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<b>Index to 1933 House Designs and Plans</b> .....	4
All house designs published in the American Builder in 1933 listed and classified	
<b>Editorials</b> .....	9
Home Loans for the Forgotten Man	
Public Works Program	
November Home Building Shows Increase	
<b>Best Homes of Today—Frontispiece</b> .....	11
Full page illustration of a California home, introducing house plan and design section	
<b>Three Homes of Special Merit</b> .....	12
Spanish, French and Dutch Colonial homes by two well known architects	
<b>Four Low Cost Cottages of "Engineered" Design</b> .....	14
Carefully planned by the Curtis Co. in co-operation with leading manufacturers. Cost as low as \$2000	
<b>A Modern Home of Concrete Masonry</b> .....	16
Floor plans and selected interior and exterior view of a house of modern architecture that is built to last	
<b>Our Front Cover Colonial Home</b> .....	18
Four pages of plans, pictures and detailed drawings of our front cover house, a popular prize winning Colonial built at Kohler, Wis.	
<b>Four Attractive Exteriors from One Floor Plan</b> .....	22
English, French and Colonial exteriors for two exceptionally fine small home floor plans designed by Willard C. Walker	
<b>For the Popular Low Priced Market</b> .....	24
Three small homes that have good architectural design and are of popular type	
<b>Interior Details of Better Homes</b> .....	26
Selected views of charming interiors that meet the need for good design in today's market	
<b>Houses from Michigan, Oklahoma and California</b> .....	28
Three fine homes located in widely separated towns, yet having the common purpose of providing a good small home at low cost	
<b>Two-Story Colonials Still Popular</b> .....	30
Houses that are representative of the best homes of today, selected for livability and good design	
<b>Modern Garages with Easy Opening Doors</b> .....	32
Selected residential garages that illustrate the trend toward better architecture and equipment	
<b>Filling Stations of Better Design</b> .....	34
Floor Plans and illustrations of a number of the popular well designed service stations that are in demand today	
<b>Shops and Stores in the Modern Manner</b> .....	36
<b>Modernizing Department—"Before and After Views"</b> .....	37
How an old house may be restyled in three modern exteriors of popular type—Terra Cotta for store remodeling	
<b>All Electric Test House</b> .....	41
Air conditioning facts discovered in laboratory home	
<b>Co-operation Between Builders and Dealers</b> .....	44
L. R. Putman outlines dealer importance and presents third cartoon ad for local use	
<b>News of the Month</b> .....	48
<b>Catalogs for Builders</b> .....	57
<b>Advertisers Index</b> .....	58

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## “I woke up in the small hours...*smelt smoke!*”

ORDINARILY I'm a rather calm sort of person. But when it comes to fire . . . !

Once I woke up in the middle of the night, smelt smoke. I was pretty badly scared. I pictured flames roaring up the staircase . . . the hallway an inferno . . . the children cut off from us.

It was a cellar fire, which, luckily, we caught in time. We happened later to be planning our new home, and when the architect mentioned that his plans called for fire-resisting floor construction, I felt like cheering.

“But—won't it be a lot more expensive?” Tom inquired.

The architect said it wouldn't. Only a few cents a square foot. That seemed a small price to pay for peace of mind. So we said, “Go ahead.”

\* \* \* \*

Kalman Steel Joists, in combination with concrete slab and plaster, provide an economical, fire-safe floor construction, placing a barrier between the base-



ment, where 70 per cent of fires start, and the living and sleeping rooms.

Kalman Floor Construction adds so little to the cost of a home, or any type of building, because it simplifies the builder's work. Kalman Joists are easily and quickly erected, without cutting or fitting; and the builder runs conduit and piping right through the open webs.

Kalman manufactures two distinct types of steel joist; Kalmantruss Joists, which are one-piece steel trusses, and MacMar Trussjoists, steel trusses assembled by pressure welding.

Both types of joist have been widely used in hotels, apartment houses, office buildings, schools, and colleges—in fact, in every type of light-occupancy structure—as well as in residences. *Kalman Steel Corporation, Subsidiary of Bethlehem Steel Corporation, General Offices: Bethlehem, Pa.*

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...insulation that leaps all  
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This material is Reynolds Metallation. It consists of polished sheets of pure aluminum, cemented to one or both sides of heavy kraft paper.

Heat rays are invisible and will go right through the usual house walls. According to the U. S. Bureau of Standards Circular No. 376, "Thermal Insulation of Buildings," from 50% to 80% of the heat transfer takes place by radiation. This means that radiation accounts for by far the greater portion of heat loss in winter and heat entrance into the house in summer. Metallation stops 95% of this loss. This has been proved in the laboratory, and in actual use on refrigerators, ships, truck bodies, and in recently built homes.

★ *Metallation is the trade-name for sheet aluminum products made only by the Reynolds Metals Company, Inc.*

Reynolds Metallation is also wind-proof, moisture-proof and vermin-proof. It is applied between or against framing members (studs, joists, rafters) or over sheathing or rough flooring, replacing building paper.

In a large northwestern city, 95% of all houses built during the first 8 months of this year were Metallated. These houses cost from \$1200 to \$15,000, demonstrating the new and profitable opportunity offered the builder by this insulation.

#### Metallated Ecod Fabric

Metallation is also available as an integral part of Ecod Fabric, which in this new form is now known as Reynolds Metallated Ecod Fabric.

This well-known material now combines the newest form of insulation with its familiar high qualities as a metal-reinforcing plaster-base.

Samples, booklets and price lists covering Reynolds Metallation and Reynolds Metallated Ecod Fabric sent on application.

**REYNOLDS METALS COMPANY**

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NEW YORK CITY

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BEFORE

Home of Edwin L. Moe, 711 East Bridge Street, Austin, Minn. Re-sided with 16 squares Eternit Asbestos-Cement Timbertex Wide Space Siding. Color—silver green.

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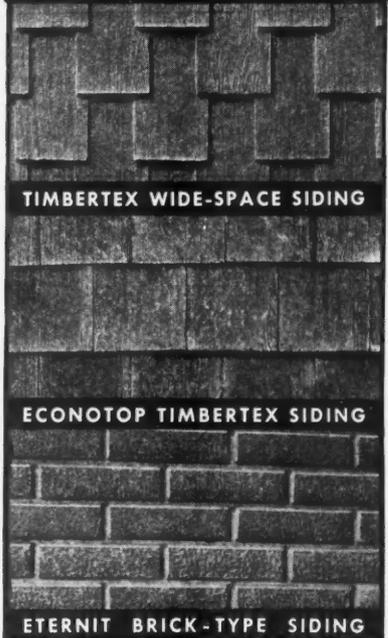
WINTER months need not be dull business months for you. For, Eternit offers you ideal Winter Business Builders—Asbestos-Cement Sidings. They have every appeal to clinch the sale—appearance, low first cost, economy, ease of application, permanence, fuel saving—sales advantages that can be translated into savings rather than expense.

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the conventional sidings of today.

The market for Eternit Asbestos-Cement Siding is unusually large. Every owner of a peeling stucco or a paint-starved house is a prospect for these inexpensive yet ingenious sidings that transform weather-worn frame structures into those of beauty.

Get your share of this profitable re-siding business. We will be glad to help you. To know the facts—all you need to do is mail the coupon. Sales records will convince you of your opportunity! So, clip and mail the coupon for full information NOW.



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Tell me more about Eternit Asbestos-Cement Sidings. There are plenty of weather-worn frame structures in our community. (Check if you also wish information about other Ruberoid products.)  
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## AMERICAN BUILDER AND BUILDING AGE

# Home Loans for The Forgotten Man

**T**HE Forgotten Man in the present recovery-planning is the citizen who has laid by half the money he needs to build a home and finds no way to borrow the other half.

Under the rules of the Housing Division of the Public Works Administration, he does not classify as a "project", although for him to build a home would assist in "slum prevention" and would put unemployed men back to work—thus stimulating industry. A loan to him would be "self liquidating"; in fact, a 50 to 60 per cent first mortgage on a small home built for and occupied by the owner has always been considered one of the very best of investments; and it still is a safe investment either for private funds or for government funds.

Last month, in a leading editorial, this publication outlined a plan for direct Federal loans for home building and home modernizing—direct from Uncle Sam to the individual lot owner who wants to build a home for his own occupancy and to the home owner who wants to repair or remodel his dwelling; such loans to be made and serviced through the Home Owners' Loan Corporation.

### Reports Show Need

Many of our contractor, builder and architectural readers—in widely scattered localities—have written us, endorsing that proposal and stating that if it could be acted upon favorably by Congress and the President, a quantity of private building, already planned but held up for financing, would go forward at once.

These are not estimates or guess-work but records of definite projects now "on the boards" and for which there is a real need. These property owners have amassed substantial equities, but they need long term first mortgage money and are utterly unable to obtain it from any of the customary mortgage money sources.

One billion dollars of Federal funds might well be allocated to this purpose of "priming the pump" for home building in order to get private construction going, with its great resulting stimulus to employment and to all related industry.

### Why Direct Loans?

This publication believes that in the present emergency the forgotten man should be able to deal directly with Uncle Sam to borrow the money he needs to build or repair his home.

The machinery to handle such loans is already set up

in the Home Owners' Loan Corporation which is just now getting into its stride and beginning to function effectively in the refinancing of distressed home mortgages. Up to Nov. 18, loans actually paid out amounted to \$26,859,105 on 9,199 individual properties, while loans tentatively approved amounted to \$404,565,065 on 142,652 individual properties scattered throughout the nation. District offices to the number of 257 have been set up serving every locality with trained appraisers and loan officers. More than sixty thousand employees are said to be on the Loan Corporation staff.

Certainly this great organization could function just as effectively in passing on new loans for home building and home repairs as on the refinancing of distressed home mortgages.

### Direct Contact Already Found Necessary

The Washington government has already showed its deep interest in home owning and home building, first by establishing the Federal Home Loan Banks—a most valuable *permanent* institution to assist mortgage lending concerns—and then by adding the Home Owners' Loan Corporation as an emergency means of getting relief *directly* to the distressed home owners.

This direct contact with home owners unable to renew their mortgages through the customary local channels was found necessary to effect the relief contemplated when the Home Loan Bank Act was passed. Due to the abnormal conditions of the depression, it was found that funds advanced to building and loan associations and to mortgage companies were used by these concerns to relieve their own internal financial stress. The advances did not get through in any quantity to their home owner customers seeking new loans.

So, it seems to this publication that, in the matter of loans to finance the home building that is now needed and ready to go ahead just as soon as proper financing is made available, the Administration ought to make it possible for the individual property owner, the forgotten man, to deal directly with the government through the Home Owners' Loan Corporation to secure the first mortgage funds needed for his new home construction or his home remodeling and repairs.

A worth-while volume of private construction, putting millions of men back to work, can be released by such reasonable extensions of long-term credit to home site owners who are now ready and anxious to build, and to present home owners for needed repairs and upkeep.

## PUBLIC WORKS PROGRAM

### What Sorts of Projects Are of Greatest Value?

A TOTAL of 750 non-federal public works projects calling for expenditures of \$477,443,068 had been approved by the Public Works Administration in the four months up to mid-November, according to data released by Secretary-Administrator Harold L. Ickes. "The drive," he says, "is to move men with all possible speed off relief rolls and on to pay rolls."

Analyzing in detail these projects for which the Federal treasury is being drawn upon so lavishly for loans and grants, we find a wide range—sewers, waterworks, schools, miscellaneous public buildings, paving and other highway improvement, dams, bridges, etc.

All are supposed to be sound investments for government funds. They are widely scattered geographically. All will produce employment.

Some, however, mean much more to their communities than others. Water service and sewers are necessary to civilized community life and it is as gratifying to note that more than 200 of these authorized public works projects are for waterworks and sewer systems as it is astounding to learn how many towns, and villages are still entirely without these fundamentals of convenience and sanitation.

In the planning of local projects to lay before the Public Works Administration, all builders and building interests ought to be leaders in working for new water mains and sewers where these utilities are now lacking. Because of the impetus to home modernizing and home building which will come with the opportunity to have inside plumbing, the grant of Federal credit for water and sewers will mean not only present employment but a continuing uplift in building activity long after the public work is finished.

Every community still lacking these important services should organize for them without further delay.

## NOVEMBER HOME BUILDING SHOWS INCREASE

A MOST encouraging upturn in residential construction is seen in the contract figures for the first half of November (\$12,553,600 for the 37 states east of the Rockies). This gives an estimated total for November of \$25,107,200, an increase over October of \$3,581,500, or 17 per cent, and over last November of \$5,861,900 or 30 per cent. Evidently the pressure of accumulating housing needs is finally breaking through the obstacles which lack of mortgage money has set up between those who want to build and the realization of their plans.

The estimated November total shows a fall bulge comparable to that of last May when 1933 residential building volume first crossed the line of 1932. With the exception of October, which fell slightly below last year, every month since April has exceeded the corresponding month of 1932. There has been a definite upturn.

Commenting on this record, Standard Statistics Co.

in its Summary and Forecast of Nov. 29 states, "In line with general business trends, private building, as reflected in residential contracts, will probably show a material year-to-year betterment in the spring of 1934, despite financing difficulties and rising construction costs."

## HOME DESIGN PORTFOLIO

IN THIS issue AMERICAN BUILDER inaugurates a new once-a-year feature which should be useful and popular with the subscribers, a reference portfolio of small home and building designs. While every issue contains a number of such designs averaging ten a month, this special Christmas number is given over almost entirely to this plan book feature.

In addition, the indexed directory of all the home designs presented in the AMERICAN BUILDER in the twelve issues of 1933 is included for the convenience of those in search of specific types and sizes of homes. See page 4 for this index.

The timeliness of this design portfolio and the year's index of home designs is apparent; the winter months are the planning months. The homes to be built next spring will be planned this winter.

Mr. A. W. Holt, the well known authority on home costs and author of the House Valuator system of estimating, has computed the "Cost Keys" for each of the home designs illustrated in the AMERICAN BUILDER throughout 1933. These Cost Keys permit dealers and contractors using this system to quote an accurate price on each of these designs without going to the trouble of listing the complete bill of material and figuring the job in detail. Under this system a certain "Basic House" is figured very accurately by the local dealer who will furnish the materials and by the contractor-builder who will furnish the labor and skilled supervision, and then these Basic House costs are used as a standard to which those of all other designs are compared.

The first figure in the Cost Key quoted under each design in the percentage relationship between the cost of that design and the cost of the Basic House. The other figures in the Cost Key give the lineal feet of foundation wall, square feet of flooring, yards of excavation per foot of depth, squares of wall area and squares of roof area for the design illustrated as an aid in figuring where variable factors occur.

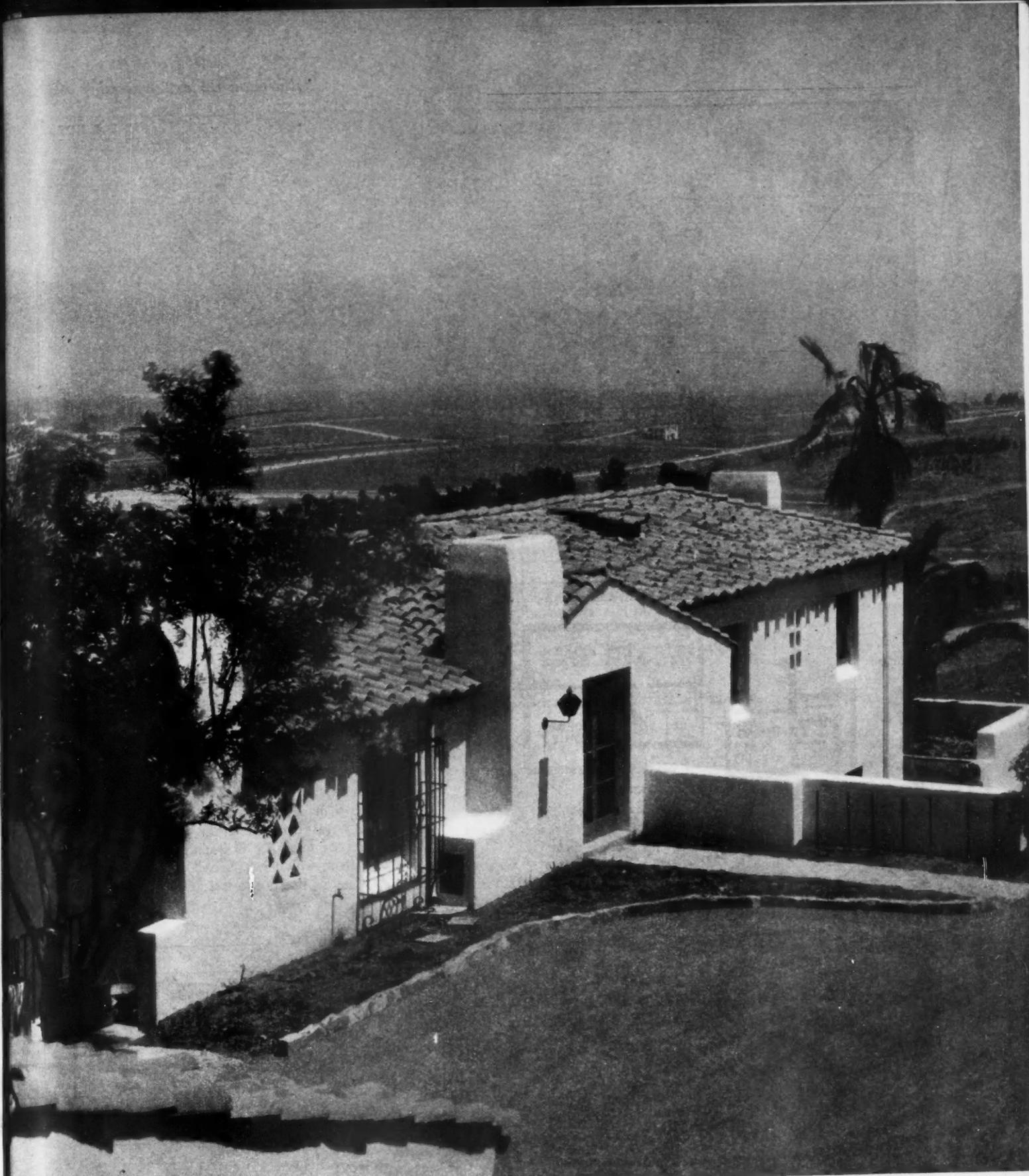
Builders and dealers are getting together in every community to figure their costs on the Basic House so that this accurate and rapid system of estimating can be used to fullest advantage.

## HOW COST KEY WORKS—

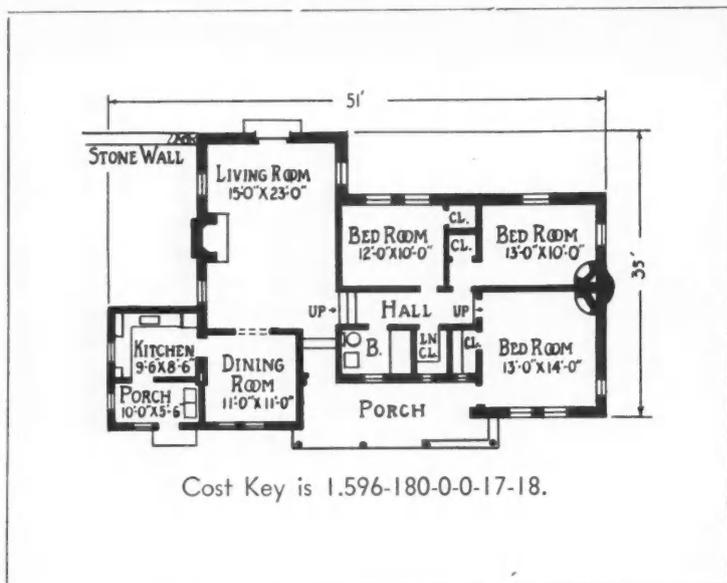
Every house in this issue carries a COST KEY to give the exact cost in any town by comparing it with a BASIC HOUSE figured by contractor and dealer together.

Here are what the Cost Key figures mean, using the Kohler, Wis., house on pages 18 to 21 as an example.

1.805 Cost Rate	142 Lin. Ft. Founda- tion	1030 Sq. Ft. Floor	43 Yds. Excav. Per Ft. Deep	20 Sqs. of W'l	18 Sqs. of Roof
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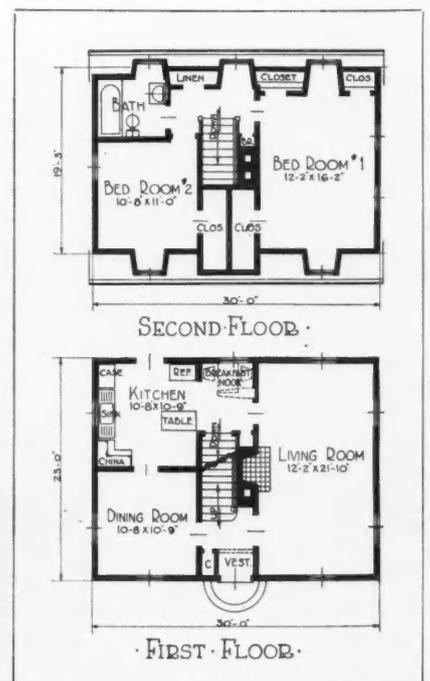
*Plans and Designs for*  
**THE BEST SMALL HOMES OF TODAY**

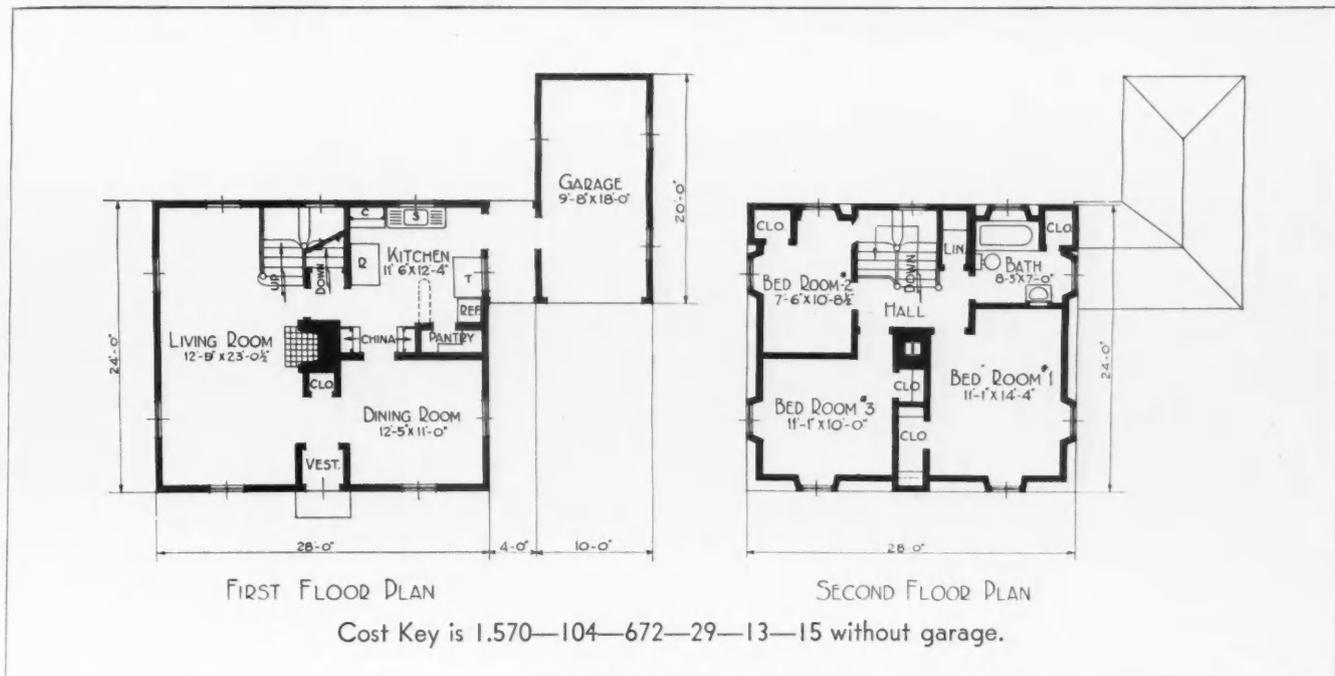


SPANISH FARM HOUSE STYLE is followed in the design of this cottage by Architect Palmer Sabin of Pasadena, Calif. The cottage is located on a ranch and is unusually comfortable and attractive, with fireplaces in three rooms.

## Spanish Cottage

THE SMALL DUTCH COLONIAL HOME below is located at Barrington, Ill., and was designed by the firm of White & Weber, Chicago architects. The cost was under \$5,000. An unusual amount of livability is included in the compact floor area, which is unusually well planned. The Cost Key of this house is 1.360-106-690-30-18-12.

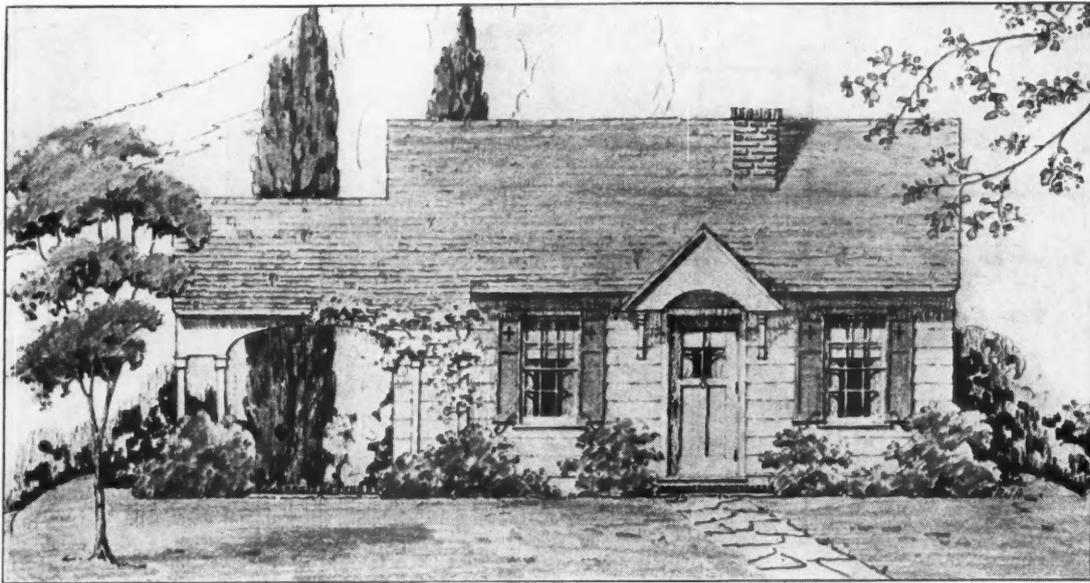




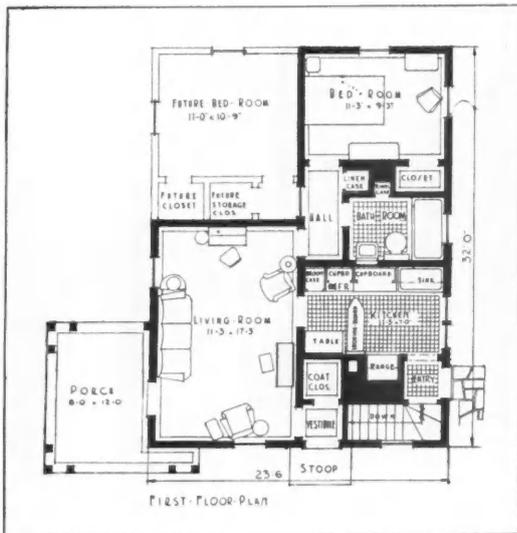
HERE IS A VERY SMALL HOUSE that achieves unusual dignity and charm, and appears to represent a greater cost than it actually does. It is located at Barrington, Ill., and cost less than \$6,000. White & Weber, Chicago, are the architects. The type of architecture is usually associated with more expensive homes, but is very successfully carried out here due to the good proportions.

## Achieves Dignity

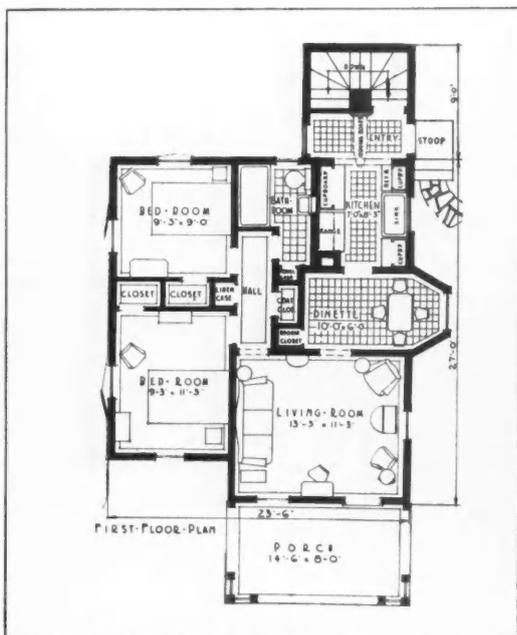




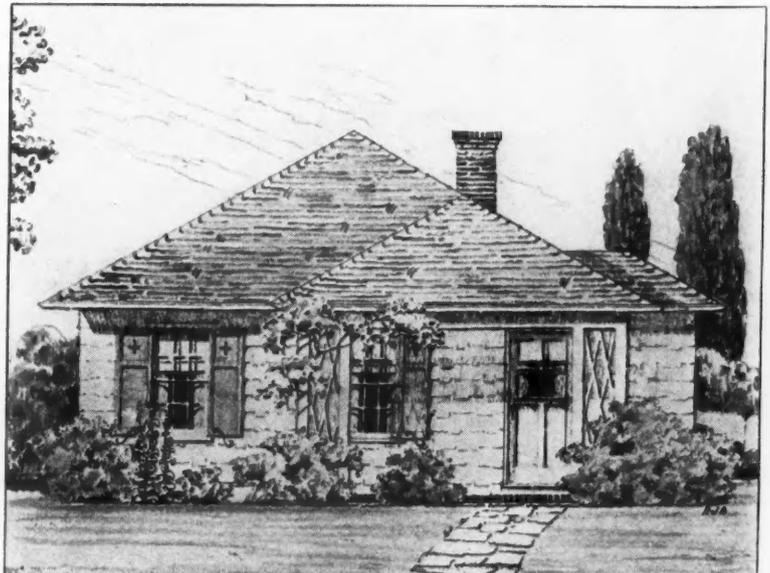
EVERY DETAIL OF THIS LITTLE PICTURE HOUSE with its wide white siding and blue shutters is carefully worked out, and it is ideal for young married couples. Curtis Co's. design, Plate 2.



REAR VIEW OF THE COTTAGE ABOVE shows great charm in so small a home. Cost Key is .996—111—591—26—12—10. If future bedroom is included originally: —1.091—111—752—32—12—12.

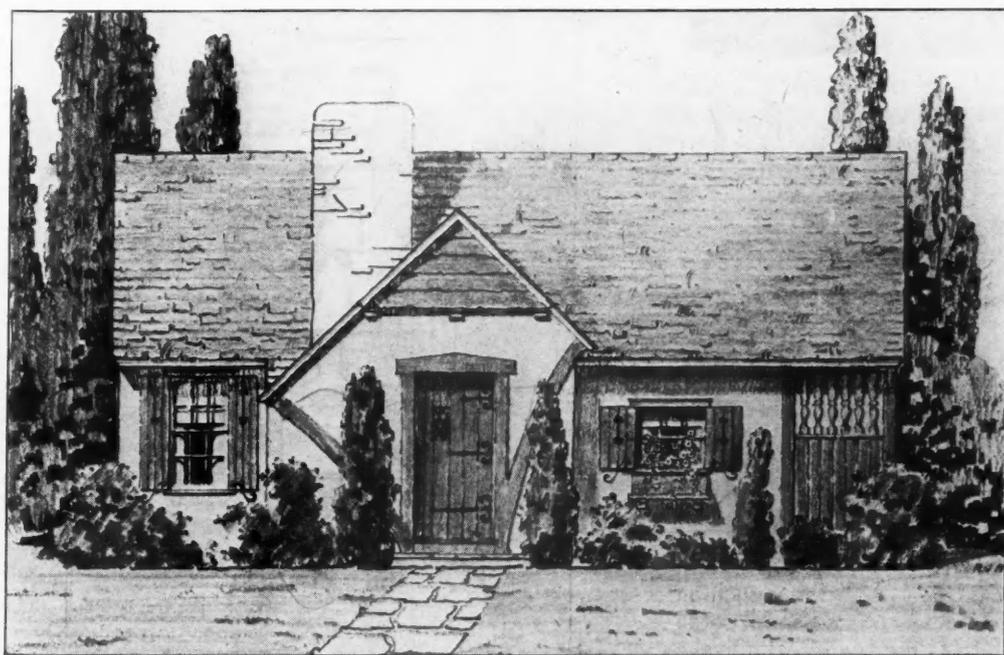
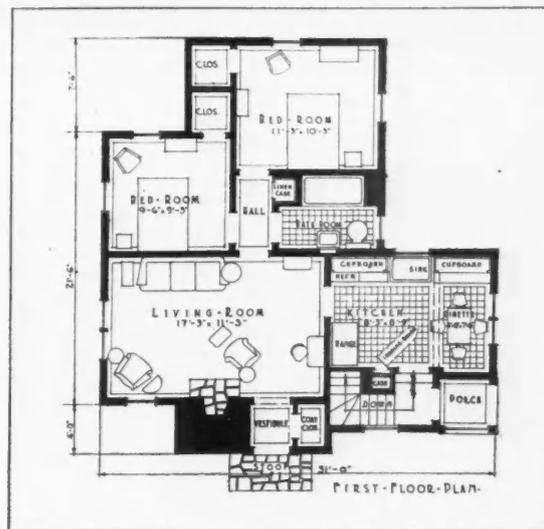
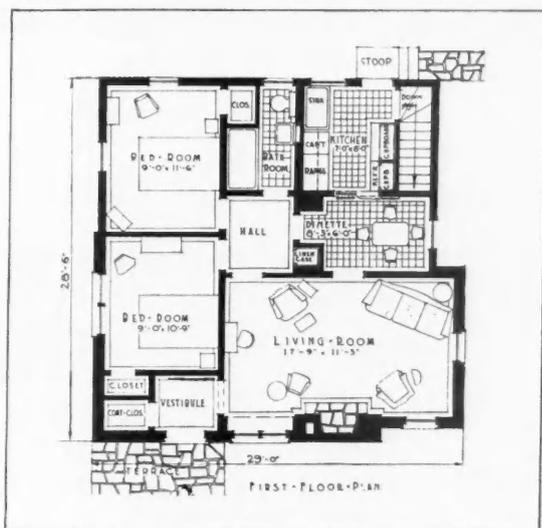


THE BREAKFAST BAY IS AN APPEALING FEATURE of the attractive Colonial adaptation below, which is designed for a narrow lot. Bedrooms have double exposures, plan is convenient. Curtis Co's. design, Plate 5. Cost Key is 1.067—125—703—31—11—13.



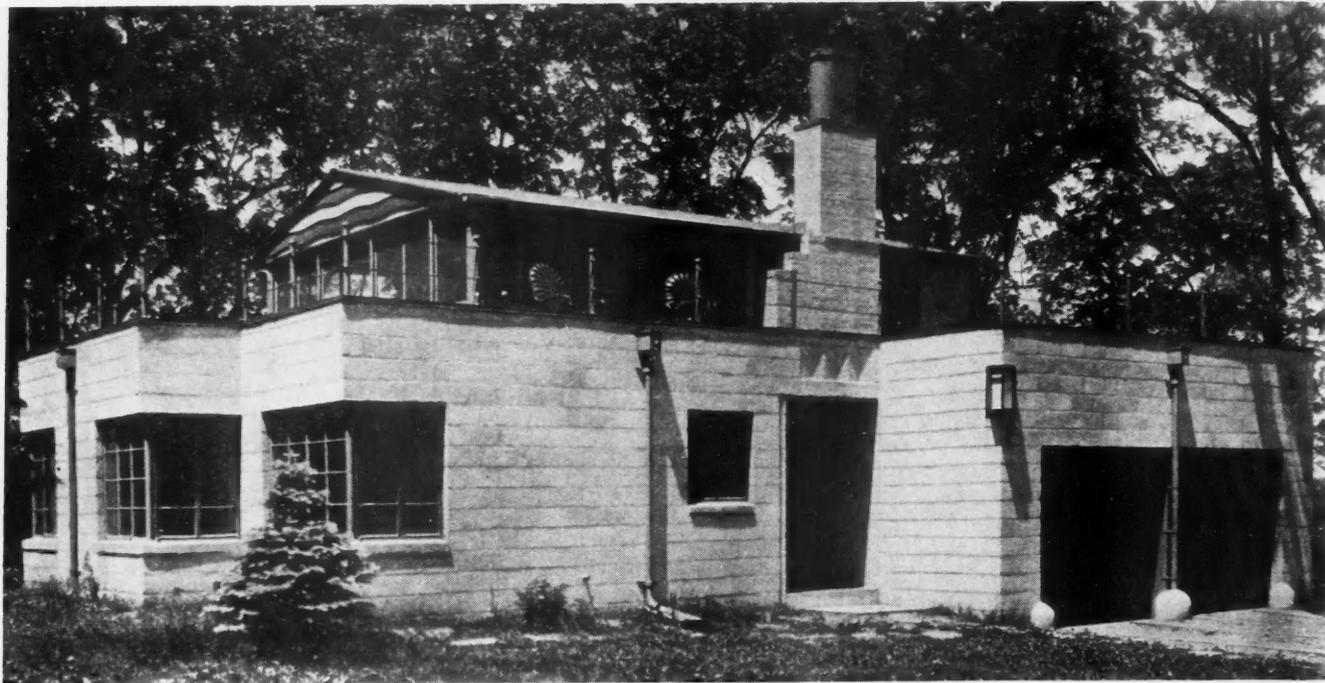
## 4 "Engineered" Small Homes

THESE DESIGNS ARE small homes for today's market, carefully planned by the architectural department of the Curtis Co's. of Clinton, Iowa, and fully engineered as to equipment and materials by associated manufacturers. They are so carefully planned that the cost is low, and provide the very best in modern design, construction and planning. The quaint English type cottage at right is Plate 9. Cost Key is 1.050—115—790—34—13—13.

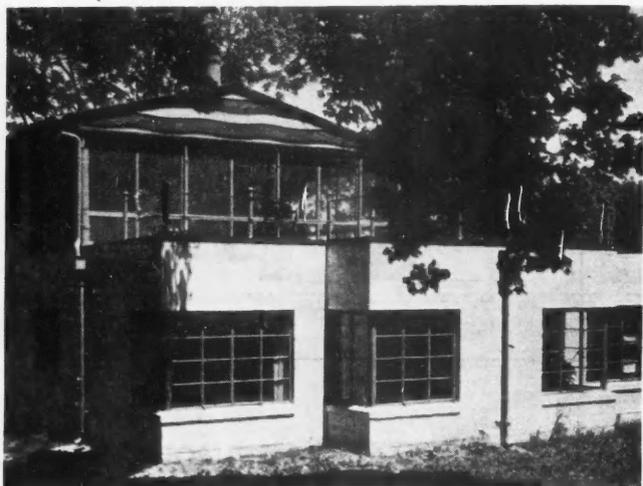


IN BOTH THE HOMES on this page, an impression of dignity and worth is achieved far in excess of the actual cost, for the construction is economical and the plan efficient.

AT LEFT is an English cottage type (plate 7) in which the white cement stucco exterior and curving half timbers give individuality and charm. The floor plan is one that is worth careful study. Note how the windows are skillfully placed for cross ventilation. Cost Key is 1.056—128—751—33—15—12.



THIS COMFORTABLY MODERN HOME IS BUILT of permanent, time-tested materials that lend themselves admirably to this new type of design. Concrete units, given only a finish of white portland cement paint, were used. It is located in Des Moines, Ia., and Amos B. Emery is the architect. Cost of construction was surprisingly low.

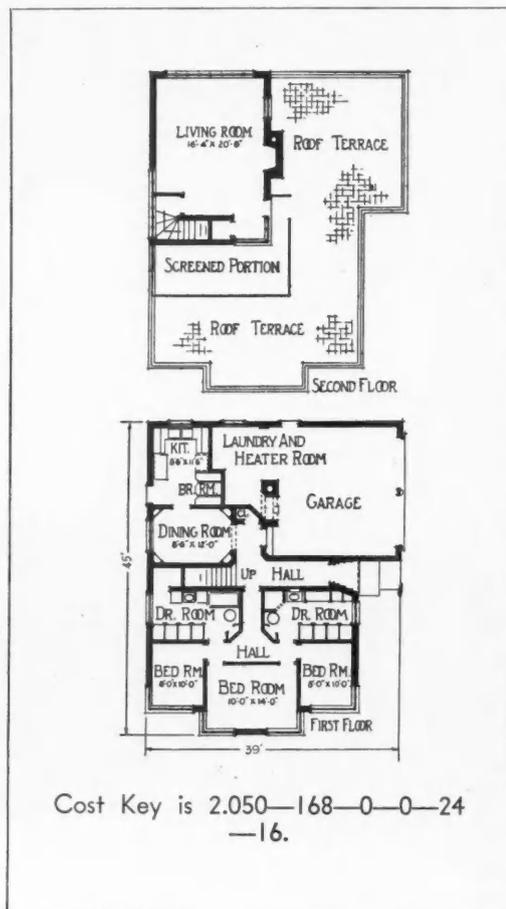


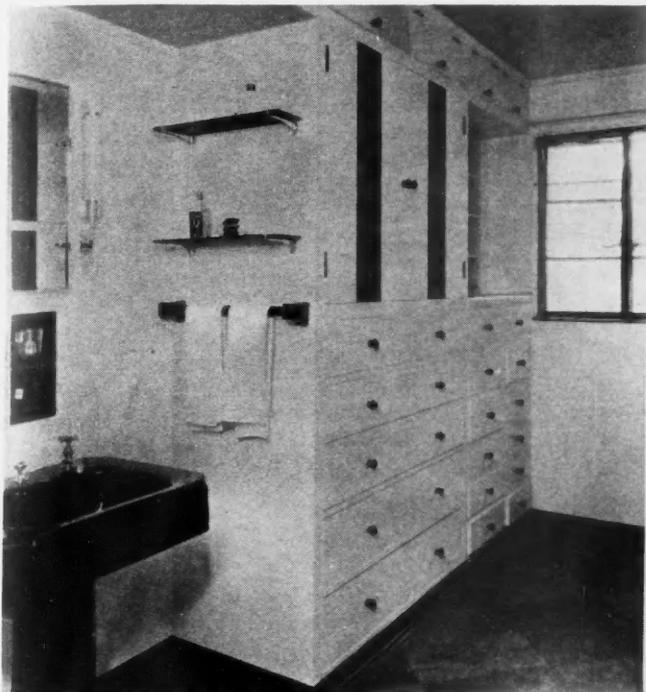
CORNER WINDOWS LET IN AN ABUNDANCE OF LIGHT and give the house the modern look popularized at the World's Fair. The house costs under \$7,000, is permanent, fire safe and in keeping with the modern trend.



MRS. LEO WEEKS, WIFE OF THE OWNER, is shown enjoying the pleasant outdoor terrace which forms such an important part of the modern house. A screened porch opens out on this terrace, which is used very extensively.

## Modern Home Built of Concrete Masonry





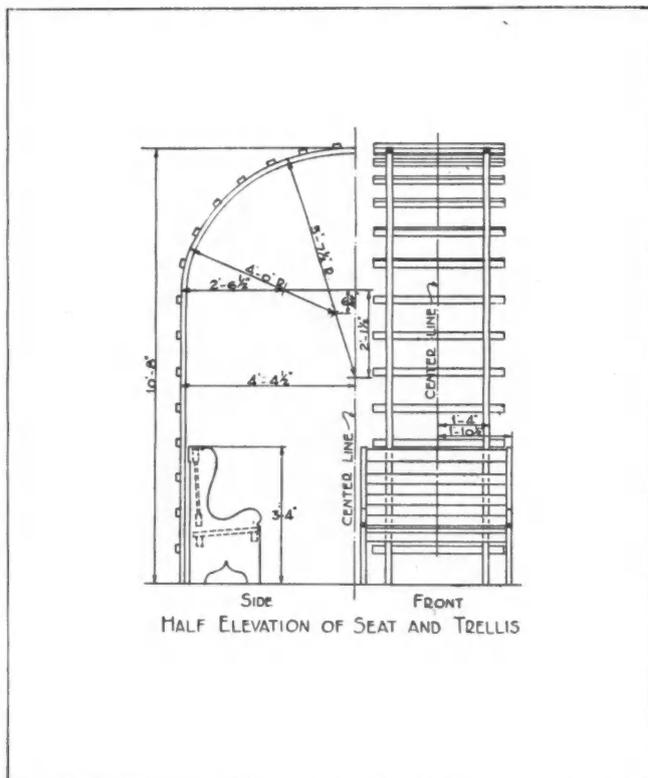
VIEWS OF THE BATHROOM and breakfast room are shown above, both of which are treated in an efficient, modern manner. The built-in drawers and storage space in the bathroom are very valuable.

THE BIG LIVING ROOM, 16' 4" by 20' 8", is separated from the rest of the house and is lighted by a bank of windows extending clear across one end. Ceiling is of insulating wallboard finished in aluminum.



CORNER WINDOWS in the bedroom give a cheerful outlook and let in plenty of light and air. Wallpaper was placed over insulating wallboard on the walls. The house has no basement but has concrete floors throughout. Heater and laundry room are located in rear of garage, handy to kitchen.

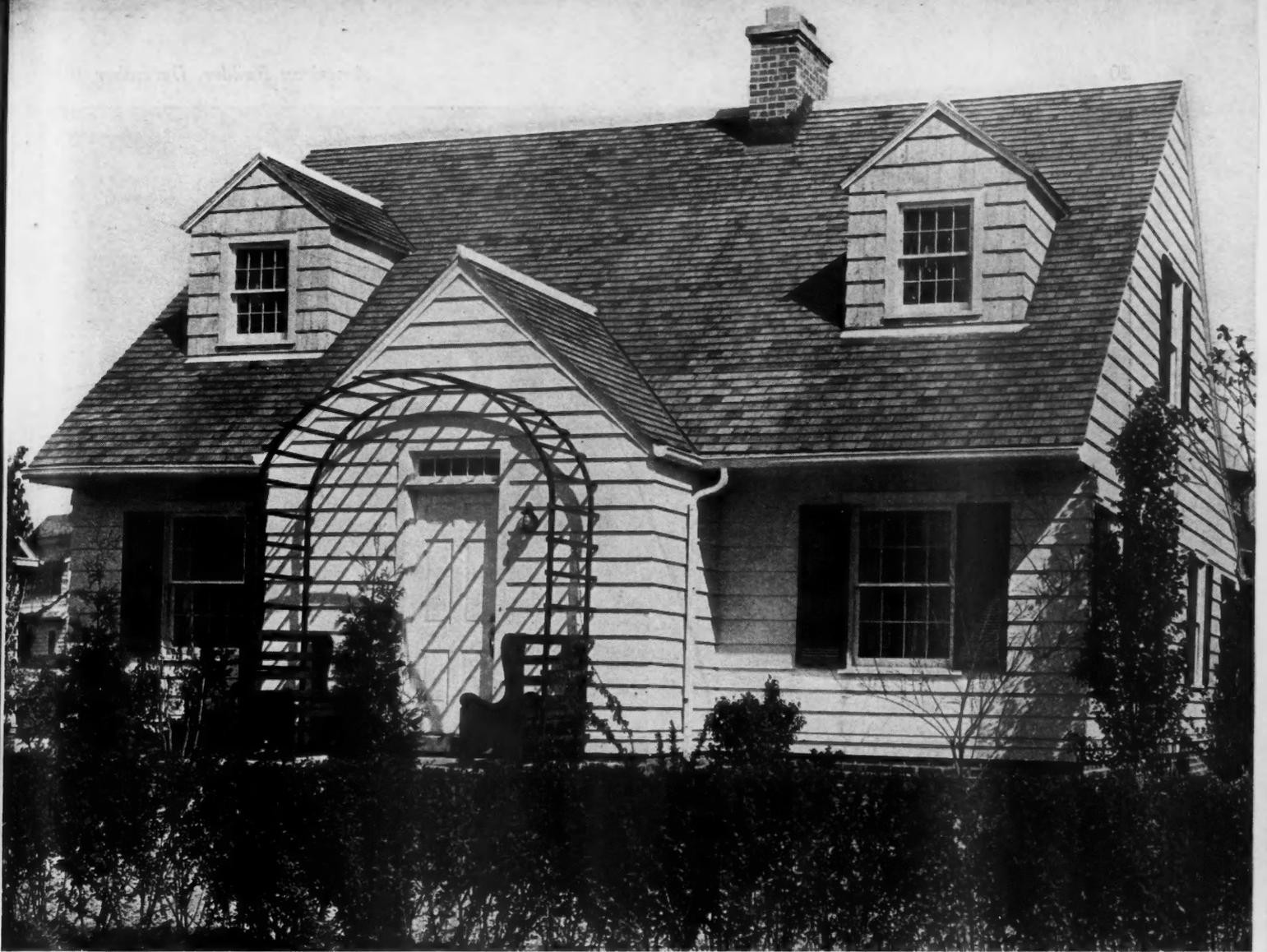




## Colonial Picked For Our Front Cover Home

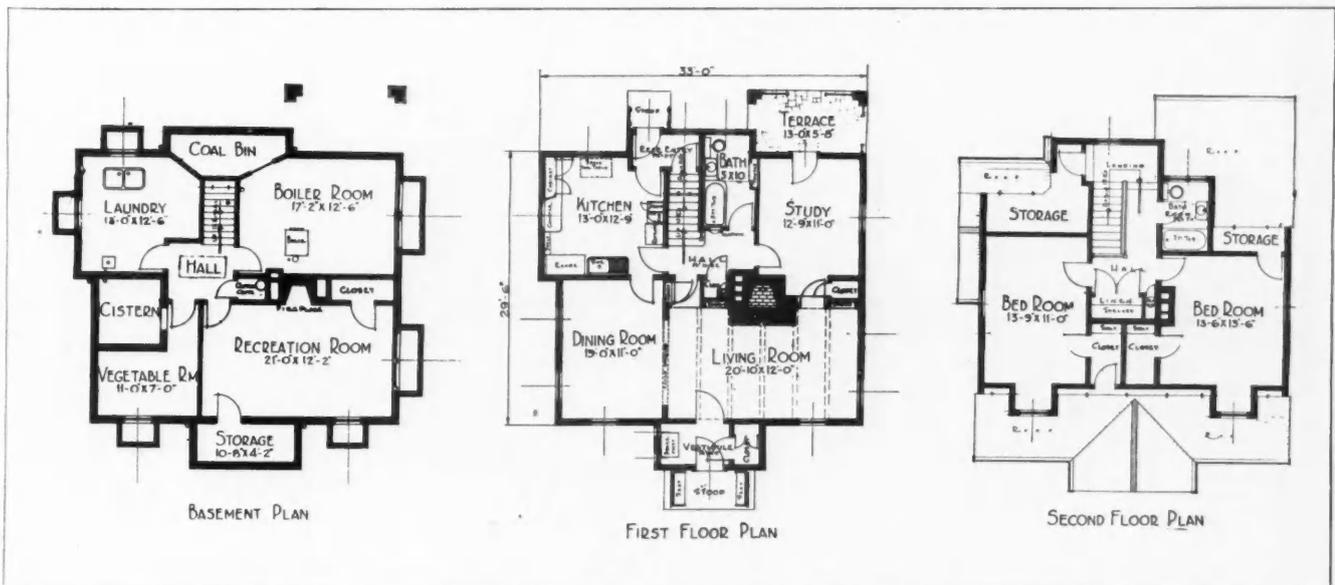
Cost Key, 1.805-142-1030-43-20-18,

GREAT POPULAR APPEAL and architectural merit warrant the selection of this quaint Colonial cottage as the American Builder's front cover home this month. This house was built in the village of Kohler, Wis., as a Demonstration Home sponsored by the local Better Homes Committee, which was awarded first place as the result of this activity in the National Better Homes in America Campaign. Architecturally, the house is done with great skill and attention to detail. It is a house big enough for the average family, yet low in cost and of pleasing popular style. The architect is R. Philipp, Milwaukee, Wis.



BOTH FRONT AND REAR of this Kohler Demonstration Home are attractive. The front entrance above is carefully and artistically done. The rear porch on opposite page is an unusually pleasant spot for outside resting or dining. Cornice and dormer details are very attractive.

THE FLOOR PLANS BELOW show skillful planning. The extra room on first floor may be used as study, sick room or guest room; there are two baths, plenty of closets, recreation room in basement. Rooms are large, well lighted. Construction details are given on next two pages.





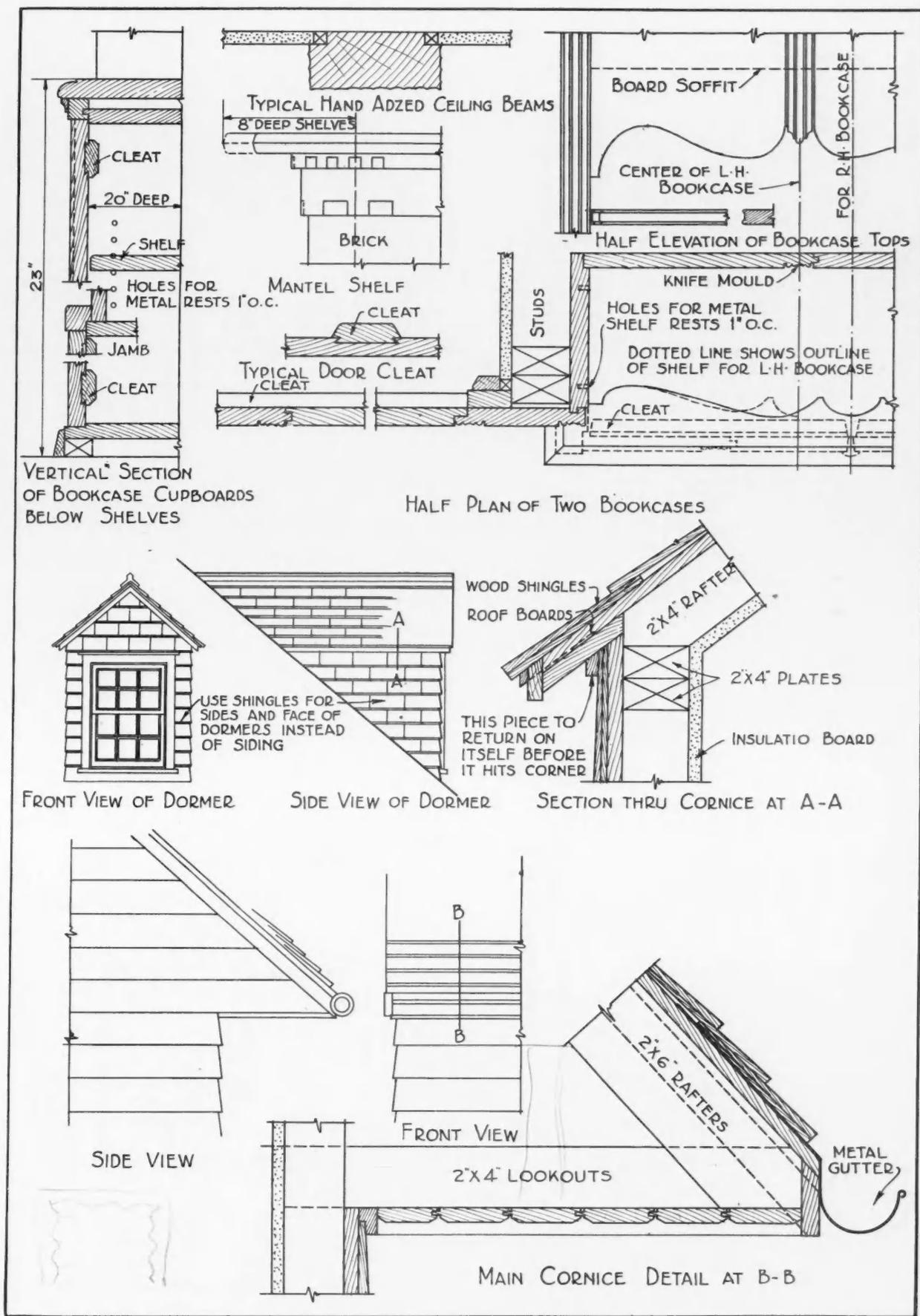
## Beamed Ceiling, Paneled Walls In Kohler House



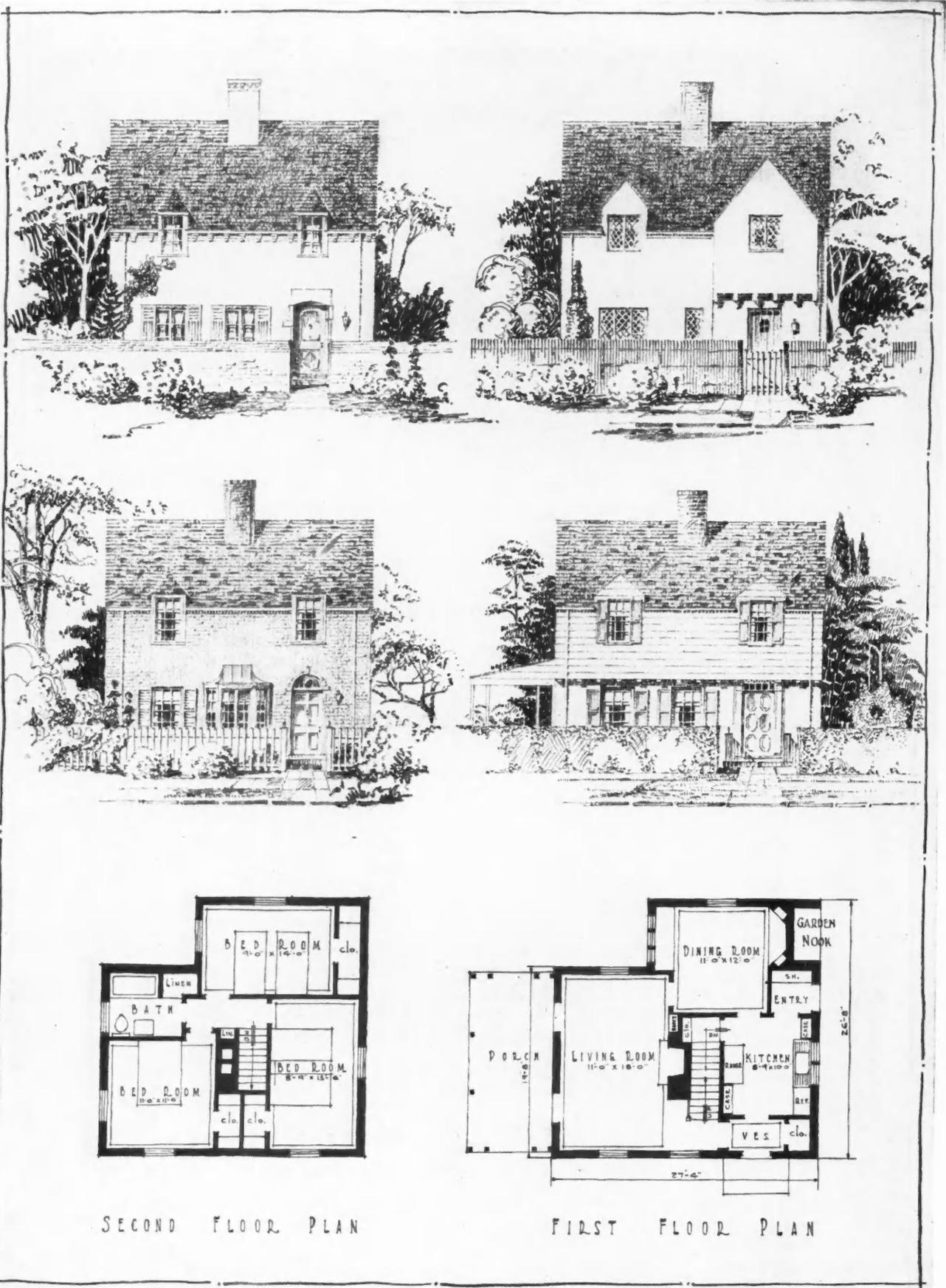
THE COLONIAL TRADITION is carried out most effectively in the above living room of the Kohler Demonstration House. The entire fireplace wall is paneled in pine with bookcases attractively built in. Detail drawings of the bookcases, paneling and fireplace mantel are shown on opposite page.

THE DINING ROOM IS large enough to accommodate a good sized family, and is well lighted and arranged. The large Colonial cupboard at right was made by students of the Manual Arts Department.

IMPORTANT DETAILS of the Kohler Demonstration Home are shown on the opposite page. Especial attention is called to the cornice construction which was carefully detailed by the architect and resulted in a very attractive effect. Detailed drawings of the hand adzed ceiling beams and bookcase cupboards are given.

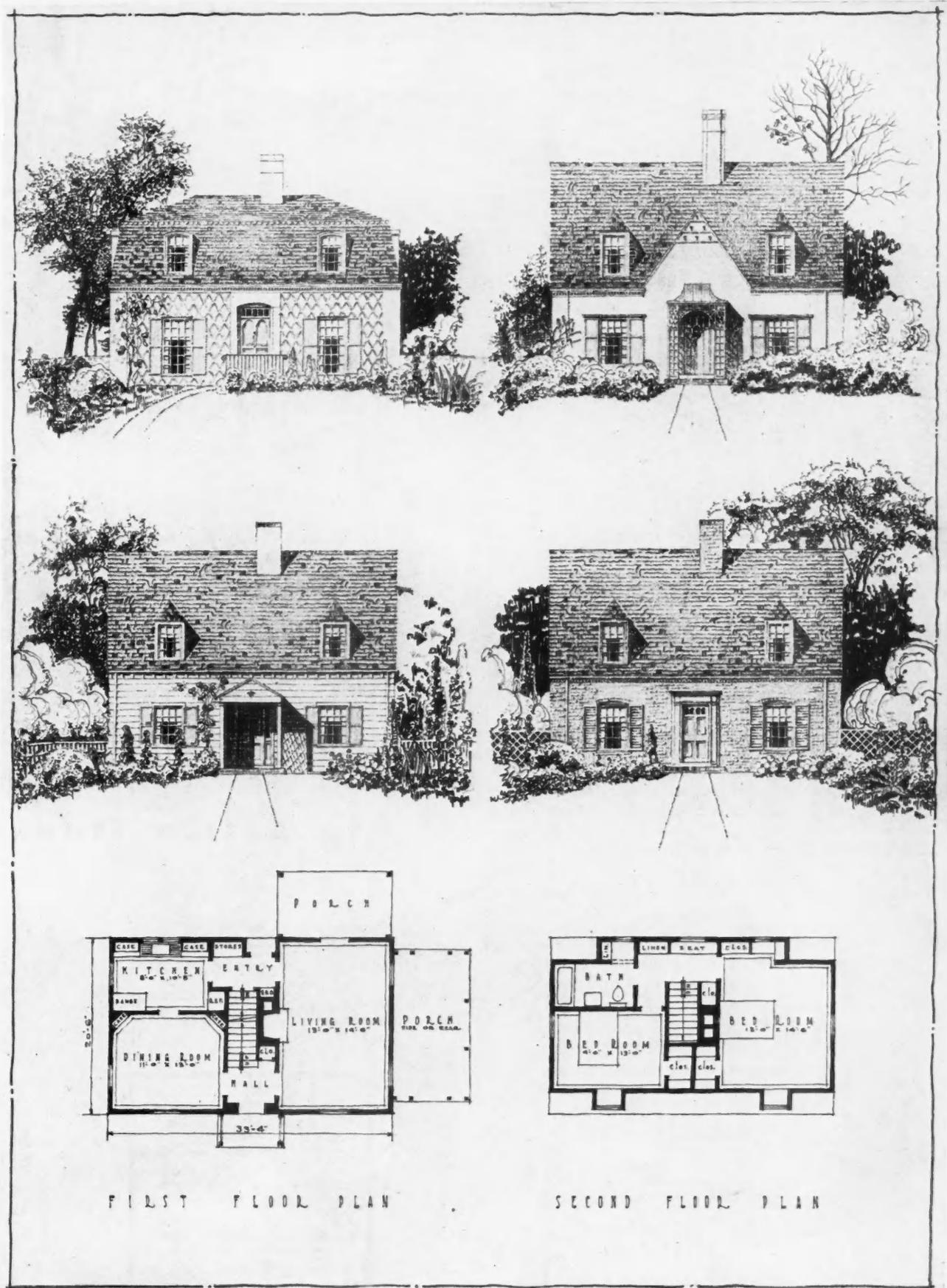


# CORNICE, DORMER, MANTEL, BOOKCASE DETAILS



**Four Exteriors  
For Same Plan**

ARCHITECT WILLARD CLYDE WALKER of Chicago has here sketched four attractive exteriors for a compact, economical small home in the low priced class. The exteriors are up to date and charming; yet simply done. Cost key is 1.470-108-690-29-20-12.



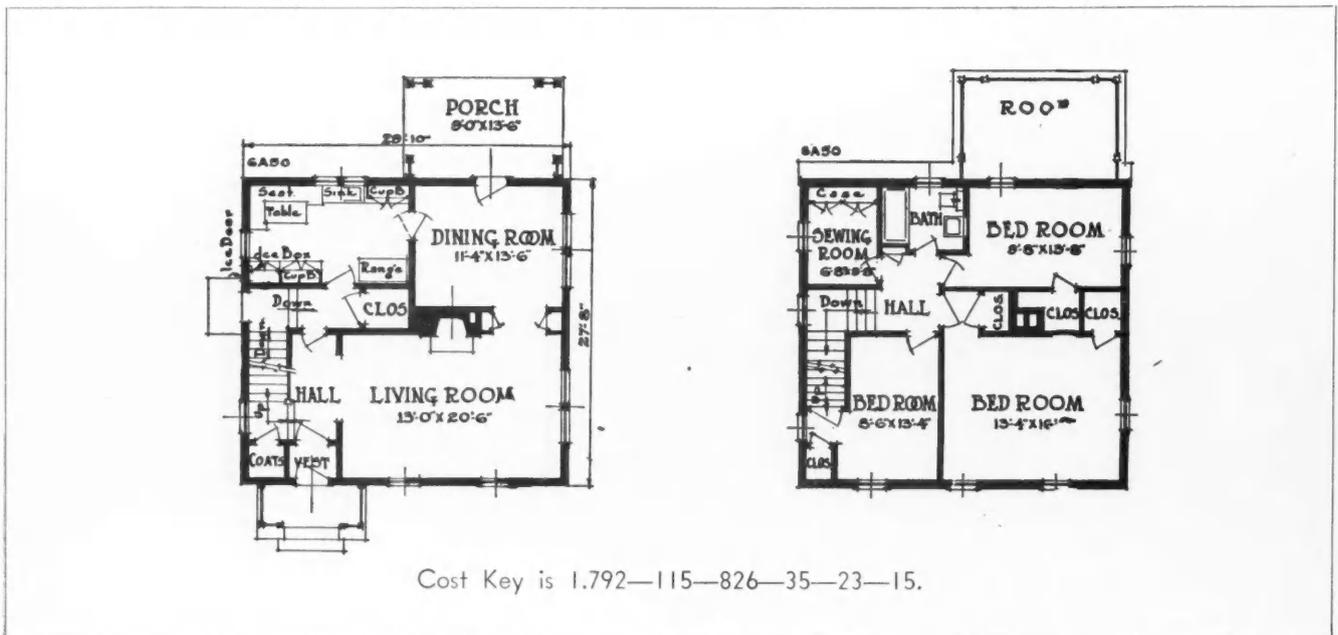
**Economical Yet  
Very Attractive**

ROOM SIZES ARE SUCH AS TO TAKE even length floor joists; the plan is convenient, simple and economical to build. Designs are part of a series by the Walker Architectural Service. Cost Key of the above plan is 1.423-108-684-29-17-15.

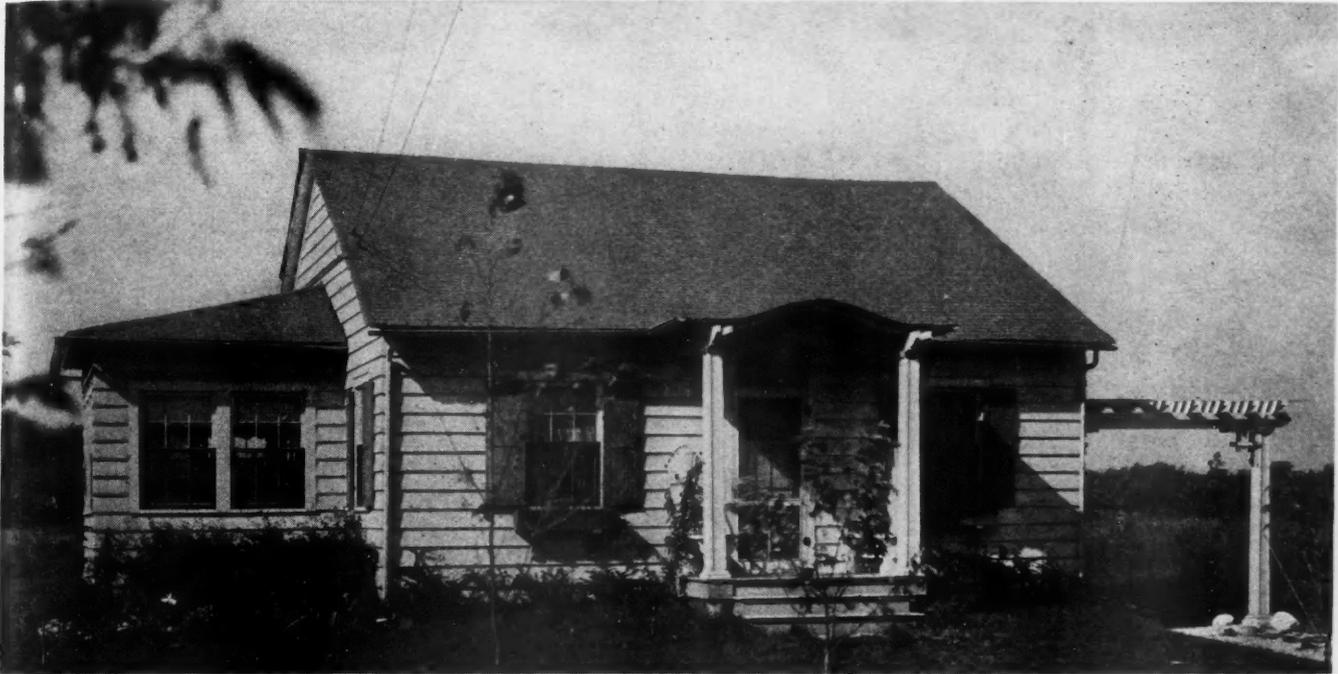


CHRISTMAS ATMOSPHERE is beautifully shown in this small Colonial home which embodies most of the traditions of the American people. It is a truly low cost home with every inch of space used to good advantage. Although only 29'10" by 27'8", it is a seven-room house which could comfortably accommodate a good sized family. Architects' Small House Service Bureau design No. 6-A-50.

## A Big Little House



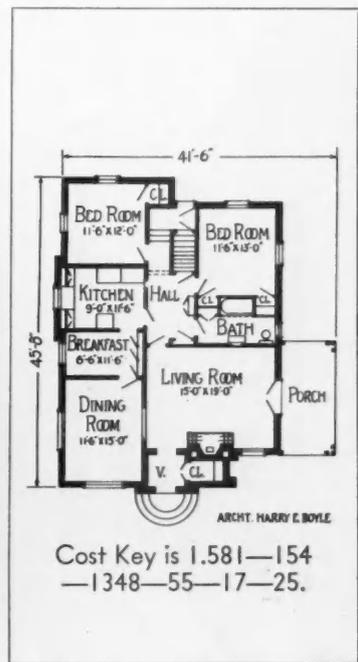
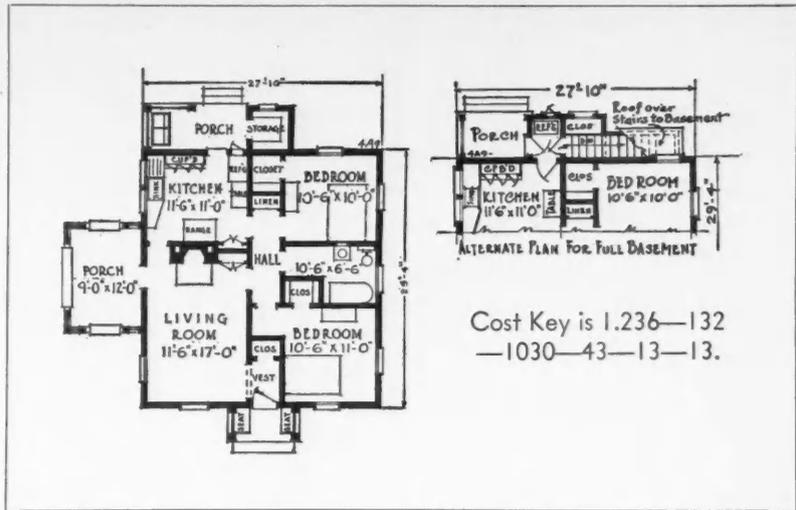
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CHARMING DESIGN makes this little cottage especially desirable in spite of its low cost. It shows that the inexpensive small home can be made really beautiful. Architects' Small House Service Bureau design No. 4-A-9.

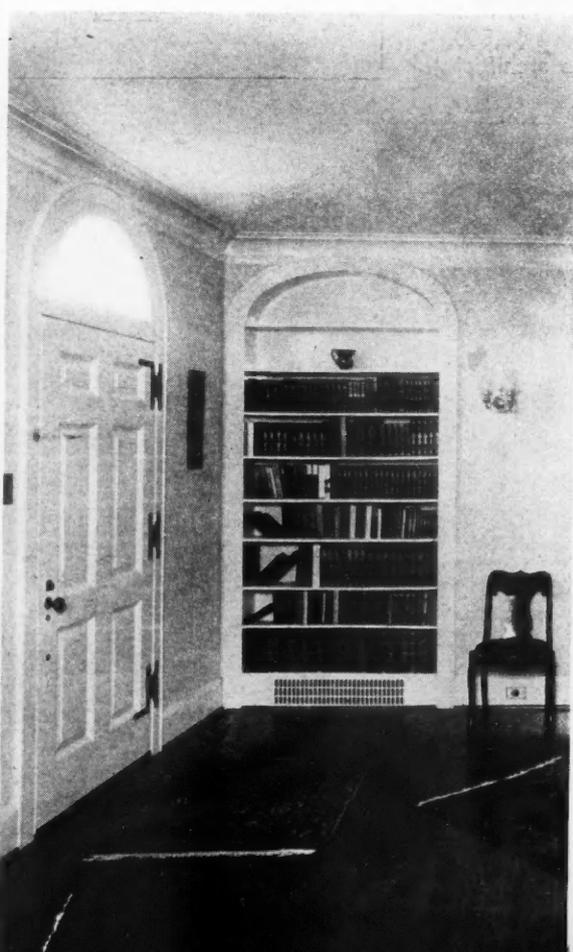
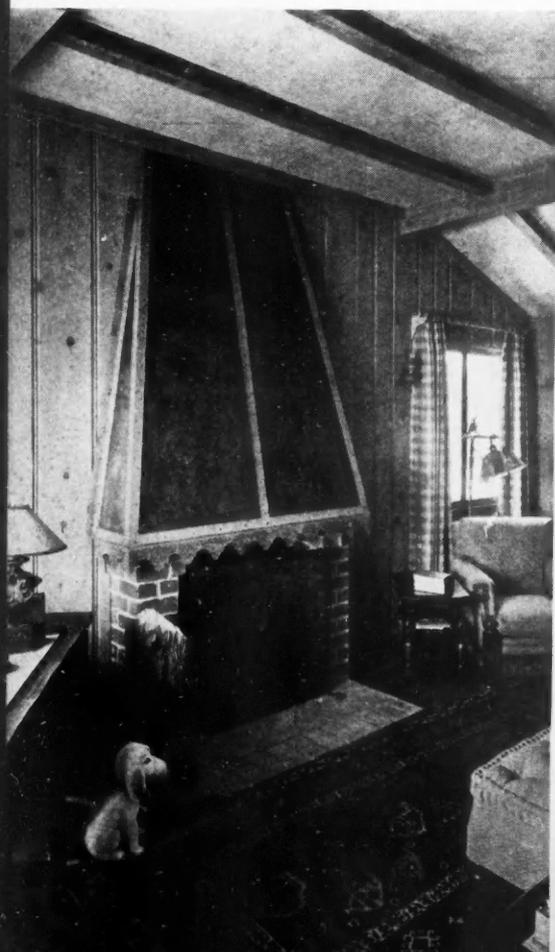
## 2 Prize Winners

EVANSVILLE, IND., adjudged the brick house below the best designed home built in that town in 1930. The cost was \$6,500, according to Harry E. Boyle, the architect.

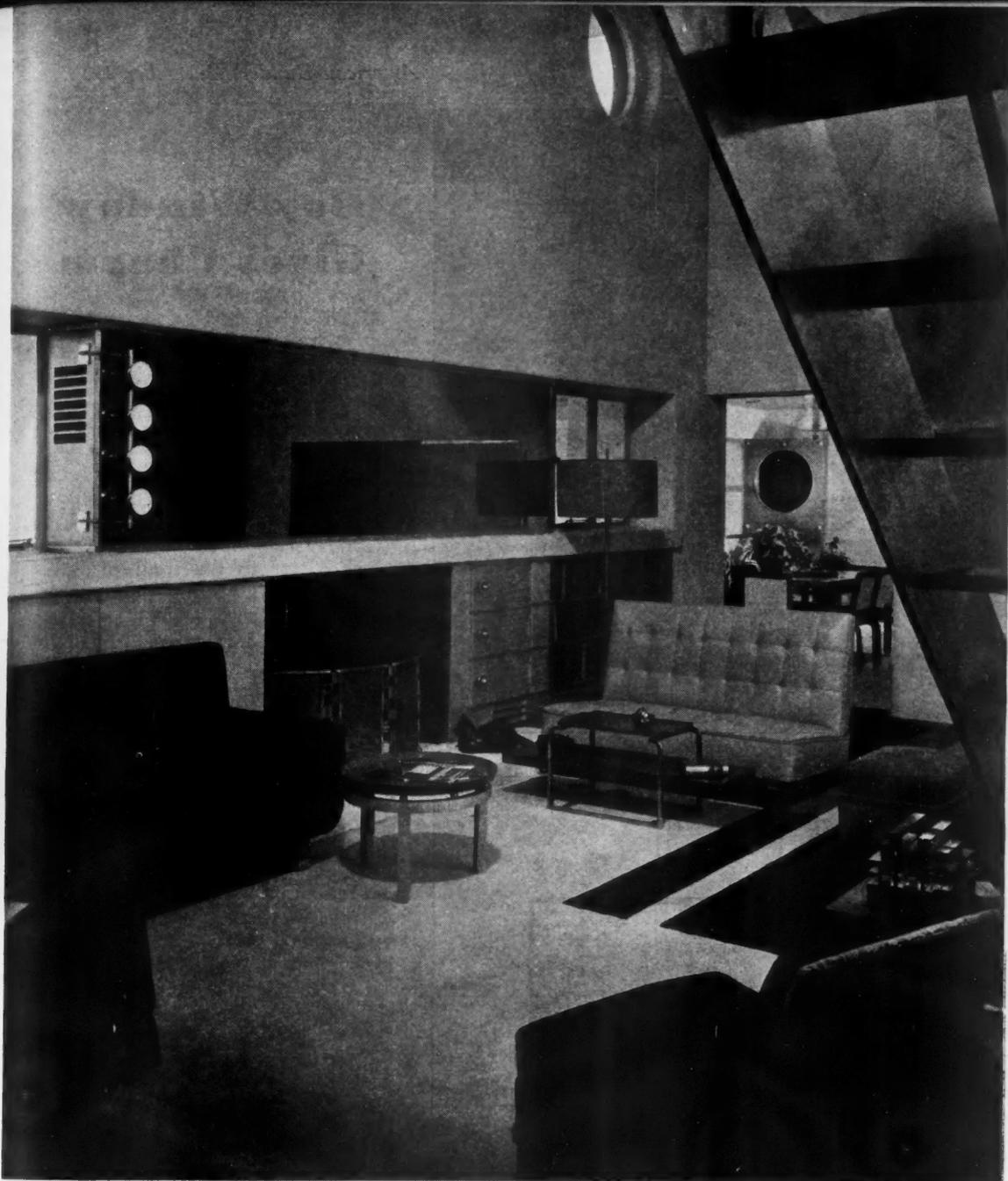




BUILT IN BOOKCASES ON EITHER SIDE of a well designed fireplace give this room in a California home an especial charm. The architect is Paul R. Williams of Los Angeles. The pine paneled walls are handled with great simplicity. The placing of the bricks around the fireplace is well done, and the brick harmonizes well with the lumber mantel above.



AT THE FAR LEFT is another interior by Paul R. Williams which shows skill in the handling of important details. The hooded fireplace, paneled walls and beamed ceilings are pleasing. AT THE LEFT is shown an interesting door and bookcase in a Texas home designed by J. W. Northrup, architect.



CHICAGO'S WORLD'S FAIR HAD MANY MODERN INTERIORS such as this, which is the second floor of the Florida House. Large windows, plain walls, sunlight, characterized it.

## **Fine Interiors for Homes of Today**

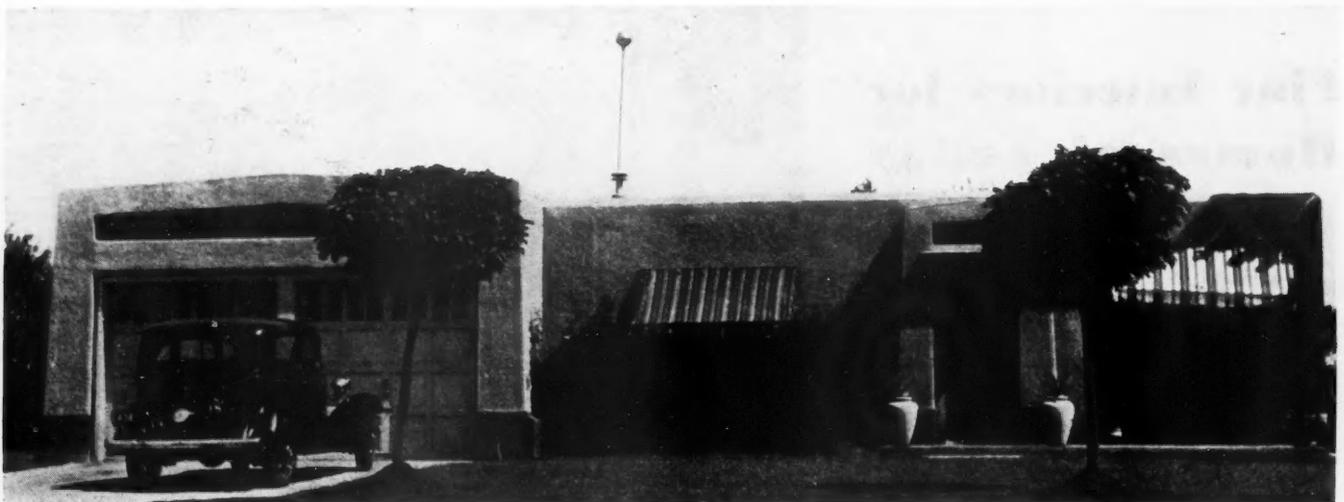
MANY NEW MATERIALS and interior finishes offer unusual opportunities for builders in the homes of today. Standard china cupboards and corner closets of the type shown at the right are available, which beautify the home and increase its efficiency. A new light-weight linoleum wall surface has been applied to the dining room shown, and a panel treatment given that is very effective. Surfaces of this type give lasting service, do not fade or discolor and are easily washed.



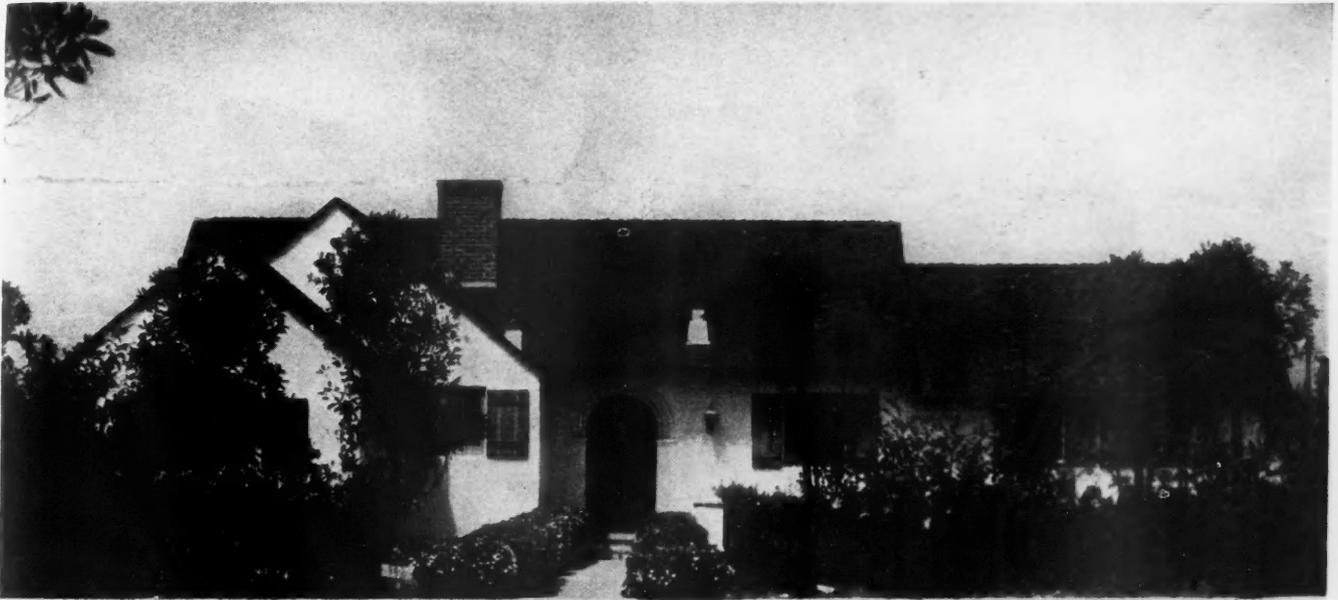


## Bay Window Gives Charm

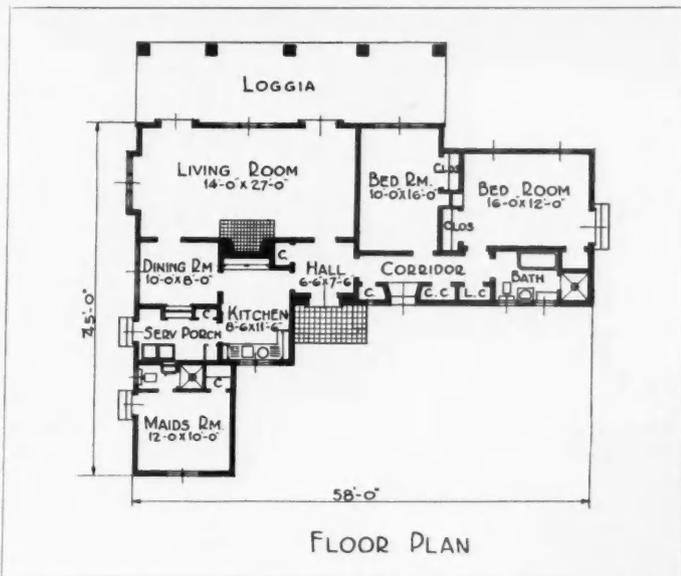
WILLARD M. HOVEY, builder, of Muskegon, Mich., designed and built this attractive home. The large bay window gives character to the front of the house, lights up the living room. Cost Key is 1.644—114—800—34—21—13.



FROM LAWTON, OKLA., COMES THIS PHOTOGRAPH OF AN UNUSUAL HOUSE designed by Architect Guy Dale for his own use. Floor plans are on opposite page. Cost Key is 1.771—184—0—0—22—16.

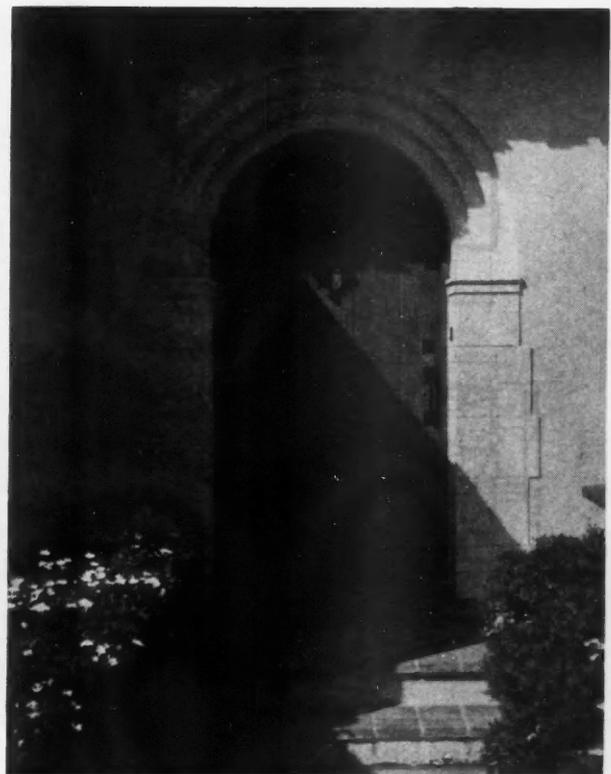
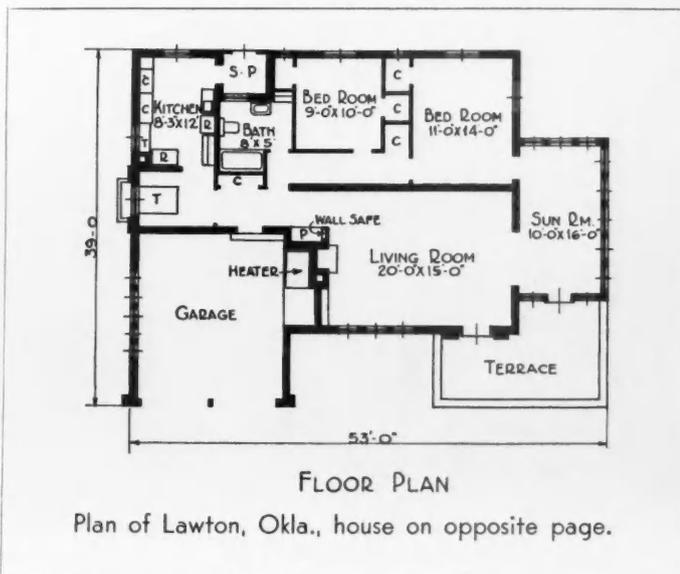


NICE PROPORTIONING OF GABLES AND WINGS FEATURE THIS HOUSE at La Jolla, Calif., designed by Thomas L. Shepherd, architect. Exterior is of stucco. Cost Key is 2.042—208—0—0—22—26.



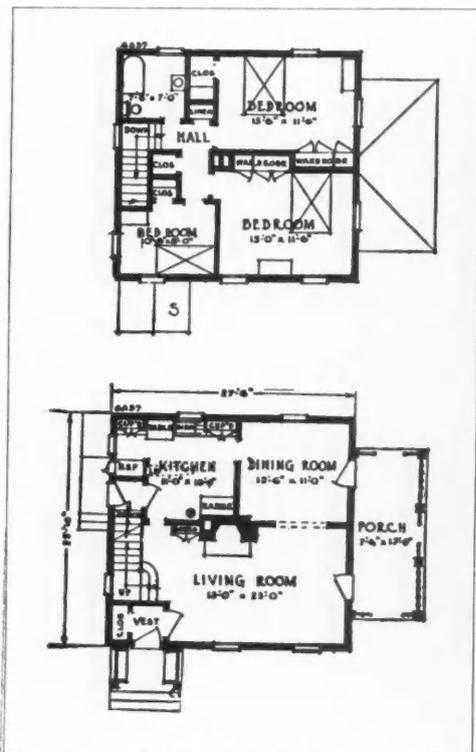
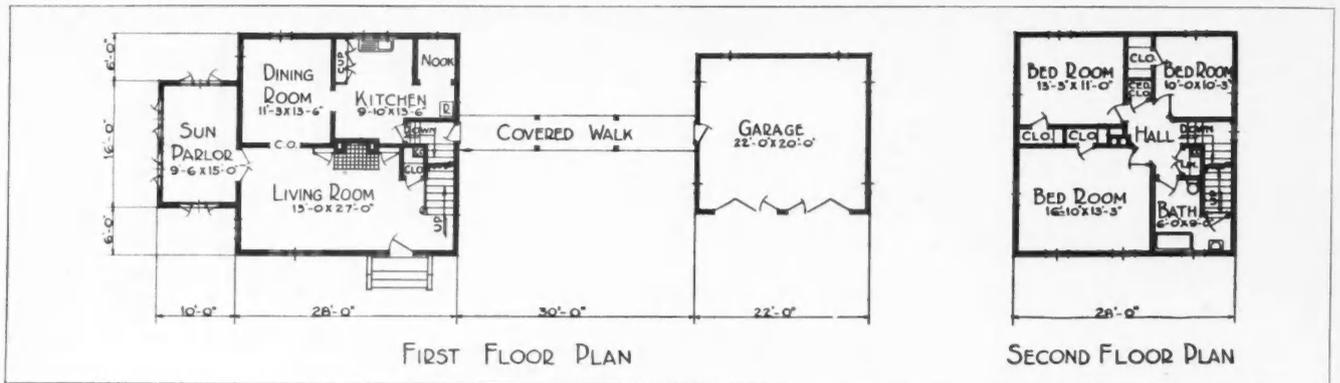
## Roof Angles Expertly Handled in This House

BOTH INSIDE AND OUT, this California home is designed for pleasant living. The living room at rear looks out over a landscaped lawn. Bedrooms are large and well lighted. The small dining room, kitchen and maid's quarters are grouped efficiently.





L. E. McINTYRE, CONTRACTOR AND LONG-TIME AMERICAN BUILDER SUBSCRIBER of Emlenton, Pa., says above house is most popular he has built in \$6,000 class. Cost Key is 1.852-132-944-40-23-18 without garage.

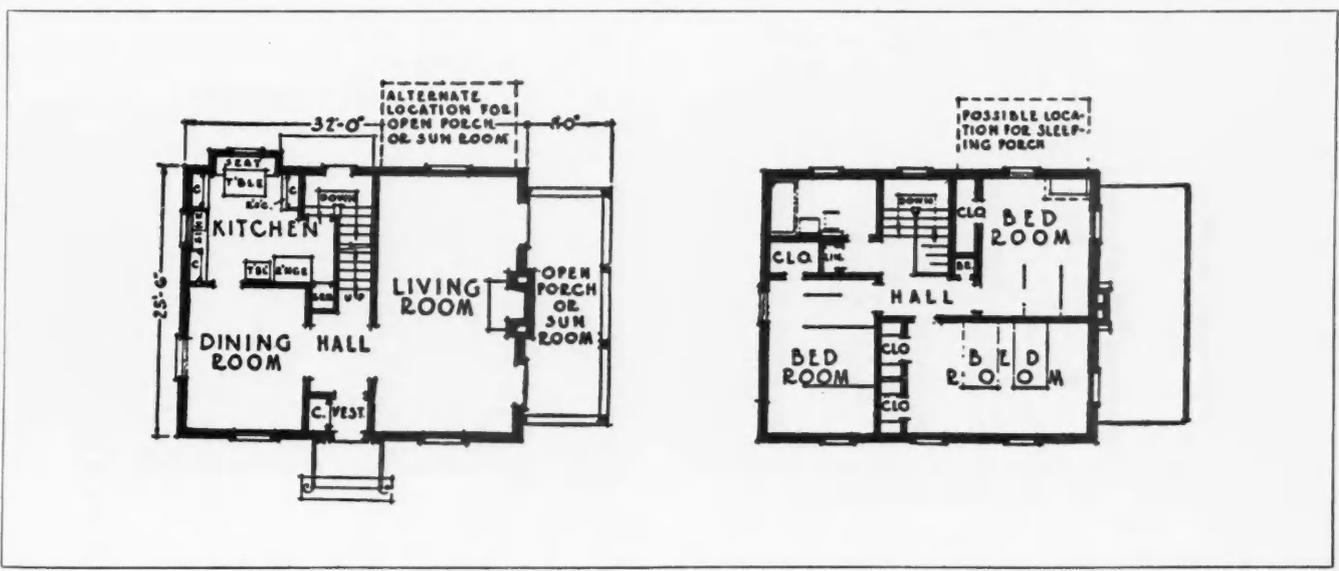


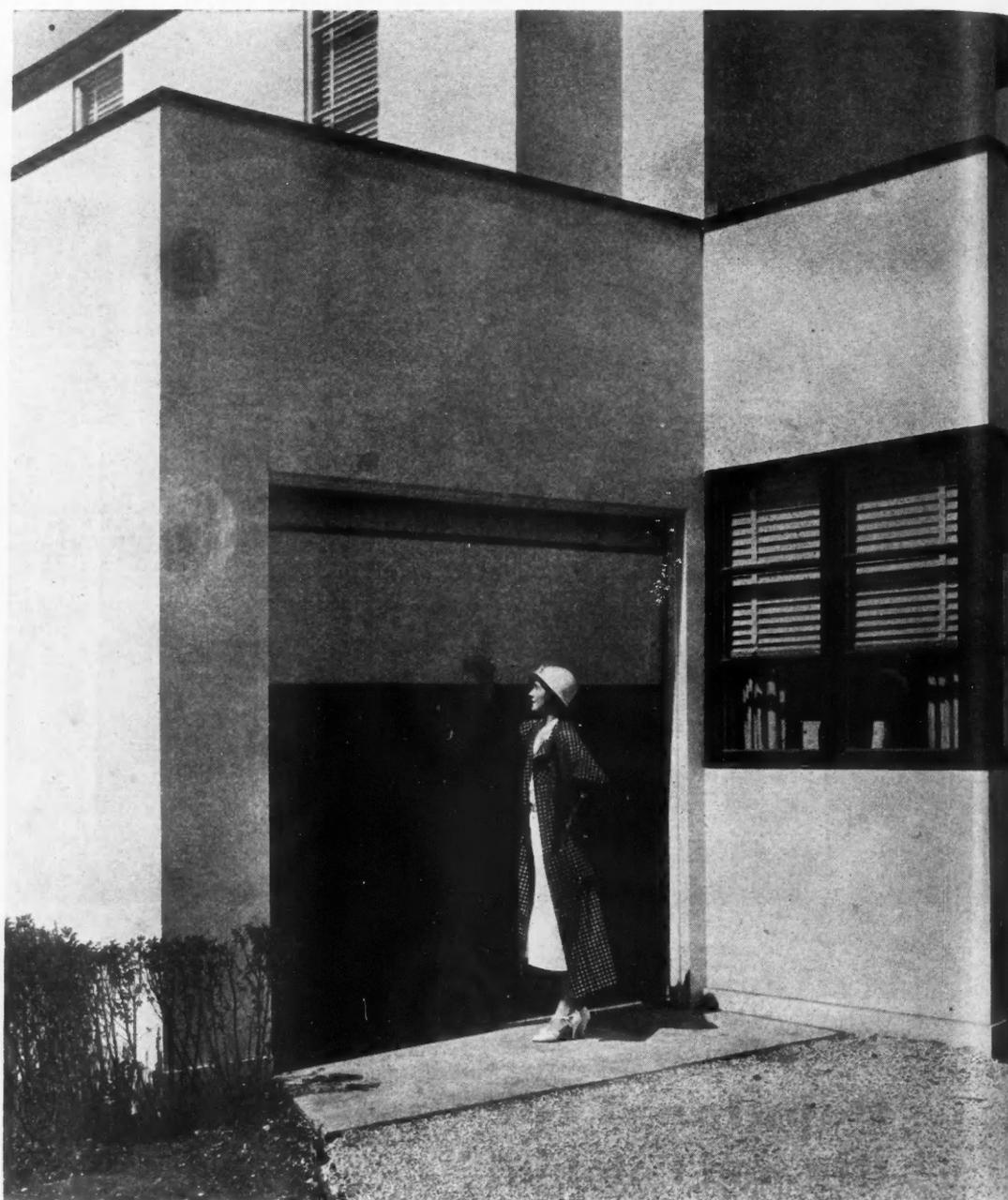
COMMON SENSE HOUSE. Small House Bureau design no. 6-A-37. Cost Key is 1.581-107-712-31-23-13.



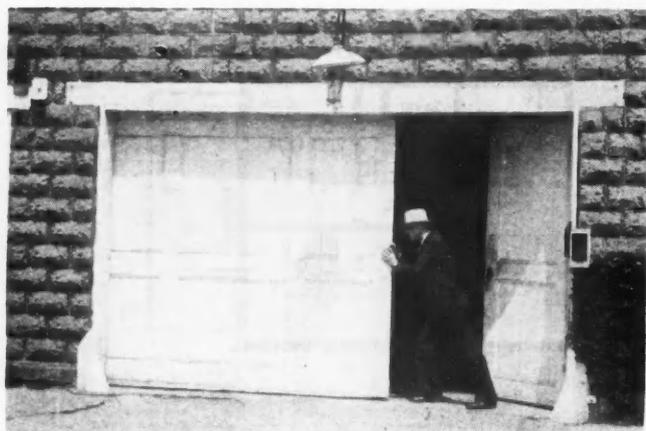
## Popular Type Of Good Colonial

EVERY DETAIL OF THIS POPULAR TYPE COLONIAL HOUSE is handled with great skill and beauty. It is a house that is thoroughly practical and inexpensive to build, yet it is beautiful because of its good proportions and attention to fine architectural details. It is indeed one of the best small homes of today. Architects' Small House Service Bureau design no. 6-A-72. The Cost Key is 1.752—115—816—35—24—13.





THIS MODERN GARAGE FORMS AN IMPORTANT PART of the modern Masonite house at the Chicago World's Fair. The garage door is finished with a pressed wood surface similar to the exterior of the house, and is of an improved overhead type that is as simple and easy to operate as raising and lowering a window.



BEFORE MODERNIZING, the old door worked like this.



AFTER MODERNIZING, the big new door lifted easily.

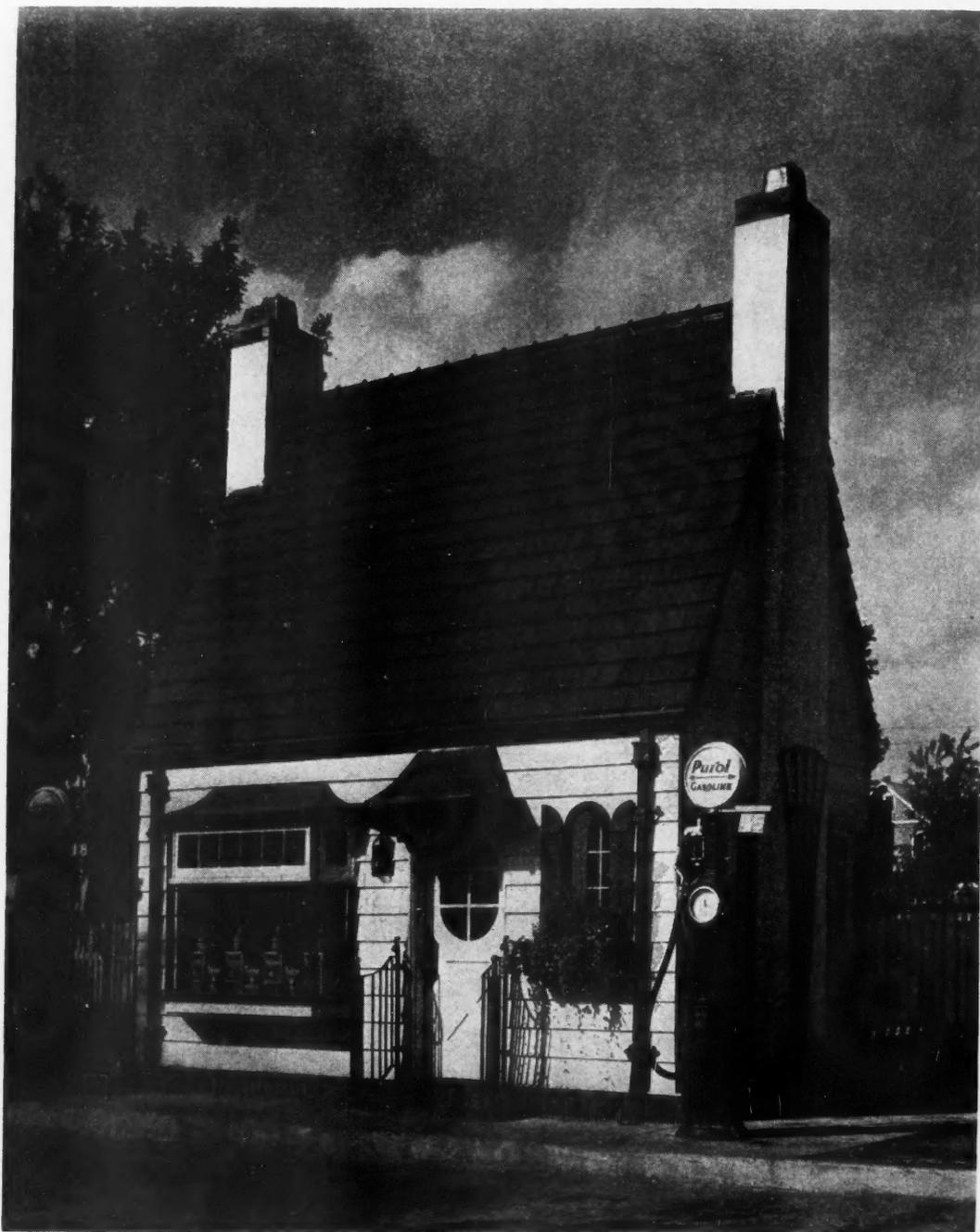


AS MODERN AS THE LATEST MOTOR CAR, these garage doors form an efficient and good looking part of the architecture of the home. Latest styles harmonize with house architecture and combine easy operation and strength with attractive appearance.

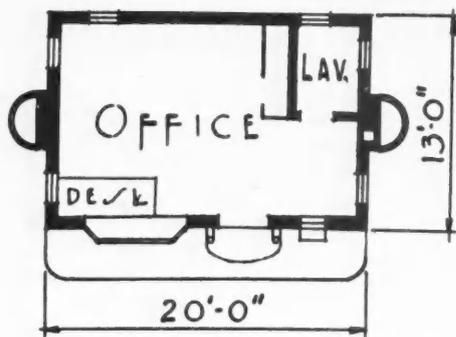
WHERE TO PLACE the garage is always an important and difficult question. In this Westwood, Calif., house, the garage was placed on the street level and part of its roof forms an attractive patio. Doors are attractive.



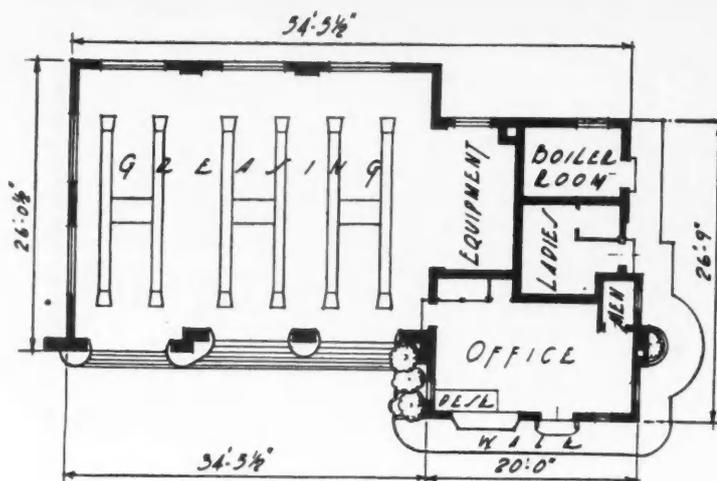
## MODERN GARAGES



FILLING STATION of standard type for northern states designed by Engineering Department of the Pure Oil Company. The Company co-operates with builders and owners in making available carefully drawn plans and details that produce attractive structures. The approximate cost of this unit is \$2,000.



EIGHT-INCH BRICK WALLS are used in the single unit type above. At right is plan of 4-car "lubordome" shown on opposite page.



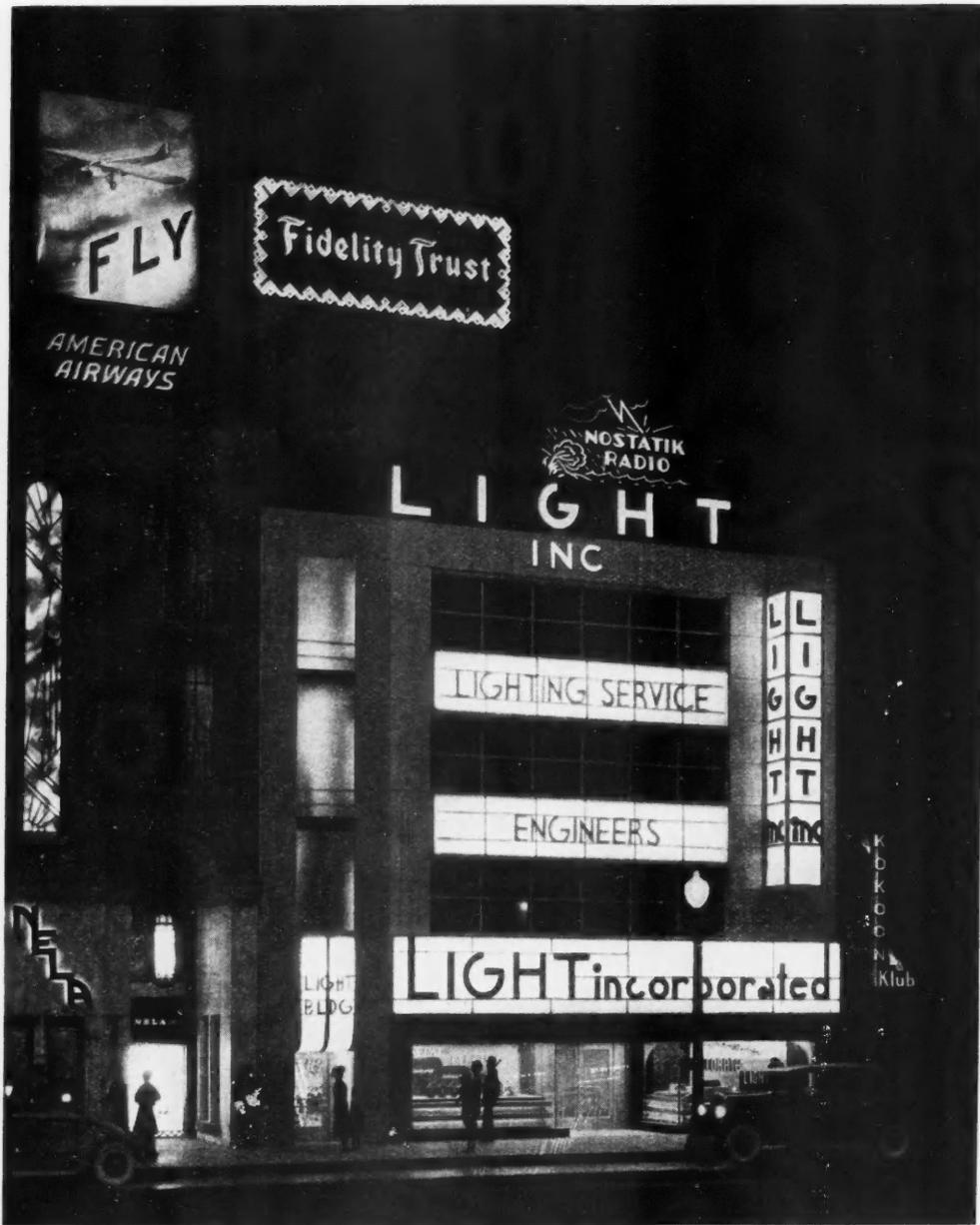


THIS ATTRACTIVE WAYSIDE TAVERN is located in St. Louis, Mo., and is an interesting example of the progress being made in better architecture for such structures. The windows are handled in an attractive style, and the whitewashed brick walls with trim in contrasting colors make a strikingly attractive spot. Proprietors are finding that good architecture pays.

## Good Designs for Better Filling Stations



THIS TWO-UNIT "LUBORDOME" DESIGNED BY THE ENGINEERING DEPARTMENT of the Pure Oil Company is an example of good planning and good architecture in modern service stations. All of the structures designed by the Company may be built in units. First the filling station proper, such as is illustrated on the opposite page, then any number of lubricating units, which may be added without destroying the architectural effect. Blueprints for these structures prepared by the Engineering Department of the Oil Company are unusually complete and carefully worked out.



## Featuring Modern Stores

PROGRESS IN architectural lighting is indicated in this model store, which is part of the latest addition to the miniature "Prosperity Avenue" of the General Electric Co. at Nela Park. Opaque letters on a luminous background strike a new note in advertising and display.

MONOLITHIC CONCRETE is used in the construction of the attractive Los Angeles store building shown at the right. Architectural and decorative effects are cast in place through modern methods of forming as the building is erected. The modern lines are indicative of the trend in shop and store building construction.





Before

This old residence showed all the earmarks of an earlier generation, although located in a good section of St. Paul, Minnesota.



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# MODERNIZATION

*"which makes buildings of all kinds more cheerful, more livable and more salable"*

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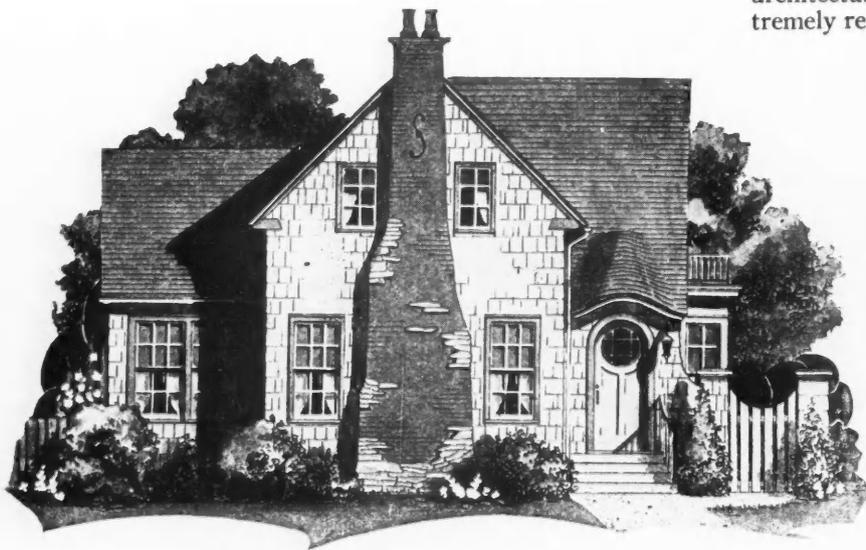
After

Looks like another house, doesn't it? But no, it's just another example of what can be done with good craftsmanship and materials.



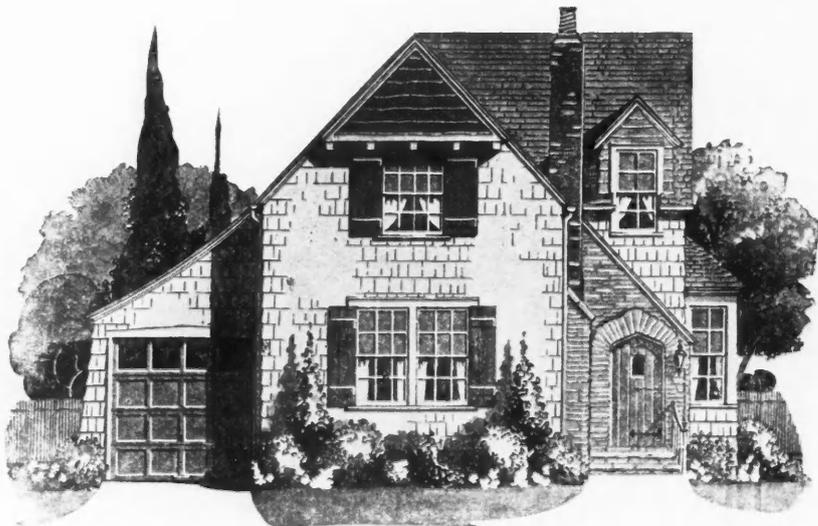


A TYPICAL OLD HOUSE of the type that offers great opportunities for modernizing and repairs today. Three ways of dressing it up are shown below and at right. Plans for the new designs are by the National Plan Service.



THE RESTYLED HOUSE above has been given an exterior that is more in keeping with the modern appearance of houses built for the present market. The porch has been enclosed, the old fashioned overhanging cornice (which went out of style years ago) has been removed. The sun room on the right and extra wing at the left give the house more space and better balance.

AN ENGLISH TYPE EXTERIOR is given the old house in the suggested design at the right. The main structure of the house remains unchanged, but it is given an overcoat of shingles, a new entrance, bay window and garage. An alternate plan would be to apply an overcoat of stucco, or a combination of stucco and wide siding, which is a method growing in favor in some sections.



## Three Ways To Restyle the Exterior Of an Old House

THE problem of visualizing for prospective customers how their old house may be restyled and modernized is solved by the use of such drawings as are shown below. Here the old house is pictured, and with it are three suggestions for transforming it into a thoroughly modern and attractive structure. The suggested designs are by the National Plan Service.

Selling modernizing is largely a matter of helping the customer get a good picture in his mind of the attractive improvements that can be made. The use of sketches and drawings is therefore of especially great importance. Contractors and builders may have such sketches prepared by an architect or draftsman at very little cost. Where this is not feasible, suggested remodeling plans may be secured from a number of other sources. Various plan and architectural services will prepare sketches at extremely reasonable rates. Many large manufacturers of building materials and equipment have installed architectural departments and will furnish sketches for modernizing or remodeling jobs free of charge.

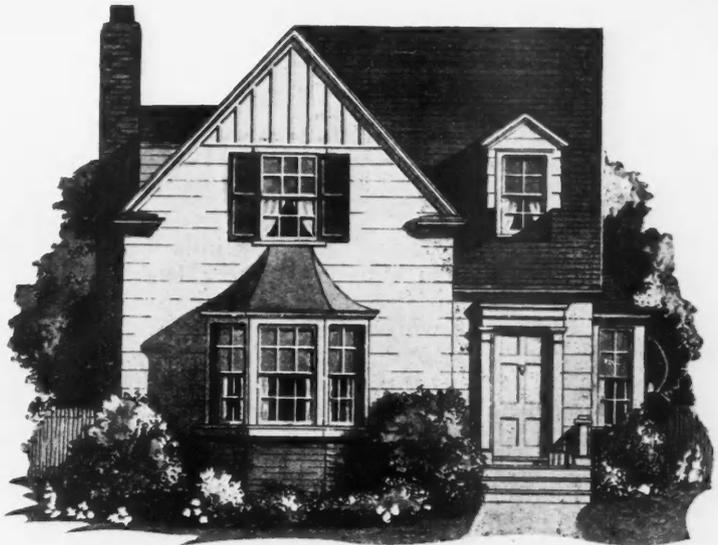
A method of business getting reported by many builders and highly recommended is to scout around and locate old houses owned by persons who should be able to afford modernizing. They are sounded out on their likes and dislikes and the probability of their doing anything to the old house if given a good idea to work on. Without pressing the matter too far the builder then secures a photograph or two of the old house and sends it in to an architect, plan service or building material manufacturer with his suggestions. Two or three sketches in color

are made and the cost of the work estimated. With this ammunition the builder is then in a position to sell the owner on a definite idea, and his chances of success are greatly enhanced.

Builders experienced in this type of work report that the important thing to do is avoid as far as possible extensive structural changes that run the cost up. Addition of a bay window, sunporch, new entrance, or new front make attractive changes that please the owner, but keep the cost within his reach.

An untouched business in home improvement is available to builders who can take advantage of the selling help offered by well prepared modernizing sketches and drawings backed up by intelligent salesmanship.

**HOW THE OLD HOUSE** on the opposite page may be transformed into a charming Colonial of modern design is shown at right. The front bay window is an especially attractive detail. Wide siding is recommended.

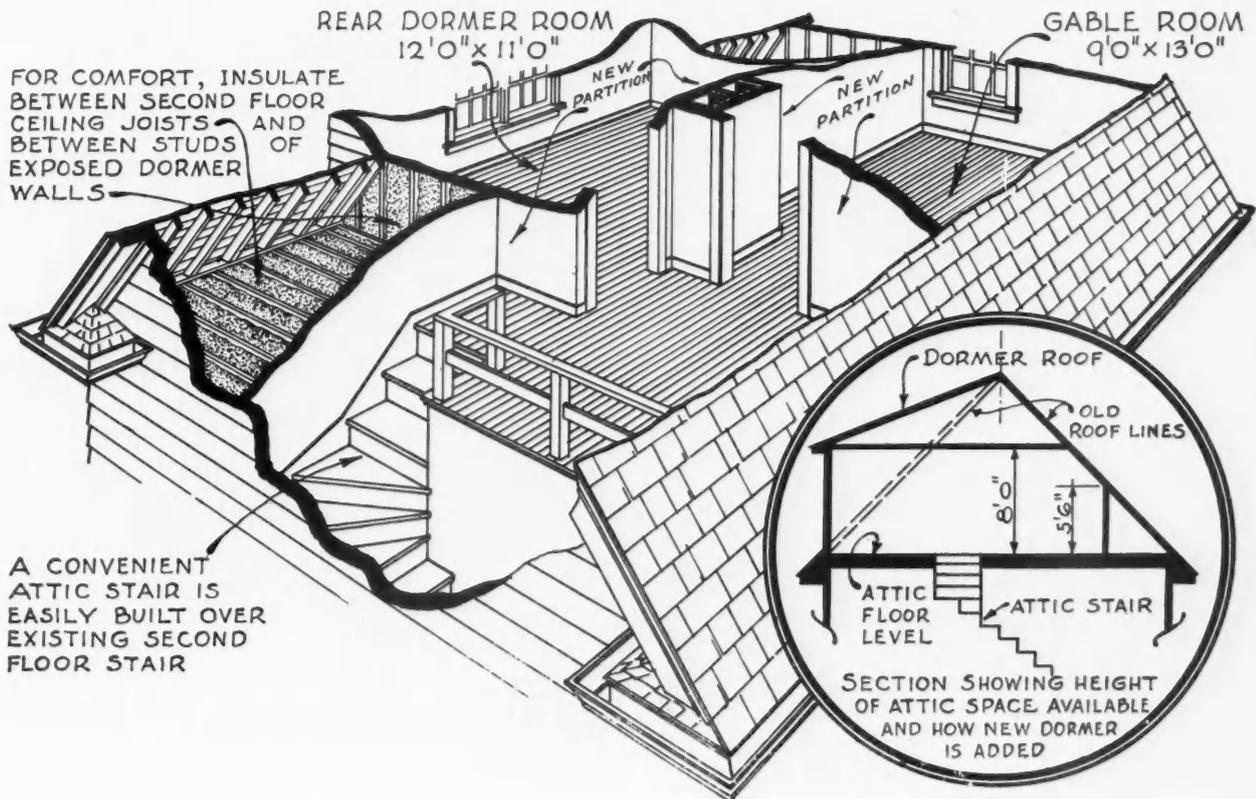


## How To Fix Up The Old Attic

**D**ETAILS for the remodeling of an old, worthless attic are given below according to recommendations of the architects of the National Plan Service. A dormer is added to make space and let in light and new attic stairs are built over the existing second floor stairs. Two good-sized rooms are provided by this work and the value of the house increased to a considerable extent.

An important feature of this work is the proper insulation of the attic rooms. Extremes of heat and cold have always been obstacles to the use of attic space in this fashion. The use of modern insulation changes all

this, and whether such a house is located in the warm areas of the South or the coldest sections of the North, such extra rooms as are provided in this plan can be made thoroughly livable and comfortable. Use of some of the new composition and paneling materials in the finishing of attic rooms opens a new field too, for they make possible attractive new decorative effects at low cost, both for materials and installation. Such work as this, the architects point out, can be done on any scale desired, from the low cost cottage to the expensive city home.



# Terra Cotta for Store Fronts

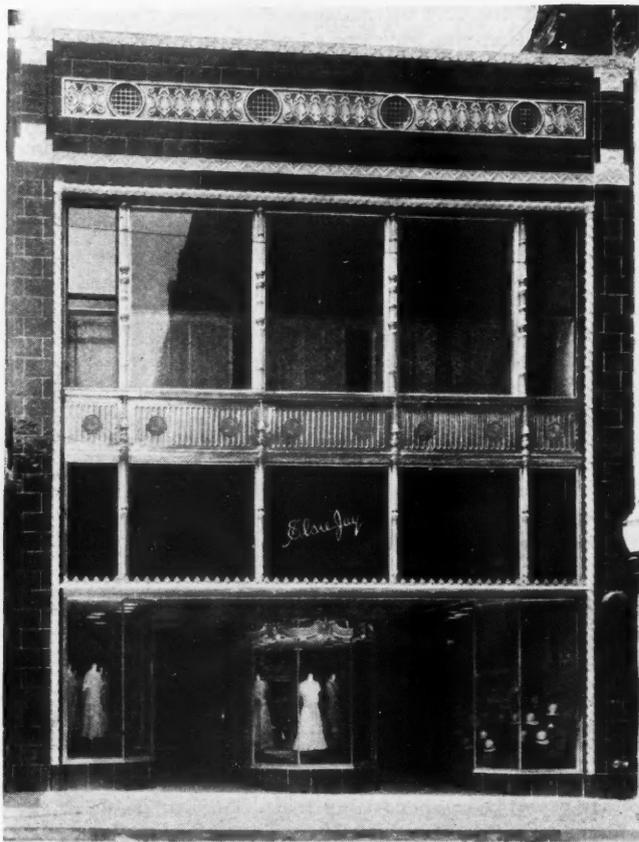
THE local merchant in any line is most interested in plans which will help him do a bigger business; therefore, the front of his store is very important; if it is attractive people will walk in, whereas an unattractive store front does not draw trade. The advantages of terra cotta are so many it is strange that more of it is not used, for generally speaking terra cotta is fire resistant, has insulation value against heat, cold and sound, and is available in a wide range of textures and permanent colors which require no maintenance other than simple washing at long intervals.

The photographs at the right illustrate the change that occurred when the old building front at 10 Forsythe Street, Atlanta, Ga., was removed and a new terra cotta front installed. This building is about 40 years old and its architectural style had become a glaring example of obsolescence. The building was losing tenants to newer structures in the vicinity and the property owners decided to modernize, rather than face the alternative of mounting losses.

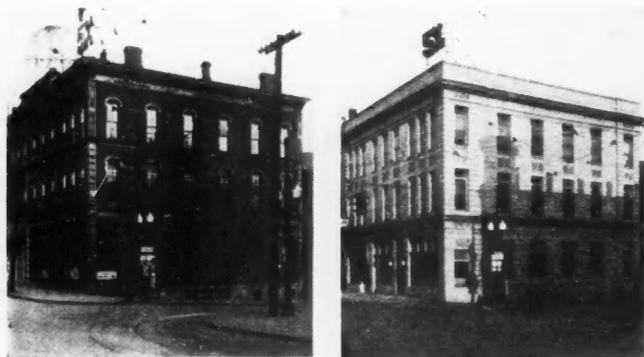
A new entrance of terra cotta and the alteration and modernization of several other features changed this building from a losing proposition to a profit maker; the total cost of the work was not exorbitant when the improvement in income is taken into consideration—a change which took place almost immediately. Morgan, Dillon & Lewis were the architects on this job; Brazell, Miller & Newbanks, Inc., the builders.

Another interesting example of the use of this material for store and building front modernization is the Steubenville Building & Loan building, illustrated below. The old facing had become drab and uninteresting, while the new gray terra cotta facing gives an immediate impression of dignity and charm. A fact of further interest on this job was that "business continued as usual" during the entire time the modernizing work was being done. The architects were Peterson & Clark; the builders, L. H. Green Co.

Perhaps a suggestion from you may influence the owners of several business buildings in your town to modernize their store fronts—will terra cotta help you land these jobs?



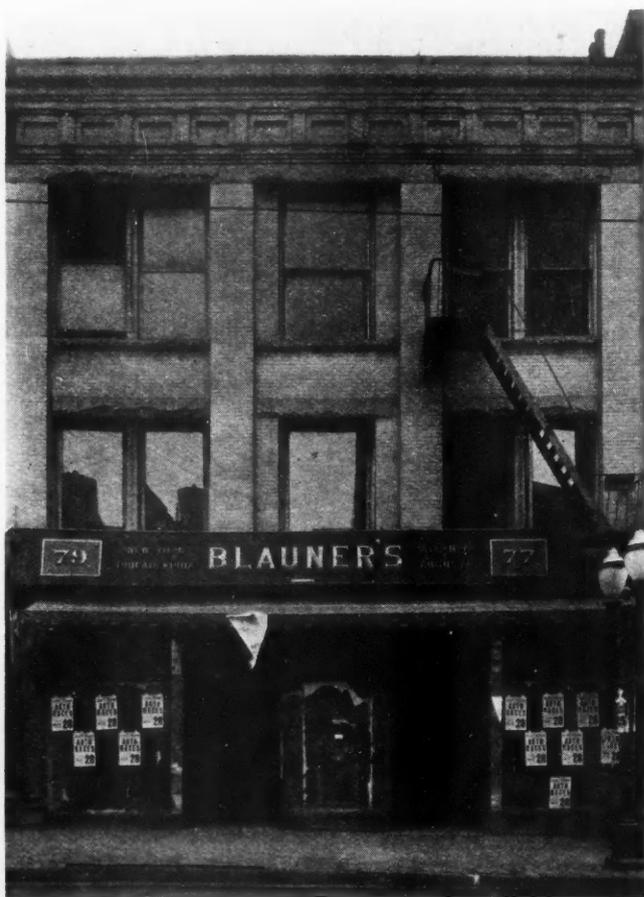
After modernization the Forsythe Street job became a modern, attractive place which appeals to shoppers.



Before

After

An almost unbelievable change was made in the appearance of this building by modernizing with terra cotta.



How Number 10 Forsythe Street, Atlanta, Ga., looked before modernization.



Exterior View of the Proving Home at Schenectady, N. Y.

## Weather—A La Carte!

Air conditioning now controls the weather in every room in the house; if you want to enjoy June weather in the middle of January—just turn the switch!

**F**OR a long time we have been hearing about air conditioning for homes but many of the stories have been vague and incomplete; at last air conditioning seems to have passed beyond the first experimental stages and progressed to the point where houses can be freed from dirt, dust, and excesses of temperature and humidity. The result is indoor weather conditions which are automatically adjusted to individual comfort and health regardless of external weather.



Two quarts of dirt are removed each month from the air admitted to the Proving House; oil treated steel wool filters are used. It is not unusual for this amount of dirt to be found in the air circulated through average high grade residential buildings . . .

The pleasant 10-room house pictured above is the General Electric Company's "laboratory home" at Schenectady, N. Y., operated under the direction of Elliott Harrington, air conditioning engineer, for the study of air conditioning apparatus, fundamental research into the benefits of air conditioning for health and comfort, and so that reliable air conditioning data may be made available to the public. Throughout the house indicating and recording instruments having to do with temperature, humidity, air circulation and cleanliness make history of the slightest atmospheric changes minute after minute in all parts of the house; the recording devices automatically make charts covering each 24-hour period.

### Many Problems Encountered

In setting up this air conditioning "laboratory home," the engineers found that they had to take into consideration the seepage of air through the walls as well as leakages around door and window openings. Also, temperatures at the ceiling, at the breathing line, and at the floor, varied. The amount of moisture in outside air brought into the house was important, for sometimes additional moisture had to be added, and again the humidity had to be lowered.

"Our efforts are to control four things," says Elliott Harrington. "We want to control the *temperature*, which is primarily a heating problem; *humidity* must be so managed as to give at all times the most healthful amount of moisture content for human health; then, there is the question of *cleanliness*, which requires filtering of the air to take out dirt, dust and other injurious material; and we must solve the problems concerning proper *circulation* of the air in the house, without drafts."

In the Proving Home the temperature can be changed as rapidly as one degree a minute; a rapid increase or decrease in humidity can also be obtained at will. The air filters of the system collect about two quarts of dirt from the air each month, lowering the "dust count" from 300 to 30 particles per cubic centimeter (a feature of particular interest to the housewife). Circulation is accomplished so gently that no drafts are noticeable, yet there are several complete changes of air every hour.

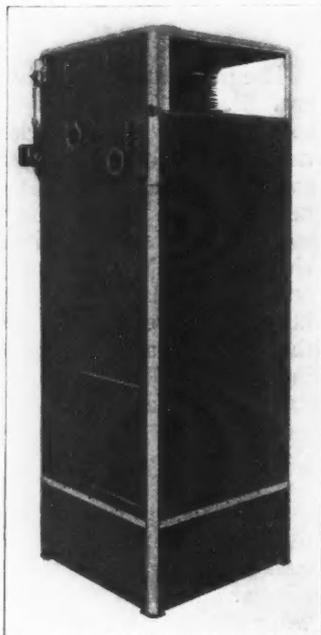
The complete year around air conditioning equipment adds to or withdraws from the air a maximum of 1½ gallons of water per hour and removes nearly 90 per cent of the dust particles. Heating is at the rate of 130,000 B. t. u. per hour or cooling at 45,000 B. t. u. per hour. 1,600 cubic feet of conditioned air are distributed per minute.

#### Installation and Operating Costs

In the Schenectady Proving Home the G-E oil furnace is used for heating; the cost of the furnace installed, but not including radiation, was \$725. The winter air conditioning system, including the oil furnace and necessary duct work for a similar house under construction is estimated to cost \$1350 installed. Cooling equipment (for summer use) of four tons capacity, additional to winter air conditioning system, costs \$1,000 installed. The complete year around air conditioning system (including oil furnace) is listed at \$2350 installed. These figures are comparable for jobs similar in cubic contents and general plan to the 10-room Proving Home at Schenectady.

Costs of operation are interesting. The original coal fired heating equipment, including the heating of hot water, was operated at a cost of \$203 during a normal winter. The oil furnace heating, including hot water, cost \$159 for a normal winter, including both oil and electricity. The engineers claim a saving of 22 per cent in fuel and operating costs, with the additional advantage that hot water is always available and in much larger quantities. Summer hot water heating with the original equipment was approximately \$6 per month; with the new equipment this cost has been cut to about \$2.40 a month.

Winter air conditioning is not expensive. In fact, the records show that it cost only \$10 additional for the entire winter season of 8 months.



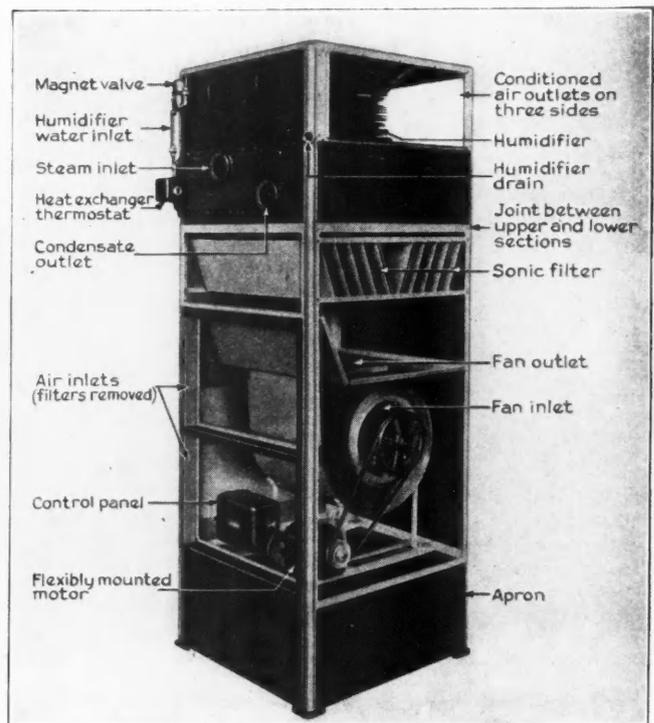
G-E winter air conditioner as it looks when ready for installation

**EDITOR'S NOTE:** *If you have specific questions you would like to ask regarding air conditioning apparatus, we will be glad to hear from you; our files contain much information along these lines and we shall be glad to have readers make use of these data.*

Summer air conditioning for the latitude of New York State costs a little more, although the total cost for the 4 month cooling season of 1933 in the Proving Home was only \$116.

Costs of installation and operation will vary with different localities, dependent upon local conditions. The figures quoted in this article are fair costs at Schenectady but it is evident that Maine and Florida will have entirely different stories, due to differences in weather conditions alone. Naturally installation will cost less for houses under construction than where extensive alterations are necessary.

The Proving Home is an ordinary frame house of typical construction and with no special provisions for air conditioning except the use of ½ in. insulating board on the lower side of the rafters and storm sash on all windows. The house is air conditioned throughout except for garage, kitchen and baths, where steam heating alone is supplied; in all other rooms heating by steam or warm air is available, cooling by circulated cool air, etc. Of course, the Proving Home is a workshop for the air conditioning engineers and a great deal of the equipment (such as the recording devices) is for study and test purposes only and does not constitute a part of the equipment regularly installed for air conditioning.



Winter air conditioner with side plates and filters removed. This equipment filters and heats the air, controls humidity and has a capacity of 1600 cu. ft. per hr.

**CHARLIE HAMMER**  
Carpenter



**BERT BILDWELL**  
Dealer



## UNDER THE CODE

### IT'S A MATTER OF SALESMANSHIP

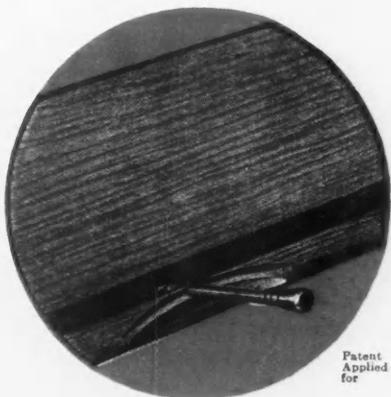
Talking Points Were Never So Badly Needed

#### CHARLIE HAMMER

"Say, Bert, that little 'nail seating' idea of *Bradley's* is sure helping me land hardwood flooring jobs. It saves me 25% in laying time and makes a better job. Be sure to keep plenty on hand. **WE NEED EVERY TALKING POINT AND LABOR SAVING DEVICE WE CAN GET THESE DAYS.**"

#### BERT BILDWELL

"Listen, Charlie, don't you worry about us running out of *Bradley* stock. That's the mill that ships us everything we want in the same car. And believe me, they put quality into everything they ship. Yes, in these days of fixed prices we want all we can get for the money. That's why we stick to *Bradley.*"



Patent Applied for

### MIXED CARS FROM BRADLEY HELP SELL THEMSELVES

- 1. New Nail-Seated Oak and Beech Flooring, warranting permanent stabilization in finished floors at lower costs
- 2. Block Oak Floors
- 3. Block Beech Floors

- 4. Standard Oak Floors
- 5. Standard Beech Floors
- 6. Oak, Treads and Risers
- 7. Oak Trim and Mouldings
- 8. Oak Door Sills and Thresholds

- 9. Cedar Closet Lining
- 10. Yellow Pine Trim and Mouldings
- 11. Oak, Gum and Pine UNITRIM for doors and windows in packaged sets.
- 12. Oak, Gum, and Pine Glued Up Panels.

Fill out the car with Common Yellow Pine boards and dimension

## Bradley Lumber Company of Arkansas

OFFICES, MILLS, FACTORIES & WAREHOUSES:

WARREN, ARKANSAS

# Economical Distribution of Materials

By L. R. PUTMAN

Marketing Editor, American Builder

**W**HEN I was a boy I used to love the old county fair and especially the riding devices. The merry-go-round was fun when they let us kids jab a stick at a ring as we went around riding a wooden pony. The fellow who caught a ring got a free ride. But there was another moving device that furnished more excitement and action. It was a round, slick, horizontal platform that turned faster and faster and the trick was to stay on it.

To stay on it at all, a fellow had to get right in the middle, else he would be slung ten or twenty feet on the back of his neck or belly buster. Just as soon as a fellow got set in the middle, some other kid would jump on the whirling, slick surface, grab the first fellow by the head or feet and off they would both come, kerflop. Or else the fellow in the middle got dizzy and slid off.

You know that thing reminds me of the retail lumber and building material business today. It looks easy but it's a hard game to buck.

Take the dealers in your town. There they are with all they've got in the world tied up in the future prosperity of the town and community. Everybody else in the building game can pick up and leave when building slows down, but not the dealer. He must sink or swim with the local community. During these last four years, it has called for nerve and a lot of good hard

sense to stay in the game of serving the local builders.

But suppose these fellows had closed their doors and left the local distribution of building materials to the mail order shippers in the big cities. Would there be as much building as times get better? No, this buying a pig in a poke isn't so good when it comes to building materials. Maybe you can afford to gamble on a tube of tooth paste or even a mouse trap, but I doubt it. Certainly not on anything that has to do as much or last as long as building materials. And then there's the matter of economy.

Anything economically sound is bound to prevail. On the other hand, no amount of legislation or artificial methods can perpetuate an uneconomical principle or practice.

In the building business, the ready-cut house fellows tackled the game some years ago. They were going to put the local dealer out of business and take most of the work off the hands of the local builder. Everything for a complete home put into the same car. All of the lumber cut to length and each piece numbered. Just get a couple of school boys some Saturday with a hammer and nails to put up the house. That crowd had their day through the help of beautiful advertising. But they couldn't stick on the board so they slid out of the picture.

By the way, did you ever see a ready-cut house unloaded? Every piece cut to size and length, and numbered. A fellow living in the edge of a small town in Missouri got one in some years ago. You should have seen it after he got it unloaded and on the lot. If he hadn't had a big lot, he couldn't have done it. It was a regular Chinese puzzle. Hundreds of pieces, big and little. He tried to keep them separate and they spread all over his big yard and out into his garden. It happened during a rainy fall week. Was he sore and disgusted? If Texas Guinan had been there she would have said, "Hello, sucker." One in a neighborhood was enough. It isn't economically sound so it slid off the boards.

Then comes a big mail order house. They jump on the whirling board and hope to stick on  
(Continued on page 46)

## CARTOONS ARE SELLING GOODS

3rd of American Builder Series of Free Adv. Suggestions

### FIX IT—DON'T KICK IT

As a friend of ours was passing by Jim Allen's house early this morning, he heard a terrible racket out at Jim's garage. Our friend looked up and there was old Jim kicking the doors loose so he could open them.

Our friend suggested to Jim that we would sell him a new set of garage door hardware for less than the damage he had done. And it's the truth, too; our prices are right.



## CITY LUMBER COMPANY

711 MAIN STREET

PHONE 333

Mr. Putman has written this local newspaper advertisement for any dealer or builder who wants to use it. Your local newspaper can engrave the illustration direct from this proof.

**Solka**  
BASE  
*Makes Possible*

**THESE IMPORTANT ROOFING QUALITIES**

**GREATER STRENGTH**  
Resists tear and puncturing to unbelievable degree.

**FIRMER NAIL GRIP**  
Clings to nails under wind pressure without breaking or cracking.

**MORE FLEXIBILITY**  
Moulds easily around angles and corners without breaking.

**LONGER LIFE**  
Contains at least 30% more asphalt to combat the elements.

**ONE** of the Greatest Contributions to Improved Roofing Quality of the Last Decade is Solka Base. This Superior Cellulose Base Embodies in Asphalt Shingles and Prepared Roofings Longer Life, Greater Strength, Firmer Nail Grip—the Very Qualities That are Important to Both You and Your Customers.

Manufacturers who use this Improved base for their brands of Asphalt Roofings gladly pay a premium for Solka, knowing they are giving you and your custo-

mers greater value than ever before for each roofing dollar.

Apply one job of Solka Base Shingles or Roofing. We predict that their ease of application and the extra value they provide you and your customers will make you a Solka Booster, too.

Samples and prices may be obtained from the manufacturers listed below. Our valuable Roofing Bulletin is yours *free* if you clip and mail the coupon. Send for it today.

Why SOLKA Base Asphalt Shingles and Roofings?

*free*

This valuable Roofing Bulletin tells you all about Solka the improved cellulose base for Asphalt Shingles and Roofings. Mail the coupon for your copy today.

MAKERS OF **SOLKA** **BROWN Company**

**MAIL THIS COUPON TODAY**

The following manufacturers supply dealers with Solka Base Roofings:

- The Philip Carey Company**
- McHenry-Millhouse Mfg. Co.**
- The Weaver-Wall Company**



**BROWN COMPANY, Portland, Maine.** 1-12-33

Please send me your free Bulletin "Why Solka Base Asphalt Shingles and Roofings."

Name \_\_\_\_\_

Address \_\_\_\_\_

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# Ship Plans and Blue Prints **SWIFTLY -SAFELY**

You can't afford to take chances when plans or blue prints are needed in a hurry at some distant point. A day's delay often means a substantial loss. Eliminate all risk of delay, damage, or possible loss en route by shipping by Railway Express. That means transportation at passenger train speed, absolute safety during transit, and quick delivery on arrival. Pick-up and delivery service in most cities and towns.

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Your local Railway Express agent will furnish complete information on rates. You will find the cost is surprisingly low for the quality of the service offered.

SERVING THE NATION FOR 94 YEARS



NATION-WIDE SERVICE

## Economical Distribution

(Continued from page 44)

through the help of a big bag of money for long time financing. But a few days ago they went the way of the ready-cut house boys. Off they slid, money bags and all.

Can they make a success of selling the materials at long range? No, that isn't sound either. Those of us who have paid freight bills on building materials know that the freight is sometimes greater than the cost of the goods, even in straight car loads. When it comes to paying local or less-than-car-load freight on lumber, cement, brick and other heavy materials, it just isn't in the cards. And the railroads are wise enough to charge less-than-car-load rates on all items in the car outside the main item, which is usually lumber, and on the lumber you have to pay freight on a full car load.

So you see the local dealer has the advantage of car load freight rates to start with. The local dealer can buy a car load of lumber or cement just as cheap as the mail order house can buy it. Quality being equal. The only way the out of town shipper can cut the dealer's price is to cut the grade or quality. Some out of town shippers are satisfied to hunt new customers continually. Barnum used to say there is a sucker born every minute. So there have been plenty of new customers who would take a sporting chance. That is, that was the case when we were buying stocks and bonds without knowing anything about them. But we've quit all that stuff. We all got slung off the big board. It was too slick and turning too fast.

### Most Efficient System

Now we're staying down close to earth. We want to know who is the fellow who is selling us our stuff and we want to know what kind of stuff it is and what it will do. That's why the local building material dealers are so important in the building industry today. They furnish the most economically sound and efficient system of distribution the manufacturers of building materials have yet found, and they furnish by far the best service the local builders have found. They're willing to divide the risk and the expense with the manufacturers. They're willing to buy the materials, stock them up and wait until the community needs them. They're willing to be satisfied with a reasonable profit on the materials and let the home town builders make reasonable wages and get a reasonable profit on their risk.

In my travels about the country, I find the dealers who came through the recent depression best, are those who had the courage to stick to dependable products and not be led off by cheap stocks. Those cheap goods are beginning to show up now, much to the embarrassment of the short sighted dealers. And builders who are getting most of the jobs as they begin to increase, are those who co-operated in a friendly way with the local dealers and did a good job even if they got much less for the work than they felt it was worth.

Yes, the building business is a local business and the most economical distribution of building materials is through the retail dealer who is able to buy his goods in car load lots. Here's an extract from a poster an American Builder representative found tacked up in a retail lumber yard office in Joliet, Ill., the other day:

"The Truth About Our Home Merchants:

"People of today through their daily tasks find but little time to consider and study the question of distribution of the supplies that are essential in their homes.

"Our Local Merchants will do anything within reason to provide you with anything you want. Many times your wants are of a character that the merchant gives his service gratis, simply because you are a customer and he desires to show you that he is interested in you to a greater extent than the mere taking of your money in exchange for his wares.

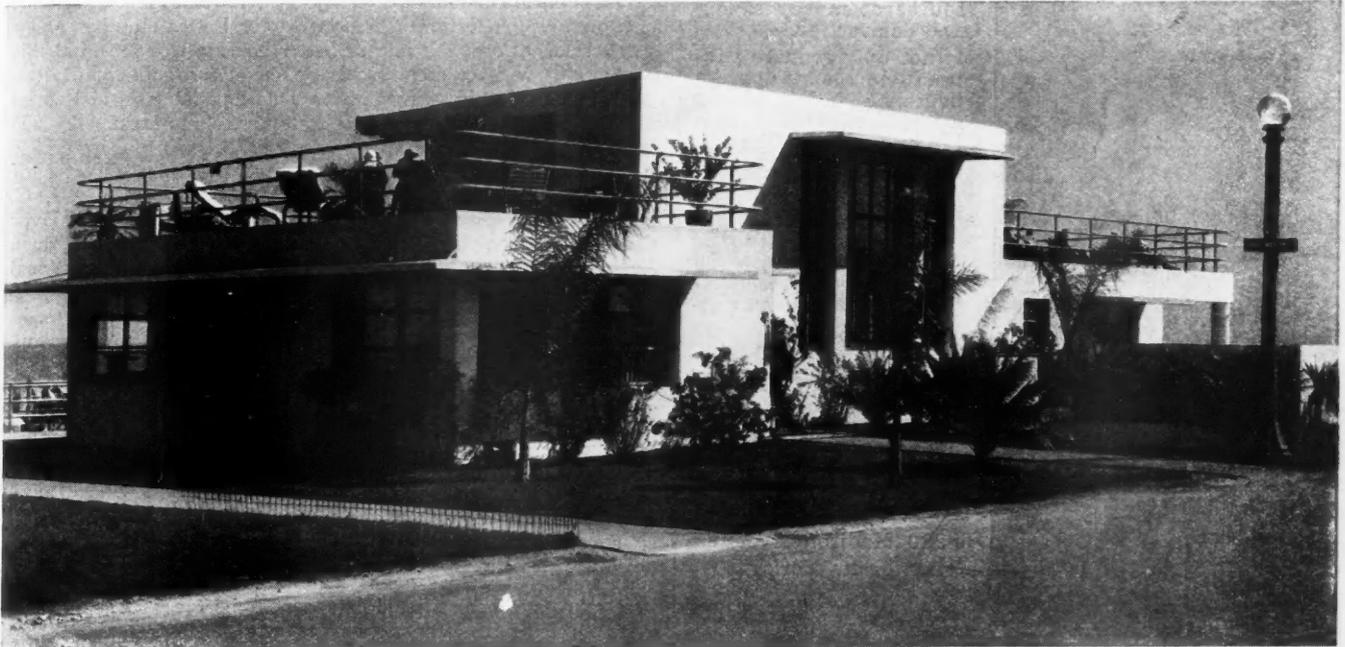
"THEREFORE: Every citizen of this community should co-operate with his home merchant to the fullest extent possible and it is a certainty that they will meet with a hearty co-operation from our Local Businessmen.

"Co-operative effort is the golden thread that will bind together and make those who use it enjoy better conditions."

And who do you think furnished this poster? The official publication of the Central Trades & Labor Council of Will County, Illinois.

# GLASS

*Florida Tropical Home—built by the State of Florida for "A Century of Progress." Robert Law Weed, Miami, Architect; James S. Kuhne and Percival Goodman, New York, Associate Architects.*



Builders with a keen sense for those refinements in a home that attract prospects, close sales and strengthen the buyer's satisfaction . . .

● today's keynote of beauty in the modern home . . . and an increasingly important factor in **SALEABILITY**

. . . are giving increased attention to glass. They know it is good salesmanship to point out the L·O·F label . . . thus cashing in on the unrivalled public reputation enjoyed by L·O·F Highest Quality Flat Drawn Window Glass—the result of consistent national advertising.

Many progressive builders have demonstrated, too, that by glazing windows and doors with L·O·F Polished Plate Glass . . . at a moderate additional cost . . . they increase the saleability of the house—as well as their profit.

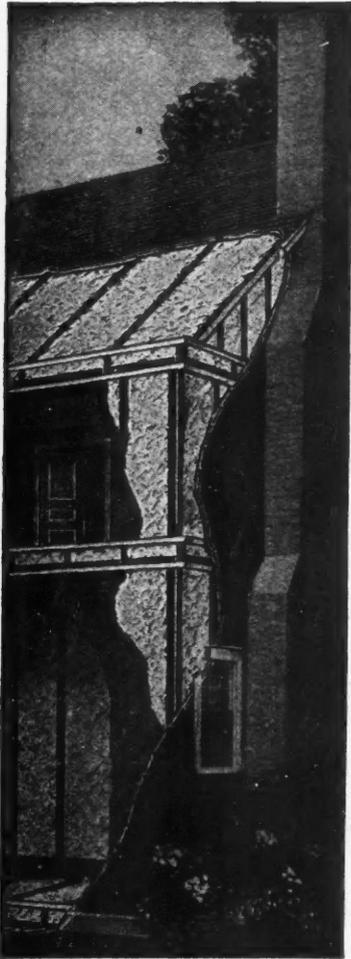


The L·O·F label is an asset to you. Always look for it—and point it out to prospects. A blue label indicates double strength, a red label indicates single strength.



LIBBEY-OWENS-FORD GLASS COMPANY, TOLEDO, OHIO, manufacturers of Highest Quality Flat Drawn Window Glass, Polished Plate Glass and Safety Glass; also distributors of Figured and Wire Glass manufactured by the Blue Ridge Glass Corporation of Kingsport, Tenn.

## LIBBEY · OWENS · FORD QUALITY GLASS



## INSULATE WITH U. S. MINERAL WOOL

Proper insulation of a home is a constant source of money saving and comfort.

It not only reduces winter fuel expense approximately 35% but assures a warmer house in winter and a cooler one in summer.

As it repels winter cold it likewise repels summer heat.

U. S. Mineral Wool supplies the most effective insulating protection from cold, heat, fire, sound and vermin.

**Sample and folder sent on request, address nearest office.**

### U. S. MINERAL WOOL COMPANY

280 Madison Avenue, New York

Western Connection  
Columbia Mineral Wool Co.  
South Milwaukee, Wisc.

## AMERICAN SPINNER



For floor sander operators. Sands and matches up the edges of floor of an ordinary sized room in 12 minutes—Write quick for information—also on floor sanding machines.



The AMERICAN FLOOR SURFACING MACHINE COMPANY  
511 South St. Clair St., Toledo, Ohio

## EASY MONEY MANUFACTURING THESE PRODUCTS PART - SPARE - FULL TIME



Make colored pottery, vases, boxes, bird baths, art novelties, garden seats, flagstones, fire-places, porches, etc. Offers quick returns and future growth. Profitable. Sell for 3 to 5 times cost to make. You have a waiting market right in your own territory. Easily made from local materials that cost little. Write for Catalog No. 21.

### NEW RENOVIZING PROCESS PAYS BIG RETURNS

It renews all masonry surfaces in permanent color at the amazing low cost of 10c per sq. yd. Big repeat business. Each job sells another. Scores of jobs await you in every locality. Up to 200% profit. Simple electric portable spray machine does the work furnished at low cost. Send for booklet C-3. Also ask for machinery catalog for making brick, block and tile. **LEARN ABOUT THESE PROFITABLE ENTERPRISES**—How to turn your spare time into profit. Write for complete information now about the opportunities offered right in your own locality.

**Colorcrete Industries, Inc.**  
500 Ottawa Ave. Holland, Mich.

## NEWS OF THE MONTH

Building Activities and Meetings

### Chicago Housing Conference Stirs Home Building Recovery Plans

THE machinery of financing and constructing homes was given a thorough dissecting and analysis and ideas for improvements set forth in a stimulating meeting held in Chicago on Oct. 31, sponsored by the National Association for Better Housing.

A permanent organization for better housing was set up at this meeting. It will represent architects, engineers, builders, dealers, material manufacturers, real estate, financing interests and social workers. Some 52 cities in 19 states were represented by 350 individuals.

Outstanding speakers included Robert D. Kohn, director of housing of the Federal Public Works Administration, W. G. Donne, Home Owners' Loan Corporation of Chicago, Mayor Charles R. Ely, Euclid, Ohio, Samuel O. Dunn, Chairman American Builder, Chicago, and George W. Dulany, Jr., National American Forest Products Industries.

A thorough going analysis of the housing industry was made, bringing out its weaknesses, aims, objectives and future plans. J. Soule Warterfield, chairman, summarized the remedies for lack of housing as (1) re-employment, (2) financing on reasonable terms, (3) creation of new confidence and desire for home ownership. Throughout the meeting, the value of planning as applied to the industry as a whole was emphasized.

Three essential needs brought out at the meeting include:

1. A federal mortgage discount bank should be created by the government to meet the requirements for a comprehensive national financing system which can supply long term credit along lines somewhat similar to the Federal Reserve Bank. This federal mortgage bank should buy sound mortgages of all kinds from financing institutions.

2. Financing of homes with government funds according to the Euclid, Ohio, plan, through the agency of a non-profit housing corporation should be encouraged. Under this plan, an owner of a clear and free lot is able to build a home without putting up additional funds. His mortgage is held by the government to be amortized over a long period at a low rate of interest.

It was also recommended that federal funds should be made available for modernizing work under much the same plan.

3. Federal money can be put to work more quickly, more effectively, and with less cost to the taxpayer through government loans to individuals wanting to build homes, than through public works or big scale housing projects.

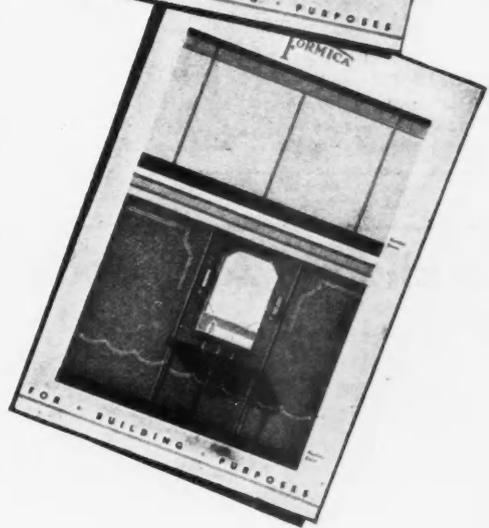
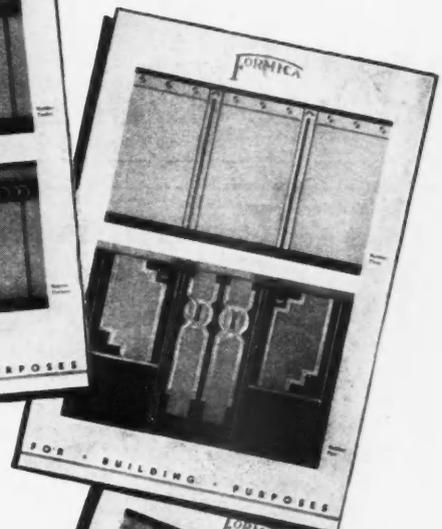
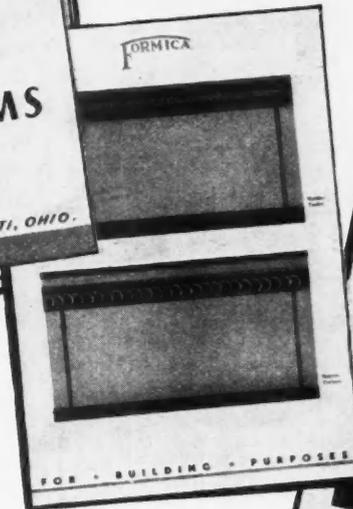
(Continued to page 50)



J. SOULE WARTERFIELD (left) and George W. Dulany Jr. (both standing) show interest in the Euclid plan prospectus held by Mayor Charles R. Ely and Mrs. Addison C. Burnham at the recent Chicago conference of the National Association for Better Housing.

# • 16 color plates of Novel Wall Treatments

BATHROOMS • KITCHENS • HALLS



A leading New York designer has worked out a number of attractive wall treatments which are now possible with Formica sheets, with bright metal inlays and bright metal trim.

These are striking, modern and thoroughly practical. This Formica wainscot is very handsome, easy to clean, uninjured by ordinary liquids, and very permanent.

Suitable for kitchens, baths, halls and public rooms. The cost is moderate.

If you have renovating or modernizing to do send for the publication "Wainscot of Formica."

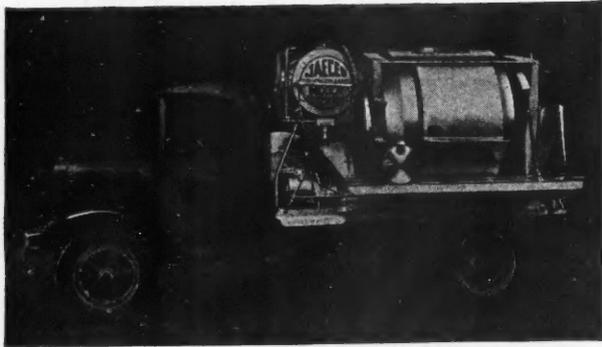
THE FORMICA INSULATION COMPANY

4620 Spring Grove Avenue, Cincinnati, Ohio

# FORMICA

FOR BUILDING PURPOSES •

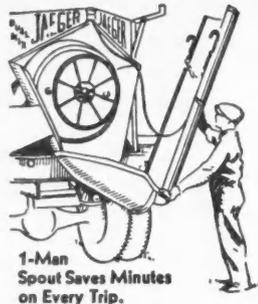
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### ..that's why JAEGER TRUCK MIXERS Outsell All Others

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Write for details, prices.



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**FOUR-IN-ONE \$260**

**DURABLE!** Parks rigid machines are all electric welded. Guaranteed for ten years. A real investment. Investigate! Write for complete catalog.

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Dept. BL-12,  
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Canadian Factory: 338 Notre Dame East, Montreal

**BALL BEARING.** Includes 22" band saw, 12" jointer, circular rip and crosscut saw and boring machine.

**PARKS WOODWORKING MACHINES**

## Building Age Book Guide

A 48-page, 6 x 9 inch catalog of books on Houses and Gardens; Plan Reading and Estimating; Steel, Timber and Concrete Construction; Excavation and Masonry; Carpentry and Joinery; Interior Decoration; Real Estate, etc. A supplement showing price changes, new editions and books out of print since the catalog was issued is enclosed. This catalog will be sent free upon request. Also a William T. Comstock Co., 1933 catalogue of architectural books on request.

**Simmons-Boardman Publishing Company**  
30 Church St. New York, N. Y.

## NEWS OF THE MONTH

(Continued from page 48)

The difficulties and dangers of large scale housing were contrasted with the immediate benefits that would result from large scale building of small homes, which would result from adequate government financing.

### A Billion For Home Financing

A BILLION dollars for home financing and setting up of a national federal mortgage discount bank were demanded in a resolution adopted by the Better Housing Conference, excerpts from which follow:

"Due to the complete collapse of mortgage credit, that industry which except for farming has been the largest of American activities, namely the construction industry, finds itself unable to function.

"Recognizing at the present moment the clearly indicated necessity of two constructive and remedial actions, the first to provide immediate action to meet the present emergency of unemployment and the second to correct inherent weaknesses in the system of long term credit, your committee makes these recommendations:

"1. The Federal Government has billions of dollars in the Public Works Administration and the Reconstruction Finance Corporation available for the creation of employment through wisely conceived loans. We believe that at least one billion dollars of these funds should be set aside for housing. While loans made for public works must be paid for ultimately through taxation and are thus only indirectly self-liquidating, loans wisely made for housing projects which are well conceived will be completely self-liquidating and will not cost the public one cent.

"In order to secure fair distribution throughout the country of a fund of one billion dollars through proper agencies, we suggest:

"That in each urban community where there is unemployment and there is need for housing, present or imminent, non-profit corporations be created consisting of responsible and outstanding citizens with knowledge of the problems involved and the needs of the community. Trustees of such corporations should serve without pay. Such corporations should deal directly with the Federal Government and not through subdivisions of Government.

"Funds from the Federal Government should be supplied to these local housing corporations on some fair and proper basis of allocation in such amounts as may be available or may be necessary in each case, to be used in the following manner:

#### A. Building of Low Cost Single Family Dwellings.

"Low cost in our opinion is a dwelling whose cost does not exceed six thousand dollars (\$6,000) without land.

"The local housing corporation might properly advance to owners of free and clear lots, grouped so as to create a project, the entire cost of a dwelling. The lot owner in such cases should convey the lot to the local housing corporation which would hold title as trustee for the Government, until the loan had been paid in full. The loans should be made up to 20 years with proper provision for amortization. The home owner would hold the property under a sales contract or some other basis current in the community.

"In the case of homes built under this plan where the property was rented, the entire proceeds, after service charges and taxes, should be paid to amortize the loan.

#### B. Remodeling, Repairing or Rehabilitation of Dwellings.

"We propose that the local housing corporation be authorized to make advances for necessary repairs and remodeling and rehabilitation on owner-occupied homes containing not more than three (3) family units. Such loans should be made for periods not to exceed 24 months, to be repaid in monthly installments. The home owner should give his note to the local housing corporation, which might be secured by a lien on the property.

#### C. Building of Low Cost Rental Projects.

"In the case of rental projects for the lower income group, funds should be made available to the local housing corporation which, upon approval by the Federal authorities, should itself purchase the land and erect the necessary improvements, be re-

sponsible for the completion of the project and the securing of proper and efficient management thereafter. No attempt should be made to establish arbitrary rental figures, but the housing corporation should establish from time to time, schedules that meet the current market conditions.

*D. Demolition of Obsolete and Unusable Structures.*

"We propose that the local housing corporation be authorized to pay to owners of obsolete residential structures unfit for habitation a small compensatory sum for their demolition. Such compensation should be worked out on a fair and uniform basis. A maximum sum for any structure should be fixed. Such stimulation from the Federal Government would undoubtedly prompt local Governments to greater activity in eliminating unusable buildings through their powers of condemnation and police powers. If a large number of present unsightly, unsafe and insanitary structures could be removed, it would elevate housing standards and clear the ground for new structures or for public use.

*E. Garden Homes.*

"We propose that the local housing corporation, in communities where sound plans can be evolved, should be authorized to advance Federal funds, repayable over a long period of years, to individuals for the purchase of land for the building of small dwellings in order to create so-called garden homes.

**Propose Federal Mortgage Discount Bank**

"2. For many years it has been apparent that our system of mortgage credit has many weaknesses. In the best of times it fails to meet requirements and in emergencies completely collapses, so that mortgage money disappears.

"It is evident that there is no private agency of sufficient size or power to meet the requirement for a comprehensive national system assuring long term credit. Such an instrumentality can only be created under Federal auspices, and to serve the end above set forth we suggest that machinery immediately be set in motion for the creation of a Federal agency for supplying long term credit along lines somewhat similar to the Federal Reserve Bank for short term credit, but with necessary changes in the methods of operation required by the different character of the credit. It is obvious that the only method of assuring the establishment of such a long term credit system is through the creation of a Federal Mortgage Discount System for urban mortgages.

"The Federal Mortgage Discount Bank should function as a buyer of sound mortgages from originating sources rather than as a direct lending institution. Against such mortgages, bonds of The Bank could be issued with interest guaranteed by the Government *until the principal was paid*—not merely a guarantee for the life of the bond. These bonds, having the protection of real estate itself, plus the guarantee of the United States, should be a much sought investment, and there is every evidence that in times of emergency money would flow into such bonds in even greater measure than in prosperous times, due to the fact that the ultimate in security is sought in periods of fear.

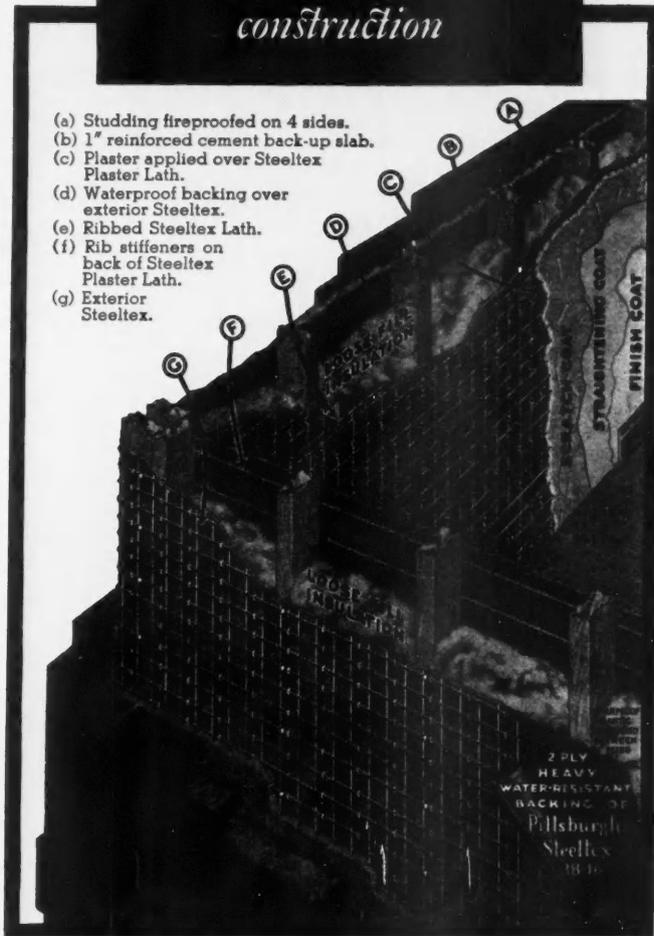
"Mortgages should be eligible for purchase, provided members had complied with sound practices prescribed, on a basis approximately of an average of 50 per cent of the fair worth of the property, with the right of discount at a higher percentage being granted on home loans and loans on multiple dwellings for the low wage group, perhaps two-thirds of fair worth.

"Such a system should give preferential treatment to long term mortgages, say 20 years or more in life, designed completely to amortize the indebtedness during the life of the mortgage.

"In order to create proper reserve and to supply capital to such a system, sellers should be required to purchase stock in the Discount Bank to say 5 per cent of the mortgages discounted, with proportionate credit for future discount being allowed as payments are made on mortgages theretofore discounted. The stock should be subject to attachment to the extent of losses on any mortgages discounted by a member. Withdrawal of the right to sell the Bank future mortgages should be a penalty where defaults on previously sold mortgages are not made good.

"Mortgages should be serviced preferably by the originating institution. There should be an adequate margin between the rate of interest at which bonds could be sold through this use of Federal credit and the fair rate of interest on a mortgage to provide both cost of servicing and a reasonable profit on the operation of the Bank."

*The new ideal demands SUPER-WALL construction*



- (a) Studding fireproofed on 4 sides.
- (b) 1" reinforced cement back-up slab.
- (c) Plaster applied over Steeltex Plaster Lath.
- (d) Waterproof backing over exterior Steeltex.
- (e) Ribbed Steeltex Lath.
- (f) Rib stiffeners on back of Steeltex Plaster Lath.
- (g) Exterior Steeltex.

Building today demands a higher type of construction—better materials, better methods, and more scientific designing. The Pittsburgh Steeltex Super-Wall has been developed to meet these modern requirements . . . The Super-Wall gives reinforced brick or stucco construction for outside walls, and reinforced plaster construction for inside walls. In addition, it provides water-proofing, damp-proofing, and insulation against heat and sound. The Super-Wall is fire-resistant and vermin-proof. It is worth your while to investigate Pittsburgh Steeltex Super-Wall. Simply fill out and mail the coupon below for complete description and specifications. We will also be glad to tell you about Pittsburgh Steeltex Plaster Lath and Pittsburgh Steeltex for stucco and brick veneer used separately.

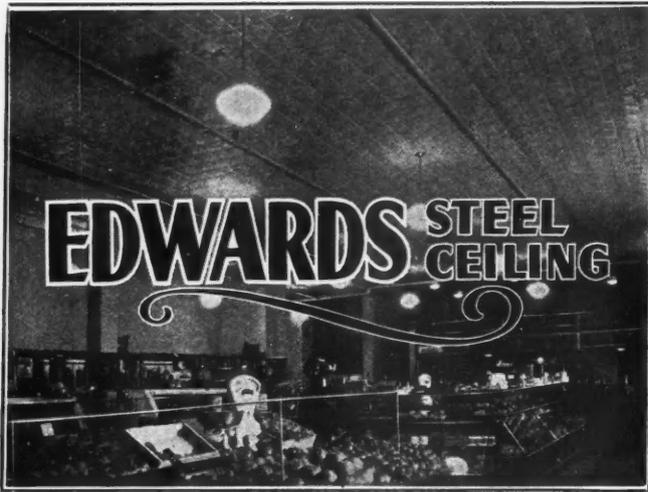
**Pittsburgh Steeltex**

PITTSBURGH STEEL CO. • Pittsburgh, Penna.

Gentlemen: Please send me:  Information  Prices on Pittsburgh Steeltex:  Interior Lath  Exterior Stucco Base  Partitions  Floor Lath  Have your representative call

Name.....

Address.....

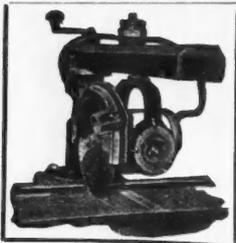


## Outsells Them All

Edwards customers are taking the cream of the metal ceiling business everywhere with our new "MODERNISTIC" pattern. Groceries, drug stores, cafes, restaurants, specialty shops, schools and institutions prefer it over all other ceilings. Our low prices, freight paid, get the contracts.

Write for Modernistic Circular and Ceiling Catalog 178.

**THE EDWARDS MANUFACTURING CO.**  
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Write for full particulars on machines and prices

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**DEWALT**  
MACHINES CUT WOOD—METAL—STONE

Be prepared for your share of new business.

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**BRICK-CONTROL THE MARKET WITH THIS AUTOMATIC MACHINE**

A 20% LIGHTER UNIT LESS MATERIAL EASIER TO LAY BETTER STRONGER BOND

Make Them for 40% Less

Get set for big three billion dollar public building program—A revolutionary process—Makes both face and common brick of highest grade at lowest cost—Used in the finest and largest buildings wherever made—Established plants furnish definite evidence of stability and earning power.

Kalamazoo Haydite Tile Company sells at 100% mark-up. Orders exceeded a million units in one month. Bayer & Brice of Flint fill order for over half million DUNBRIK for brewery. Wichita firm supplies both face and common units for large group Sinclair Oil Stations.

Learn about this new and profitable business—Why DUNBRIK can be made for less—How it cuts building costs, and how you can secure exclusive franchise—Send for complete Manufacturing Data now.

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# NEWS OF THE MONTH

(Continued from page 51)

## Euclid, Ohio, Financing Plan

**A**N ADDRESS of Mayor Charles R. Ely of Euclid, Ohio, attracted great interest at the Better Housing meeting. He described the plan followed in Euclid for stimulating home building, and this plan was given the endorsement of Robert D. Kohn, chief of the Housing Division of the Public Works Administration, who urged other communities to go ahead with similar plans.

The plan described by Mayor Ely provides for the financing by government funds of homes for persons who own clear building lots and want to build upon them. In Euclid, the first municipality to use the plan, the loan limit was set at \$5,000. Euclid formed a non-profit housing corporation composed of public spirited citizens who donated their time and services. The corporation borrows from the government and in turn loans to the lot owner.

### No Down Payment

The lots represent the corporation's equity in the loan, the government taking a mortgage from each individual, secured by lot and house.

The lot owner is required to make no down payment or put in any money aside from the equity represented by his lot and a \$25 charge for title search. The loan is amortized down to a comparatively small amount over a period of fifteen years.

The government's agreement with the local Euclid housing corporation provides that loans up to three times the value of the lot may be made up to a maximum of \$5,000; but the government does not require that present valuation of the lot be made the basis of the loan. The corporation is permitted to appoint its own appraisers, subject to check by representatives of the government, and P. W. A. officials have indicated that a liberal appraisal policy will be followed.

When the Euclid plan was first presented the P. W. A. declared that under the law it was permitted to engage in housing operations only in connection with slum clearance projects. The Euclid corporation retorted that its plan was not slum clearance, but *slum prevention*, and on this ground the P. W. A. authorized a loan of \$1,000,000, with assurance that additional funds would be available as needed. To date Euclid has received applications from 260 lot owners who desire to build and plans for the first houses are under way.

## Homes Vs Public Works

**A**LLOCATION of a billion dollars of Federal Public Works funds to be used to finance private home building and modernizing was urged by Samuel O. Dunn, chairman of the Board of the American Builder Publishing Corporation, in an address before the Wednesday session of the Housing Conference.

"Much benefit has been expected, and very little as yet derived, from the public works program," he said. "There has been made available \$3,300,000,000 for it. Of the amount allocated, reports indicate that less than \$100,000,000 has actually been expended. This delay in getting the public works program started is due to various influences to which it is unavoidably subject.

"Suppose, now, that the government adopted some plan under which \$500,000,000 or \$1,000,000,000 of the money still available in the public works fund, or that could be made available, would be loaned for the purpose of enabling millions of persons who desire to do so to erect new houses or modernize existing houses.

"The increase in building construction which would be caused would increase business and employment in one of the largest industries in the country and in every community. The use of the money could speedily be begun. It would be invested where its investment is more needed than probably anywhere else. The government would receive interest upon it, and most or all of the principal would be repaid, with the result that it would impose little or no burden, in the long run, upon the taxpayers.

"I have never until recently advocated the advance of government money to any private industry or individual, either to help

that industry or individual or to help general business. In principle I believe it to be an unsound policy. At any given time, however, we have to deal with conditions as they are and not as we would like to have them.

"The average annual expenditure upon home building and home modernization in the United States has declined from \$2,860,000,000 in the five years ending with 1928 to \$880,000,000 in the five years ending with 1933, an aggregate decline during the last five years as compared with the preceding five years of almost ten billion dollars.

"How could there possibly be as much economic justification for our governments expending billions of dollars upon city streets, highways, waterways and other public works, as there could be for the federal government making large loans for home building and home modernization? Throughout the depression we have been each year spending billions of dollars upon such public works as I have mentioned, while during the same period home building and modernization have been declining 25, 50, 75, and finally this year about 90 per cent, until the American people have today more and better public works than they ever had before, and less adequate and worse housing than they have had during the present generation.

"Our people, after five years of depression in the building industry, need better homes more, perhaps, than they need anything else. A revival of building construction is perhaps more needed than any other single thing to revive general business."

### New Savings & Loan Ass'ns.

THE Federal Home Loan Bank Board has given preliminary approval to the organization of 86 Federal Savings and Loan Associations in 26 different states, and charters have been granted to 20 such associations located in 7 states, John H. Fahey, chairman of the Federal Home Loan Bank Board, announced Nov. 19.

"Due to the practical withdrawal of many insurance companies and commercial banks from the home finance field, hundreds of thousands of American homes from now on must be financed through other existing institutions. The Federal Home Loan Bank System is meeting this situation by making hundreds of millions of dollars available to communities, both through established home finance institutions which already are members of the Federal Home Loan Bank System, and likewise through the organization of local Federal Savings and Loan Associations as sound partnerships between private and Federal ownership of stock and private, local management of their operations.

"During the past five years, it is estimated that an actual shortage of more than 800,000 family housing units has developed in the United States," Mr. Fahey continued.

"Many communities are not only short of homes, but utterly lacking in any form of home financing agencies, with all that they imply in making money available for construction, repairs and maintenance and the employment of workers in the building industries. A still greater number of communities, including many of the larger cities, are not adequately served by existing institutions. For that reason, Congress incorporated in the Home Owners' Loan Act of 1933 a provision for organizing Federal Savings and Loan Associations, which would be able to use their credit facilities in the service of local communities.

### Need Better Home Finance

"In the past," Mr. Fahey continued, "this country has suffered too frequently from unsatisfactory and hazardous methods of home finance. Periods of excess capital and unrestrained over-expansion have alternated with acute home credit stringency, bringing inevitable losses to investors and widespread distress to home owners. The organization and development of Federal Savings and Loan Association as part of the Federal Home Loan Bank System is a long stride toward stability and safety, both for the investor and for the borrower in home loan finance.

"The Federal Home Loan Bank Board recently appointed 14 men of long experience in the home credit field to serve as organizers of Federal Savings and Loan Associations. These men are now actively at work in 9 of the 12 Federal Home Loan Bank Districts through the country, consulting in various large and small cities with local business executives and civic leaders as to the feasibility of organizing such associations or converting existing institutions into Federal associations as a joint enterprise of Federal and private capital.



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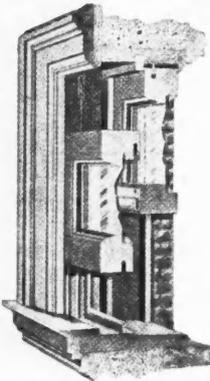
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## NEWS OF THE MONTH

(Continued from page 53)

"Special attention is being given by these organizers to communities in which home finance facilities are now lacking, and to sections in which existing institutions are unable through lack of capital to meet current local needs for home credit. It is gratifying to note that in every instance in which a charter has so far been granted to a Federal Savings and Loan Association, the local board of directors is made up of outstanding men, who command public confidence and whose ability and experience invite local capital from large and small investors by assuring sound management and the prospect of profitable operation in an undertaking which is vital to the community's welfare and progress.

"Groups of local business leaders who may contemplate the formation of a Federal Savings and Loan Association may obtain information on the proper procedure by getting in touch either with the Federal Home Loan Bank of their own district, or by writing direct to the Federal Home Loan Bank Board in Washington."

Following is the list of organizers of Federal Savings and Loan Associations now in the field:

Leo R. Horstman, District No. 3, Pennsylvania, West Virginia, Delaware.

Samuel W. Borden and John H. Randolph, District No. 4, Virginia, Maryland, North Carolina, South Carolina, Georgia, Alabama, Florida.

C. Gordon Jones, District No. 5, Ohio, Kentucky, Tennessee.

Robert K. Bruhn and Frank A. Chase, District No. 6, Indiana, Michigan.

Oscar R. Kreutz, District No. 7, Illinois, Wisconsin.

C. H. Ellingson and W. M. McCauley, District No. 8, Minnesota, North Dakota, South Dakota, Iowa, Missouri.

Perry E. Burns and Francis S. Mason, District No. 9, Arkansas, Louisiana, Texas, Mississippi, New Mexico.

Samuel N. Reep and A. B. Hatch, District No. 10, Nebraska, Colorado, Kansas, Oklahoma.

John W. Allen, District No. 11, Washington, Oregon, Montana, Wyoming, Idaho.

## U. S. Housing Corporation Formed

PUBLIC WORKS ADMINISTRATOR HAROLD L. ICKES announced on Nov. 19 that organization of a Federal Emergency Housing Corporation had been completed with the election of officers and the adoption of by-laws thereby permitting the corporation to proceed with its purposes.

Officers were announced as follows:

President of the corporation, Secretary of the Interior Harold L. Ickes.

Vice President, Secretary of Labor Frances Perkins.

Treasurer, Assistant Secretary of Agriculture Rexford G. Tugwell.

Secretary, Lloyd H. Landau, Solicitor of the Public Works Administration.

Comptroller, George H. Parker, Chief Accountant of the Public Works Administration.

The following directors were elected by the incorporators: Secretary Ickes, Secretary Perkins, Assistant Secretary Tugwell, Robert D. Kohn, Director of the Housing, Col. H. M. Waite, Deputy Administrator of Public Works.

The objects of the corporation are to assist public bodies and other organizations in slum clearance and erection of low cost housing projects and to engage directly in such activities. The corporation's activities, however, will not interfere with projects for which P. W. A. allotments have been made or may be made in the future.

"We have set up this housing corporation as an effective arm of the P. W. A. to facilitate and expedite housing and slum clearance projects authorized under the National Recovery Act," said Mr. Ickes. "Through this corporation we hope to speed construction in localities where private enterprises or public bodies are encountering serious difficulties due to legal restrictions and other obstacles.

"Our experience of the last three months indicates clearly that we may not depend upon private enterprise or limited dividend corporations to initiate comprehensive low cost housing and slum clearance projects."

### Only 3.6% Home Vacancy in Akron

A HOUSING survey for Akron, Ohio, has just been completed by the Akron Real Estate Board through the aid of the United States Post Office carriers. The survey shows Akron's vacancy in single-family houses to be 3.6 per cent with a total vacancy in all types of housing units of only 6.6 per cent.

Two Akron newspapers aided in the survey. The survey showed, 1,109 instances where two families are occupying units intended for a single family. Making allowances for these existing families, the single house vacancy would be approximately absorbed. A considerable number of the vacancies were found to be among old houses in such a condition that they should be razed.

### Opposition to Construction Code

APPROVAL of the basic code and the numerous supplemental codes for the construction industry has been hanging fire for more than two months due to the opposition of certain elements in the industry. For this reason General Johnson and Deputy Muir at the outset of the reconvened hearing Nov. 20 sought to establish beyond question the character and extent of representation of the Construction League of the United States, which submitted the basic code, and that of the General Contractors of America, and other groups which submitted supplemental codes.

A. P. Greensfelder, vice president of the Construction League, stated that the League was organized three years ago in response to the insistent demand for unification of the industry. The sound, broad objectives of the League, he added, have attracted to it all leading groups in the industry, many of whom have not in the past co-operated actively.

General Johnson interrupted to say:

"What concerns me about this code is its representative character. That is, not only as the sum of all members, but each of its members. I would like information confirming the representative character of the group concerned covering the building industry itself—the proponents of subdivisions that have to do with builders. What have you to say as to the representative character of that group?"

Mr. Greensfelder replied that the builders of America are members of the League.

"Have you anything to submit in the way of evidence on that point?" asked Gen. Johnson. "I would like to have it."

Mr. Greensfelder replied that it would be submitted.

A. C. Tozzer, president of the General Contractors of America, outlined the steps taken by his group in support of a basic code for the whole industry and a supplemental code for the contractors. He said at present the Associated General Contractors have 5,005 members and non-members who have endorsed the basic code.

William Green, president of the American Federation of Labor, in a prepared statement vigorously assailed the master code, declaring that there was no more reason for a master code in the Construction Industry than in the manufacturing industry or the service industry.

The veteran head of the A. F. of L. declared also that with 80 per cent of the workers in the Construction Industry out of employment it was absurd to propose a 40-hour work week. He pointed out that the 40 hour week has already been generally established in the building construction branch of the industry through collective bargaining, and in some instances a shorter week. The codes under hearing propose a possible 48-hour week, since the many exceptions to the 40-hour general proviso would operate to destroy it. In the original hearing labor spokesmen proposed a 30-hour week as absolutely necessary if large numbers of idle hands are to be put back to work.

In order that labor may be assured a square deal, he urged that provision be made for creating a joint industrial relations board, with equal representation for labor and employer and with an impartial chairman. The board would pass upon all matters concerning wages, hours and working conditions.

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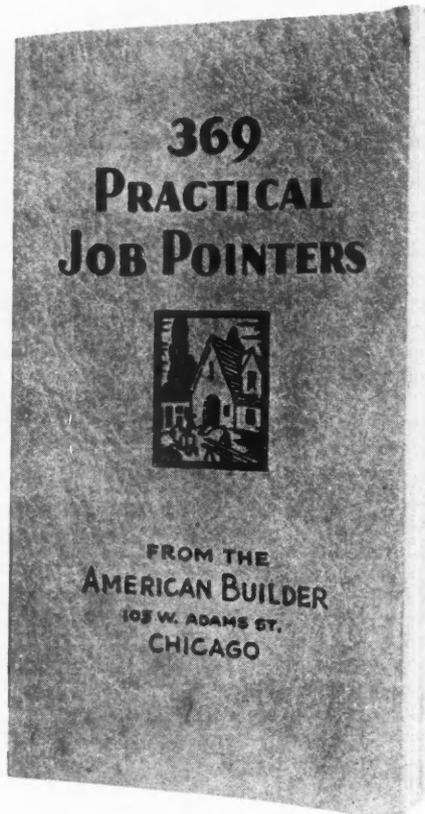
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Certain-teed roofing products are illustrated in full color and an interesting tabulation gives full specifications, in a new booklet from the Certain-teed Products Corp., New York City.

### 66—BLACK CONCRETE

"Charon," a black pigment for concrete roads, streets, sidewalks, driveways, floors and all forms of architectural concrete, is described in a folder from Godfrey L. Cabot, Inc., 940 Old South Bldg., Boston, Mass.

### 67—FOR WINTER BUILDING

"Doing Your Part This Winter" is the stimulating title of the broadside from the Portland Cement Assn., Room 1511, 33 West Grand Ave., Chicago, Ill., making it easy and clear how to do concrete work in cold weather.

### 68—EASY PAYMENT FINANCE

The new non-recourse deferred payment plan of Johns-Manville, 22 E. 40th St., New York City, is described in a new question and answer pamphlet. How to use this plan in securing business also is demonstrated.

### 69—CHIMNEY POTS

The Atlantic Terra Cotta Co., 19 W. 44th St., New York City, is distributing an interesting portfolio of photographs and drawings of characterful chimney pots.

### 70—LOG CABINS UP TO DATE

A revised edition of the 32-page cabin design book of the Shevlin Pine Sales Co., Minneapolis, Minn., is now available.

### 71—GYPSUM LATH

"Facts About Gypsum Lath" are presented in an 8-page booklet by the Gypsum Assn., 211 W. Wacker Drive, Chicago.

### 72—THE RED BOOK

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## HOME EQUIPMENT

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### 75—ELECTRIC HEATER

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### 76—ELECTRIC WATER HEATER

An illustrated catalog price list, No. 28-E, is offered by the Hoffman Heater Co., Louisville, Ky.

### 77—VITREOUS CHINA FIXTURES

Peerless vitreous china plumbing fixtures offered by The Peerless Selling Co., Evansville, Ind., are illustrated in their new Catalog "D."

### 78—KITCHEN CABINET UNITS

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### 79—ELECTRIC KITCHENS

"Planning the Electric Kitchen" is a 28-page manual of kitchen plan layouts, detail drawings and specifications as perfected by the General Electric Kitchen Institute, General Electric Co., Nela Park, Cleveland, O.

### 80—AIR CONDITIONING

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### 82—TEMLOK INSULATION

How to specify and use "Armstrong Temlok," a Southern Pine fibre insulation board, is made clear in a portfolio from the Armstrong Cork & Insulation Co., Lancaster, Pa.

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A study of paint and paint colors for interiors, with regard to illumination, is offered by The New Jersey Zinc Co., 160 Front St., New York City.

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## BUILDERS HARDWARE

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Kinnear Rol-Top garage doors and Kinnear rolling and folding doors and shutters are presented in new catalogs from The Kinnear Manufacturing Co., Columbus, O.

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### 93—FARRAND RULE

An announcement and circular from The Stanley Rule & Level Plant, New Britain, Conn., states that the Stanley-Farrand Flexible-Rigid Rule patents have been sustained. New price list announced.

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A new portfolio of contractors' equipment catalogs featuring a very complete line is offered by the C. H. & E. Mfg. Co., Inc., 120 E. Mineral St., Milwaukee, Wis.

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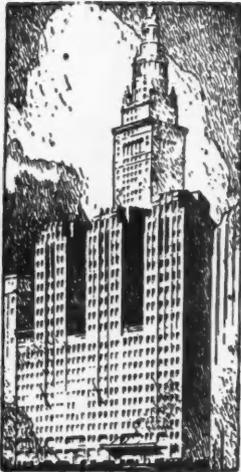
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## INDEX TO ADVERTISERS

DECEMBER, 1933

A	Page	J	Page
Accurate Metal Weatherstrip Co.....	54	Jaeger Machine Co.....	50
Algoma Plywood & Veneer Co.....	3		
American Floor Surfacing Machine Co.....	48	K	
American Saw Mill Machy. Co.....	55	Kalman Steel Corp.....	6
American Sheet & Tin Plate Co.....	55		
American Window Glass Co.....	54	L	
		Libbey-Owens-Ford Glass Co.....	47
B			
Bradley Lumber Co. of Arkansas.....	43	N	
Brown Co.....	45	National Manufacturing Co.....	4th Cover
Building Arts Exhibit, Inc.....	58		
		P	
C		Parks Woodworking Machine Co.....	50
Colorcrete Industries, Inc.....	48	Pittsburgh Plate Glass Co.....	3rd Cover
		Pittsburgh Steel Co.....	51
D		Portland Cement Assn.....	2
De Walt Products Corp.....	52		
Dunn Mfg. Co., W. E.....	52	R	
		Railway Express Agency.....	46
E		Reading Iron Co.....	53
Edwards Mfg. Co.....	52	Reynolds Metals Co., Inc.....	7
Electric Carpenter, Inc.....	54	Ruberoid Co.....	8
Eternit, Division of The Ruberoid Co.....	5		
		T	
F		Thurston Supply Co.....	58
Formica Insulation Co.....	49		
		U	
		U. S. Mineral Wool Co.....	48

### NOTICE TO ADVERTISERS

Forms for the January Number of the American Builder and Building Age will close promptly on December 15. New copy, changes, orders for omissions of advertisements must reach our business office, 105 W. Adams St., Chicago, not later than the above date. If new copy is not received by the 15th of the month preceding date of publication the publishers reserve the right to repeat last advertisement on all unexpired contracts.

AMERICAN BUILDER AND BUILDING AGE.

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