General Electric

*Progress Is Our Most Important Product*

**GENERAL  ELECTRIC**

Residential Market Development Operation  
General Electric Co., Appliance Park, AP-6, 230  
Louisville 1, Kentucky

I'm interested in General Electric's program for  
Medallion Homes. Please send me more information.

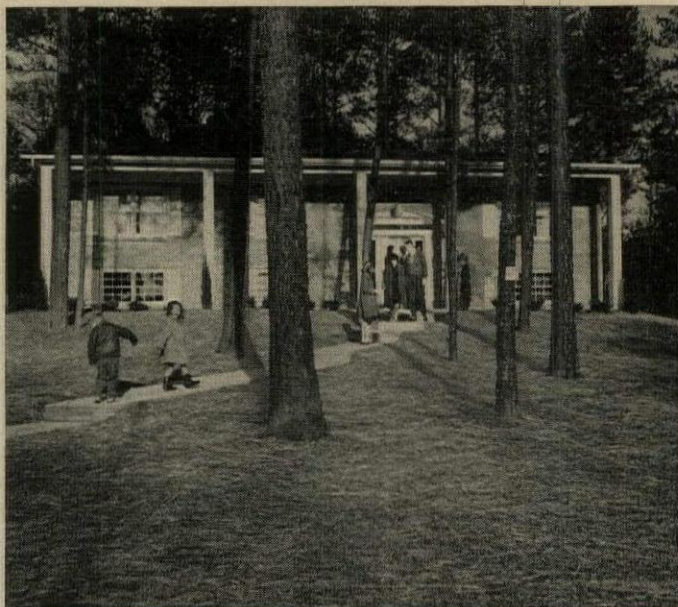
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Company \_\_\_\_\_

Address \_\_\_\_\_

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

HH-8



Birmingham Housing Corp., Birmingham, Ala. Builder Ed Lewis features Weathertron® heat pumps in all 7 of his projects. Taking advantage of General Electric's promotional assistance, Lewis had over 3500 people visit his homes the first two weeks after opening.



The 800 in Louisville is Kentucky's newest and tallest apartment building. Built by Drybrough Enterprises, this 247-unit Medallion Apartment features complete G-E kitchens. Builder Fritz Drybrough is using a customized General Electric promotion program to boost rental sellout.





**Chicot Terrace, Little Rock, Arkansas.** This brand-new, 85-home, Gold Medallion winner opened on February 10th and is already 25% sold. Every house in the Wickard-Baldwin, Inc., project is total electric and fully equipped from kitchen to heating plant by General Electric.

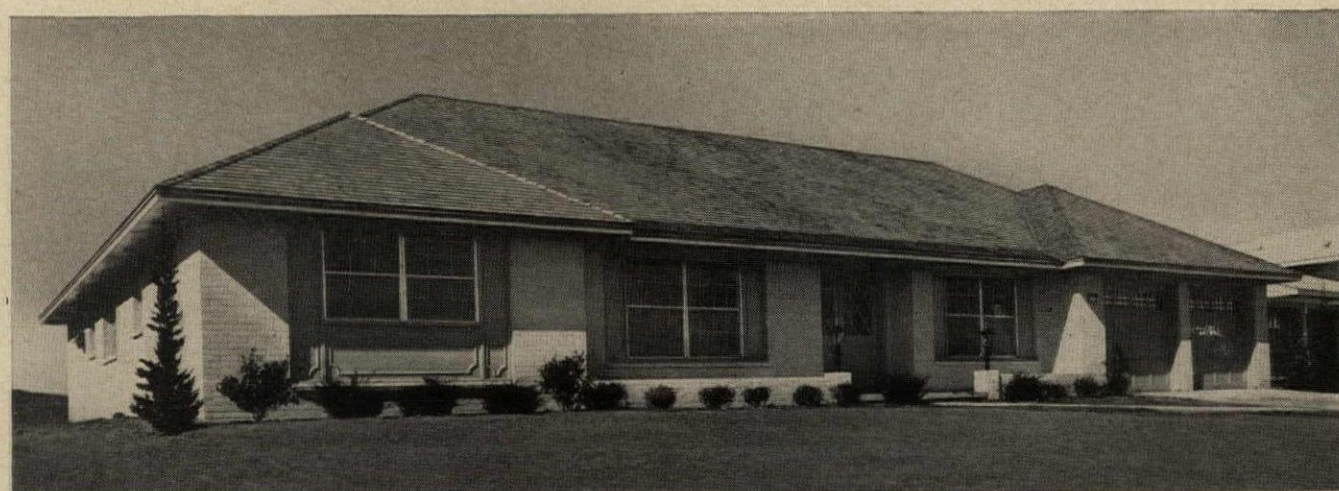


**Clifton Knolls, Schenectady, N.Y.** In the midst of a severe cold climate, these total-electric homes are kept warm with General Electric baseboard electric heat. Builder R. Van Patten says "... my buyers love it." 130 Gold Medallion homes are already sold; and another 500 are planned.



**River College Manor Apartments, Sacramento, California.** The first unit of 32 total-electric apartments was eighty percent rented three weeks after completion. Construction is

now under way on the balance of the 64 apartments. Builder: V. Hal Treadaway. Features: General Electric kitchen appliances, electric heating and cooling.

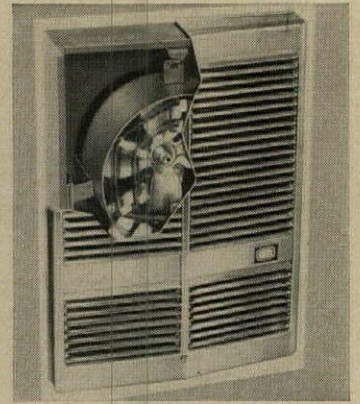
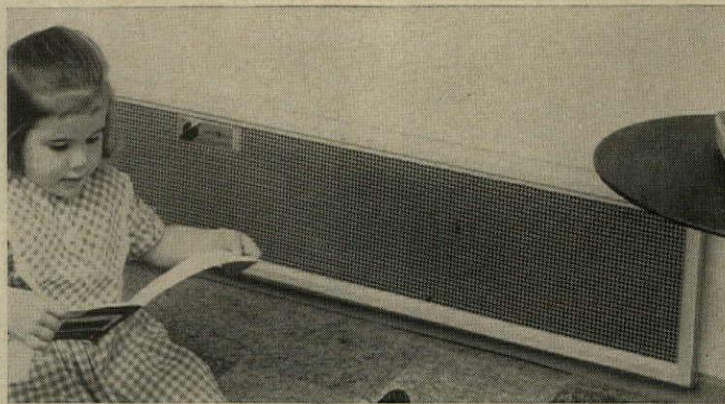
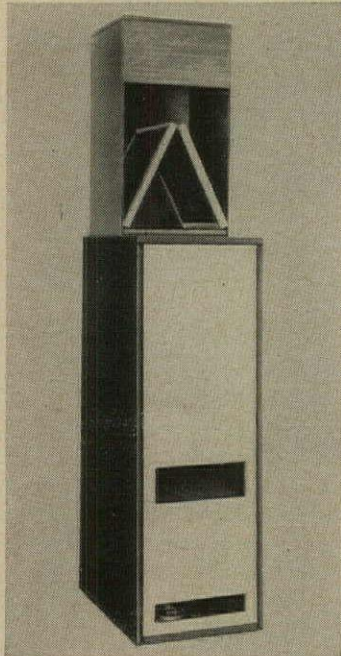


**Southmont Estates, Tulsa, Oklahoma.** The sale of one hundred and thirty General Electric equipped Gold Medallion Homes in only fourteen months led builder Irv Berman

to start a second Medallion project with a backlog of 10 homes sold. These homes feature General Electric kitchens, intercoms, heating and cooling systems.



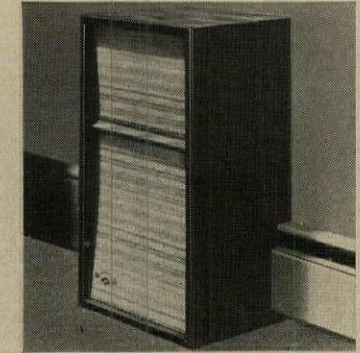
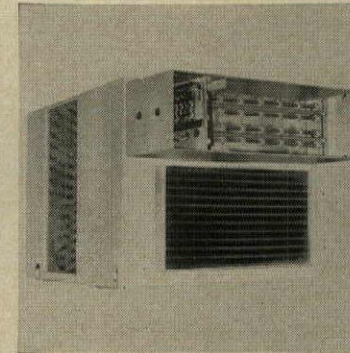
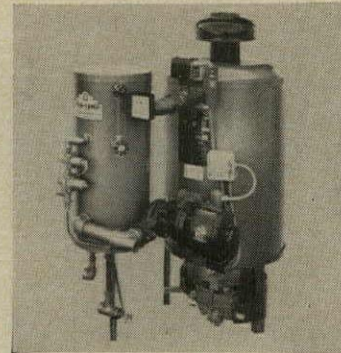
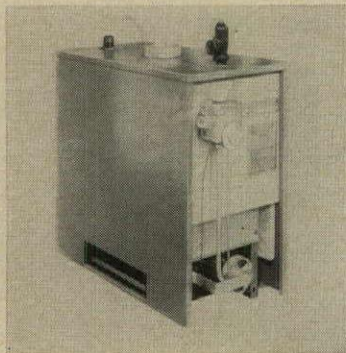
**Heating and cooling**



**Counterflow furnaces**, left, are only 54" high, have capacities of 50,000 to 150,000 BTUH. Gas-fired series has new quiet direct-drive motor-blowers and factory-installed wiring and piping. Filter plenum is optional. C. A. Olsen Mfg., Elyria, Ohio.  
*For details, check No. 20 on p. 183*

**Electric baseboard heater** comes in five models with 1,500 to 4,000 watt capacities. Fan-forced heaters fit between studs 16" o.c. without notching, extend less than 4" from the wall. A lineal protector prevents thermal overload. Emerson, St. Louis.  
*For details, check No. 21 on p. 183*

**Fan-forced wall heater** will fit small spaces; housing is only 8½"x12½"x4". Unit has a 30F to 100F range. Automatic thermal reset prevents overheating. Manual-switch model costs \$22.95, automatic thermostat model is \$25.95. Nutone, Cincinnati.  
*For details, check No. 22 on p. 183*



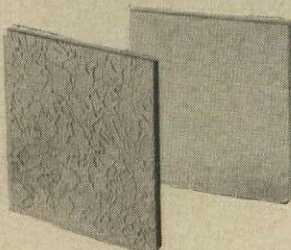
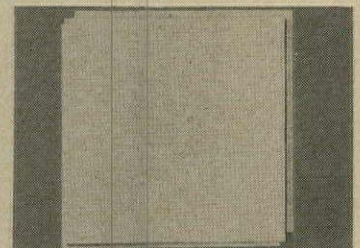
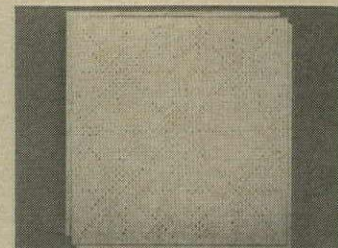
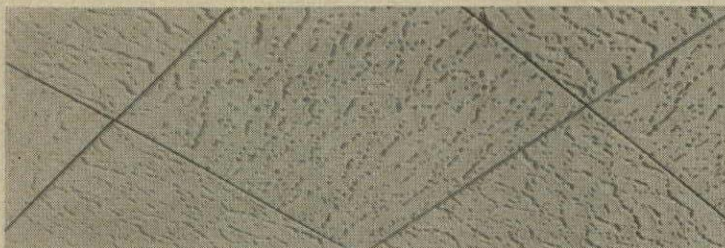
**Apartment-size gas boiler** is only 2' high, has a 50,000 BTUH input. The 100 Series 2-U has an automatic control which increases the burner flame to meet quick temperature changes or peak heating demands. Bastian-Morley Co., La Porte, Ind.  
*For details, check No. 23 on p. 183*

**Hydronic package** heats house, domestic water, and pool from one unit without a water-storage tank and without mixing water. PRH units have 80,000 to 675,000 BTUH capacities, are 30"x42" to 34" by 52". Ace Tank & Heater, Santa Fe Springs, Calif.  
*For details, check No. 24 on p. 183*

**Self-contained cooling** for apartments and small houses has the advantage of central air conditioning with single cabinet installation. Two-ton model delivers 23,000 BTUH of cooling; three-ton models give 34,500 BTUH. Peerless, Indianapolis.  
*For details, check No. 25 on p. 183*

**Hot-water gas boiler** vents through the wall, needs no water connections, and no electrical connections if used as a gravity system. Wall boiler has 18,000 BTUH input, is 28¼"x19½"x12½". Roberts-Gordon Appliance Corp., Buffalo.  
*For details, check No. 26 on p. 183*

**Ceilings**



**Textured ceiling tiles** have been added to Armstrong's low-priced Temlok line. Larkwood (above) is an embossed fissure pattern. Montclair (far left) and Bedford (left) have simulated marble patterns. Armstrong Cork, Lancaster, Pa.  
*For details, check No. 27 on p. 183*

**Acoustical ceiling tile** has a snowflake and sparkling crystal design; crystal pattern also comes without perforated snowflake. Fiberboard t&g tiles are finished with fire-retardant white paint. Size: 1'x1'x½". Barrett, Allied Chemical, New York City.  
*For details, check No. 28 on p. 183*

**Decorative ceiling tiles** have gold flecks and tiny crystals embedded in washable white wood-fiber. Gold-Brite (above) and Sno-Sheen t&g tiles are 12"x12"x½" and have beveled edges. Retail price: about 20¢ per tile. Johns-Manville, New York City.  
*For details, check No. 29 on p. 183*

*New products continued on p. 171*



# *Trade-Wind* NEW DECORATOR'S COLLECTION



THE  
TRADITIONAL

Styled by Sheldon Rutter

Light is the new dimension which makes the Trade-Wind Decorator's Collection *really* new... it's another first from Trade-Wind. Translucent panels on the face and under the hood provide evenly diffused, shadow-free light over the entire range area from a warm white fluorescent fixture.

The outstanding styling of the Decorator's Collection is matched by the outstanding performance of the built-in ventilator, delivering 350 CFM as certified by H.V.I.

And all these features too: Rocker switches to control the lighting and the 2-speed ventilator... exclusive baffle equalizes air intake... interchangeable discharge with damper... twin snap-in filters...30", 36", 42" and 48" lengths in real antique copper in the Traditional Model...and in brushed stainless steel in the Contemporary Model.



THE CONTEMPORARY

When you sell Trade-Wind...you sell quality



*Trade-Wind*

DIVISION OF ROBBINS & MYERS, INC. 7755 PARAMOUNT PLACE, PICO RIVERA, CALIFORNIA DEPT. HH



"THE HOUSE YOU DON'T HAVE TO PAINT"  
SAVES YOU MONEY... SELLS BEST!

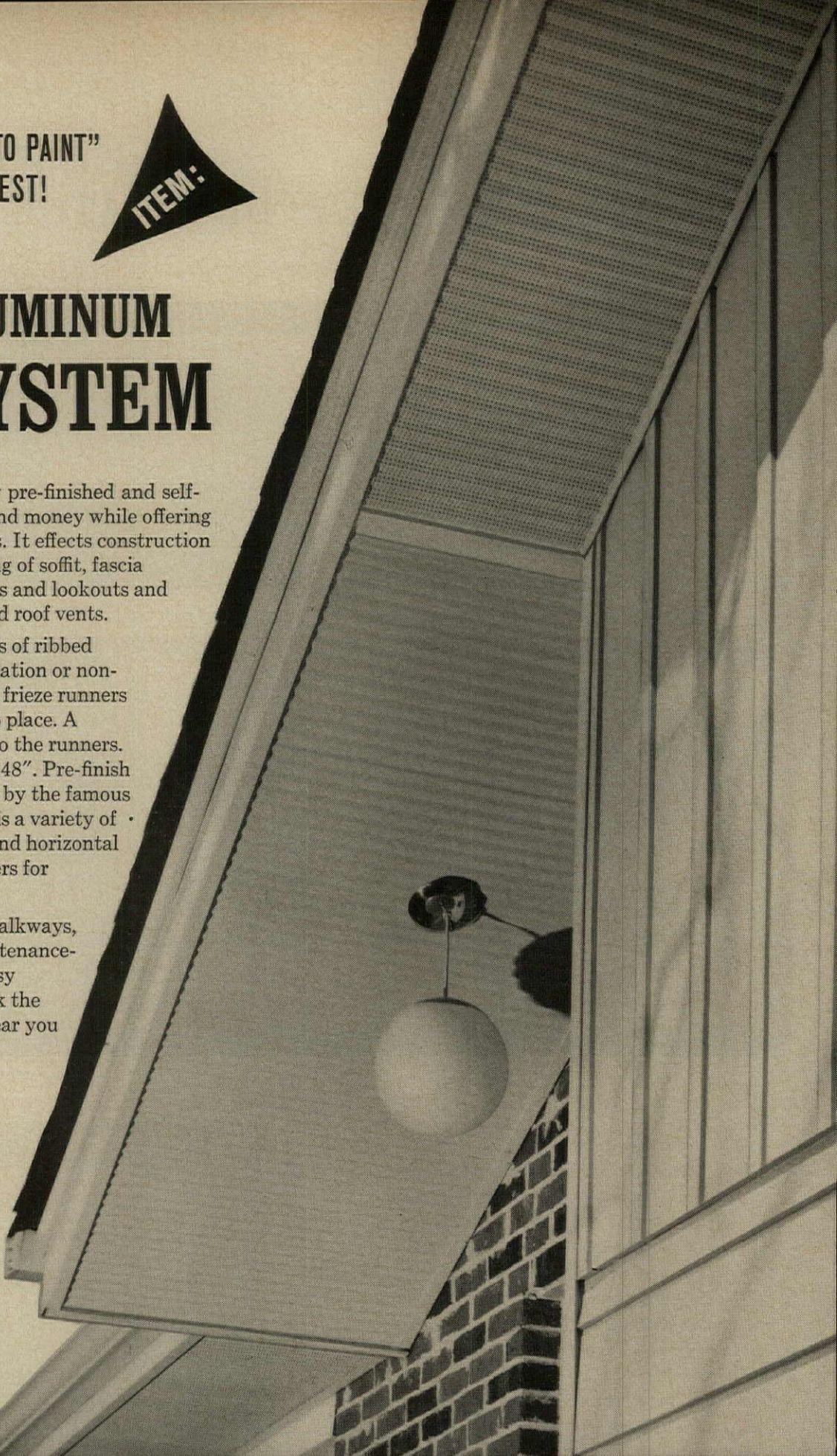
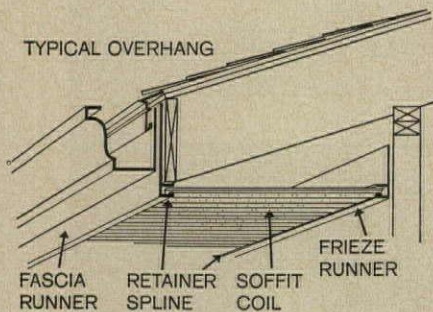
ITEM:

# REYNOLDS ALUMINUM SOFFIT SYSTEM

This versatile soffit system is entirely pre-finished and self-supporting, saving the builder time and money while offering the homeowner continuing economies. It effects construction savings by eliminating on-site painting of soffit, fascia and trim areas, eliminating vent strips and lookouts and reducing the need of gable louvers and roof vents.

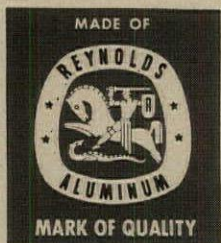
Reynolds soffit system consists of coils of ribbed aluminum sheet, perforated for ventilation or non-perforated, plus aluminum fascia and frieze runners along which the soffit sheet slides into place. A polyethylene spline seals the soffit into the runners. Coils are 50' long, widths from 12" to 48". Pre-finish is Polar White baked enamel, applied by the famous Reynolds Colorweld® process. There is a variety of fascia and frieze runners for sloping and horizontal conditions, and double channel runners for extra wide installations.

Reynolds soffit is ideal for carports, walkways, and apartments, too. In today's maintenance-conscious market it's the kind of "Easy Living" feature people want. So check the products shown below and see how near you come to "the house you don't have to paint"... the house that saves you money and sells best.



**REYNOLDS ALUMINUM BUILDING PRODUCTS • Check this List for Information**

TEAR OFF AND MAIL TO REYNOLDS METALS COMPANY, RICHMOND 18, VIRGINIA



- |   |  |
|---|--|
| <input type="checkbox"/> SOFFIT                 | <input type="checkbox"/> WINDOWS         |
| <input type="checkbox"/> SLIDING<br>GLASS DOORS | <input type="checkbox"/> SHINGLES        |
| <input type="checkbox"/> GUTTERS                | <input type="checkbox"/> GARAGE<br>DOORS |
| <input type="checkbox"/> SIDING                 | <input type="checkbox"/> FLASHING        |

Your Name \_\_\_\_\_

Company Name \_\_\_\_\_

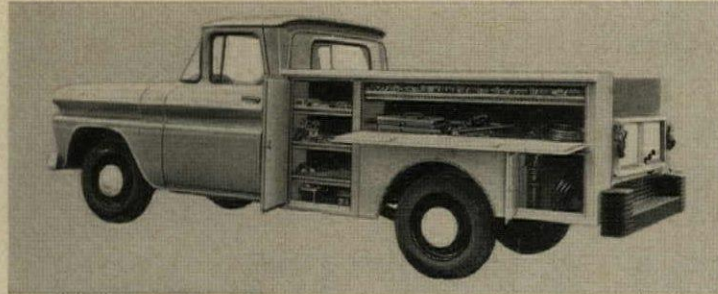
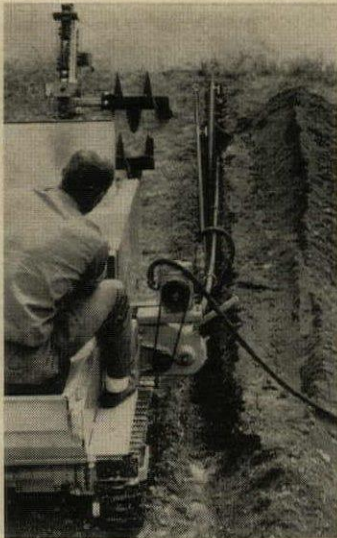
Address \_\_\_\_\_

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

Watch Reynolds TV program on NBC: "The Dick Powell Reynolds Aluminum Theatre" Tuesday nights.



**Equipment**

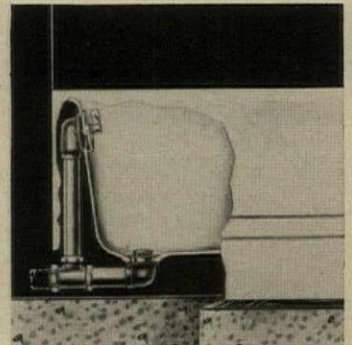
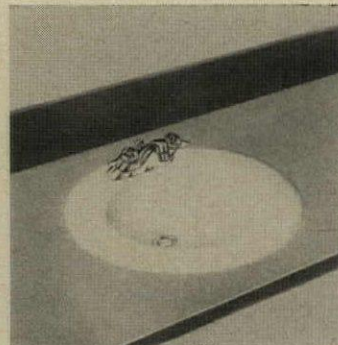
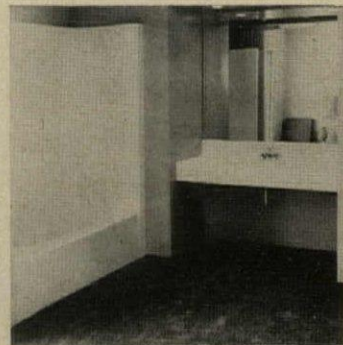


**Boring attachment** for trencher (left) bores horizontal holes with diameters up to 3" and back reams up to 12", going under streets and sidewalks. Borer has its own hydraulic motor. Sizes: 2" or 3" boring bit, 8" or 12" back reamer. Davis, Wichita. For details, check No. 30 on p. 183

**Utility truck** has a full-width (86") section behind the cab that opens on both sides for storing pipe and long-handled tools. Side compartments lock weathertight. Self-locking shelves and bin dividers are easy to adjust. Reading Body Works, Reading, Pa. For details, check No. 31 on p. 183

**Tool-supply wagon** has a 48" x64" rear door for easy loading. It will haul up to a 1/2-ton load, is 6' wide, 6'2" high, and 10' long (360 cu. ft.). Steel body has glass-fiber skylight roof ends. Platform height: 20". Wells Cargo, Elkhart, Ind. For details, check No. 32 on p. 183

**Bathrooms**



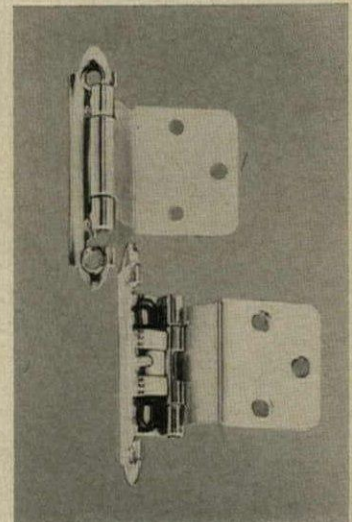
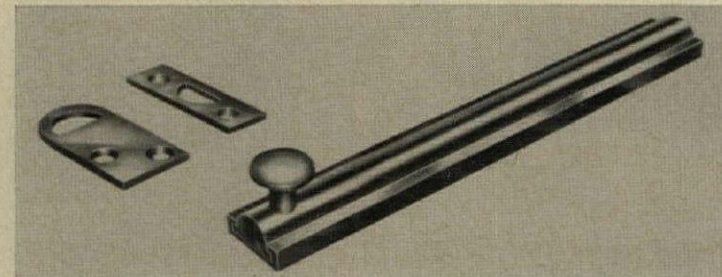
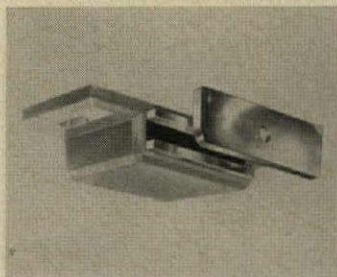
**Shower curtain-door** is made of folding translucent Styron panels. Towel bars hook in horizontally to provide two rigid sliding doors. For full access to the tub, towel bars unhook and panels fold like a curtain against the wall. Tub-Master, Orlando, Fla. For details, check No. 33 on p. 183

**Glass-fiber bathroom line** includes stall showers, tubs, and countertops. Units can be installed in 15 minutes by nailing directly to rough framing, are said to be leakproof, durable, and easy to clean. Plasticon Home Products, Santa Ana, Calif. For details, check No. 34 on p. 183

**Rimless lavatory** of vitreous china is installed in countertops with a Silicone adhesive. Template for cutting the counter is also included. Model No. 188 is 18" in diameter, comes with or without slant fittings in 50 colors. Case Mfg., Robinson, Ill. For details, check No. 35 on p. 183

**Off-the-floor tub** allows 2 3/4" between the drain outlet and the floor for an above-the-floor drain. The trap, designed for high-rise apartments, can go in the hole where water and drain pipes run from floor to floor. American-Standard, New York City. For details, check No. 36 on p. 183

**Hardware**



**Magnetic catch** for cabinets has dual self-aligning pulls providing a holding force of 10 lb. to 15 lb. The catch is 2"x1/2" with elongated mounting holes for easy vertical or horizontal installation. Shelby Corp., Shelby, Ohio. For details, check No. 37 on p. 183

**Surface bolt** has concealed screws for use on French and Dutch doors. Spring holds the bolt open or closed. No bands cross the face to mar the bolt surface. Sizes: 1 1/2" to 12" long, 3/8" to 2 1/4" throw. Quality Hardware Mfg., Hawthorne, Calif. For details, check No. 38 on p. 183

**Spring-action hinge** (right) automatically closes a cabinet door left open at less than a 30° angle. At openings wider than 30°, a cam roller in the hinge holds door in position. Bright brass, antique copper, or bright chrome. Bildwel, Tecumseh, Mich. For details, check No. 39 on p. 183

New products continued on p. 175



QUALITY SEASONED LUMBER FROM WESTERN PINE ASSOCIATION MEMBER MILLS



# RUGGED PRE-SEASONED

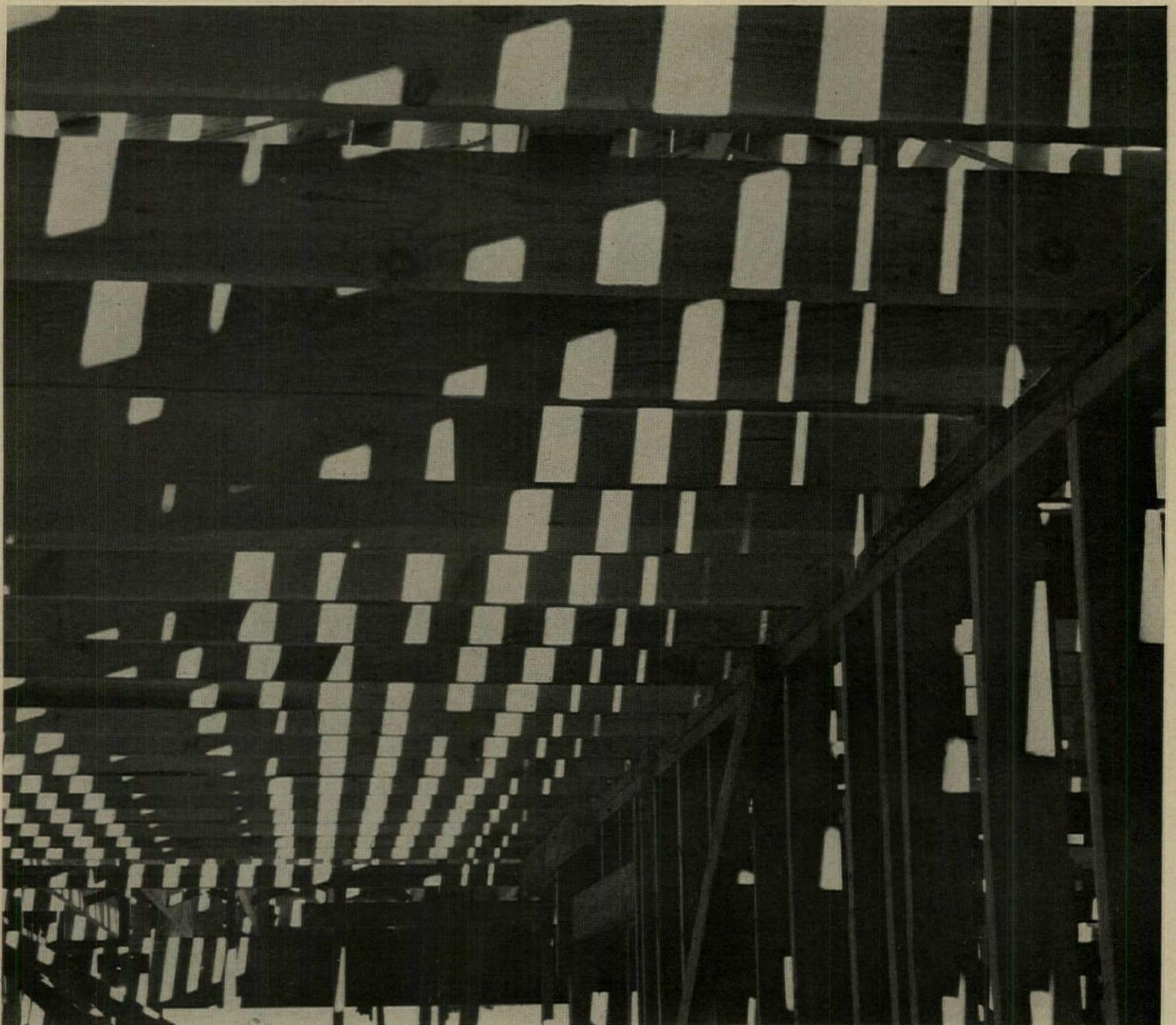


# DOUGLAS FIR



# LARCH

Rugged is the word for Douglas Fir and Larch, as pre-seasoned by Western Pine Region mills. These species are among the strongest of all softwoods . . . perfect for structural uses . . . and produced in their finest form by the pre-seasoning processes of the Western Pine member mills. Seasoned before milling, before grading, Douglas Fir and Larch from these mills provide the truest framework . . . the basis for better building. These Western Pine mills products are also stress-graded to give you the ideal wood for each framing function. For construction that's straight and strong, and stays that way, look for the WPA grade and species marks.





For open-wall shelving, K-V 80 Standards (18" to 144" lengths, 1" adjustment), K-V 180 Brackets (4" to 20" lengths). Satin anochrome, brass or ebony black finish



**KAY VEE SAYS:**

**"When you run into a blank wall . . .  
make it a sales tool with K-V Shelf Hardware!"**

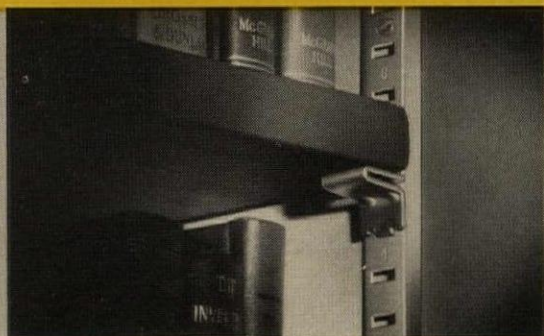
■ Every housewife who ever rearranged a room will be delighted with the opportunity of rearranging a whole wall — an opportunity you give her when you install K-V 80-180 hardware for open shelving. It's practical, decorative, and versatile. It's inexpensive and easy to install. It's strong and sturdy; keeps shelves straight and sag-free. Ask your K-V distributor about K-V hardware and fixtures, or write for our catalog, today.



SEE OUR  
CATALOG  
IN  
**S**  
SWEET'S

**For bookcase  
or cabinet shelving.**

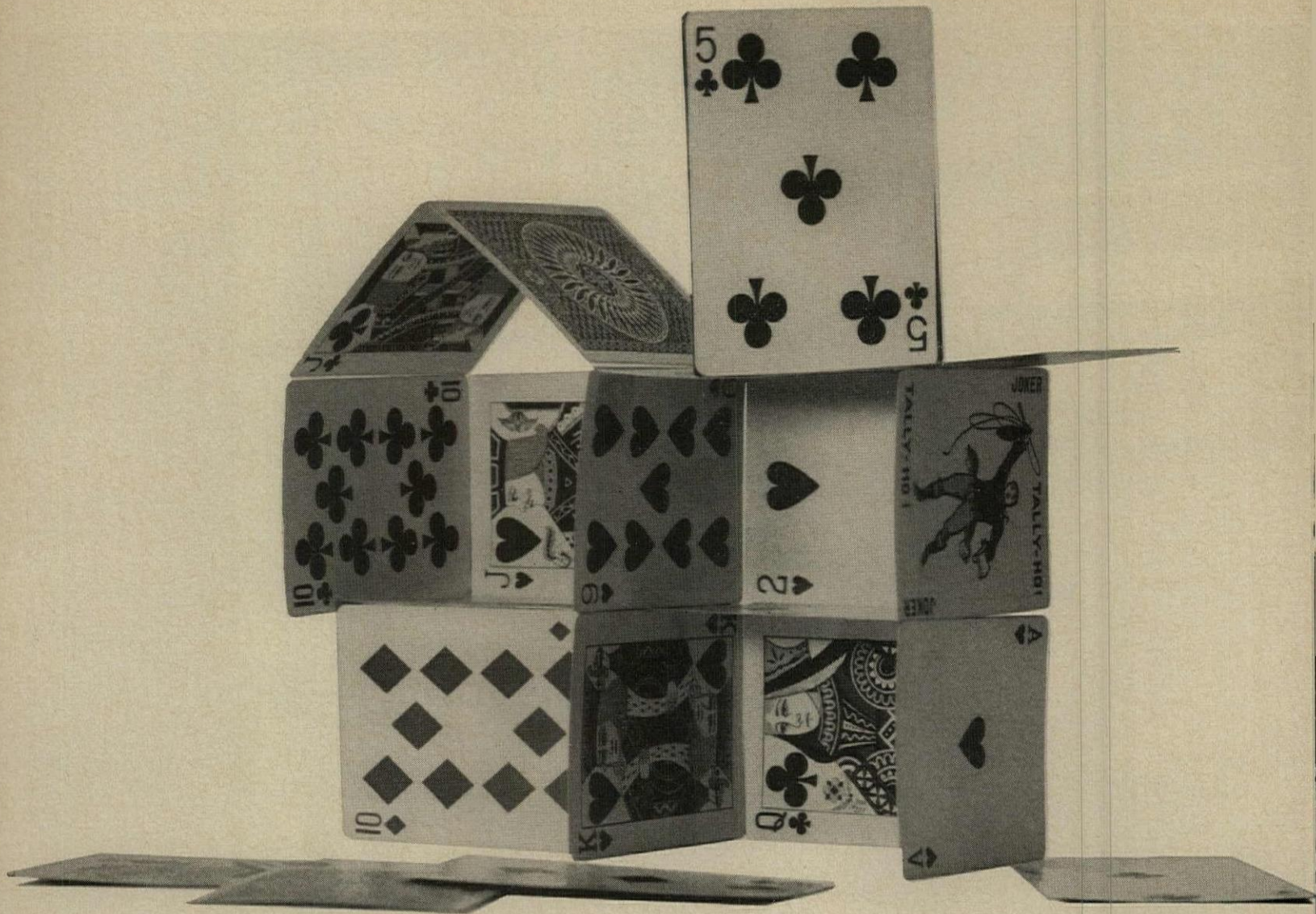
K-V 255 Standard (24" to  
144" lengths, 1/2" adjustment).  
K-V 256 Support (3/4" long,  
9/16" wide). Nickel, zinc  
or bronze finish.



**KNAPE & VOGT  
MANUFACTURING CO.**  
Grand Rapids, Michigan

Manufacturers of a complete line of quality drawer slides,  
sliding and folding door hardware, closet and kitchen fixtures  
and Handy Hooks for perforated board.





**Enough of this playing around.**

**We mean business.**

**Homebuilding business.** And business has a way of looking mighty good for no-nonsense advertisers who use HOUSE & HOME to help rack up fat sales of products for housebuilding and light construction. HOUSE & HOME concentrates a sales story against the successful, management-minded builder, large or small, who does most of the building—and against the members of his team: architects, distributors and dealers, realty men and lenders. (It's a team operation these days, and the smart builder knows it. Any member of the team can swing product-decision weight—for you or against you.) With a circulation of 140,000, HOUSE & HOME delivers more of these key influences than any magazine in the field. HOUSE & HOME is first in circulation—and in advertising—because it's first in service to the industry.

No tomfoolery here. We mean business.

Good business—for products displayed and sold in **House & Home**  
Management magazine of the housing industry

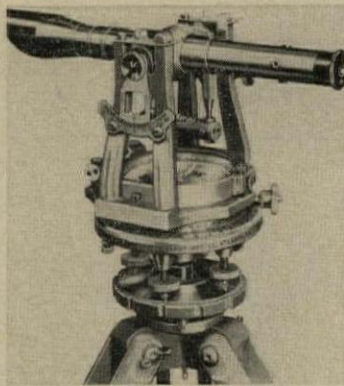


## NEW PRODUCTS

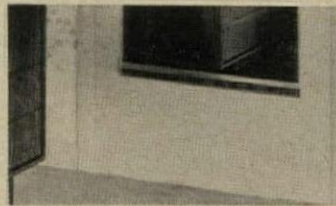
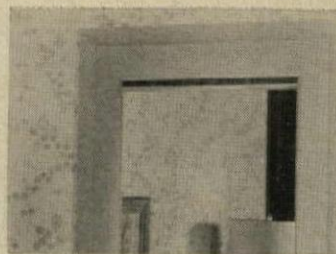
start on p. 157



**Nail apron** clips to belt or pants over the hip so the workman has easy access to its pockets from a crouch or working from ladders. Rounded corners feed nails to center of pocket; taped seams keep nails from puncturing fabric. Weyerhaeuser, Tacoma. For details, check No. 40 on p. 183



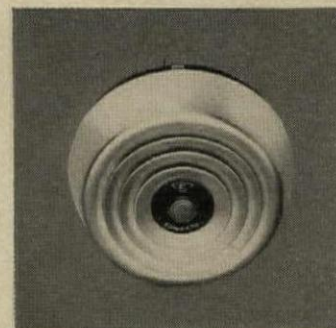
**Transit level** has two level vials, wye-bearing standards, and a magnetic compass. It can also be used as a squaring instrument by establishing one point, then putting the telescope barrel in the wyes in place of the telescope axle. Bostrom-Brady, Atlanta. For details, check No. 41 on p. 183



**Aluminum mirror molding** screws to the wall, has 1" plastic strips that slip into front grooves and hide screws. Mirror Mount is 1 3/8" wide in brass or chrome finish. Plastic inserts come in six colors. Carolina Mirror Corp., North Wilkesboro, N.C. For details, check No. 42 on p. 183



**Contact cement** is nonflammable and has an ingredient that turns the cement a noticeable tan when it is time to bond. Designed for countertops, Safe-T-Tac can be applied by brush, roller, or spray. In pint, quart, and gallon cans. W. J. Ruscoe Co., Akron. For details, check No. 43 on p. 183



**Smoke detector** responds when light beams from airborne smoke reflect on a photoconductive cell to set off an alarm. Each unit monitors up to 3,600 sq. ft. Units also have fixed temperature elements to detect smokefree fires. Edwards Co., Norwalk, Conn. For details, check No. 44 on p. 183

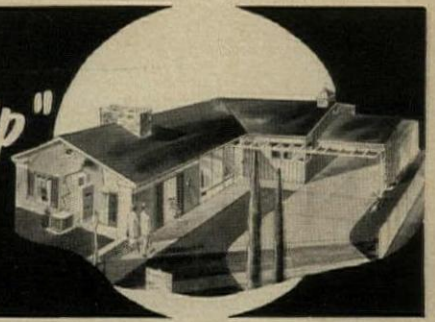


**Truck-mounted crane** comes in lengths up to 53'. It lifts 1,350 lb. at a 44' radius. Boom folds over tractor cab when traveling with a loaded trailer. Stationary, telescoping, and jib booms are also available. National Crane Corp., Waverley, Neb. For details, check No. 45 on p. 183

Publications start on p. 179

## "Operation Showmanship"

The "on site" — "off site" MERCHANDISING PROGRAM That Puts Your Homes In The Spotlight.



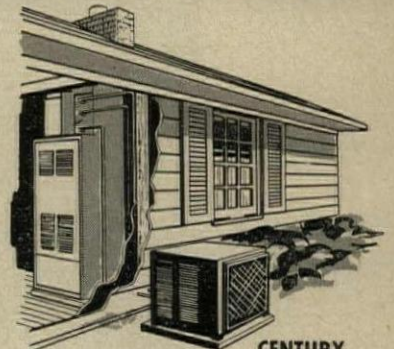
Merchandising Material Worth \$3,000

That's what you'd pay if you prepared it...but it's yours FREE when you specify Century Heating/Air Conditioning. Both "on site" and "off site" promotions and material feature YOUR HOMES...not Century!



FREE!

Send for booklet "3 Ways Century sells new homes faster" Dept. C88



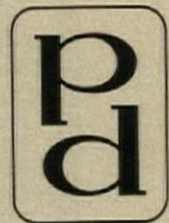
CENTURY Heating/Air Conditioning

- Full Line Gas, Oil, Electric Furnaces
- Heat Pumps • Remote and Self Contained Air Conditioning

**Century**  
HEATING-COOLING

Century Engineering Corporation  
Cedar Rapids, Iowa

Thomas G. Cousins, builder  
ATLANTA GEORGIA



" We at Cousins Properties choose materials for their dependability. We set high standards for our suppliers and use only materials for our homes which live up to all their claims. Peachtree Doors have always exceeded our expectations. "

Tom Cousins

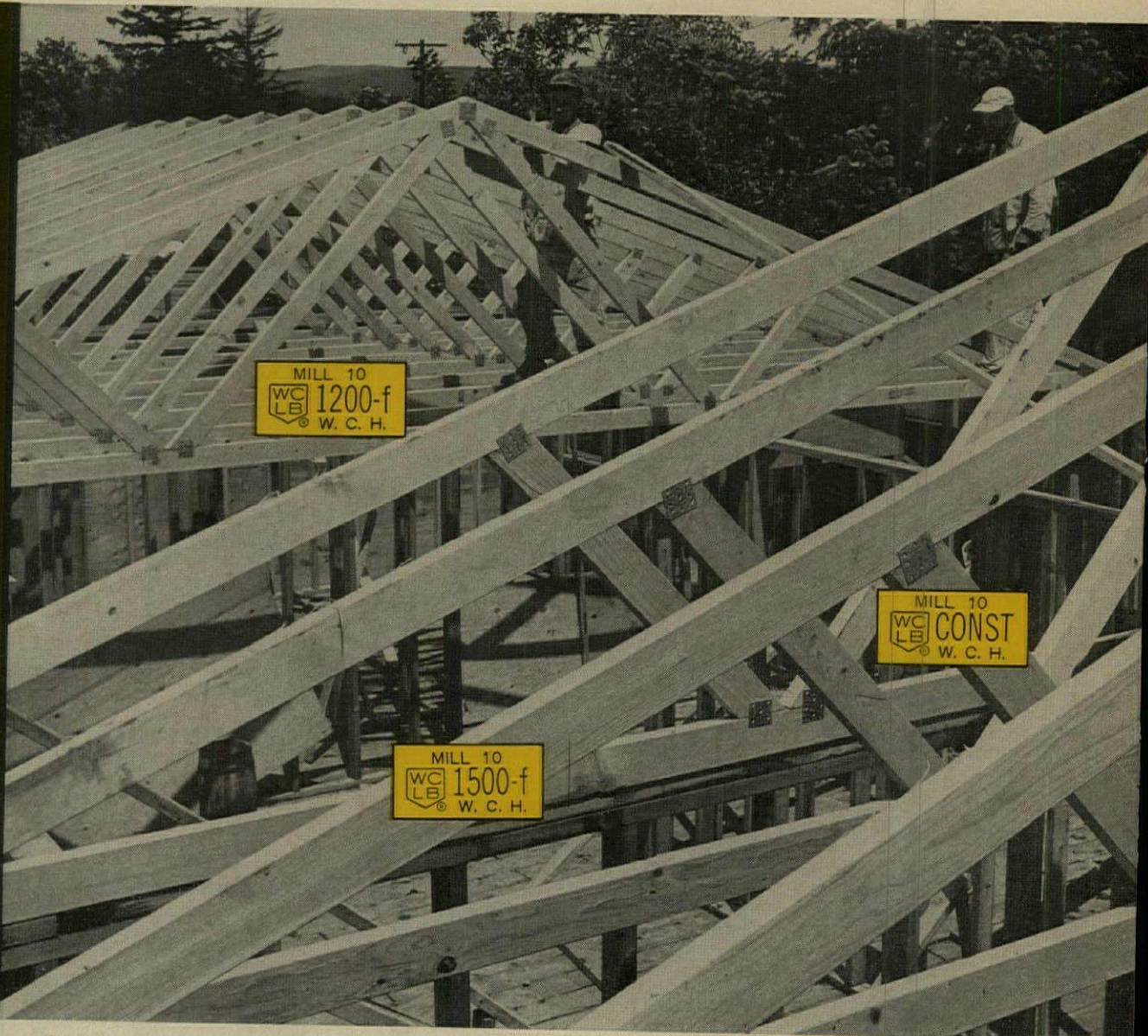
**DEPENDABLE**  
**Sliding Glass Doors**

**peachtree door**

P. O. BOX 19682 • ATLANTA 25, GEORGIA



WEST COAST DOUGLAS FIR · WEST COAST HEMLOCK · WESTERN RED CEDAR · SITKA SPRUCE · WHITE FIR



The stress grades of West Coast Lumber meet the rigid specifications for a variety of sizes and types of roof trusses for labor-saving building techniques.

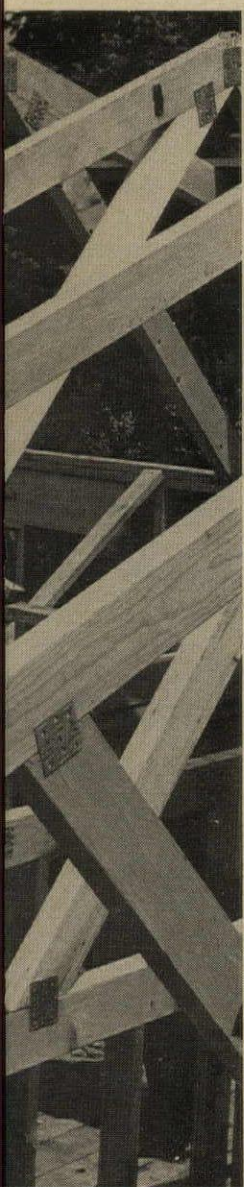


A dozen knocked down 24-foot roof trusses of West Coast Lumber occupies a small space. Trusses for several houses may be hauled in one truck load.



Reassembly of knocked down trusses requires only a hammer. The tough fibers of West Coast Lumber provides holding strength for connector teeth.





**"Our Knocked Down Trusses are made practical and economical with WEST COAST LUMBER"**

says **G. M. McCORMACK**, President  
**COMPONENT ENGINEERING COMPANY**  
P. O. BOX 453, LAKE OSWEGO, OREGON



"We have developed a knocked down roof truss for the light construction industry and West Coast Lumber with its natural structural strength, is our basic material. Our connector plates, fastened into the stress grades of this coast region dimension lumber, take advantage of its naturally tough fiber structure. This permits disassembly and reassembly without loss of strength.

"West Coast Lumber supplies us with a dependable and important uniformity in grading and manufacturing. These qualities simplified the development and engineering of our truss system that provides the builder with a cost-saving modern building technique for all types of light construction. Our system is in accordance with FHA Bulletin No. SE-349."

Here is another example of the qualities of coast region West Coast Lumber meeting the specifications for a new application in the building industry. You, too, can capitalize upon the qualities of the standard sizes and grades of West Coast Lumber in all of your building . . . regardless of type.

West Coast Lumber is available wherever lumber is sold . . . Ask your retail lumber dealer, he is your nearest source of information and supply.



West Coast Hemlock 2" x 4" for Webs.



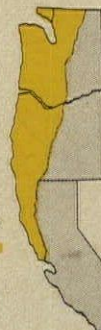
West Coast Hemlock 2" x 4" for some chords, depending on span.



West Coast Hemlock 2" x 4" for top chords and some bottom chords, depending on span.



**Build with the best . . .**



Coast Region  
**WEST  
COAST  
LUMBER**

MADE IN U.S.A.

A copy of West Coast Lumber Grades, Uses and Specifications is available FREE. Write . . .

**WEST COAST LUMBERMEN'S ASSOCIATION**  
1410 S.W. Morrison Street  
Portland 5, Oregon





Here's one way the Kodners use decorated tile to spark up a tiled wall area over a kitchen range. Their buyers can choose from 6 decorative treatments and a variety of decorated tile designs.

## ***New decorated tile... sales feature in St. Louis homes!***



St. Louis County builders, Mike, Martin and John Kodner, offer American Olean decorated tile at no extra cost in their award-winning Bellerive Estate homes.

The Kodners report: "People like the special custom touch that decorated tile gives our homes, and the opportunity it offers to add something personal in the way of decorative effect."

The Kodners feel that "ceramic tile is important to sales today. People know it means quality. Tile also saves housework—a big selling point with women buyers. And when you use American Olean tile in hard-to-clean areas—like a bathroom vanity backsplash, and behind kitchen sinks and built-in ranges—it's a *real* sales feature!"



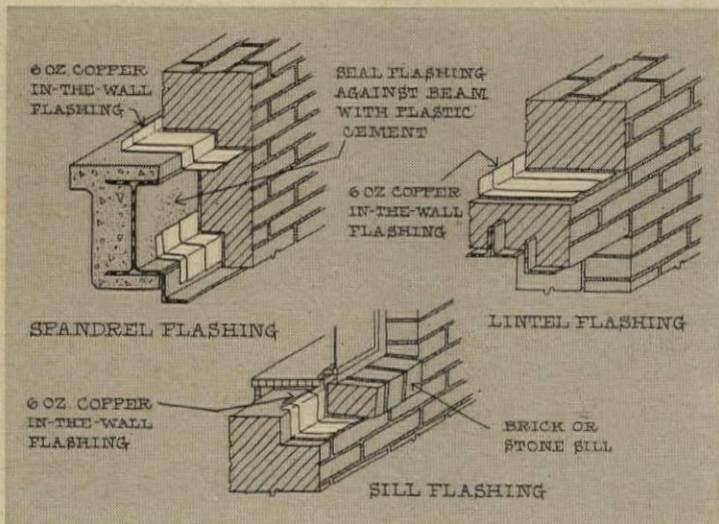
CERAMIC TILE  
**American  
Olean**

Write for Booklet 1040, Decorated Tile.

◀ The Kodners offer a choice of 12 decorative tile schemes in bathrooms. In this shower alcove, decorated tiles add richness to the solid tile wall.

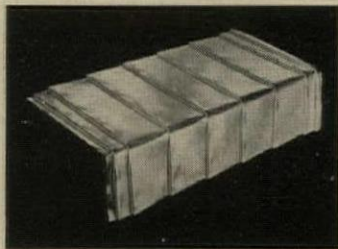
AMERICAN OLEAN TILE COMPANY • EXECUTIVE OFFICES: 1788 CANNON AVE., LANSDALE, PA. • A SUBSIDIARY OF NATIONAL GYPSUM COMPANY



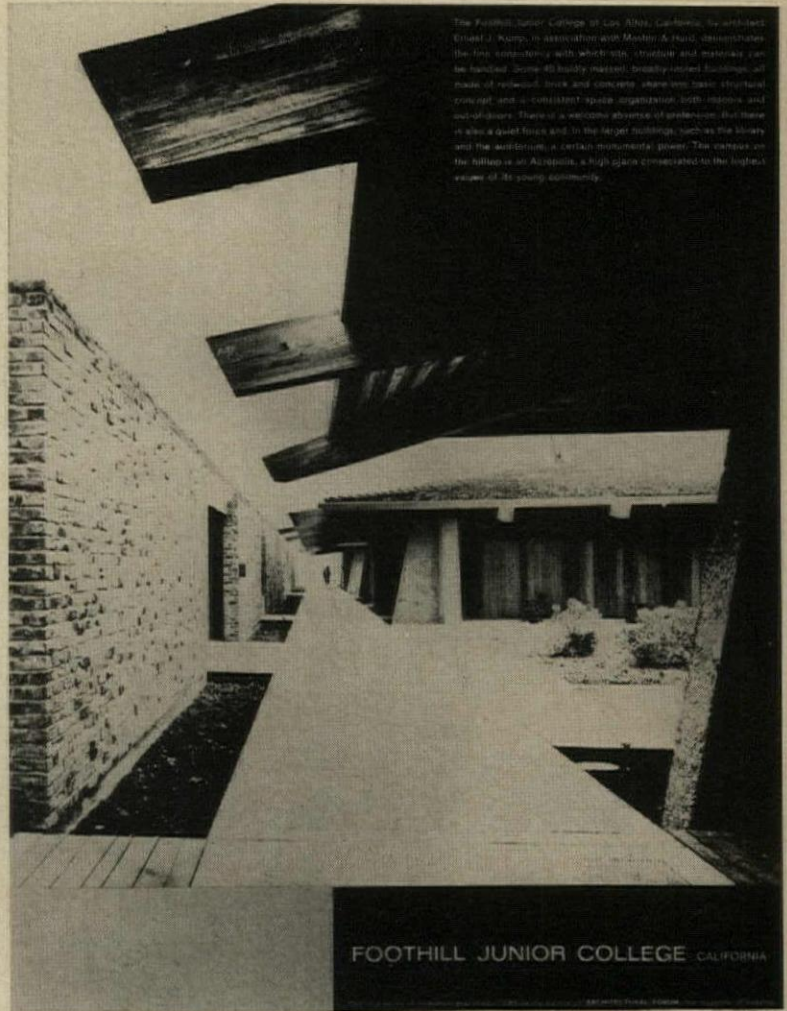


**Copper flashing for masonry construction**

Applications of factory-formed flashing are shown in this new 20-page booklet. Three basic systems are covered: 1) A two-piece cap flashing system consists of a receiver, built into the masonry wall, and a counterflashing insert, which snap-locks into the receiver after roofing is in place and can be easily removed for repairs. 2) A ribbed through-wall-flashing (right) that interlocks at the end joints so does not need soldering. 3) A spandrel-beam flashing that uses a patented reglet cast into the spandrel. More than two dozen drawings like



those above show how these three flashing systems are applied to standard masonry construction. Revere Copper & Brass Inc., New York City. For copy, check No. P1 on p. 183



The Foothill Junior College in Los Altos, California, designed Ernest J. Kump, is an example of modern architecture. The fine construction with white brick, concrete and masonry can be handled. Some 40 built-in, double-lined buildings, all made of reinforced brick and concrete, share the same structural concept and a consistent space organization, both interior and exterior. There is a welcome absence of gables, but there is also a quiet force and, in the larger buildings, such as the library and the auditorium, a certain monumental power. The campus on the hilltop in an Alhambra, a high space consecrated to the highest values of its young community.

FOOTHILL JUNIOR COLLEGE CALIFORNIA

**GREAT ARCHITECTURE FOR THE SIXTIES**

**A GRAPHIC EXHIBIT FOR BETTER PUBLIC UNDERSTANDING AND APPRECIATION OF CONTEMPORARY ARCHITECTURE**

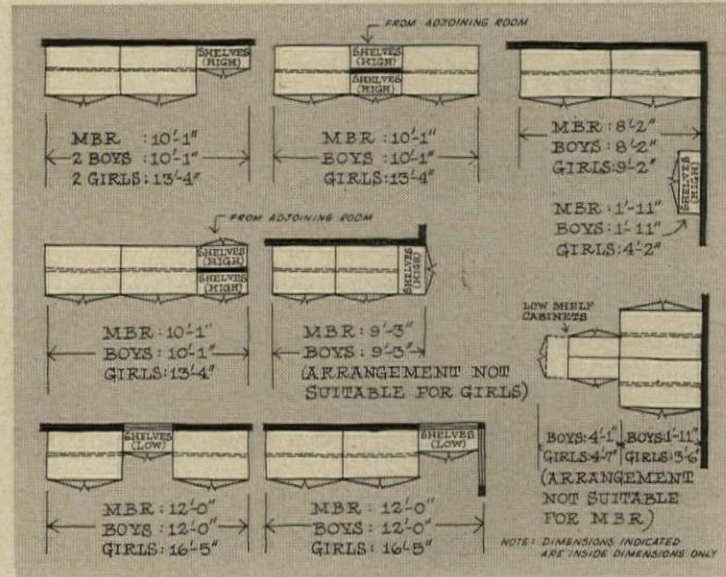
Due to the popularity and demand of its first poster exhibit (now completely sold out) Architectural FORUM has produced its second annual edition of posters for public exhibition. Incorporated in the poster set are handsome black and white photographs of ten new buildings\* which, in the opinion of FORUM's editors, have contributed significantly to the art of architecture in 1962.

Designed by John Martinez, a leading graphic artist, the ten posters are particularly suitable for display in schools, colleges, libraries, museums and other public areas such as convention halls, banks and department stores.

Each poster measures 18½"x24"; but the full set is designed to hang handsomely as a unit.

Cost: \$5.00 per set postpaid while the limited supply lasts. Address all inquiries to Architectural Forum, Room 19-39, Time & Life Building, Rockefeller Center, New York 20, N.Y.

\*U.S. SCIENCE PAVILION BY MINORU YAMASAKI / COLUMBUS ELEMENTARY SCHOOL BY JOHN CARL WARNECKE / NECKERMAN WAREHOUSE BY EGON EIEMANN / FOOTHILL JUNIOR COLLEGE BY ERNEST J. KUMP AND MASTEN & HURD / PLACE VILLE MARIE BY L. M. PEI / ASSEMBLY BUILDING BY LE CORBUSIER / MARIN COUNTY CENTER BY FRANK LLOYD WRIGHT / NEW HAVEN GARAGE BY PAUL RUDOLPH / DULLES INTERNATIONAL AIRPORT BY EERO SAARINEN / BACARDI BUILDING BY MIES VAN DER ROHE



**How to plan space for clothing storage**

An eight-page folder, issued by Auburn University Extension Service, suggests dimensions and arrangements for closets and cabinets. Arrangements include ceiling-high and under-window storage, straight and corner plans,

and back-to-back and side-to-back closets. Charts suggest minimum, moderate (above), and liberal storage in bedrooms for two adults, two girls, or two boys. Equipment & Housing, Auburn, Ala.

For copy, check No. P2 on p. 183

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For copies of the free literature check the indicated number on the coupon, page 183.

**Catalogs**

**HARDWOOD PLYWOOD:** *Where to Buy.* 12 pages. List of 28 species and 22 specialty products available from 60 hardwood plywood manufacturers. Each manufacturer notes which species it makes, glue type and sizes. Hardwood Plywood Institute, Arlington, Va. (Check No. P3)

**KITCHEN CABINETS.** 18 pages. Photos, diagrams of available drawer and shelf units, dimensions, and colors for steel, laminate, and wood cabinets. Youngstown Kitchens, Warren, Ohio. (Check No. P4)

**FIXTURE FITTINGS** for showers, tubs, lavatories, and sinks. 8 pages Each type is illustrated, described, and sketched to show installation position. List of parts, specs Speakman Co., Wilmington, Del. (Check No. P5)

**ZINC ALLOY BUILDING PRODUCTS:** termite shield, flashing, and roof edging. 8 pages Photos, installation sketches, sizes. Physical properties of zinc alloys American Zinc Products, Muncie, Ind. (Check No. P6)

**Design aids**

**DOOR IDEAS.** 16 pages. Doors used for decorative wall effects in studies, hallways, and bedrooms and to disguise cluttered shelf storage. Popular door styles are shown. Ponderosa Pine Woodwork, Chicago. (Check No. P7)

**WINDOW IDEAS.** 24 pages. Photos show fenestration treatment in relation to exterior and interior design. Window types, sizes, and construction. Rolscreen Co., Pella, Iowa. (Check No. P8)

**SOLAR SCREENS.** 4 pages. How to figure the amount of screening needed in relation to climate and geographic factors. Sample patterns and specs. Morris Kartzon Inc., Chicago. (Check No. P9)

**PEGBOARD IDEAS.** 12 pages. Photos of decorative schemes for working walls. Plastic and metal fixtures are shown. Masonite Corp., Chicago. (Check No. P10)

**CONCRETE BLOCK.** 16 pages. Photos of living room concrete-block walls. National Concrete Masonry Assn., Washington, D.C. (Check No. P11)

**Installation brochures**

**ELECTRICAL GROUNDING SYSTEM.** Data sheet. Four-step instruction diagramed and described. Also Aluminum, Akron, Ohio. (Check No. P12)

**INTERIOR PANELING.** 4 pages. Photos show seven steps to apply panels on furring strips. Formica Corp., Cincinnati. (Check No. P13)

**INTERIOR CEILINGS.** Data sheet. Instructions for grid installation, lay-in panels described. Celotex Corp., Chicago. (Check No. P14)

**Product bulletins**

**MATCHED MOLDINGS.** 4 pages. Aluminum extrusions can have any material laminated to the exposed surface. Available shapes are illustrated.

Installation directions. Keller Products, Manchester, N.H. (Check No. P15)

**RIPPING ATTACHMENTS** for dozers. Four-page report on performance of No. 9 rippers. Caterpillar Tractor Co., Peoria, Ill. (Check No. P16)

**BATHROOM VANITIES.** Data sheet. Photos and dimension drawings of door and drawer lavatory units. Mengel Wood Industries, Union City, Ind. (Check No. P17)

**INTERIOR WINDOW SILL.** Data Sheet. Installation data and physical properties of Permadall, a marble-like plastic. Woodall Industries, Skokie, Ill. (Check No. P18)

**BERMUDA ROOF.** 4 pages. Features, construction detail, specs. Airlite Processing Corp., Vero Beach, Fla. (Check No. P19)

**ELECTRIC INSECT CONTROL SYSTEM.** 8 pages. How to place units for maximum control. Zeropest Products Ltd., Burnaby, B.C., Canada. (Check No. P20)

**ROAD OR DRIVEWAY MERCURY LAMP.** 4 pages. Socket and ballast construction photos. Electrical performance and candle-power distribution charts. Westinghouse Electric Corp., Pittsburgh. (Check No. P21)

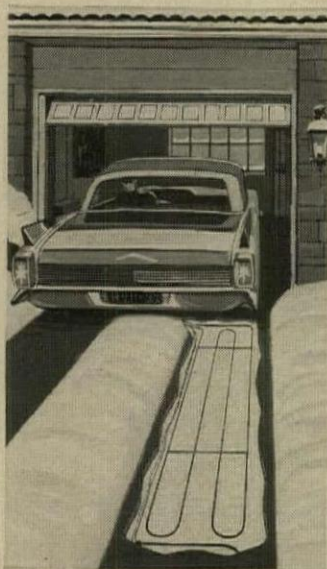
**MULTIPLE-CORD SUSPENSION LIGHTS.** 4 pages. Photos and specs for six models. Heifetz Co., Clinton, Conn. (Check No. P22)

**BUILT-IN-THE-WALL IRONING BOARD.** 4 pages. Photos, features, mounting detail, and specs. Iron-A-Way Co., Morton, Ill. (Check No. P23)

Publications continued on p. 183

For more saleable homes . . .

**Rugged, Metal-Sheathed CHROMALOX ELECTRIC SNOW-bar.**



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For that extra bit of luxury that's sure to close more sales —install Chromalox Electric Snow-Bar in the sidewalks and drives of the homes you build. Snow-Bar costs little to install in blacktop, melts snow as it falls, is sure to appeal to homeowners who are tired of shoveling and aching backs!

- Exclusive metal-sheathed construction
- Pre-formed units fit most jobs
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Send for Bulletin M60103

It details application and installation data for Snow-Bar in blacktop sidewalks, driveways and other areas.

Edwin L. Wiegand Co.

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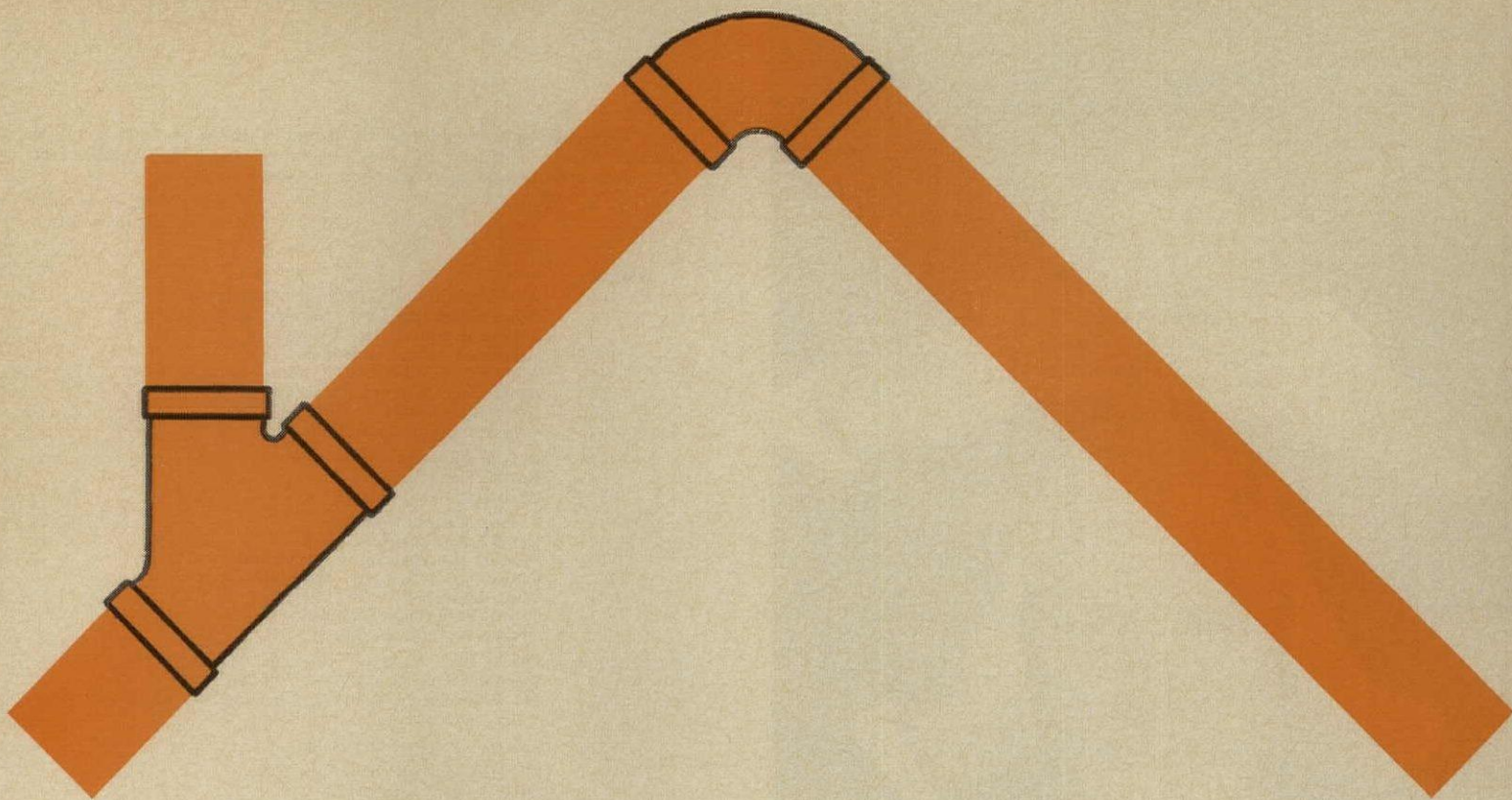
**Second time around**

Remember a story that ran last November in HOUSE & HOME called *The Challenge of Open Occupancy*? Associate Editor Bob Murray wrote it. It earned us one of the 1963 Loeb Awards "for distinguished business and financial reporting". That makes our second. (Present Managing Editor Gurney Breckenfeld got us our first in 1960, and we were the first business publication to be so honored.) This brings our total of citations for editorial excellence to twenty-four in ten years. Editorial quality helps make HOUSE & HOME first in circulation, first in advertising, first in service to the industry.

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Management magazine of the housing industry  
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**All-copper plumbing  
gives home buyers  
extra value at no  
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**ANACONDA<sup>®</sup>**  
AMERICAN BRASS COMPANY

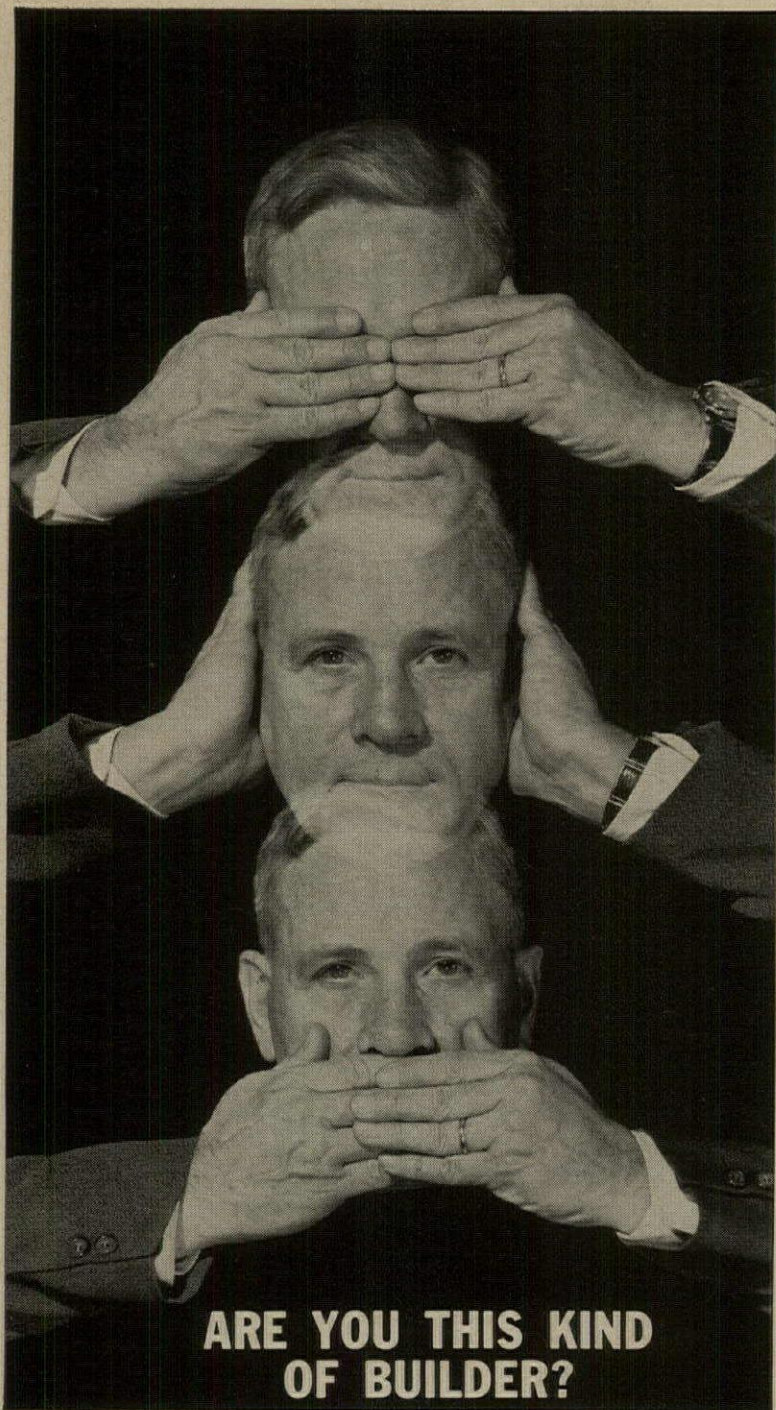
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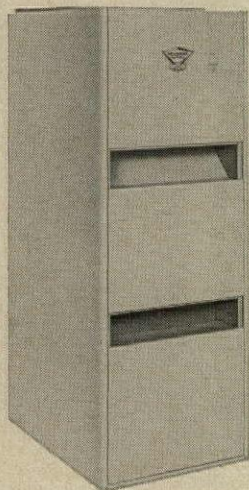
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## **NEW FROM ARMSTRONG!**

**Here's a new Armstrong sheet vinyl floor that gives builders an important new merchandising tool: ready-made color-coordination. Called Medallion Corlon, it's color-keyed to today's most popular colors in appliances, fixtures, and finishes.**

New Medallion Vinyl Corlon helps you decorate your models more effectively; speeds and simplifies your customers' color selections; makes it easier for new home owners to decorate with confidence.

**How Medallion is color-coordinated**—Medallion Corlon is essentially a white floor. But each of its seven colorings is gently flecked with varying shades of a single, pastel accent color. The accent colors in Medallion have been carefully coordinated with the color lines of the leading manufacturers of kitchen appliances, bathroom fixtures, ceramic tile, counter-top materials, even towels and other decorative accessories. As a result, regardless of what appliances or fixtures you or your customer may choose in a given color, they coordinate perfectly with one of the seven Medallion Corlon floors. In our picture, the accent color is lavender; notice how effectively the floor blends with the bathroom fixtures and with all the other varying shades of lavender and blue used in both rooms. (Other Medallion styles accent pink, white, beige, yellow, green, turquoise.)

**Why color-coordination is important**—Medallion Corlon ends the search for the right shade in flooring; ends doubt as to which is the right shade. If you or your customer selects green, for example, as the

basic color in the kitchen, it may be difficult to find the right green in flooring. So, the natural course is to select a neutral color flooring to be "safe", if not decoratively perfect. Given any basic color theme, Medallion is decoratively perfect, because within a single Medallion pattern, there are varying shades of the basic color which harmonize with the other elements in the room.

Install Medallion in your models, and its subtle shades will add a professional decorator's touch of color planning that registers with your prospects and sets your homes apart in their minds. What's more, Medallion is economical—costing only 70¢-75¢ sq. ft. installed. And, because it comes with the exclusive Hydrocord Back, it will go anywhere in a home: above, on, or below grade.\*

For samples and complete information on Medallion as well as the details on what Armstrong will do to help you sell homes, contact your Armstrong flooring contractor or the Architect-Builder Consultant at your nearest Armstrong district office. Or write direct to Armstrong, 308 Sixth St., Lancaster, Pa.

\*Except in unusual cases where excessive alkali or hydrostatic pressure makes on- and below-grade use of any resilient floor impractical.

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